Multifamily Pool Delivery Module (MFPDM) -MyGinnieMae

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

Ginnie Mae, Office of Securities Operations

Version 2.2



Application Details

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1 INTRODUCTION

1.1 Application Overview

A core Ginnie Mae function is to allow Issuers to submit pool and Ioan 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 Ioan data can be submitted through the use of 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 / Permission

Please refer to the My Ginnie Mae Portal – <u>Getting Started Manual</u> for authorized 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 MFPMD application. Pool Certification processes performed by Document Custodians will remain in Ginnie*NET*, as is, until a later release.

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

3 GETTING STARTED

Upon logging into <u>MyGinnieMae</u>, 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

Table 1 - User Access

MF-Investor Reporting Basic User	lssuers	User with the ability to view pool and loan data and download related docs/reports
MF-Investor Reporting Authorized Signer	lssuers	User with the ability to view pool and loan data and download related docs/reports

Please refer to the <u>My Ginnie Mae Portal – Getting Started Manual</u> for gaining access and logging into MyGinnieMae and associated applications.

4 USING THE APPLICATION

Upon logon, the user is 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.

My E)ashboard	Pools & Loans	Maintenance							
	1129 All MF Pools	56 2 Dra	3	80 Submitted for Final Certification	168 PB Final Certifie		313		36 TAI Pools	
	C PE	NDING PRE-APPROVAL	READY FOR SUBMIS	SION 🕑 PASSED	* FAVORITE	REJECTED (CERTIFIED	Q Please	enter Pool ID	Advanced
Tota	l:1129 Selec ☆ - ♡	POOL NUMBER	POOLTYPE	ISSUE DATE	DRAWNUMBER	CUSTODIAN NUMB	ER / NAME	BUSINESS RULES	POOLSTATUS	ISSUER ID
0	습	UA8413	LM	10/01/2020		000466 / U S BA	NK DCIATION	8	Draft	3998
	습	UA8282	CL	10/01/2020	1	000466 / U S B/ NATIONAL ASS	NK DCIATION	8	Draft	3998
0	습	UA8280	CL	10/01/2020	2	000466 / U S BA NATIONAL ASS	NK DCIATION	Ø	Draft	3998
0	습	UA8280	CL	10/01/2020	1	000466 / U S BA NATIONAL ASS	NK DCIATION	0	Draft	3998
0	숩	UA8220	LS	10/01/2020		000536 / Wells F	argo NA	Θ	Draft	3998

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.





Table 2: Pool Status Icons

lcon	Stage	Definition
Ł	All MF Pools	Summary of all pools in all stages.
	Draft	Pools that have been saved but not yet submitted
<u>ح</u> ¢۲	Submitted for Final	Pools that the Issuer has sent to the Document Custodian for Final
	Certification	Certification.
Å	Final Certified	Pools that have been Final Certified by the Document Custodian.
S	Issued	Pools that have been Issued or Transferred to another issuer at
		time of submission.
11	TAI Pools	Pools that are Transferred at Issuance.

4.1.2 Add Pools

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

Enter Pool Data Manually	Import pool data file
ENTER MANUALLY	View rules for valid Pool file
	BROWSE
	Validate against Ginnie Mae Business Rules during import
	CANCEL SUBMIT



- 1. Under 'Enter Pool Data Manually', click the **ENTER MANUALLY** button to be taken to the Pool Details screen to manually create a new pool.
- 2. Under 'Import pool data file', click the browse... 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 the button description.

	C PENDING PRE-APPROVAL	READY FOR SUBMISSION	PASSED	★ FAVORITE	P REJECTED	🖒 CERTIFIED
--	------------------------	----------------------	--------	------------	------------	-------------

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 at least two (2) 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

Please enter Pool ID	Advanced
Pool Number	
Pool Type	
Issue Date	
Draw Number	
Custodian Number	
Business Rules	
Pool Status 0	
Transfer at Issuance	
	Please enter Pool ID 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 PL	
PN	
RX	

Issue Date

Q	Please enter Pool ID	Advanced
	Pool Number	
	Pool Type	
	Issue Date	
L	from	
		
L	to	
_		P**
L		

• Draw Number

0	Please enter Pool ID	Advanced
	Pool Number	
	Pool Type 0	
	Issue Date	
BUSI	Draw Number	
RULE	1	
	Custodian Number	
0	Business Rules	
~	Pool Status	
0	Transfer at Issuance	

• Custodian Number / Name

0	Please enter Pool ID	Advanced
	Pool Number	
	Pool Type ()	
	Issue Date	
BUSI	Draw Number	
RULE	Custodian Number	
Ø		
${\boldsymbol{\oslash}}$	Business Rules	
~	Pool Status	
0	Transfer at Issuance	

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

Q	Please enter Pool ID	Advanced				
	Pool Number					
ME	Pool Type					
	Issue Date					
ik of	Draw Number					
	Custodian Number					
IK OT	Business Rules					
k of	Not Passed					
	Passed					
k of	Not Yet Run					

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

Q	Please enter Pool ID	Advanced			
	Pool Number	θ			
BUSI	Pool Type				
RULE	Issue Date				
\oslash	Draw Number				
	Custodian Number				
	Business Rules				
	Pool Status				
	Draft Submitted for Final Certification				
	Final Certified				
	Issued				
	Transfer at Issuance				

• Transfer at Issuance

Q	Please enter Pool ID	Advanced
	Pool Number	
USI	Pool Type	
ULE	Issue Date	
0	Draw Number	
	Custodian Number	
	Business Rules	
	Pool Status	
	Transfer at Issuance	
	TAI	

Pre-Approval Type

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	
Accepted	
Cancelled	
Declined	
Expired	
Initiated	
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

							· · · · · · · · · · · · · · · · · · ·	
	C PENDING PRE-APPROVAL	READY FOR SUBMISSION	Ø PASSED	★ FAVORITE	REJECTED	🖒 CERTIFIED	Q Please enter Pool ID	Advanced
								\frown
Pool Type: PN 🗙 B	usiness Rules: Passed X	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	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 3: All Pools Colums

4.1.8 Pool Header



Figure 9: Pool Header

The Pool Header is 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

Table 4 - Pool Actions

Function	Definition
C	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.
O CANCEL	Cancel current edits on a screen.
SAVE	Save changes.
[₿] 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)
** EXPORT	Export pool/loan data.
D DOCS	Create/generate forms or reports.
✤ REQUEST PRE-APPROVAL	Available to all types of pool when Pool requires Pre-approval for Basis Point Spread, Cross Reference/Cross Default and Balloon Payment. The button will only be available for user after Pre-approval section is filled and user validates the Pool.
O 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.

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 E SAVE O
sue Type: X - Multifamily (Ginnie Man I) sue Date:	Pool Type:	Submission Type: Security Rate: 0.000	8	
siness Rules. Not Yet Run ojact Number:	Pool Amount: \$ 0.00 Mortgage Amount: \$ 0.00	Maturity Date:	•	
Pool Details				
* Header Information				
- neader mornation				
Pool Number	* Issue Date	Issue Type X-Multifamily (Ginnie Mae I)	* Pool Type	* Submission Type
AD1234				
 Ceneral Information 				
* Pool Tax ID	Initial Pay Date	* Delivery Date	Unpaid Balance Date	Amortization Method Concurrent Date (CD)
Rates		Maturity		
* Security Interest Rate Mortgage	Interest Rate Servicing Fee	* Maturity Date	m	
 Pre-Approvals 				
Pre Approval for Basis Point Spread Does this require Pre-Approval?				
O Yes 🔍 No				
Pre Approval for Cross Default				
O Yes 💌 No				
Pre Approval for Balloon Payment				
* Does this require Pre-Approval? Ves No				
 Master Agreements 				
Custodian Number / Name	Subservicer Number / Name	Transfer at Issuance (TAI) Ves No	ABA / Federal Routing Number	Account Number
Escrow Accounts				
⊕ A00				
No data available.	ABA / FEDERAL ROUTING NUM	ØER	ACCOUNT NUM	/BER
* Subscriber				
- AD0	404 M H/0/CD (0/C) 6/CD 20			POOTTON ON P
No data available.	ALX HOMBER / DELIVER 10		ALCORPTION	POSITION ((N s)
				Total \$ 0.00
Certification and Agreement	Form 11711B			
Pool Document Requirement Indicator	the mortgages in the referenced pool or loss in	package are limited by a duly executed Releven -	Security Interest (form HLID-11711A) which has	s been delivered by the issuer to the
designated document custodian and whi the delivery of securities, only Ginnie Ma	In provides that any interest of a secured party a will have any ownership interest in and to the	in and to the pooled mortgages shall lapse upon pooled mortgages.	or prior to the delivery of securities backed by the	e referenced pool or loan package. Upon
No mortgage in the referenced pool or lo Mae will have any ownership intrest in an	an package is now subject to any security agre of to the pooled mortgages.	ement between the issuer and any creditor, and i	pon the release (delivery) of securities backed by	y the pool or loan package, only Ginnie
 Pool Statistics 				
Total Amounts P&I Payment Amount	FHA Totals Quantity	USDA Roral Development Totals Quantity	Additional Information Weighted Average Interest Rate	
UPB Amount	UPB Amount	UPB Amount		
* = Required Field				
	Portal He	elp About My Ginnie Maei Sile Policies Conta	rUs USA.gov	

Figure 12: Pool Details Page

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

Table	5:	Pool	Details	Field	List
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Field Name	Section	Description
Pool Number*	Header Information	The Pool Number is a required, unique, six-
		alphanumeric value between 100001 and 799999. If
		Number are letters. The number is pro-assigned by
		Cippio Mao
Issue Date*	Hoodor Information	The date from which a mortgage backed securities peal
issue Date		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.
		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.
		• 01-Initial Construction Loan
		• 02-Construction Loan Draw
		O3-Project Loan Conversion
		• 04-Initial Project
Pool Tax ID*	Conoral Information	• 05-Final Draw/PN Conversion
POOLIAXID	General information	
Initial Pay Date*	General Information	The date of the first security navment (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 Leans and Construction Leans "Without Ciasis
		Mae's prior written approval of a different rate, the
		interest rate on project loan securities is:

Field Name	Section	Description
		 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 annual interest rate on the pooled project loan; 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 pools added.
Servicing Fee	General Information	The Servicing Fee is a fee received by the Issuer and is system generated according to the following formula: Servicing Fee = (Mortgage Interest Rate – Security Interest Rate – Guarantee Fee) The Guaranty Fee for all Multifamily Programs is 13 basis points.
Maturity Date*	General Information	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 represent the construction period of the project of the project loan's last payment date.
		 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: 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 <u>Basis Point Spread Pre-</u> <u>Approval</u> 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 <u>Cross</u> <u>Default/Cross Reference Case Number Pre-Approval</u> for details.
Pre Approval for Balloon Payment	General Information	The Pre-Approval for Balloon payment is required to be completed when user requires pre-approval. Please refer to <u>Balloon Payment Pre-Approval</u> for details.

Deferred First Principal General Information For CL, CS, and PN conversion pools, the deferred date of the first principal payment amount. 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) Nortgage 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 date Ginnie Mae agreed to the mortgage change. (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 For CS pools, allows the issuer to modify the Mortgage Interest Rate during the construction loan period. PL/PN Security Interest Split Rate General Information The security interest rate that applies to the PL/PN conversion pool Custodian Number/Name Master Agreements The number and legal name of a financial institution that holds the required documents relating to pooled mortgages for the Document Custodian Manual, Appendix V-1. The identification Number as specified in Chapter 2-E of the Document custodian Manual, Appendix V-1. The identifified is entered, be sure that the appropriate Master	Field Name	Section	Description
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pools. This must match the information on file with the			pools. This must match the information on file with the
PPA.			PPA.

Field Name	Section	Description
Escrow Accounts	Master Agreements	The ABA/federal routing number of an account that an
ABA/Federal Routing		Issuer maintains with a financial institution into which
Number		the Issuer places the escrowed funds to be used to pay
		real estate taxes and hazard insurance premiums on
		in pools. This must match the information on file with
		the PPA.
Escrow Accounts Bank	Master Agreements	The bank account number of an account that an Issuer
Account Number		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
		the RPA
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
Tatal Davitian	Culture with a m	than \$1,000.00.
Total Position	Subscriber	Ine amount of the pool the participant has purchased.
		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	Certification and	If the Issuer selects the option for sending the form
Requirement Indicator	Agreement - Form	HUD-11/11A to their Document Custodian, they should
	11/110	
		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.
		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
Total Amounts - P&I	Pool Statistics	The total of all P&I payment amounts from all loans
Payment Amount		associated with a pool.
Total Amounts - UPB	Pool Statistics	The total of all UPB amounts from all loans associated
Amount		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	Pool Statistics	The total number of USDA loans associated with a pool.
Totals - Quantity		
USDA Rural Development	Pool Statistics	The total of all UPB amounts from all USDA loans
Totals - UPB Amount		associated with a pool.
Additional Information -	Pool Statistics	The calculated weighted average interest rate of all
Weighted Average Interest		loans associated with a pool.
Rate		

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.

Coll BC34475 Control Draft Issue Type: X - Multifamily (Ginnie Mae I) Issue Dati: Obd/72017 Business Rules: Not Yet Run Project Number:	Pool Type: PN-Project Loan - Non-Level I Pool Amount: \$0.00 Mortgage Amount: \$0.00	Submission Type: 04-Initial Project Security Rate: 4.500 % Interest Rate: 0.000 % Maturity Date: 09/15/2027		D DOCS DELETE C
Issuer Created JEFF JANOVSKY (412)123-4567	Last Updated JEFF JANOVSKY (412)123-4567	Dourmert Custodian 000433 / ALASKA USA TRU:	ST Ginie Mae Acount Executive	DANNY ROBERSON (412)264-0776
Pool Details Loans				
ISSUER LOAN NUMBER CASE N	UMBER MORTGAGE AMOUNT	SECURITY INTEREST RATE	MORTGAGE INTEREST RATE	ADD LOANS
No data available in table				
	Portal Help	About MyGinnieMae Site Policies Contact Us USA.gr	DV	

Figure 13: Loans Page

Table 6: All Loans Field List

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.

ADD LOANS button provides the option to enter loan information manually on the Loan Details Clicking on the

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.

	een12019 les: Passed ber: 000000035353535	Pool Type: LM+Project Loan - M Pool Amount: \$ 473,807.60 Mortgage Amount: \$ 479,658.7	noomed Loanswansre Loan	Socurity Hate: 5.500 % Interest Rate: 5.750 % Maturity Date: 10/15/204	2	_		
bouer	2000 - STATE BANK Deated oncoors Maria MF End User Zva (212) B15-2224	Leet Updated BR0000516 Maria MF End User Zve (212) B15-2224	Enourie	et 000405 / U S BANK ASSOCIATION	INATIONAL.	Olevie Mas Account Executive	Ginnie Maee (212)456-4645	
						FI	CN - 3153000466821925XLM060	31912542
Pool De	etais Loans Loa	n 0000333444555566 ×						
* 64	eneral information							
* Issuer Lo 00003334	can Number 64455566	Loan Unique Id 217779687	* Mortgage Type FHA		* Mortgage Interest Rate 5.750 %			
Belloor "Is this ● Ye	n Payments s a Balloon Payment? Is INO		* Original Princ \$ 479,658.71	unts ipel Balance * \$	Unpaid Balance 473,807.72			
'Amor	fization Basis Term		* Principal & Int \$ 3,017.56	lerest				
Years 25		* Months 0	- Term of Morige	ages			Pay Dates	
This p amorts	ool does not conform to a straight ization schedule is property disclor	line amortization schedule. Confirm the sed and you have obtained written secu	s 24	0	lanths		* First 11/01/2018	
•	Confirm						" Last. 10/01/2042	
Approx	x Balloon Payment Amount		- Mortgage Note	Dates	Prepayment Provisions		Indicators	
\$ 6,03	15.12		* Loan Original 01/01/2017	lon	Are there any prepayment provisions? Ves No		ants	
			Initial Endorser 01/01/2018	nent			MOM Yes ® No	
			* Final Endorse 01/01/2018	ment	Agency Details			
					* FHAAISDA Case Number 000000000767555	Loon Ty FILA M	ge Code ultifamily	
					Section of the Act Other	5 0.00	oment Cout	
						Bar	Other Value	
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						UA295	4	
- Ratios Debt S	ervice Coverage Ratio	Loan to Value Ratio				UA296	n	
Ratios Debt S Annex- * Identi Annex	antice Coverage Ratio Special Disclosures Mer	Loan to Value Ratio Non Level Payment Provision * Variation The FHA note provid * Describer	3			UA286	u	
- Ratios Debt S - Annex- * Identi Annex * Denca Subjec	ankice Coverage Rate Special Disclosures ter region ct to Section 9 of	Non Level Parties Non Level Payment Provision *Settlere The FHA note provide *Decorties The FHA note provides	3			UA256	u	
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Figure 14: Loan Details Page

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

Table 7: Loan Details Field List

Field Name	Section	Description
Issuer Loan Number	General	The Issuer's loan number.
	Information	
Mortgage Type	General	Select the Mortgage Type from the list of
	Information	available Mortgage Type, (i.e., FHA or RHS).
Mortgage Interest Rate	General	The interest rate of the mortgage. If the pool is
	Information	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	Issuer can identify a loan as having a Balloon
	Information	Payment.
 Is this a Balloon Payment? 	General	Indication if the loan is a Balloon Payment or not.
	Information	If 'Yes' is selected there will be additional
		required fields.
 Amortization Basis Term Years 	General	Selected Term in Years for the Amortization Basis
	Information	of Balloon Payment
 Amortization Basis Term 	General	Selected Term in Months for the Amortization
Months	Information	Basis of Balloon Payment
 Confirmation Check Box 	General	Confirmation by Issuer that the loan has a Balloon
	Information	Payment.
 Approximate Balloon Payment 	General	System will auto-populate the expected Balloon
Amount	Information	Payment Amount.
Loan to Cost	General	Applies to USDA loans only. The standard loan-to-
	Information	value of the mortgage.
Mortgage Amounts – Original	General	The original loan amount. The value must be
Principal Balance	Information	more than or equal to \$100,000.00.
Mortgage Amounts – Unpaid Balance	General	The amount remaining on the loan. If no
	Information	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 &	General	The monthly Fixed Installment Control (Principal
Interest	Information	and Interest Amount).
Mortgage Amounts – Approval Date	General	If the loan amount has been changed, the date
	Information	upon which this change was approved.
Term of Mortgage – Years	General	The length of the loan in years.
	Information	
Term of Mortgage – Months	General	If the term of the loan includes a partial year, the
	Information	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	The date for the first scheduled monthly payment
	Information	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.

Field Name	Section	Description
Pay Dates – Last	General Information	The last payment date of the mortgage. The Last Payment Date must be later than the First Payment Date.
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 enter a Lockout End Date.
Prepayment Provisions – Lockout End Date	General Information	The Lockout End Date is only required if the User enter 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	General	The provision to the mortgage mote that
End Date	Information	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
		Final Endorcoment Date cannot be less than the
		than the spread of the Final Endorsement Date
		with the Prenavment Premium Period (above)
Prenavment Provisions – Prenavment	General	The provision to the mortgage note that identifies
Description	Information	the prepayment premium period by years
Indicators – MIN Number	General	The Mortgage Identification Number assigned to
	Information	the loan by MERS. Must be 18 characters
	internation	Optional
Indicators – MOM Indicator	General	MERS as original mortgagee Yes or No.
	Information	
Agency Details – FHA/USDA Case	General	The 15-character FHA/USDA Case Number
Number	Information	assigned to the mortgage by the FHA/USDA. The
		entry must be exactly 15 characters.
Agency Details – Loan Type Code	General	FHA, FHA Title I, or USDA.
	Information	
Agency Details – Section of the Act	General	The FHA Housing Section of the Act.
	Information	
Agency Details – Development Cost	General	Applies to USDA loans only. The total
	Information	the Lean Note Guarantee
Agency Details- Cross Default/Cross	General	This fields is read-only and will automatically
reference Pool(s)	Information	nonulate if the Pool has been Cross
	intormation	defaulted/Cross referenced to 1 or more pools.
Ratios – Debt Service Coverage Ratio	General	The ratio of operating income available to debt
	Information	servicing for interest and principal.
Ratios – Loan to Value Ratio	General	The standard loan-to-value of the mortgage.
	Information	
Annex-Special Disclosures – Identifier	General	A brief identifier for an Annex-Special Disclosures
	Information	value.
Annex-Special Disclosures –	General	Description of the prepayment of the project and
Description	Information	any other Special Disclosure information related
		to the project.
Annex-Special Disclosures – Save to	General	Used to save a newly entered Annex-Special
Maintenance	Information	Disclosures value to maintenance for use with a
		tuture loan.
Non-Level Payment Provisions –	General	A brief identifier for a Non-Level Payment
Identifier	Information	Provisions value.
Non-Level Payment Provisions –	General	The describing Non-Level Payment Provisions.
Description	information	and is not applicable to the DL Deal Time
		and is not applicable to the PL POOL Type.

Field Name	Section	Description
Non-Level Payment Provisions – Save	General	Used to save a newly entered Non-Level Payment
to Maintenance	Information	Provisions value to maintenance for use with a
		future loan.
Non-Level Payment Schedule – Entry	General	The chronological number associated with a Non-
(Number)	Information	Level Payment Schedule entry.
Non-Level Payment Schedule –	General	The date associated with a change in payment for
Payment Change Date	Information	the loan.
Non-Level Payment Schedule –	General	The rate of interest payable by the Issuer to the
Security Rate	Information	security holders. The Security Interest Rate is
		to indicate fractions
Non Lovel Dovment Schedule	Conoral	The interest rate of the mortgage. If the need is
Interest Pate	Information	type IS, the interest Pate must be no loss than
	mormation	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	The monthly Fixed Installment Control (Principal
	Information	and Interest Amount).
Modified Loan History – Entry	General	The chronological number associated with a
(Number)	Information	Modified Loan History entry for LM Pool Types.
Modified Loan History – P&I	General	The monthly Fixed Installment Control (Principal
	Information	and Interest Amount).
Modified Loan History – Original	General	The original loan amount. The value must be
Principal Balance	Information	more than or equal to \$100,000.00.
Modified Loan History – Unpaid	General	The amount remaining on the loan. If no
Balance	Information	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	The date for the first scheduled monthly payment
	Information	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
		data of socurities
Modified Loop History Last Day Date	Conoral	The last normant data of the mortgage. The last
Modified Loan History – Last Pay Date	Information	Payment Date muct be later than the First
	mormation	Payment Date must be later than the First
Modified Loan History – Interest Rate	General	The interest rate of the mortgage. If the pool is
	Information	type IS 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	A checkbox indicating certification agreement for
	Information	mature loans.
Name of Mortgager	Mortgager	The name of the person(s) to whom the mortgage
	Information	was issued.
Property Site Address	Mortgager	The property site address for the mortgage.
	Information	

Field Name	Section	Description
City	Mortgager	The city for the mortgage.
	Information	
State	Mortgager	The state for the mortgage.
	Information	
Zip Code	Mortgager	The zip code for the mortgage.
	Information	

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.

Esue Type: > Issue Date: 1 Business Rul Project Numb	ol BE3429 4 - Multifamily (Ginnie M. 2/01/2017 es: Passed ver: 000000023908723	Draft ae I)	Draw Number: 2 Pool Type: CL-Construct Pool Amount: \$ 150,000. Mortgage Amount: \$ 500	ion Loan 00 ,000.00	Submission 1 Security Rate Interest Rate Maturity Date	ype: 05-Final Draw/PN Conve : 4.500 % : 11/15/2027	+ MORE Ø CAN	ICEL 🗄 SAVE	VALIDATE	8
NETONA BANK Issuer	Created 12/12/2017 Optimized Janovsky NA		Last Updated 12/14/2017 Uff Janovsky NA		Document Custodian 000466	U S BANK NATIONAL ATION	Ginie Ma Account Executive	Siva Pamulapati 123-456-7890		
Pool Details Loans Draw History Details										
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED	REMAINING ADVANCE AMOUNT	STATUS		
1	12/01/2017	1	\$ 350,000.25	\$ 350,000.25	\$ 350,000.00	\$ 350,000.00	\$ 0.25	\$ 0.25 Issued		
2	01/01/2018	2	\$ 149,999.75	\$ 500,000.00	\$ 149,998.0	\$ 149,998.00 \$ 499,998.00 \$ 2.00 Dra		Draft	Draft	
			ADD ADVANCE							
				Final Advance Amount	\$ 0.00					
		Approved Amount to Date			\$ 500,000.00					
		Cumulative Requested Amount			\$ 499,998.00					
					Modify Mortgage Amount		1			
		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

Table 8: Draw History Details Field List

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.
Field Name	Description
---	---
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.

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:

	26 Canal MF Pools	1 Dr	5 aft Fi	4 Submitted for nal Certification	3 Final Certified	4 Essued	0 TAI P	ADD POOLS
v» Total:	EXPORT	PENDING PRE-APPROV SUBMIT Validat	READY FOR SUBMIS	SION @ PASSED 1	🖈 FAVORITE 🔍 REJEC	CTED 🔬 CERTIFIED 🛛 Q Pie	ase enter Pool ID	Advanced
-	☆ ♡	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	Ø	Draft
	☆	BE3457	LS	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	8	Draft
	☆	BE3450	CL	01/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	Ø	Draft
		BE3437	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	Ø	Draft
⋳		BE3435	CL	12/01/2017	1	000466 / U S BANK NATIONAL ASSOCIATION	ø	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 **EXPORT** 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.

Figure 18: Export – Hover

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

			IG PRE-APPROV	READY FOR S	UBMISSION @ PASSED	★ FAVORITE	JECTED 🗠 CERTIFIED	Please enter Pool I	D		Adva	nced
Total: 26 Selected: 0												
	ជ		UMBER .			DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES				
0	ŵ	BE345	3	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	Equat	£	vilian	ð Submit	Delete
	ŵ	BE345		LS	12/01/2017		000486 / U S BANK NATIONAL ASSOCIATION	8	Draft			
•	ŵ	BE345)	CL	01/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	ø	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:

Pool BE3453 Draft Issue Type: X - Multifamily (Ginnie Mae I) Issue Date: 12/01/2017 Business Rules: Passed Project Number: 000000012313213	Pool Type: FN-Project Loan - Non-Level Pay Pool Amount: \$ 397,370.00 Mortgage Amount: \$ 400,000.00	nent	Submission Type: 04-Initial Project Security Rate: 4.000 % Interest Rate: 4.500 % Maturity Date: 12/15/2027	+ MORE DELETE EXPORT DOCS	✓ VALIDATE	SUBMIT	2 EDIT	0
Issuer Created 12/28/2017 Siver Sive Pamulapati	Last Updated 1228/2017 Siva Pamulapati NA	Document Custodian	000466 / U S BANK NATIONAL ASSOCIATION		Ginnie Mae Account Executive	Siva Pamulapa 123-456-7890	ıti	
	Figure	e 21: Expo	ort - Pool Header					
From the Pool Details	s screen, select the	+ MORE	button* fro	m the hea	ader.			
	Exp	oort Pool	×					
	т	e following Po	ol will be exported:					
		BE3458						
			** EXPORT					



- 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 + MORE... 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								
 Annex-Special Disclosures 								
	IDENTIFIER					DESCRIPTION		
12 new				12 Annex				
asdfwer				asdfweras	dfwerasdfwerasdfwerasd	lfwer		
- Non-Level Payment Provisions								
non zeren aynent ronsions								
	IDENTIFIER					DESCRIPTION		
1 new NLP				1 new Anr	ex, 1 new Annex1 new A	nnex1 new Annex1 new	Annex1 new Annex1 n	ew 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		СПТҮ	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	
Portal Help About MyGinnieMae Site Policies Contact Us USA gov								

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 ADD button under Annex-Special Disclosures section.
- 3. Enter an Annex-Special Disclosures Identifier value.

ľ	Maintenance	🗄 SAVE	O CANCEL
	✓ Annex-Special Disclosures		
	O ADD		
	IDENTIFIER DESCRIPTION		
	Please enter no more than 20 characters		

Figure 24: Add New Annex - Special Disclosure

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

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 SAVE

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 🗎 SAVE

To Cancel adding an Annex-Special Disclosures value:

- 1. Click CANCEL 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 ADD button under Non-Level Payment Provisions section.
- 3. Enter a Non-Level Payment Provision Identifier value.

N	laintenance	SAVE	O CANCEL
	✓ Non-Level Payment Provisions		
1			
	C ADD		
	IDENTIFIER DESCRIPTION		
	Please enter no more than 20 characters		Ť

Figure 25: Add New Non-Level Payment Provision

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

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 save

To Delete a Non-Level Payment Provisions value:

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

To Cancel adding a Non-Level Payment Provisions value:

- 1. Click CANCEL 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 ADD button under Subscribers section.
- 3. Enter a Subscriber ABA Number.

Maintenance	E save	O CANCEL
+ Subscribers		
O ADD		
ABA NUMBER	DELIVER TO	
043005440	EirstBank/ Please enter no more than 20 characters	
000233352	PNC/	



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

To Modify a Subscriber:

- 1. Click determined 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 BAVE

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 🗏 SAVE

To **Cancel** adding a Subscriber:

- 1. Click cancel 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 difference 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

N	Maintenance CANCEL									
	+ Document Custodian									
	CUSTODIAN NUMBER	CUSTODIAN NAME	ADDRESS 1	ADDRESS 2	СПУ	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	Ê
	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 BAVE

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 CANCEL 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)

To 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.

✓ Mast	ter Agreements					
Custodian Nu 000466 / U	Imber / Name Subservicer Number / Name S BANK NATIONAL	Transfer Transfer at Issua	nce (TAJ) No	Principal & Interest Account ABA / Federal Routing Number 101000019 / Commerce Bank	Account Number 208015544	
Escrow	Accounts					
	ABA / FEDERAL ROUTING NUMBER		ACCOUNT NUMBER			
	101000019 / Commerce Bank		208015545			1
						1
	081001387 / Regions Bank					
	081006162 / Enterprise Bank And Trust					
+ Subs	101000019 / Commerce Bank					
	081206807 / Peoples National Bank, N.A.					



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

E	Escrow Accounts							
Oda 😌								
	ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER						
	101000019 / Commerce Bank	208015545						
	081006162 / Enterprise Bank And Trust	I	1					
		2135419						
		2135478						
	 Subscriber 	2160649						
		2134520						



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

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.

Escro	Escrow Accounts							
⊕ A	ODA 😁							
	ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER						
	101000019 / Commerce Bank	208015545						
	081006162 / Enterprise Bank And Trust	2135419	<u>m</u>					



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

4.5 Multiple Subscribers

4.5.1 Adding Additional Subscribers

To Add additional Subscribers to a pool:

- 1. Click at the top right-hand corner of the header on the Pool Details screen.
- 2. Under the Subscriber section, click ADD

- Subscriber			
O ADD			
ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)	
044322200 / PNC /			
192837465 / Test / Data		\$ 500,	00.00
Add new		Total \$ 500,0	00.00

Figure 31: Subscriber – ABA / Deliver To

- 3. Select an ABA / Deliver To value from the dropdown menu.
- 4. Enter a brief **Description**. (optional)

✓ Subscriber			
• ADD			
ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)	
192837465 / Test / Data		\$ 250,000 00	
192837465 / Test / Data 044322200 / PNC /		\$ 250,000 00 \$ 500,000.00	

Figure 32: Subscriber – Position (in \$)

- 5. Enter a **Position (in \$)**.
- 6. Click SAVE

4.5.2 Removing a Subscriber

To **Remove** a Subscriber from a pool:

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

- Subscriber		
(DDA (D		
ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
		C 250 000 00
044322200 / PNC /		\$ 250,000.00
044322200 / PNC / 192837465 / Test / Data		\$ 200,000.00



2. Under the Subscriber section, click the ¹/₁ button at the far right of the row of the Subscriber to be removed.



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 for the header to enable modification to the Pool Details screen.
- 2. Under the Subscriber section, click ⊕ ADD
- 3. Click the ABA / DELIVER TO field.

- Subscriber			
⊕ ADD			
ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)	
1			1
044322200 / PNC / 192837465 / Test / Data		\$ 500,000.00	

Figure 34: Subscriber – Add New

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

- Subscriber					
⊕ ADD					
	ABA NUMBER / DELIV	/ER TO	DESCRIPTION	POSITION (IN \$)	
* ABA Number	A Dark on Th				
	^ Deliver to				
043005687	NorthernFinancial	Save to Maintenance.		\$ 250,000.00	1
043005687 044322200 / PNC /	NorthernFinancial	Save to Maintenance.		\$ 250,000.00	•



- 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 📱 save

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 from in the header to enable modification to the Loan Details screen.
- 2. Under the General Information section, click the Identifier field.

Annex-Special Discl Identifier	osures
RIDER 1	
RIDER 2	PY
RIDER 3	
Add new	

Figure 36: Annex – Add New

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



Figure 37: Annex – Save to Maintenance

- 6. Click the checkbox to Save to Maintenance.
- 7. Click ^{E save}

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

4.6.3 Non-Level Payment Provisions

To Add a new Non-Level Payment Provision 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 Non-Level field.
- 3. From the dropdown, select Add new.
- 4. Enter an Identifier value.
- 5. Enter a **Description**.



Figure 38: Non-Level – Save to Maintenance

- 6. Click the checkbox to Save to Maintenance.
- 7. Click save

***Note:** If **Add new** is selected by accident or inadvertently, the user must cancel the changes to the Loan Details form, re-open for 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 O 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.
 - 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.
 - Must be within the month associated with the Issue Date.

)elive	ry Date	•			÷*	
4		Jan	uary	2018		,
Sun	Mon	Tue	Wed	1999	in 🕈	Sat
			1	2001	5	
			10	2002	12	
	15	16	17	2003	19	
	22	23	24	2004	26	
	29	30	31	2006		
_				2007		
				2008		
Tran	sfer -		-	2010		
Tran	sfer at	Issua	nce (2011		
0	Yes	۲	No	2012		
				2013		
			_	2014	-	
				2015		
				2016		
				2017		
			_	2018	*	

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

- 9. Enter a **Security Interest Rate**. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
- 10. Select a Maturity Date from the date calendar. Must be the 15th of the month.
- Pools with Loans that require Preapproval, 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 <u>Pre-approval Request</u>.
- 12. 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.
- 13. Select a Subservicer Number / Name from the dropdown menu.
- 14. 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..
- 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 ^(*) ADD
 - 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 ^(*) ADD
 - 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-11711-A has been forwarded to the Document Custodian.



4.7.2 Loan Details

- 1. From the Pool Details screen, click the Loans tab.
- 2. From the All Loans screen, click the ^{O ADD LOANS} 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.
- If YES
 - b. Enter Amortization Basis Term Years
 - c. Enter Amortization Basis Term Months
 - d. Select Confirmation Check Box
 - e. 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 🗄 save

* Section of the Act	
2207223(f) Retinance or Purchase of Existing Multifamily Rental 220 New Construction or Substantial Rehab of Apartments in Ur	Housing ban Renewal Areas and Concentrated Development Areas
221(d)(4) New Construction or Substantial Rehabilitation of Apar 223(a)(7)/207/223(f) Refinance of Existing FHA Insured Multifami	iments and Co-ops Ily Rental Housing
223(a)(7)/221(d)(4) Refinance of Existing FHA Insured Apartment 223(a)(7)/232 Refinance of Existing FHA Insured Nursing Homes	is and Co-ops
223(a)(7)/232/223(f) Refinance of Existing FHA Insured Nursing I	formes, Intermediate Care Facilities, Assisted Living Facilities or Board and Care Homes
231 New Construction or Substantial Renabilitation of Apartmen 232 New Construction or Substantial Rehabilitation of Nursing H	s for the Eldeny omes, Intermediate Care Facilities Assisted Living Facilities or Board and Care Homes
232/223(f) Refinance or Purchase of Existing Nursing Homes, Im 241 Supplemental Loan for Repairs, Additions or Improvements	lermediate Care Facilities, Assisted Living Facilities or Board and Care Homes of Existing FHA Insured Apartments, Nursing Homes, Intermediate Care Facilities, Assisted Living Facilities or Board and Care Homes
 242 New Construction or Substantial Rehabilitation of Hospitals 	



Balloon Payments "Is this a Balloon Payment? Yes No *Amortization Basis Term	
Years	* Months
25	0
This pool does not conform to a straight amortization schedule is properly disclos holder acknowledgement.	line amortization schedule. Confirm this ed and you have obtained written security
Confirm	
Approx Balloon Payment Amount \$ 6,035.12	



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

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 preapproval. 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 submittions
- 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 not be 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.

		+ MORE TO DELETE VALIDATE OF EDIT
ct Number: 000000092128192 Mortgage Amount: \$ 10,000,000.00	Maturity Date: 06/15/2025	
3998 - WELLS FARGO MULTIFAMILY CAPITAL Created 07/03/2020 Image: Colspan="2">Created 07/03/2020 Image: Colspan="2">Image: Colspan="2">Colspan="2"Colspan="2">Colspan="2"Colspa	Document 000466 / U S BANK NATIONAL Custodian ASSOCIATION	Gircie Mae Executive Edwin Paglinawan (718)315-5091
2001 Details Loans Draw History Details		
All Errors and Warnings (1)		
Fatal Errors		

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

Pre Approval for Basis Point Spread — * Does this require Pre-Approval? Yes No	* Basis Point Spread 1.5	* Request Date 09/23/2020	* RequestApproval By 09/29/2020	* Project Name Testing	
Upload Documents File Size: 2 MB Max, File Format: PDF, Word Doc BFPCC: UA0515 3886 2020.01_ 30 10.29.43 Bond Consolidation certificate Retest 9480.pdf BFPCC: UA0515 3886. 2020.01_ 30 10.29.43 Bond Consolidation certificate Retest 9480.pdf	* Request Reason Need Approval				
UPLOAD					

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 also receive the same notification via in the MyGinnieMae Portal Messages as well as via email, informing them that a pre-approval request was submitted and requires a response.





- 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
- 8. 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.

	11705	
	11706	
	11706 Data	
	117118	
:dwin Pag (718)315-(Edits Report	
	Basis Points Spread Waiver Letter	
	Cross Default Waiver Letter	
	Balloon Payment Waiver Letter	

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

 Pre Approval for Basis Point Spread * Does this require Pre-Approval? Yes No 	* Basis Point Spread	* Request Date	* RequestApproval By	* Project Name
	0.2	10/05/2020	10/28/2020	Demo
Upload Documents File Size: 2 MB Max, File Format: PDF, Word Doc COOCUMENTS LIST 374.docx Pool_Edits.pdf BROWSE UPLOAD	* Request Reason Need Approval Reason for Decline Testing	Pre Approval Status Rejected	Account Executive NagaMahesh Kanchanapalli	Decline Date 10/06/2020

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.

<i>Pre Appro</i>	val for Basi	s <i>Point Spread -</i>
* Does th	is require Pr	e-Approval?
Yes	O No	

Г

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 preapproval from Account Executive .

- 1. In order to Cross Default/Cross Reference a pool, the Issuer must populate 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:
 - o Cross Default Requires waiver letter (multiple pools, one Note)
 - o 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
 - o Pool Type
 - o FHA/USDA Case number
 - o Issuer Date
 - o 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
 - o Pool Type
 - o USDA Case Number
 - o Issued Date
 - o Project Name

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

Figure 54: 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.

	+ MORE	✤ REQUEST PRE-APPROVAL	🔗 VALIDATE	☑ EDIT 2		
5						

Figure 55: Request Pre-Approval Button

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

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

P FLAG IMPORTANT	MARK UNREAD	窗 DELETE		×		
Pool UA8282 Submitted to Account Executive for Cross Default Pre-Approval on OC T 05,2020 at 4:19 PM ET Yesterday at 4:19 PM ET						
Pool UA8282 Sub Pool UA8282 has 4:19 PM ET. Resp	mitted to Account Executi been submitted to Accou onse Request By: OCT 2	ve for Cross Default Pre-Ap unt Executive for Cross Defa 19,2020.	oroval ult Pre-Approval on OCT 05,2020 at			



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

• If 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.

	D DOCS	
	11705	
	11706	
	11706 Data	
	11711B	
in Pag)315-!	Edits Report	
	Basis Points Spread Waiver Letter	
	Cross Default Waiver Letter	
	Balloon Payment Waiver Letter	

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 PO	DL NUMBER	POOL TYPE	* FHA/USDA CASE NUMBER		ISSUE DATE	* PROJECT NAME
UA8999	۹	CL	000000012345678	Q	11/01/2020	ABC Corporation
Pre Approval Status Rejected	Account l NagaMa	Executive ahesh Kanchar	Decline Date napalli 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.



Figure 61: Pre-Approval for Cross Default Radio Button

4.8.3 Balloon Payment Pre-Approval

A Multifamily Pool which has a balloon payment on the loan requires pre-approval. Upon validation, the system will display fatal error messages on the pool and the user will be prompted to request pre-approval from the Account Executive. This is applicable to all Multifamily pool types.

1. If a Multifamily pool has balloon payment on the loan, validation will fail and a fatal error displays on the screen as shown below.





- 2. Complete the following fields in the Balloon Payment section of Pre-approval:
 - 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.
 - Investor Name Enter Investor name. This is an optional field.

• Document Upload -This is an optional field and can be updated at any time while the Pool is in 'Draft' Status. Select 'Browse' to choose document and select 'Upload' to complete.

Pre Annroval for Balloon Payment				
* Does this require Pre-Approval?	* Request Date	* RequestApproval By	Investor Name	Upload Documents
Yes O No	09/30/2020	(***)		File Size: 2 MB Max, File Format: PDF, Word Doc
A Place make cure to certify hallow				No data available.
payment in Ioan details				BROWSE
				UPLOAD

Figure 63: Pre-Approval for Balloon Payment

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

+ MORE	✤ REQUEST PRE-APPROVAL	✓ VALIDATE	🗹 EDIT	ø	
 A					

Figure 64: Header

4. Select the **REQUEST PRE-APPROVAL** button to submit the request to the Account Executive.

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





- 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
 - Investor Name
 - Balloon Payment Section (Loan Details Page)
 - a) Amortization Basis Term Years
 - b) Amortization Basis Term Months
 - c) Confirmation Check Box
 - d) Approximate Balloon Payment Amount
- 6. Once the Account Executive receives the Pre-Approval request, they may choose to Accept or Decline.

 If the Account Executive accepts the Pre-Approval request, the accepted status can be viewed in the Pre-Approvals section.



Figure 66: Acceptance Notification

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



Figure 67: Docs Drop Down Menu

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



Figure 68: Decline Notification

Pre Approval for Balloon Payment * Does this require Pre-Approval? Yes No	* Request Date 10/05/2020	* RequestApproval By 10/28/2020	Investor Name ABC	Upload Documents File Size: 2 MB Max, File Format: PDF, Word Doc Document/NS USY Pool_Edits.pdf
Please make sure to certify balloon payment in loan details				BROWSE
Pre Approval Status Rejected	Account Executive NagaMahesh Kanchanapalli	Decline Date 10/06/2020	Reason for Decline Testing	

Figure 69: Pre-Approval for Balloon Payment

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



Figure 70: Pre-Approval for Balloon Payment 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 – <u>Basis Points Spread Pre-Approval</u>, <u>Cross</u> <u>Default/Cross Reference Case Number Pre-Approval</u> and <u>Balloon Payment Pre-Approval</u>.

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 71: 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 72: 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 73: 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.

Cancel Pre-Approval	×
Are you sure you want to cancel your pre-app	roval? ок

Figure 74: Cancel Pre-Approval Confirmation Pop-up

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

The following section lays out how the Account Executive (AE) can accept Accept or Decline Pre-Approvalsfor 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 75: Pre-Approval AE Email Notification / MGM Inbox Notification Sample

NOTE: When a new action is taken, Issuers and AEs will receive the appropriate notifications (i.e. Pre-Approval request is submitted, Pre-Approval request cancelled, AE accept/declines Pre-Approval, Pre-Approvals request expired etc.)

4.9.2 AE Access to Pools that Require Pre-Approvals

After receiving the notifications AEs can access the Pools that are pending Pre-Approvals from the Pools & Loans page by searching for Pool ID; using the advanced search Pre-Approval Status filter; or selecting the **Pending Pre-Approval** quick filter button.

/ly Da	shboard	Pools & Loan	s					
	2040	9	57	97	296	690	36	
	2	6	2	曲		<u>_</u>		
	All MI [®] Pools		raft	Submitted for	Final Certified	Issued	TAI Posts	
			C POOT SP	E-APPRIONAL 8 PASSED		ED (CERTIFIED)	Q. Please enter Pool ID	Advanced
Рте-Арр	roval Status. 🗗	mding X	C PERCI SP	EAPPRICIAL S PASSED	* FAVORITE PRESECTE	ed 👌 certified	Q. Please enter Pool ID	Advanced 1 Site(s) apple clear.filter
Pre-App Total 1	roval Status.	anding X)	C PENDA 5 P	IE APPHIONAL	* PRUGRITE (TREJECTI	ED 🕜 CERTIFIED 🛛	Q. Please enter Pool ID	Advanced 1 Site(s) apple clear filter
Pre-App Total: 1	roval Status: Selected: 0 않 ~ 다가	ending X	C PENDI SP	IE-AMMONAL C PASSED	* FAVORITE PRIECTE	ED () CERTIFIED (Q Please enter Pool ID	Advanced ¹ Star(k) apple clear Filter HSUER 10

Figure 76: Pending Pre-Approvals on Pools & Loans Page

4.9.3 How Account Executives Accept/Decline Pre-Approvals

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

- 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.

 Pre-Approvals 				
Pre Approval for Basis Point Spread — * Does this require Pre-Approval? Yes No	* Basis Point Spread 0.2	* Request Date 10/08/2020	* Request Approval By 10/29/2020	* Project Name
Upload Documents File Size: 2 MB Max, File Format: PDF, Word Doc Documents: Ust	* Request Reason	Pre Approval Status	* Your Preapproval Response	Comments
	Testing	Pending	Accept O Decline	

Figure 77: Pre-Approval

1) User must select the **attestation** check box if Pre-Approval request is accepted. This applies for all three Pre-Approval request (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.

Please Review Pre-Approval Response	×
Your Pre-Approval Response: Accept Comment: ✓ * I, NagaMahesh Kanchanapalli, certify that this Basis Point Spread Pre-Approval is accepted on behalf of Ginnie Mae signatory, Philip H. Buckley. CANCEL ♦ SUBMIT	a

Figure 78: Pre-Approval Response

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



Figure 79: 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

	D DOCS	
	11705	
	11706	
	11706 Data	
in Pa	1731	
)315-5	11711B	
466114	Annex Special Disclosure	
4000/4	Edits Report	
	Basis Points Spread Waiver Letter	
	Balloon Payment Waiver Letter	
	Non-Level Payment Provisions	

Figure 80: DOC Drop-down Menu

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



Figure 81: Pre-Approval Response Notification

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

-	Ginnie Mae	MyGinni	eMae						0 0	2708 📃
My D	ly Dashboard Pools & Loans									
_			C PENDING PRE-API	PROVAL @ PASSED	* FAVORITE	P REJECTED		Q, Please en	ter Pool ID	Advanced
Ø Pre-A	Approval Status: Pe	nding X								1 filter(s) app <u>clear filter</u>
Total	9 Selected: 2	POOL NUMBER	POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTODIAN	NUMBER / NAME	BUSINESS RULES	POOL STATUS	ISSUER ID
0	ŵ	UA8413	CL	11/01/2020	1	000486 / U ASSOCIATI	S BANK NATIONAL ON	8	Draft	3998
	☆	UA8413	CL	11/01/2020	2	0004867U ASSOCIATI	S BANK NATIONAL DN	8	Draft	3996
	Ŷ	UB3799	PN	10/01/2020		000466 / U ASSOCIATI	S BANK NATIONAL ON	8	Draft	2045
0	\$2	UA8280	CL	10/01/2020	2	000466 / U ASSOCIATI	S BANK NATIONAL ON	Ø	Draft	3998
0	12	UA8280	CL	10/01/2020	1	000466 / U ASSOCIATI	S BANK NATIONAL ON	0	Draft	3998
•	Ω.	UA8220	LS	10/01/2020		000536 / We	elis Fargo NA	8	Draft	3998
0	☆	UA8122	CS	10/01/2020	1	0004867U ASSOCIATI	S BANK NATIONAL DN	8	Draft	3998
	Ŷ	UA8122	CS	10/01/2020	2	000486 / U : ASSOCIATI	S BANK NATIONAL	8	Draft	3998
•	Ŷ	UA2044	PN	10/01/2020		000466 / U : ASSOCIATI	S BANK NATIONAL	8	Draft	2045

Figure 82: 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 83: Expired Pre-approval Notification

4.10 Non-Level Payment Schedule

For pools with multiple interest rate changes and P&I payments, the Non-Level Payment Schedule section must be used to track these changes. Multiple interest rate changes and P&I payments are acceptable with the following Submission Types:

- SubmssionType **01** Initial Construction Loan (CL/CS Pool Type Only)
- Submission Type 03 and 05 Conversion (PN Pool Type only)
- Submission Type 04 Initial Project Loan

The following fields associated with the Non-Level Payment Schedule are available on the Loan Details screen:

Field Name	Description
Entry Number	A sequential ID that orders the Non-Level Payment Schedule. System generated.
Payment Change Date	The new payment date for the loan. The date reflects a change in the loan's interest rates and/or P&I payments. If more than one entry, the dates should be entered in chronological order when the changes and payments take place in the mortgage note(s).
Security Rate	The Security Interest Rate at the time of the new payment change. The spread for the Security Interest Rate and Mortgage Interest Rate is 25 to 50 basis points.
Interest Rate	The Mortgage Interest Rate at the time of the new payment change. The spread for the Security Interest Rate and Mortgage Interest Rate is 25 to 50 basis points.
Principal & Interest	The P&I amount at the time of the new payment change.

Table 9: Non-Level Payment Schedule Field List

Non-Level Payment Schedule									
⊕ ADD									
ENTRY	PAYMENT CHANGE DATE	SECURITY RATE	INTEREST RATE						
2	04/01/2018	4.600 %	5.100 %	\$ 5,500.00	1				
1	02/01/2018	4.550 %	5.050 %	\$ 5,400.00	1				



- 1. From the Loan Details screen, check the Non-Level Payment Schedule checkbox.
- 2. Click the \bigcirc ADD button to add a new entry.
- 3. Select the Payment Change Date associated with the entry.
- 4. Enter the Security Rate associated with the entry.
- 5. Enter the Interest Rate associated with the entry.
- 6. Enter the P&I amount associated with the entry.
- 7. Click the button to add additional entries (as required).
- 8. When all entries have been added, click

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 10: Modified Loan History Field List

Modified Loan History									
ADD									
ENTRY NUMBER	PRINCIPAL & INTEREST	ORIGINAL PRINCIPAL BALANCE	UNPAID BALANCE	FIRST PAY DA	те	LAST PAY DA	TE	INTEREST RATE	
1	\$ 5,500.00	\$ 1,000,000.00	\$ 1,000,000.00	08/01/2017	<u></u>	09/01/2017	<u> </u>	4.500 %	1
2	\$ 5,400.00	\$ 1,000,000.00	\$ 950,000.00	09/01/2017	<u> </u>	12/01/2017	<u> </u>	4.500 %	1

Figure 85: Modified Loan History

- 1. From the Loan Details screen, check the Modified Loan History checkbox.
- 2. Click the \bigcirc ADD 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 save

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 MU	ILTIFAMILY MORTGAGE WHERE THE FIRST PAYM	IENT TO PRINCIPAL AND INTEREST IS MORE TO	HAN 24 MONTHS BEFORE THE ISSUE DATE OF THE SECURITIES	
	FHA/USDA Case Number	Proposed Pool Number	Project Location	Issuer Number	
	00000023426235	BE3452	PA	2045	
	3. Unless subject to a current mo financial statements)	odification approved by the Federal Housing A	Administration, the project has had sustained	d occupancy of at least 90 percent, for the past 24 months.(Audited	
	4. Unless subject to a current mo	dification approved by the Federal Housing A	administration the mortgage has been curre	ant monthly through principal interact and all accrows including the	
			tannistration, are mongage has been carre	and monomy amongh principal, interest, and an escrows, including the	*

Figure 86: 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-tomarket 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

	EVDORT		READY FOR SUBMIS	SION @ PASSED	* FAVORITE	CTED 🔬 CERTIFIED 🔍 Pie	ase enter Pool IC	Advanced
Total	61 Selected	2	e w detere					
-	\$	POOL NUMBER	POOL TYPE		DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES	POOL STATUS
۲	*	BC5849	CL	02/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	0	Draft
₿	*	BC6063	LM	11/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	0	Submitted for Final Certification
	*	BE3450	CL	02/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	Θ	Draft
	☆	BC5820	CL	01/01/2018	1	000466 / U S BANK NATIONAL ASSOCIATION	Θ	Draft
	☆	BE3429	CL	12/01/2017	1	000466 / U S BANK NATIONAL ASSOCIATION	Ø	Issued
	☆	BE3431	CS	01/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	Θ	Draft
		BE3433	CL	12/01/2017	1	000466 / U.S. BANK NATIONAL ASSOCIATION	Ø	Draft

Figure 87: 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) is 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

		C PENDING PRE-APPR	OVAL READY FOR S	UBMISSION @ PASSED	* FAVORITE	елестер 🧄 селтинер 🔍 Р	iease enter Pool	D		Adva	inced
Total:	26 Select	HI D POOL NUMBER	• POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSNESS	POOL 5	TATUS		
•	Å	BE3458	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	et Diput	ę.	Valitate	0 Subret	<u>.</u>
3	ŵ	BE3457	LS	12/01/2017		000466 / U.S. BANK NATIONAL ASSOCIATION	۲	Draft			
		BE3450	CL	01/01/2018	2	000466 / U.S.BANK NATIONAL ASSOCIATION	0	Draft			

Figure 88: 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 89: 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.

Pool Submission	for Certification	×
Certification	SecurtD	
* The poor submitted	ol submitted for certification has passed business validations and is hereby for Certification.	
BC5834		
	+ CONTINU	JE

Figure 90: 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

Pool Submissior		
Certification	SecuriD	
The following Pool(s)	will be submitted for Certification:	
BC5834		
BC5834		
BC5834 * PIN		
BC5834 * PIN •••• * SecurID		



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



Figure 92: 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 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 * Security Interest Rate Mort 8.000 % 8.50	gage Interest Rate Servicing Fee 0 % 0.370 %	* PL/PN Security Rate 8.000 %	Maturity * Maturity Date 04/15/2049	
		Deferred First Principal Payment Da	de Cross-Reference Pool (PN) Pool BH0839	
 Pre-Approvals 				
Pre Approval for Baals Point Sp *Does this require Pre-Approval? O Yes 💌 No	1000			
Pre Approval for Cross Defauit * Does this require Pre-Approval ? O Yes 💿 No				
Pre Approval for Balloon Paym *Does this require Pre-Approval? O Yes € No	97 <u>%</u>			
Custodian Number / Name 100466 / U S BANK NATIONAL ASSOCIATION	Subservicer Number / Name	Principal & Interest Account ABA / Federal Routing Number 121000248 / Wells Fargo Bank, Na	Account Number 4121366876	
Escrow Accounts				_
121000248 / Wells Fa	aba/ Federal, Routino Number rgo Bank, Na	41213665	ACCOUNT NUMBER	
- Subscriber				
132432123 / something / somet	ABA NUMBER / DELIVER TO		DESCRIPTION	POSITION (IN 5) \$ 100,000.00
				Total \$ 100,000.00
- Certification and Agreem	ent - Form 11711B			
Check the appropriate box: Any and all security agreements aff designated document custodian an the delivery of securities, only Ginni	ecting the mortgages in the referenced pool or d which provides that any interest of a secured e Mae will have any ownership interest in and	r loan package are limited by a duly executed Releast party in and to the pooled mortgages shall lapse up to the pooled mortgages.	e of Security Interest (form HUD-11711A), whit on or prior to the delivery of securities backed t	ch has been delivered by the issuer to the ry the referenced pool or loan package. Upon
No mortgage in the referenced pool Mae will have any ownership interesting	or loan package is now subject to any securit st in and to the pooled mortgages.	y agreement between the issuer and any creditor, a	nd upon the release (delivery) of securities back	ed by the pool or loan package, only Ginnie
Pool Statistics Total Amounts	FHA Totals	USDA Rural Development Tutale	Additional Information	
	Quantity 1	Quantity 0	Weighted Average Interest Rate 8.500 %	
P&I Payment Amount \$ 65,357.65 UPB Amount	UPB Amount	UPB Amount		

Figure 93: 01 Initial Construction Loan (CL) Pool Details Page

Pool Details Page

- 1. From the Pools & Loans screen, click the ^{O 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 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 <u>Basis Point Spread</u> <u>Pre-Approval</u>, <u>Cross Default/Cross Reference Case Number Pre-Approval</u>, <u>Balloon Payment Pre-Approval</u>.
- 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 ^(*) ADD
 - 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 ADD
 - 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.

Pool Details Loans	Loan 982192912933333 × Dra	w History Details		
* Issuer Loan Number 982192912933333	Loan Unique Id 214576906	" Mortgage Type FHA	* Mortgage Interest Rate 8.500 %	
- Balloon Payment *Is this a Balloon Payment ○ Yes ◎ No	?	Afortgage Arrounts * Original Principal Balance \$ 8,500,000.00 * Principal & Interest \$ 65,357.65	* Unpaid Balance \$ 8,494,850.68	
Tent of Montgages * Yeats 30	Months O	Pay Dates * Fist 05/01/2019 * Last 04/01/2049	Mortgage Note Dates * Loan Origination 05/01/2019 * Initial Endorsement 05/01/2019	Prepayment Provisions Are there any prepayment provisions? Ves No Indicators MIN
Agency Details * FHA/USDA Case Number 00000000229393 Section of the Act 207/223(f) Refinance or Purchase of Existing Multifamily Rental Housing	Loan Type Code FHA Multifamily Development Cost \$ 0.00	Ratios — Debt Service Coverage Ratio L	oan to Value Ratio	○ Yes ® No
Annex-Special Disclosures * Identifier Annex * Description Ginnie mae's test bouisedfieldefieldigethe	Non-Level Payment Provisions * Identifier 11111111111 * Description 11111111111			
lgfghfgfgfhbgbhgjhgjgj'vg bvfgfgfgfgggggg				
Non-Level Payment Schedule				
Non-Level Payment Schedule				

Figure 94: 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 *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 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 Mortgager Information section:
 - Name of Mortgager
 - Property Site Address
 - City
 - State
 - Zip Code



			APPROVE	D ADVANCES				
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER		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			
			Cur	mulative Requested Amount	\$ 100,000.00			
				Mortgage Amount	\$ 8,500,000.00			

Figure 95: 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 BAVE

Validate and Submit Pool

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

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	* Initial Pay Date	* Delivery Date	Unpaid Balance Date	Amortization Method
Rates * Security Interest Rate Mr 4.000 % 4.1	od/16/2019 ontgage Interest Rate Servicing Fee 500 % 0.370 %	* PL/PN Security Rate 4.000 %	Maturity	Concurrent Date (CD)
Cross-Reference Pool (PN)			Request an Extension Maturity Extension Approval D	Date
P001 P24032				
 Pre-Approvals 				
Fre Approval for Basis Point Sp. *Doesthis require Pre Approvel? O Yes 🔹 No	read -			
Fre Approval for Cross Defeuit *Does this require Pre-Approval ? Ves 👻 No				
Fre Approval for Balicon Payme *Deesthis require Pre-Approval? O Yes S No	ant			
Manager Americante				
Master Agreements stodian Number / Name	Subservicer Number / Name	Principal & Interest Account ABA / Federal Routing Number	Account Number	
Master Agreements stodan Number / Name 0466 / U S BANK NATIONAL SSOCIATION	Subsenicer Number / Name	Principal & Interest Account ADA / Foderal Roading Namber 041001039 / Keybank	Account Number 359681452892	
Master Agreements stodian Namber / Name defer / U & Banki Na TionaL ssocia Tion scrow Accounts	Subservicer Namber / Name Ada / FEREDA, POJ/THO MARKER	 Principal & Interest Account ABA / Federal Reding Number 041001039 / Keybank 	Account Number 359681462892 Account Interest	
Master Agreements andan Nambor /Name Gee / U S BANK NATIONAL SOCIATION SCOVE ACCOUNTS G41001039 / Keybank	Subservicer Number / Name Adia / FEEERAL ROUTING MARKER	Prinopal & Interest Account ABA / Tedenal Roufing Number 041001039 / Keybank 30968306	Account Number 399681452892 ACCOUNT MARKER 6724	
Master Agreements andan Nambor /Name Geef / U S BANK NATIONAL SOCIATION SOCIATION Get001039 / Keybank Subscriber Subscriber	Subservicer Number / Name	Pinopal & Interest Account ABA Techni Ruding Namber 041001039 / Keybank 35958306	Account Number 359681452892 ACCOUNT INTEREER 5724	
Master Agreements Indian Nambor / Name G466 / U S BANK NATIONAL SOCIATION SCOW ACCOUNTS G41001039 / Keybank SUbscriber	Subservicer Namber / Name Adda / FEXERAL ROUTING MARKER	- Principal & Anterest Account ABA / Foderal Rouding Number G41001033 / Keybank 35968300	Account Number 355681452892 ACCOUNT HAMBER \$724	POSITION (IN S)
Master Agreements andan Nambor / Name addan Nambor / Nambor	Subservicer Namber / Name Adu / FEXERAL, ROUTING IMMERE Adu AMMERER / RELIVER TO	Propul & Interest Account ABA / Feloral Roding Number 041001039 / Keybank	Account Number 356681462892 ACCOUNT INAMERA 4CCOUNT INA 4CCOUNT IN 4CCOUNT IN 4C	POSITION (IN 5) \$ 1,000,000.00 Total \$ 1,000,000.00
Master Agreements Indian Nambor / Name Odef / U S BANK NATIONAL SCOOW ACCOUNTS O41001039 / Keybank O41001039 / Keybank Subscriber Control Contro Control Control Control Control Control Control Control Control C	Subservicer Namber / Name ADA / FEREINA, ROVTING MARKER ADA MARKEN / DOLMER 10 nt - Form 11711B	- Program & Betress Account ADA / Federal Broding Number G41001039 / Keybank	Account Number 356681452892 Account MARKIR 7724	POSITION (IN 5) \$ 1,000,000.00 Total \$ 1,000,000.00
Master Agreements Index Namber / Name Gee / U S BANK NATIONAL SCOOW ACCOUNTS C 41001003 / Keybank SCOOW ACCOUNTS C 5ubscriber C 5ubscriber C 6utification and Agreeme C fut agropopties bo: Agreements affi	Subservicer Namber / Name Add / FECERAL ROUTING INAMEER Add A FECERAL ROUTING INAMEER Add NAMEER / RELIVER 10 Int - Form 11711B Cring the montpages in the referenced pool or to can "the an investor gain in the referenced pool or to can "the an investor gain in the referenced pool or to can "the an investor gain in the referenced pool or to can "the an investor gain in the referenced pool or to can "the an investor gain in the referenced pool or to can "the an investor gain in the referenced pool or to can "the an investor gain in the referenced pool or to can "the an investor gain in the referenced pool or to can "the an investor gain in the referenced pool or to can "the an investor gain in the referenced pool or to can "the an investor gain in the referenced pool or to can "the an investor gain in the referenced pool or to can "the an investor gain in the referenced pool or to can "the an investor gain in the referenced pool or to can "the an investor gain in the referenced pool or to can "the an investor gain in the reference gain in the reference of the investor gain in the reference of the investor gain in the reference of the investor gain investor gain in the reference of the investor gain inve	Prospan & Interest Account ABA / Foreiral Rodrig Number 041001039 / Keybank 35968306	Account Number 35968145292 ACCOUNT IN MARKER 5724 OCCOUNT IN MARKER 5724	ACOURTION (IN 5) \$ 1,000,000.00 Total \$ 1,000,000.00 Total \$ 1,000,000.00
Master Agreements Index Namber / Name Gef / U S BANK NATIONAL SCOOLATION COUNTS COUNTS COUNTS COUNTS COUNTS COUNTS COUNTS C	Subservicer Namber / Name ADA/FEEEDAL ROUTING MARKER ADA/FEEEDAL ROUTING MARKER ADA/MARKEN/DELIVER 10 Int - Form 117/118 Cring the montplages in the referenced pool or loan the wild have any ownership interest is and oth the ord samp ackages in the referenced pool or loan the and to the pooled montplages.	Principal & Editorial Account	Account Number 359681452892 ACCOUNT MARKER 7724 es of Siscurity Intervent (form HUD-11711A), which opn or plot to the delawry of securities backe end upon the release (delivery) of securities backe	NOCETION (1985) 5 1,000,000 00 Total \$ 1,000,000.00 Total \$ 1,000,000.00
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Master Agreements Ander Name Ander Name Ander Name Ander Name Ander Name Ander Name Ander Name Ander Name Ander Name Ander Name Ander Name Ander Name Ander Name Ander Name Ander Name Ander Name Ander Name Ander Name Ander Name Ander Name Ander Name Ander Nam Ander Name Ander Name Ander Name Ander Name Ander Name Ander Na	Subservicer Number / Name AddA / FEOERNAL ROUTING INANCER AddA / FEOERNAL ROUTING INANCER AddA MARKEN/ OCLAVER 10 Int - Form 117/118 Chyp for montpages in the referenced poor of base for any hore way one web place in a source of point Mark and hore way one web place in the source of point for any hore way one web place in the source of point for any hore way one web place in the source of point for any hore way one web place in the source of point for any hore way one web place in the source of point for any hore way one web place in the source of point for any hore way one web place in the source of point for any hore way one web place in the source of point for any hore way one web place in the source of point for any hore way one web place in the source of point for any hore way one web place in the source of point for any hore way one way one web place in the source of point for any hore way one way one web place in the source of point for any hore way one	Principal & Etherest Account ADA (Technik Broding Namber Get001039 / Keybank Seesawa Seesawaa Seesawaaa Seesawaaa Seesawaaa Seesawaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaa	Account Number 359581452892 ACCOUNT ALMERT COLOURT ALMERT C	NOCETION (M15) \$ 1,000,000 00 Total \$ 1,000,000.00 Total \$ 1,000,000.00 Has been delivered by the insuer to the the references pool or loan package. Upon Hy the pool or loan package, only Ginvie
Master Agreements Holder / Hame Ocception Certification and Agreeme Second Based Certification and Agreeme Certification and Agreeme Certification and Agreeme Certification and Agreeme Second Based Certification and Agreeme Certification and Agreeme Certification and Agreeme Certification and Agreeme Second Based Certification and Agreeme Certification and Certification Certification Certificatidation Certification Certificat	Subservicer Namber / Name Adv / FEEERAL, ROUTING INAMEER Adv / FEEERAL, ROUTING INAMEER Adv NAMEER / OCLINER TO Int - Form 117/118 cdrag the montpages in the referenced pool or base rot ban academ in new subject to any security age or ban academ in more subject to any security age or ban academ in more subject to any security age or ban academ in more subject to any security age or ban academ in more subject to any security age or ban academ in more subject to any security age or ban academ in more subject to any security age or ban academ in more subject to any security age or ban academ in more subject to any security age of the montpages in the referenced pool or bank for the more subject to any security age of th	Principal & Interest Account ABA / Foreiral Radiog Number 041001039 / Keybank 20040001039 / Keybank 20040001039 / Keybank 20040000000000000000000000000000000000	Account Number 359681462892 ACCOUNT INMERE 47214 CECCREMON ee of Security Interest (form HED-11711A), which are of Security Interest (form HED-11711A), w	POSITION (84.9) 5 1,000,000.00 Total \$ 1,000,000.00 Total \$ 1,000,000.00 4 by the leaser to the the referenced pool of loan package. Upon dty the pool or loan package, only Ginvie
Master Agreements Master Agreements Marker Agree	Subservicer Namber / Name Add / FECERAL ROUTING I MARKER Add / FECERAL ROUTING I MARKER Add MARKER / CELORER 10 Tel - Form 117/118 Clipp ther montpages in the referenced pool or boar which and have any encerted of a social pool int - Form 117/118 Clipp ther montpages in the referenced pool of the address in the reference pool of the ad	Principal & Interest Account ADA / Federal Braining Number 041001039 / Keybank 2000000000000000000000000000000000000	Account Number 355681462892 CCCCRFTRAMER 5724 CCCCRFTROM es of Security Interest (Som HED-11711A), which on or prior to the delivery of securities backed by and upon the release (Selfvery) of securities backed ACCOUNT INTEREST (Securities Databacked) ACCOUNT INTEREST (Secu	POINTION (IN S) \$ 1,000,000.00 Total \$ 1,000,000.00 Total \$ 1,000,000.00

4.13.4 02 Subsequent Construction Loan (CL) Pool

Figure 96: Subsequent Construction Loan (CL) Pool Details Page

Pool Details Page

- ADD DRAW button to add a subsequent draw.
- 2. Click Edit to enter Pool information

1. From the pool header, select the

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



Pool Deta	Pool Details Loans Draw History Details									
			APPROVE	D ADVANCES						
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED	REQUESTED AMOUNT	CUMULATIVE REQUESTED	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									
				Mortgage Amount	\$ 5,000,000.00					

Figure 97: 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 Bave

Validate and Submit Pool

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

ool Number 10840	* 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				
ool Tax ID 9582171	* Initial Pay Date	* Delivery Date	Unpaid Balance Date	Amortization Method Concurrent Date (CD)
Rates * Security Interest Rate Mort 8,000 % 8,25	gage Inferest Rate Servicing Fee 0 % 0.120 %	* PL/PN Security Rate 8,000 %	Maturity * Maturity Date 03/15/2049	
		Deferred First Principal Payment Da	Cross-Reference Pool (PN)	
 Pre-Approvals 				
Pre Approval for Basis Point Sp * Des tris require Pre-Approved O Yes No Pre Approval for Cross Default * Des this require Pre-Approvel ? O Yes No	read			
Pre Approvel for Belloon Paymo "Does this require Pre-Approvel? O Yes 👻 No	ent			
Secrow Accounts				
Scrow Accounts	ABA I FEDERAL ROUTING NUMB	IER .	ACCOUNT NUMBER	
121000248 / Wells	ASA I FEDERAL HOUTING NUMB Fargo Bank, Na	ал 412136	ACCOUNT MUMBER	
121000248 / Wells	ADA I FEDERAL HOUTING NUMB Fargo Bank, Na Ada Number / Del Adr TO	412136	ACCOUNT MARKER	t POLITION (NLB)
12100248 / Wells Subscriber 021000021 / JPMCHASE/CUS	Ada i festena, filotojo name Fargo Bank, Na Ada numera / Selver 10 T	412136	ACCOUNT MARKEN	ecentron (mil) 5 100,000.00 Total \$ 100,000.00
221000248 / Wells 221000248 / Wells Subscriber 021000021 / JPMCHASEICUS Certification and Agree	Ade, / FCORMA, HOLTINO NAMO Fargo Bank, Na Ada, NaMerik (Sal.Ade 10 T ment - Form 11711B	en 412136	ACCOUNT MANNEER	POSITION (M 8) \$ 100,000,00 Total \$ 100,000,00
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221000248 / Wulls 221000248 / Wulls Ubscriber Bubscriber Cettification and Agree Cettification and Agree Ace and accounting bin Cettification and Agree More and second bin	Ada / FESEMA, ROLTING NAME Fargo Bank, Na Ada NuANER / OSLAND TO T ment - Form 117118 affecting the montpages in the nullenness of pool and which gravitations of a security of a security affecting the montpages in the nullenness of pool and which gravitations of a security of a security affecting the montpages in the nullenness of pool	en 412136 412136 I or toan package are limited by a duly executed field end package are limited by a duly executed field end pack in and to the poole morphyse shall base end pack of the poole morphyse.	Account Muneer	POLITICAL (M.B.) S 100,000,00 Tabl S 100,000,00 Tabl S 100,000,00 Tabl S 100,000,00 Tabl S 100,000,00
221000248 / Wells 121000248 / Wells 221000248 / Wells 201000021 / JPMCHA SEICUS 20100021 / JPMCHA SEICUS 4010001 / JPMCHA SEICUS 401001 / JPMCHA SEICUS 40101 / JPMCHA SEICUS 40101 / JPMCHA SEICUS 40101	Adda / ASSIMAL ROUTING NAME Fargo Bank, Ra Adda NaMANIA (GLIAGAR 10 T ment - Form 11711B Affecting the montpages in the referenced poor of the land how any back	en 412136	Account Mundeer	Columnon (wr.s) Columnon (wr.s) S 100,000,00 Total S 100,000,00 Total S 100,000,00 Total thiss been delevered by the issuer to the the references pool or isoan package, Upon He day the pool or isoan package, only Cannie
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221002248 / Wulls 221002248 / Wulls 221002248 / Wulls 321002248 / Wulls 321002248 / Wulls 321002248 / Wulls 321002248 / JPMCHASE/CUS 32100248 / JPMCHASE/CUS	Adv. / SCIENCE. ROLTED VALUE Fargo Dank, Ra Adv. NUMER. (Sol. Adv. TD T ment - Form 117118 affecting the mortgages in the informated pool ment in form 117118 Educervicer Number / Name	en 412136 a 412136 a of toan package are innoted by a duy executed Relevance of the poster and any creditor, and a second and to the poster and any creditor, and a second and a second and a second and a second	Account Number Account Number Account Number Account Number Account Number	POLITICAL (N &) S 100,000,00 Total \$ 100,000,00 Total \$ 100,000,00 Total \$ 100,000,00
221002248 / Wells 121002248 / Wells 121002248 / Wells 221002248 / Wells 221002248 / Wells 221002248 / Juncha SeliCUS 2210020221 / JPMCHA SELICUS 2210020221 / JPMCHA SELICUS // JPMCHA	Adda FASSMAL RUTTION NAME Fargo Dank, Ra Add MUMMER / Gol Adda TO T ment - Form 117118 Adda for the and the reference of a good method provide the reference of a good of or its pacitage in the reference of a good of or its pacitage in the reference of a good of or its pacitage in the reference of a good of or its pacitage in the reference of a good set in and the backgood pacity of the reference of a good ment - Form 117118 Adda the set is a good pacity of the reference of a good ment and the backgood pacity of the reference of a good ment - Form 117118 Adda the set is a good pacity of the reference of a good ment - Form 117118 Adda the set is a good pacity of the reference of a good ment and the set is a good pacity of the reference of a good of or its pacity of the reference of the reference of the good of the reference of the reference of the set is a good of the reference of the reference of the good of the reference of the reference of the set is a good of the reference of the reference of the good of the reference of the reference of the set is a good of the reference of the reference of the good of the reference of the reference of the set is a good of the reference of t	en 412136 for loan package are limbed by a duty executed Reise and any ordebre. Principal & Interest Account AddA Feature I	Account Municer 6918	excention (mill) formation (mill) form
221002248 / Wulls 221002248 / Wulls 221002248 / Wulls 302000021 / JPMCHASE/CUS Certification and Agree Certification and Agree Market Agreements Certification and Agree Master Agreements Custofar / Jaman Agreements Pool Jaman Agreements Custofar / Jaman Agreements Custofar / Jaman Agreements Pool Statistics	Adv. FASEMAN. ROLTED HAVE Fargo Dank, Ra Adv. NUMERY, GOLDOR TO T ment - Form 117118 affecting the mortgages in the reference of pool in the reference of the source of the source of the source of or than package is now subject to any son Subservicer Number / Name ment - Form 117118 affecting the mortgages in the reference of the source Subservicer Number / Name ment - Form 117118	en 41213 i or toan package are lindted by a duty executed file of toan package are lindted by a duty executed file of the poole introduces. Principal & Interest Account AMD. Flockal flocking Namer 12100026/ Weiks Flargo Bank, Na if or loan package are lindted by a duty executed file compared to the poole introduces. I of the poole and the second	Account Number Accoun	COURTON (VN B) S 100,000,00 Total S 100,000,00 S 100,000,00 Total S 100,000,00 S 100,000,000,000 S 100,000,000,000,000,000,000,000,000 S 100,000,000,000,000,000,000,000,000,000

Figure 98: Initial Construction Loan (CS) Pool Details Page

Pool Details Page

- 1. From the Pools & Loans screen, click the ^{O 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 **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 <u>Basis Point Spread</u> <u>Pre-Approval</u>, <u>Cross Default/Cross Reference Case Number Pre-Approval</u>, <u>Balloon Payment Pre-Approval</u>.
- 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 ^(*) ADD
 - 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 ^(*) ADD
 - 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 🖥 save

✓ General Information				
lssuer Loan Number 52985209680246	Loan Unique Id 214576907	* Mortgage Type FHA	* Mortgage Interest Rate 8.250 %	
- Balloon Payment "Isthis a Balloon Payment? ○ Yes ● No		* Construction Loan Interest Rate 8.500 %	Mortgage Amounts ⁿ Original Principal Balance \$ 14,500,000.00 ⁿ Principal & Interest \$ 108,393.66	* Unpaid Balance \$ 14,481,323.70
- Rent of Montgages	Months 0 Loan Type Code FHA Mutiframily Development Cost	Pay Dates * First 04/01/2019 * Last 03/01/2049 Ratios Debt Service Coverage Ratio	Morgage Note Dates * Loan Origination 11/10/2018 Initial Endorsement 11/10/2018 Loan to Value Ratio	Prepayment Provisions Are there any prepayment ○ Yes MIN MIN Yes No
2017220(f) Refinance or Purchase of Existing Multifamily Rental Housing	\$ 0.00			
Annex-Special Disclosures * Identifier Annex	Non-Level Payment Provisions — * Identifier TEST 1			
Allonge #1 toker')')	TEST 1			
Non-Level Payment Schedule				
Mortgagor Information				
lame of Mortgagor st Mortgagor	* Property Site Address 2 Hanson Place	* City Brooklyn	* State New York	* Zip Code 11214-

Figure 99: 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 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 a Construction Loan Interest Rate
- 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 and Months.
- 12. Select a First Pay Date from the date calendar.
- 13. Select a Last Pay Date from the date calendar.
- 14. Select a Loan Origination date from the date calendar.
- 15. Select an Initial 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. Complete the Mortgager Information section:
 - a. Name of Mortgager
 - b. Property Site Address
 - c. City
 - d. State
 - e. Zip Code

22	Cli	ck	8	SAVE
<u> </u>				

Pool Deta	ils Loans	Draw Hist	tory Details					
			APPROVE	D ADVANCES				
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER		CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED	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			
			Cun	nulative Requested Amount	\$ 100,000.00			
				Mortgage Amount	\$ 14,500,000.00			

Figure 100: 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 Bave

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 * SUBMIT

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

Header Information				
Pool Number 321809	" Issue Date 06/01/2019	Issue Type X-Multifamily (Ginnie Mae I)	Fool 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)
Fates Mor * Security Interest Rate Mor 5.000 % 4.00	tgage Interest Rate Servicing Fee 00 % 0.370 %	* PL/PN Securby Rate 3.500 %	Maturity Date 05/15/2049 Request an Exte Maturity Extension App	nsion Date
Cross-Reference Pool (PN) Pool 821810	Spitt Rate Construction Loan Interest Rate 5.500 %			
 Pre Approvals 				
Pre Approvel for Basis Point Sp * Does this readire Pre-Approvel? Vies No	veed			
Pre Approval for Cross Dalaut * Dest his results Pre-Approval ? Ves No				
Pre Approvel for Balloon Paym * Does this resulte tra-Approval? O Yes ● No	he.			
Master Agreements				
ustodian Number / Name 00568 / SunTrust Bank	Subservicer Number / Name	Principal & Interest Account ABA / Federal Routing Number Q2100018 / Bank Of New York Mellon	Account Number 123455	
Escrow Accounts				
074909153 / Merchants	ABA / FEDERAL ROUTING NUMBER	7220172	ACCOUNT NUMBER	
- Subscriber				
AD4000048 / IDKOFNYCICII STARS	ABA NUMBER / DELIVER TO		DESCRIPTION	POSITION (IN 1)
021000010110100141010031400				Total \$ 500,000.00
Certification and Agreemen	t - Form 11711B			
eck the appropriate box: Any and all security agreements affect designated document custodian and w the delivery of securities, only Ginnie h	ing the mortgages in the referenced pool or loan hich provides that any interest of a secured part fae will have any ownership interest in and to the	package are limited by a duly executed Relea / in and to the pooled mortgages shall lapse up pooled mortgages.	se of Security Interest (form HUD-11715A), which oon or prior to the delivery of securities backed by	has been delivered by the issuer to the the referenced pool or loan package. Upon
No mortgage in the referenced pool or Mae will have any ownership interest in	loan package is now subject to any security age n and to the pooled mortgages.	eement between the issuer and any creditor, a	nd upon the release (delivery) of securities backed	by the pool or loan package, only Ginnie
 Pool Statistics 				
Total Amounts P&I Payment Amount \$ 22,760.04	FHA Totals Quantity 1	USDA Rural Development Totals – Quantity 0	Additional Information Weighted Average Interest Rate 4.000 %	
UPB Amount	UPB Amount	UPB Amount		

Figure 101: 02 Subsequent Construction Loan Split-Rate (CS) Pool Details Page

Pool Details Page

1.

Select

🖉 ADD DRAW

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

Pool Det	tails Loans	Draw His	story Details					
				DADVANCES				
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED	REQUESTED AMOUNT	CUMULATIVE REQUESTED	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			
			Cum	ulative Requested Amount	\$ 50,000.00			
				Mortgage Amount	\$ 500,000.00			

Figure 102: Subsequent Construction Loan (CS) Draw History Detail 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 BAVE

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 + CONTINUE
- 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.

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.

+ Header Information								
* Deal Member	*leave Data		lanus Tana		* David Tama		* Culturing Tang	
BC5383	01/01/2018		X-Multifamily (Gi	nnie Mae I)	PN-Project Loan - Payment	Non-Level	03-Project Loan Cor	rversion
General Information								
* Real Tax D	* Initial Ray Data		* Dollware Data		Linnaid Balance Date		Amortization Mathod	
765555589	02/15/2018		01/10/2018		01/01/2018		Concurrent Date (CI))
Rates	Medazara Internet Data	Confising Foo		Maturity * Maturity Date		Deferred First Prin	ncipal Payment	
5.000 %	5.500 %	0.370 %		12/15/2027				
 Change Mortgage Amor 	unt					Cross-Reference (CL) Pool BC5382	Pool Construction Loan	
Mortgage Amount \$ 900,000.00	P8J Amount \$ 9,266.40	* Approval Date 12/15/2017		* Final Advance Amou	nt			
Comment				\$ 800,000.00				
 Pre-Approvals 								
 Pre Approval for Basis Point * Does this require Pre-Approv O Yes No 	! Spread al?							
Pre Approval for Cross Defa	ut							
* Does this require Pre-Approv O Yes No	al ?							
- Pre Approval for Balloon Pa	yment							
* Does this require Pre-Approv O Yes No	al?							
✓ Master Agreements								
Master Agreements 20stodian Number / Name 00466	Subsenicer Numbe	r í Name	Transfer Transfer at issu	uance (TAI)	— Principal & Inte ABA / Federal R	est Account uting Number	Account Number	
Master Agreements Custodian Number / Name 300466	Subsenicer Numbe	r í Name	7ransfer Transfer at issu ⊙ Yes ⊛	Jance (TAI) No	– Principal & Inte ABA / Federal R 121000248 / W	est Account uting Number ells Fargo B	Account Number 4121366876	
Master Agreements 2ustodian Number / Name 100466	Bubsentor Numbe	r / Name	— Transfer Transfer at loss ○ Yes ●	iance (TAI) No	– Principal & Inte ABA Federal R 121000248 / W	est Account uting Number ells Fargo B	Account Number 4121366876	
Master Agreements Custodian Number / Name 000466 Escrow Accounts	Bubsenker Nambe Ab / FEEBac. Noo	r/Name Thoo NuMEER	Transfer Transfer a liss Ves *	iance (74) No	– Principal & Inte ADA / Federal R 121000248 / W	est Account Juling Number ells Fargo B	Account Number 4121366876	
Master Agreements Custodian Number / Name O000466 Escrow Accounts 121000248 / Weils	Dubservicer Nambe Adv. / FECERAL, INCO Fargo Bank, Na	r / Name tino sumen	Transfer Transfer at less Vites	uance (TA) No 4593263310	– Principal & Inte ABA I Federal R 121000248 / W	est Account Juling Number ells Fargo B	Account Number 4121366876	
Master Agreements Custodian Number / Name 200466 Escrow Accounts 121000248 / Weils I	Subsenter Numbe Aber recense nou Fargo Bank, Na	r / Name Tilvo Numeen	Transfer Transfer at less ♥ Yes ♥	iance (74) No 4593263510	– Principal & Inte ADA Federal R 121000240 / W	est Account huling Namber ells Fargo B	Account Number 4121366876	
Master Agreements Cutodian Number / Name 00466 Escrow Accounts 121000248 / Wells Subscriber	Bubsenkar Nambe Aba / recena: nor Fargo Bank, Na	r/Name. Tiro MMBER	Transfer - Transfer at losu Ves *	Jance (7.4) No 4593263510	Principal & Inte ABA / Federal R 121000248 / W	est Account uting Number ells Fargo B	Account Number 4121366876	
Master Agreements Sustalian Number / Name Escrow Accounts 121000248 / Wells Subscriber	Bubsenkter Nambe Aba / feceral: Roo Fargo Bank, Na Aba NuMBER / Čelivek	r/Name. TRO NUMBER	Transfer at loss Ves *	uance (TA) No 4593263310	– Principal & Inte ABA Federal R 121000249 / W	est Account uting Number ells Fargo B	Account Number 4121366876	
Master Agreements Dustodian Number / Name Escrow Accounts 121000248 / Weits 2 Subscriber 122334556 / 12234444/wwee	Dubsenkter Nambe Ada / FECERAL: NOU Fargo Bank, Na Ada NUMBER / CELIVER BEGGG	r/Name. TRO NUMBER	Transfer at tops ○ Yes ●	unce (7A) No 4593263510	Principal & Inte ABA Federal R 121000240 / W	est Account Juling Namber ells Fargo B	Account Number 4121366876	\$ 894,357.1
Master Agreements Cutholian Number / Name 100466 Escrow Accounts 121000248 / Wells 122000248 / Wells 122034556 / 12234444/wwee	Dubsenicer Numbe Abar / Editival, Nou Fargo Bank, Na Aba Numbek / delivek eeeee	r / Name Tino Mumbe/t	☐ Transfer Transfer at loss ○ Yes *	Isnce (74) No 4593263510	- Principal & Inte Abn Frederal R 121000248 / W	BET Account Uning Humber EIS Farge B	Account Number 4121366876 #Distribution (m s) Total	\$ 894.357.1 \$ 894.357.1
Master Agreements Custodian Number / Name 200466 Escrow Accounts 121000248 / Weils 122034556 / 1223444/wwwee 2 Certification and Agree	Dubsenicer Numbe Aba / FESERAL ROU Fargo Bank, Na Aba Number / Selves eeeee eeeee	f / Name Tino Mulleéň	Transfer Transfer at loss ● Yes ●	iance (74) No 4593263510	- Principal & Inte ADA Federal R 121000248 / W	ed Accourt Subig Humber els Farge B	Account Number 4121366076 POSITION (or 9) Total	\$ 834,337. \$ 834,337.
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Master Agreements Undodan Number / Name U00666 Escrow Accounts 121000248 / Wells 2 Subscriber 122334556 / 12234444/wwwe 4 Document Requirement indic. Ary and all securit agreement indic. Ary and all securit agreement indic. Ary and all securits agreement indic.	Aba / fSCERAL ROD Fargo Bank, Na Aba NOMBER / GELACE eeceo	r/Name Tito MUMBER	Transfer Transfer at ios Ves *	iance (7A) No 4593263510 a duty-executed Release ere	Principal & Inter ADA Federal R 121000248 / W Secontrol Control Contr	ed Account https://www.elib Fargo B Account Humles Account Humles mi.HCD-11211A, w ry of Eccutter body	Account Number 4121366876 POSITION (N 1) Total	\$ 894,357.3 \$ 894,357.3 \$ 894,357.3 > > > > > > > > > > > > > > > > > > >
Master Agreements Custodian Number / Name Custodian Number / Name Custodian Number / Name Custodian Number / Name Custodian Number / Nume Custodian Number / Num	Bubsenker Numbe Adv / ESCENAL ROT Fargo Bank, Na Adv NOMBER / GELACE eeeee ement - Form 117118 afor u allecting the morpages in the r to afor u allecting the morpages in the ray ow to Document Custodian	r/Name	Transfer Transfer at ios Ves *	ance (7A) No 4593263510 a duy-meculed Release er.	Official & Inter ADA Federal R 121000248 / W Sector 7 Interest 60 Security Interest (for so or prior to the delete	ed Accourt https://www.elis Fargo B Account Humes mistion for the second sec	Account Number 4121366876 POSITION (N %) Total	\$ 894,357.1 \$ 894,357.1 \$ 894,357.1 > * *
Master Agreements Utstodian Number / Name 000666 Escrow Accounts 121000248 / Wells 21000248 / Wells 2200324556 / 12234444/wwee 220334556 / 12234444/wwee 22034556 / 12234444/wwee 220365 / 12234444/wwee 22036 / 12206 / 12065 / 1	Aba / FECERAL, INDO Aba / FECERAL, INDO Fargo Bank, Na Aba MUMBER / CELINGA Recese Rement - Form 11711B Aba More for the montpages in the re- and more the montpages in the re- and more for the more and more and more for the set of the set o	r/Name	Transfer Transfer at less Yes *	запсе (7.4) No 4593263510 с а 5tub сиссовет Relatore побудете shall lapose upo e.e.	Principal & Inter ADA Federal R 121000248 / W	est Account using Namber ells Fargo B	Account Number 4121366876 POSITION (NK 5) Total	\$ 094.357.1 \$ 094.357.1 \$ 094.357.1 <i>* *</i>
Master Agreements Cutodian Namber / Name 00066 Escrow Accounts 122000248 / Wells 22000248 / We	Bubsenviter Nambe Abs / FECERAL BOO Fargo Bank, Na Abs NUMBER / CELORER Recee Recee Rement - Form 11711B ator and the montpages in the ri and which periodical bit at ying with the ator of the montpages in the ri and which periodical bit at ying with the ator of the montpages in the ri and which periodical bit at ying with the ator of the montpages in the ri and which periodical bit at ying with the ator of the boot of the montpage is in the ri boot of the montpage is in the ri boot of the second bit at ying with the ator of the boot of the second bit at ying with the ator of the boot of the second bit at the possibility of the second bit of the second bit of the possibility of the second bit o	r/Name r/Name thoo NuMBER thoo NuMBER restored pool of loan p erest of a secured party restored pool of loan p erest of a secured party restored party and b sector and b sect	Transfer Transfer at los. Yes to be a set of the set o	a duty executed Release upor	Principal & fote ABA Federal R 121000248 / W ESCAPTION	est Account - uting Number ells Fargo B Account Number m HUD-117116, w ry of securities back	Account Number 4121306876 POSITION (00 5) Total Account Number POSITION (00 5) Total Account Number POSITION (00 5) Total Account Number POSITION (00 5) Total Account Number POSITION (00 5) Count Number POSITION (00 5) POSITION	\$ 894,357.J \$ 894,357.J \$ 894,357.J he issuer to Pae Ioan package. ckage, only
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Master Agreements Untionin Number / Name 00166 Escrow Accounts T21000248 / Wells T21000248 / Wells Subscriber Control of the second of	Bubsenker Numbe Adv / FECENAL NOT Fargo Bank, Na Adv NUMBER / GELVES eeeee eement - Form 117118 date user user of forms files with the airy ow to Document Custodian pool of Inten and the provided the provide in the set of the provided the provide in the set of the	e/Name TRO MMBER TRO MMBER 10 riferenced pool or loss p reserved p reserved pool or loss p reserved p re	Transfer Transfer at los Ves *	ance (7A) No 4593263510 a duty executed Release nonspages shall lapse upo	Official & Inter ADA Federal R 121000248 / W ESCRIPTION	ed Accourt utility Samber ells Fargo B Accoust Hoween m HUD-117116, w rd facultes back	Account Number 4121366876 POSITION (N 1) Total thich has been delivered by the need by the receiver of your of backed by the pool or loan pa	\$ 894,357 J \$ 894,357 J \$ 894,357 J > > > > > > > > > > > > > > > > > > >
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Figure 103: 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 ^{O 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.

2/20/	2017		******				
۰.		Dece	mber	2017		Þ	
Sun	Mon	Tue	Wed	Thu	Fri	Sat	
				7	8		
	11	12	13	14	15		
	18	19	20	21	22		
	25	26	27	28	29		

Figure 104: 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.

					<u> </u>	
4		Janu	lary	2018		,
Sun M	lon	Tue	Wed	1999 · 2000	n	Sat
			1	2001	5	
			10	2002	12	
	15	16	17	2003 2004	19	
	22	23	24	2005	26	
28	29	30	31	2006 2007 2008	-	_
Transfe Transfe O Yes	er at	Issua Issua	nce (No	2009 2010 2011 2012 2013 2014 2015 2016 2017		

Figure 105: 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 <u>Basis Point</u> <u>Spread Pre-Approval</u>, <u>Cross Default/Cross Reference Case Number Pre-Approval</u>, <u>Balloon Payment Pre-Approval</u>.
- 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:



- 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 🕀 ADD
 - 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 BAVE
- 22. From the Pool Details screen, click the Loans tab.
- 23. From the All Loans screen, click the ^{• ADD LOANS} 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. Enter an Original Principal Balance.
- 28. Enter an Unpaid Balance.

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





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.

 Header Information 	1							
* Pool Number BC5386	* Issue Date 12/01/2017		lssue Type X-Multifamily (Gi	innie Mae I)	* Pool Type CS-Construction L Rate	oan Split-	* Submission Ty 05-Final Draw/	pe 'PN Conve
- General Information	n							
* Pool Tax ID 262554854	* Initial Pay Date 01/15/2018		* Delivery Date 12/06/2017		Unpaid Balance Dat 12/01/2017	9	Amortization Met Concurrent Da	hod ite (CD)
Rates * Security Interest Rate 4.000 %	Mortgage Interest Rate 4.500 %	Servicing Fee 0.370 %		* PL/PN Security R: 4.250 %	ite	Maturity * Maturity Date 11/15/2027		
				Deferred First Princ	ipal Payment	Cross-Reference Pool BC5387	Pool (PN)	
 Pre-Approvals 								
Pre Approval for Basis P * Does this require Pre-App O Yes No	loint Spread proval?							
Pre Approval for Cross D	Default							
* Does this require Pré-App O Yes No	provel ?							
Pre Approval for Balloon	Payment							
* Does this require Pre-App O Yes INO	proval?							
Split Rate Construction Loan Interest	Rate							
4.500 %								
- Master Agreeme								
-	nts							
Custodian Number / Name 000466	nts Subservicer Number /	Name	— Principal & Inte ABA / Federal R 121000248 / V	rest Account	Account Number 4121366876			
Custodian Number / Name 000466 Escrow Accounts	Subservicer Number /	Name	– Principal & Inte ABA / Federal F 121000248 / V	vrest Account toding Number Vells Fargo B	Account Number 4121366876			
Custodian Number / Name 000466 Escrow Accounts 121000248 / W	Subservicer Number / Subservicer Number / ABA / FEDERAL ROUTI	Name No humber	Principal & Inte ABA / Federal F 121000248 / V	rest Account fouting Number Vells Fargo B 4593263510	Account Number 4121366876	CCOUNT NUMBER	_	
Custodian Number / Name 000466 Escrow Accounts 121000248 / W Subscriber	Subservicer Number / Subservicer Number / ABA / FEDERAL ROUTH lells Fargo Bank, Na	Name No Numer	Principal & Inte ABA / Federal F 121000248 / V	rrest Account fooding Number Vells Fargo B 4593263510	Account Number 4121368876	COUNT NUMBER		
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Custodian Number / Name 000466 Escrow Accounts 121000248 / W Subscriber 122334556 / 12234444/w	ABA / FEDERAL ROUTH	Name No Number	Principal & Inte ABA / Federal F 121000248 / V	rrest Account fording Number Vells Fargo B 4593263510 6/ fest	Account Number 4121368876 xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	COUNT NUMBER	POSITION (H &) Total	\$ 350,0 \$ 350,0
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Custodian Number / Name 000466 Escrow Accounts 121000248 / W • Subscriber 122334556 / 12234444/w • Certification and Pool Document Reguments • Are and all scorth appendix of the second Pool Document Reguments	ABA / FECERAL ROUTH ABA / FECERAL ROUTH IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	Name No Number	Principal & Inte ABA/Federal F 121000248 / V	rrest Account fooding Number Vells Fargo B 4593263510 4593263510 test	Account Number 4121366876 sccurt humber sccurt humbers sccurt humbers of Securth Interest Growth	COUNT NUMBER	POSITION (H 6) Total	\$ 350,0 \$ 350,0
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Figure 106: CS Submission Type 05– Pool Details Page

Pool Details

- 1. From the Pool Details screen, click the ADD DRAW 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 \$).



- 10. Click the Draw History Details tab.
- 11. Enter an Approved Advance Amount.
- 12. Enter a Requested Amount.
- 13. Click BAVE
- 14. Click VALIDATE to validate the pool against the business rules.
- 15. Resolve all Fatal errors and/or Warnings (if applicable).

* Pool Number	* Issue Date	Issue Type	* Pool Type	* Submission Type
BC5387	12/01/2017	X-Multifamily (Ginnie Mae I)	PN-Project Loan - Non-Level Payment	05-Final Draw/PN Conversion
- General Information				
* General monitation	t Initial Ray Data	* Dollanse Doto	Linneid Balance Date	Amazimian Malhad
245478546	01/15/2018	12/11/2017	12/01/2017	Concurrent Date (CD)
Rates * Security Interest Rate	Nortgage Interest Rate Servicing Fe	Maturity * Maturity Date	Deferred First Prin	cipal Payment
4.000 % 4	1.500 % 0.370 %	12/13/2027	Cross-Reference R	Pool Construction Loan
			Pool BC5386	
 Pre-Approvals 				
- Pre Approval for Basis Point Spre	ad			
* Does this require Pre-Approval? O Yes 💿 No				
Pre Approval for Cross Default				
O Yes 🔍 No				
Pre Approval for Balloon Paymen * Does this require Pre-Approval? O Yes No	e			
 Master Agreements 				
Custodian Number / Name 100466	Subservicer Number / Name	Transfer Transfer at Issuance (TAI)	Principal & Interest Account ABA / Federal Routing Number	Account Number
Custodian Number / Name 100466	Subservicer Number / Name	Transfer	Principal & Interest Account ABA / Federal Routing Number 121000248 / Wells Fargo B	Account Number 4121366876
Custodian Number / Name 000466 Escrow Accounts	Subsenicer Number / Name	Transfer Transfer at Issuance (TAI) ○ Yes	Principal & Interest Account ABAI Federal Routing Number 121000248 / Wells Fargo B	Account Number 4121366876
Custodian Number / Name 000466 Escrow Accounts 121000248 / Wells Farge	Subservicer Number / Name ABA / FEDERAL ROUTINO NUMBER Bank, Na	Transfer Transfer at Issuance (TAI) Yes No 4593263510	Principal & Interest Account ABA/ Federal Routing Number 121000248 / Wells Fargo B	Account Number 4121366876
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Custodian Number / Name 000466 Escrow Accounts 121000248 / Wells Fargo • Subscriber	Subsenicer Number / Name ABA / FEDERAL ROUTING NUMBER Bank, Na	Transfer	Principal & Interest Account ABA Federal Routing Number 121000248 / Wells Fargo B	Account Number 4121366876
Custodian Number / Name D00466 Escrow Accounts 121000248 / Wells Fargo Subscriber	Subservicer Number / Name ABA / FEDERAL ROUTING NUMBER Bank, Na ABA NUMBER / DELIVER TO	Transfer - Transfer at Issuance (TAI) Ves No 4593263510	Principal & Interest Account ABA / Federal Routing Number 121000248 / Wells Fargo B ACCOUNT NUMBER	Account Number 4121366876 POSITION (M 5)
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Custodian Number / Name 000466 Escrow Accounts 121000248 / Wells Fargo • Subscriber 122334556 / 12234444/wwweeeeee	Subservicer Number / Name ABA / FEDERAL ROUTINO NUMBER Bank, No ABA NUMBER / DELIVER TO 2	Transfer - Transfer at Issuance (TAI) Yes No 4593263510 test	Principal & Interest Account ABA Federal Routing Number 121000248 / Wells Fargo B ACCOUNT NUMBER	Account Number 4121366876 POSITION (M 5) \$ 397,370.00 Total \$ 397,370.00
Custodian Number / Name 000466 Escrow Accounts 121000248 / Wells Fargo • Subscriber 122334556 / 12234444/wwweeeeeee • Certification and Agreement	Subservicer Number / Name ABA / FEGERAL ROUTING NUMBER Bank, Na ABA NUMBER / GELIVER TO the Form 11711B	Transfer - Transfer at Issuance (TAI) Ves No 4593263510	Principal & Interest Account ABA / Federal Routing Number 121000248 / Wells Fargo B ACCOUNT NUMBER	Account Number 4121366876 POSITION (M 9) \$ 397,370.00 Total \$ 397,370.00
Custodian Number / Name 100466 Escrow Accounts 121000248 / Wells Fargo Subscriber 122334556 / 12234444/wweeeeeee Certification and Agreement Pool Document Requirement Indicator	Subservicer Number / Name ABA / FEDERAL ROUTINO NUMBER Bank, Na ADA NUMBER / DELIVER TO the notraces in the referenced pool or fo	Transfer - Transfer at Issuance (TA) Yes No 4593263510	Principal & Interest Account ABA Federal Routing Number 121000248 / Wells Fargo B ACCOUNT NUMBER	Account Number 4121366876 POSITION (M 5) \$ 397,370.00 Total \$ 397,370.00
Custodian Number / Name D00466 Escrow Accounts 121000248 / Wells Fargo Subscriber 122334556 / 12234444/wweeeeeeeeeeeeeeeeeeeeeeeeeeeeeeee	Subservicer Number / Name ABA / FEDERAL ROUTING NUMBER Bank, Na ABA NUMBER / DELIVER TO the nortgages in the referenced pool or followich provides that any interest of a secured p nnich provides that any interest of a secured p nnich make with have any ownership interest in a secured p	Transfer - Transfer at Issuance (TAI) Ves No 4593263510 4593263510	Principal & Interest Account ABA Federal Routing Number 121000248 / Wells Fargo B ACCOUNT NUMBER	Account Number 4121366075 POSITION (M 5) S 397,370.00 Total S 397,370.00
Custodian Number / Name D00466 Escrow Accounts 121000248 / Wells Fargo C Subscriber 122334556 / 12234444/wweeeeeee C Certification and Agreemen C Document Requirement Indicator Ary and all security agreements affect designated document usdodia and Upon the definet of securities, and C Wes No	Subservicer Number / Name ABA / FEDERAL ROUTINO NUMBER Bank, Na ABA NUMBER / DELIVER TO p Int - Form 11711B Ing the mortgages in the referenced pool or lo minich provides that any interest of a secured point in the referenced in a secured point of the referenced pool or lo minich provides that any interest in a secured point of the referenced pool or lo minich provides that any interest in a secured point of the referenced pool or lo minich provides that any interest in a secured point of the referenced pool or lo minich provides that any interest in a secured point of the referenced pool or lo minich provides that any interest in a secured point of the referenced pool or lo minich provides that any interest in a secured point of the referenced pool or lo minich provides that any interest in a secured point of the referenced pool or lo minich provides that any interest in a secured point of the referenced pool or lo minich provides that any interest in a secured point of the referenced pool or lo minich provides that any interest in a secured point of the referenced pool or lo minich provides that any interest in a secured point of the referenced pool or lo minich provides that any interest in a secured point of the referenced pool or lo minich provides that any interest in a secured point of the referenced point of the referenc	Transfer - Transfer at Issuance (TA) Yes No 4993263510 4993263510 an package are limited by a duly exercuted Reiter and to the pooled mortgages shall lapse	Principal & Interest Account ABA Federal Routing Number 121000248 / Wells Fargo B ACCOUNT NUMBER	Account Number 4121366876 POSITION (M 5) \$ 397,370.00 Total \$ 397,370.00 Vhich has been delivered by the issuer to the ked by the referenced pool or loan package.
Custodian Number / Name D00466 Escrow Accounts I21000248 / Wells Fargo Subscriber I22334556 / 12234444/wweeeeeee Customerit Requirement Indicator Arran all accurb agreements affort Upon the delivery of securities, only of Form HUD-11711-A forwarded to Doc When I No No montpage in the referenced pool of Cinnie Mae will have any ownerschip in	Subservicer Number / Name ABA / FEDERAL ROUTINO NUMBER Bank, Na ABA NUMBER / SELIVER TO a nt - Form 11711B ing the mortgages in the referenced pool or Io in the second se	Transfer - Transfer at Issuance (TA) Ves No 4593263510 4593263510	Principal & Interest Account ABA Federal Routing Number 121000248 / Wells Fargo B ACCOUNT NUMBER	Account Number 4121366875 POSITION (M 5) S 397,370.00 Total S 397,370.00 which has been delivered by the issuer to the ked by the referenced pool or loan package, only
Custodian Number / Name 200466 Escrow Accounts 121000248 / Wells Fargo 2 Subscriber 122334556 / 12234444/wweeeeeee 2 Certification and Agreement 2 Certification and Certification 2 Certification and Ceritification 2 Certification	Subservicer Number / Name ABA / FEDERAL ROUTINO NUMBER Bank, Na ABA NUMBER / DELIVER TO ABA NUMBER / D	Transfer - Transfer at Issuance (TAI) Yes No 4593263510	Principal & Interest Account ABA Federal Routing Number 121000248 / Wells Fargo B ACCOUNT NUMBER	Account Number 4121366876 POSITION (M 5) \$ 397,370.00 Total \$ 397,370.00 Total \$ 397,370.00 Heide by the evolve of loan package.
Custodian Number / Name 000466 Escrow Accounts 121000248 / Wells Fargo Custoseriber 122334556 / 12234444/wweeeeeee 122334556 / 12234444/wweeeeeeeeeeee Custoseriber Custoseriber Custoseriber Custoseriber Custoseriber Custoseriber Custoseriber Custoseriber Custoseriber Custoseriber Custoseriber Custoseriber	Subservicer Number / Name ABA / FEDERAL ROUTINO NUMBER Bank, No ABA NUMBER / DELIVER TO ABA NUMBER / DELIVER TO the montgages in the referenced pool or to which provides that any interest of a secured an interference and on the law with any interest of a secured an interference and workship interest in a secured and to the pooled montgages. FHA Totalo Quantity	Transfer Transfer at Issuance (TA) Yes No Yes No 4593263510 4593263510 test issue test USDA Rural Development Totals	Principal & Interest Account ABA Federal Routing Number 121000248 / Wells Fargo B ACCOUNT NUMBER OESCRIPTION Use of Security Interest (form HUD-11711A), v upon or prior to the delivery of securities bac and upon the release (delivery) of securities I Additional Information Weighted Average Interest Rate	Account Number 4121366876 POSITION (M-5) \$ 397,370.00 Total \$ 397,370.00 Account Number of the Issuer to the second of the second of the Issuer to the second of the Issuer to the second of the Issuer to the second of the
ustodian Number / Name 00466	Subservicer Number / Name ABA / FEDERAL ROUTINO NUMBER Bank, Na ADA NUMBER / DELIVER TO ADA NUMBER / DELIVER TO The Form 11711B Ing the mortgages in the referenced pool or lo ninch provides that any interest of a secured of a secured of the secure in the and other pooled mortgages. FHA Totals FHA Totals FHA Totals FHA Totals IIIB aground	Transfer Transfer at Issuance (TA) A593263510 A59326351 A59326351 A59326351 A59326351 A59326351 A593263 A59326351 A593263 A59326 A5932 A593263 A5932 A5932 A5932 A5932 A5932 A5932 A593 A59	Principal & Interest Account ABA Federal Routing Number 121000248 / Wells Fargo B ACCOUNT NUMBER	Account Number 4121366076 POSITION (M 5) S 397,370.00 Total which has been delivered by the issuer to the backed by the pool or loan package, only

Figure 107: PN Conversion for CS Submission Type 05 – Pool Details Page

From the Pools & Loans screen, click @ ADD POOLS

- 16. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.
- 17. 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.
- 18. Select an **Issue Date**.
- 19. Select Pool Type PN-Project Loan Non-Level Payment.
- 20. Select Submission Type 05-Final Draw/PN Conversion.
- 21. Enter a **Pool Tax ID**. Must be nine (9) digits.

2/20/	2017				Ë	
4	J	Dece	mber	2017		•
Sun	Mon	Tue	Wed	Thu	Eri	Sat
				7	8	
	11	12	13	14	15	
	18	19	20	21	22	
	25	26	27	28	29	

Figure 108: Delivery Date

- 22. 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.

					Ē	-	
4		Janu	Jary	2018			•
Sun	Mon	Tue	Wed	1999 2000	*	n	Sat
				2001			
			10	2002		12	
	15	16	17	2003 2004		19	
	22	23	24	2005		26	
	29	30	31	2006 2007			
Tran Trar	sfer Isfer at Yes	issuai	nce (No	2008 2009 2010 2011 2012 2013 2014 2015 2016 2017			

Figure 109: 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.

- 23. Enter a Security Interest Rate. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
- 24. Select a Maturity Date from the date calendar. Must be the 15th of the month.
- 25. 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.
- 26. Select a **Subservicer Number / Name** from the dropdown menu. If no Subservicers are listed, they can be added from the Maintenance screen.
- 27. 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.
- 28. 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.
- 29. In the Escrow Accounts section:
 - a. Click ^(*) ADD
 - b. Select an ABA / Federal Routing Number from the dropdown menu.
 - c. Select an Account Number from the dropdown menu.
- 30. In the Subscriber section:
 - a. Click ADD
 - b. Select an ABA Number / Deliver To value from the dropdown menu.
 - c. Enter a **Description**. (optional)
 - d. Enter a **Position (in \$)**.
- 31. 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.

- 32. 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.
- 33. Click BAVE
- 34. From the Pool Details screen, click the Loans tab.
- 35. From the All Loans screen, click the ^{O ADD LOANS} button.
- 36. Enter the Issuer Loan Number.
 - a) Must be 15 alphanumeric characters.
- 37. Select a Mortgage Type from the dropdown.
 - a) Available options are:
 - i. FHA
 - ii. USDA

38. Enter a Mortgage Interest Rate.

- a) Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
- 39. Enter an Original Principal Balance.
- 40. Enter an **Unpaid Balance**.
- 41. Enter a **Principal & Interest** amount.
- 42. Enter a Term of Mortgage in Years.
 - a) Must be between 5 and 40 years.
 - b) Term of Mortgage Months is optional
- 43. Select a **First Pay Date** from the date calendar.
 - a) Must be the 1st of the month.
- 44. Select a Last Pay Date from the date calendar.
 - a) Must be the 1st of the month.
- 45. Select a Loan Origination Date from the date calendar.
- 46. Select a Final Endorsement Date from the date calendar.
- 47. Enter a FHA/USDA Case Number.
- 48. Select a Loan Type Code. Available options are:

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

**	EXPORT *	SUBMIT & PENDING PREA	PPROVAL READY FOR SUB	MISSION 🥝 PASSED	★ FAVORITE PREJEC	cted 🖒 certified 🔍 bc538		Advanced
Sea	arch: bc538 ×							1 filters applied clear filter
Total:	8 Selected:	2						
•	t≩ 🖓						BUSINESS RULES	POOL STATUS
	\$	BC5380	CS	11/01/2017	1	000466 / U S BANK NATIONAL ASSOCIATION	ø	Issued
	ů	BC5387	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	ø	Draft
	\$	BC5384	CL	12/01/2017	2	000466 / U S BANK NATIONAL ASSOCIATION	ø	Issued
		BC5389	RX	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	\odot	Draft
	\$	BC5383	PN	01/01/2018		000466 / U S BANK NATIONAL ASSOCIATION	ø	Draft
•		BC5386	CS	12/01/2017	2	000466 / U S BANK NATIONAL ASSOCIATION	ø	Draft

Figure 110: Bulk Submission of CS Type05 and PN conversion

- 59. On the **Pools & Loans** screen, select the **checkbox** next to *both* the CL/CS and PN pools.
- 60. Click the ^{• SUBMIT} button.
- 61. Complete the Certification confirmation, click
- 62. Enter the SecurID PIN and Passcode, click

4.13.9 Project Loan (PN) Pool

Pool Number H0848	* 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 22307833	* 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 Mortpag 8.000 % 8.500 %	e Interest Rate Servicing Fee 0.370 %	Maturity * Maturity Date 05/15/2049		
 Pre-Approvals 				
Pre Approval for Basis Point Sprea " Does this require Pre-Approval? O Yes 💌 No	d			
Pre Approval for Cross Default " Does this require Pre-Approval ? O Yes INo				
Pre Approval for Balloon Payment * Does this require Pre-Approval? O Yes				
Master Agreements uslodian Number / Name DM66 / U S BANK NATIONAL SSOCIATION	Subservicer Number / Name	Transfer Transfer at Issuance (TAI) Vies 🕷 No	Principal & Interest Account ABA / Federal Routing Number 121000248 / Wells Fargo Bank, Na	Account Number 4121366876
scrow Accounts	ABA / FEDERAL ROUTING NUMBER	413136261	ACCOUNT NUMBER	
* Subscriber	a Lawine, ina	112 130031		
100004556 / 10004444	ABA NUMBER / DELIVER TO		DESCRIPTION	Position (M S)
122334330 / 12234444 WWebbebbb				Total \$ 9,500,000.00
- Certification and Agreemen	t - Form 11711B			
heck the appropriate box: Any and all security agreements affect designated document custodian and is the delivery of securities, only Ginnie I	ing the mortgages in the referenced pool or loa inich provides that any interest of a secured pa dae will have any ownership interest in and to t	In package are limited by a duly executed Release try in and to the pooled mortgages shall lapse upon the pooled mortgages.	of Security Interest (form HUD-11711A), which or prior to the delivery of securities backed b	h has been delivered by the issuer to the y the referenced pool or loan package. Upon
 No mortgage in the referenced pool or Mae will have any ownership interest. 	roan package is now subject to any security ap n and to the pooled mortgages.	reement between the issuer and any creditor, and	upon the release (delivery) of securities back	es by the pool of loan package, only Ginnie
Pool Statistics				
Pool Statistics Total Amounts Pail Payment Amount	FHA Totals Quantity	USDA Rural Development Totals Quantity	Additional Information Weighted Average Interest Rate	

Figure 111: 04 PN-Project Loan-Non Level Payment Pool Details Page

Pool Details Page

- **1.** From the Pools & Loans screen, click the ^(G) ADD POOLS</sup> 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 <u>Basis Point Spread</u> <u>Pre-Approval</u>, <u>Cross Default/Cross Reference Case Number Pre-Approval</u>, <u>Balloon Payment Pre-Approval</u>.
- 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 ^(*) ADD
 - 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 The ADD
 - 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.



General Information	5an 929393939393939			
issuer Loan Number 2939393939393939	* Mortgage Type FHA	* Mortgage Interest Rate 8.500 %	Balloon Payments 'Is this a Balloon Payment? Ves No	
sproval Date	Mortgage Amounts * Original Principal Balance \$ 9,500,000.00 * Principal & Interest \$ 73,046.78	* Unpaid Balance \$ 9,500,000.00	Term of Mortgages * Years 30 Pay Dates * First 06/01/2019 * Last 05/01/2049	Montris 0 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? Ves No	Indicators MIN MOM Yes ® No	Agency Defails * FHA/USDA Case Number 0000000333329 Section of the Act 207/223(f) Refinance or Purchase of Existing Multifamily Rental Housing	Loan Type Code FHA Multifamily Development Cost \$ 0.00	
Ratios Debt Service Coverage Ratio	Loan to Value Ratio			
Annex-Special Disclosures * Identifier Annex Special Disc1 * Description This pool mortgage is	Non-Level Payment Provisions			
Non-Level Payment Schedule				
- Mortgagor Information				
Name of Mortgagor est Mortgagor	* Property Site Address 2 Hanson Place	* City brooklyn	* State New York	* Zip Code 11217-

Figure 112: 04 PN-Project Loan-Non Level Payment Loan Details Page

Loan Details Page

- 1. From the Pool Details screen, click the **Loans** tab.
- 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 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 Mortgager Information section:
 - a) Name of Mortgager
 - b) Property Site Address
 - c) City
 - d) State
 - e) Zip Code
- 22. Click BAVE
- 23. Click VALIDATE to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).
- 24. Click the th submit button.
- 25. Complete the Certification confirmation, click
- 26. Enter the SecurID PIN and Passcode, click

4.13.10 Project Loan (LM) Pool

~				
+ Header Information				
Pool Number 9H0842	* Issue Date 05/01/2019	Issue Type X.Muttifamily (Ginnie Mae I)	Pool Type LM-Project Loan - Modified Loan/Mature Loan	* Submission Type 04-Initial Project
General information				
Pool Tax ID 95638299	* Initial Pay Date 06/15/2019	* Delivery Date 05/23/2019	Unpaid Balance Date 05/01/2019	Amortization Method Concurrent Date (CD)
* Security Interest Rate Mortgage I 7.000 % 7.500 %	Interest Rate Servicing Fee 0.370 %	* Mahurity Date 02/15/2047	History	
 Pre Approvals 				
– Pie Approval for Basis Point Spread * Dees this require Pre-Approval? ○ Yes	1			
Pre Approval for Croos Defau® *Does this require Pre-Approval ? Ves ● No				
- Pre Approval for Balloon Payment * Dees His regulie Pre-Approval? Ves No				
odian Number / Name 166 / U S BANK NATIONAL OCIATION	Subservicer Number / Name	Transfer Transfer at issuance (TAI) ◎ Yes ● No	Principal & Interest Account ABA / Federal Routing Number 121000248 / Wells Fargo Bank, Na	Account Number 4121366876
crow Accounts	ABA / FEDERAL ROUTING NUMBER	193381528	ACCOUNT NUMBER	
iz roozeo i weis raigo ba	108, 198	412130031		
Subscriber				
22334555 / 1223444/www.enenee	ABA NUMBER / DELIVER TO		DESCRIPTION	POSITION (IN 3)
22334556 / 12234444/wweeeeee	ABA NUMBER / DELIVER TO			Posimok (ki ti) \$14,225,343.00 Total \$14,225,343.00
22334556 / 12234444/www.eeeeee Certification and Agreement - 1	ARA NUMBER / DELIVER TO Form 11711B	_	DESCRIPTION	Position (n. s) \$ 14,225,343,00 Total \$ 14,225,343,00
22334556 / 12234444/wweeeeee Certification and Agreement - I cic the appropriate box: Any and all security agreements affecting designate document custoate and whith the design of accustor, ong Yone Allace Compared and Security agreements affecting designate document custoate and whith	ABA NUMBER / DELIVER TO Form 11711B The montgages in the referenced pool of loan forwards that any interest of a secure of our of the secure o	package are limited by a duly executed Release y in and to the poole mortgages shall tape upo	DESCRIPTION	realition (n s) \$ 14,225,343,04 Total \$ 14,225,343,04 h has been delivered by the issuer to the the referenced poor to an package. Upon
22334556 / 12234444/www.eeeeee Certification and Agreement - I who has appropriate Dark Any and all security persentent affecting beginged document categories and write the delivery of security. only compared the delivery of security. only compared the delivery of security. Or on the Man will have any ownership interest in an Man will have any ownership interest in an	ABA NUMBER / DEL/VER TO Form 11711B The mortgages in the referenced pool or ban provide that any interest of a secured part with have any oneship interest of a secured part with have any oneship interest of a secured part in the secure of the secure of the secure of the secure of the pool of the pool of the secure of the secure of the pool of the pool of the secure of the secure of the secure of the pool of the pool of the secure of the secure of the secure of the pool of the secure of the s	I package are limited by a duly executed Release I in another the pooler montages shall tape upo earoid montgages montages and any creditor, and element between the issuer and any creditor, and	e of Security Interest (form HLIC-11711A), which or or prior to the derivery of securities backed to dupon the release (delivery) of securities back	#00011004 (01.8) \$ 14,225,343,00 Total \$ 14,225,343,00 h has been delivered by the issuer to the term of the issuer to the term of the issuer to the term of term
22334556 / 12234444/www.eeeeeee 22334556 / 12234444/www.eeeeeee 4 Certification and Agreement - I 4 the appropriate boo: Any and a security agreement affecting degraded document 4 to montpage in the nitremode pool or load 4 where with ownership interest in an 5 Pool Statistics	ABA NUMBER / DELAVER TO Form 11711B The montages in the referenced pool of loan is provide that an interest ride is peouse of an is provide that an interest ride is peouse of an interesting interesting interest in and to th in package is now subject to any security agri- of the pooled montages.	I package are finited by a duly executed Release in class of the streed by a duly executed Release pooled mortgages. exement between the issuer and any creditor, and	DESCRIPTION a of Security Interest (Dom HUD-11711A), which on or priority Interest (Dom HUD-11711A), which on or priority Interest (delivery) of securities backed b	#05000x (At 8) \$ 14,225,343,00 Total \$ 14,225,343,00 h has been delivered by the issuer to the there referenced pool or loan package. Upon the televenced pool or loan package, only Ginnie d by the pool or loan package, only Ginnie
22334555 / 12234444/www.eeeeee 22334555 / 12234444/www.eeeeee Ary and all security agreement - I Ary and all security agreement a Miching I Ary and Ary and Ary agreement a Miching I Ary and Ary and Ary agreement a Miching I Ary and Ary and Ary agreement a Miching I Ary and Ary and Ary agreement a Miching I Ary and Ary and Ary agreement a Miching I Ary and Ary and Ary agreement a Miching I Ary agree	ABA NUMBER / DEL/VER TO Form 11711B The montgages in the referenced pool or loan provide that any interest of a secure of port with have any oneship interest of a secure of port with have any oneship interest or any security agr PHA Totals Ountity 1 UPB Amount \$14,225,343.23	I package are limited by a duly executed Release y in and pooler mortgages shall tape upo ecolor mortgages shall tape upo ecolor mortgages shall tape upo ecolor mortgages and any creditor, and USDA Rural Development Totals Quantity 0 UPB Amount \$ 0.00	e of Security Interest (form HLIC-11711A), which on or prior to the derivery of securities backed to d upon the release (derivery) of securities backed d upon the release (derivery) of securities (derivery) of secur	Position (A18) \$14,225,343.00 Total total

Figure 113: Project Loan (LM) Pool Details Page

Pool Details Page

- 1. From the Pools & Loans screen, click the O 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 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 <u>Basis Point Spread</u> <u>Pre-Approval</u>, <u>Cross Default/Cross Reference Case Number Pre-Approval</u>, <u>Balloon Payment Pre-Approval</u>.
- 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 ^(*) ADD
 - 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 ^(*) ADD

- 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.

✓ General Information				
* Issuer Loan Number 0300293203002339	* Mortgage Type FHA	* Mortgage Interest Rate 7.500 %	Balloon Payment "Is this a Balloon Payment? ● Yes No Amortization Basis Term	
			 Years 31 This pool does not conform to confirm this amoritzation solv obtained written security hold Confirm Approx Balloon Payment Amor \$ 1,962,194,68 	Months 8 • a straight line amortization schedule. ef advnowledgement.
Nortgage Amounts * Original Principal Balance \$ 14,500,000.00 * Principal & Interest \$ 99,394.98	* Unpaid Balance \$ 14,226,343.23	Term of Mortgages * Years 30	Months O	Pay Dates * Fist 03/01/2017 * Last 02/01/2047
Mortgage Note Dates * Loan Origination 04/01/2019 Initial Endorsement 04/01/2019 * Final Endorsement 04/01/2019	 Prepayment Provisions Are there any prepayment provisions? ○ Yes ○ Yes 	MIN MIN O Yes (* No	Agency Details * FHA/USDA Case Number 00000029219203 Section of the Act 207/223(I) Refinance or Purchase of Existing Multifamily Rental Housing	Loan Type Code FHA Multifamily Development Cost \$ 0.00
✓ Mortgagor Information				
ame of Mortgagor	* Property Site Address	* Citr	* State	* Zin Code

Figure 114: 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 ^{O 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.
 - 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 Mortgager Information section:
 - a) Name of Mortgager
 - b) Property Site Address
 - c) City
 - d) State
 - e) Zip Code

- 25. Click 🖁 save
- 26. Click VALIDATE to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).
- 27. Click the ^{◆ SUBMIT} button.
- 28. Complete the Certification confirmation, click + CONTINUE
- 29. Enter the SecurID PIN and Passcode, click

4.13.11 Project Loan (LS) Pool

Deal Number	Linear Data	laure Time	Real Turn	5 Outomission Turns	
H0847	05/01/2019	X-Multifamily (Ginnie Mae I)	LS-Project Loan - 538/515/Small Loans	04-Initial Project	
General Information					
Pool Tax ID 93952293	* Initial Pay Date 06/15/2019	* Delivery Date 05/23/2019	Unpaid Balance Date 05/01/2019	Amortization Methor Concurrent Date	(CD)
Rates		Maturity			
* Security Interest Rate Mortgag 8.000 % 8.600 %	e Interest Rate Servicing Fee 6 0,470 %	04/15/2049			
 Pre-Approvals 					
Pre Approval for Basis Point Sprea *Does this require Pre-Approval? O Yes No	id				
Pre Approval for Cross Default					
Pre Approval for Balloon Payment *Dees this require Pre-Approval? © Yes 🔹 No					
Master Agreements Istodian Number / Name Id466 / U S BANK NATIONAL SSOCIATION	Subservicer Number / Name	Transfer Transfer at Issuance (TAI) ◎ Yes	Principal & Interest Account ABA / Federal Routing Number 121000248 / Wells Fargo Bank, Na	Account Number 4121366876	11
scrow Accounts					
121000248 / Wells Farg	o Bank, Na	4121366	ACCOUNT NUMBER		
- Subscriber					
	ABA NUMBER / DELIVER TO		DESCRIPTION	POSITION (IN	5)
122334556 / 12234444/wweeeeeee	• · · · · · · · · · · · · · · · · · · ·				\$ 8,494,955.0
				Total	\$ 8,494,955.00
Certification and Agreemen	nt - Form 11711B				
 beck the appropriate box: Any and all security agreements affect designated document custodian and the delivery of securities, only Ginnie I No mortgage in the referenced pool of Mae will have any ownership interest. 	ting the mortgages in the referenced pool or which provides that any interest of a secured Mae will have any ownership interest in and r loan package is now subject to any security in and to the pooled mortgages.	Ioan package are limited by a duly executed Relea provision and to the pooled montgages shall lapse u to the pooled mortgages. I genement between the issuer and any creditor, a	se of Security Interest (form HUD-11711A), while soon or prior to the delivery of securities backed b nd upon the release (delivery) of securities back	h has been delivered by th y the referenced pool or lo ed by the pool or loan pack	e issuer to the an package. Upon age, only Ginnie
- Pool Statistics					
Total Amounts	FHA Totals Quantity	USDA Rural Development Totals Quantity	Additional Information Weighted Average Interest Rate 8.600 %		
\$ 65,961.00	1	0			

Figure 115: Project Loan (LS) Pool Detail Page

Pool Details Page

- 1. From the Pools & Loans screen, click the O 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 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 <u>Basis Point Spread</u> <u>Pre-Approval</u>, <u>Cross Default/Cross Reference Case Number Pre-Approval</u>, <u>Balloon Payment Pre-Approval</u>.
- 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 The ADD
 - 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 The ADD
 - 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.



* Issuer Loan Number 939283293949444	* Mortgage Type FHA	* Mortgage Interest Rate 8.600 %	Balloon Payment "Is this a Balloon Payment? ● Yes ○ No Amortization Basis Term * Years 30 This pool does not conform to a confirm this amortization sched obtained written security holder ✓ Confirm	Months 2 straight line amortization sched ule is properly disclosed and you acknowledgement.
Abotgage Amounts Original Principal Balance Sr500,000.00 Principal & Interest \$65,861.00 Abotgage Note Dates * Loan Origination 01/01/2019 Initial Endorsement 01/01/2019 * Final Endorsement 01/01/2019	* Unpaid Balance \$ 8,494,955.67 Prepayment Provisions - Are there any prepayment provisions? Yes No	Term of Mongages	Months 0 * FHA/USDA Case Number 00000003333333 Section of the Act 221(J(4) New Construction of Substantial Rehabilitation of Apartments and Co-ops	Pay Dates * First 05/01/2019 * Last 04/01/2049 Loan Type Code FHA Mutifamily Development Cost \$ 0.00
Ratios Debt Service Coverage Ra Annex-Special Disclosures * Identifier Annex	tio Loan to Value Ratio Non-Level Payment Provisions * Identifier 11111111111 * Description 11111111111			
* Description Ginnie mae's test	dule			
* Description Ginnie mae's test	dule on			



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 Mortgager Information section:
 - a) Name of Mortgager
 - b) Property Site Address
 - c) City
 - d) State
 - e) Zip Code
- 22. Click BAVE
- 23. Click VALIDATE to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).
- 24. Click the SUBMIT button.
- 25. Complete the Certification confirmation, click CONTINUE
- 26. Enter the **SecurID PIN** and **Passcode**, click

4.13.12 Project Loan (RX) Pool

Pool Number 8H0849	* 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 42983283 * Security Interest Rate Mortgage 8.000 % 8.550 %	* Initial Pay Date 06/15/2019 e Interest Rate Servicing Fee 0.420 %	* Delivery Date 05/23/2019 * Maturity * Maturity 04/15/2049	Unpaid Balance Date 05/01/2019	Amortization Method Concurrent Date (CD)
• Pre-Approvals				
Pre Approval for Basis Point Sprea * Deet this require Pre-Approval? O Yes No	id			
 Pre Approval for Cross Befault — * Dees this require Pre-Approval ? Ves: No 				
- Pre Approval for Balloon Payment * Does this require Pre-Approval? ○ Ves ● No				
Master Agreements Cutodian Number / Name 000466 / U S BANK NATIONAL ASSOCIATION	Subservicer Number / Name	7/ransfer Transfer at issuance (TAI) ○ Yes ● No	Principal & Interest Account ABA / Federal Routing Number 121000248 / Wells Fargo Bank, Na	Account Number 4121366876
Escrow Accounts 121000248 / Wells Farg	ada / Federial, Roliting Number o Bank, Na	41213661	ACCOUNT NUMBER	
 Subscriber 				
122334556 / 12234444/www.eeeeee	ABA NUMBER / DELIVER TO		DESCRIPTION	POSITION (# 8) \$7,495,770.00 Total \$7,495,770.00
Certification and Agreemen	nt - Form 11711B			
heck the appropriate box: Any and all security apreements affect designated occurrent custodard and the delivery of securities, only Ginnie No montgage in the referenced good of Mae with have any ownership interest P Pool Statistics	Ing the mortgages in the referenced pool or it which provides that any interest of a secured p Mae will have any ownership interest in and to ricen spackage in now subject to any security in and to the pooled mortgages.	an package are limited by a duly executed Releas in and to the pooled mortgages shall lapse up the pooled mortgages. agreement between the issuer and any creditor, a	ee of Security Interest (form HUD-11711A), which soon or prior to the delivery of securities backed b nd upon the release (delivery) of securities back	In has been delivered by the issuer to the y the referenced pool or loan package. Upon ed by the pool or toan package, only Ginnie
Total Amounts Påi Payment Amount \$ 57,666.53	FHA Totals Quantity 1	USDA Rural Development Totals Guantity 0	Additional Information Weighted Average Interest Rate 8.550 %	

Figure 117: Project Loan (RX) Pool Details Page

Pool Details Page

- 1. From the Pools & Loans screen, click the O 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 **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 <u>Basis Point Spread</u> <u>Pre-Approval</u>, <u>Cross Default/Cross Reference Case Number Pre-Approval</u>, <u>Balloon Payment Pre-Approval</u>.
- 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 The ADD
 - 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 The ADD
 - 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.



- General Information				
Issuer Loan Number 38283923939233	* Mortgage Type FHA	* Mortgage Interest Rate 8.550 %	Balloon Payments "Is this a Balloon Payment? Ves No	
pproval Date 4/01/2019	Mortgage Amounts * Original Principal Balance \$ 7,500,000.00 * Principal & Interest \$ 57,666.53	* Unpaid Balance \$ 7,495,770.97	Term of Mortgages * Years 30 Pay Dates * First 05/01/2019	Months 0 Mortgage Note Dates + Loan Origination 0/10/12/019
			* Last 04/01/2049	Initial Endorsement 01/01/2019 * Final Endorsement 01/01/2019
Prepayment Provisions Are there any prepayment provisions? Ves No	Indicators MIN MOM ◎ Yes	Agency Details * FHA/USDA Case Number 000000039392030 Section of the Act 2077223(f) Refinance or Purchase of Existing Multifamily Rental Housing	Loan Type Code FHA Multifamily Development Cost \$ 0.00	
Ratios — Debt Service Coverage Ratio	Loan to Value Ratio			
Annex-Special Disclosures *Identifier Annex Special Disc1 *Description This pool mortgage is	Non-Level Payment Provisions * Identifier Non Level Payment * Description This pool mortgage is			
Non-Level Payment Schedule				
 Mortgagor Information 				
Name of Mortgagor	* Property Site Address 2 Hanson Place	* City Brooklyn	* State New York	* Zip Code 11217-

Figure 118: 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 Mortgager Information section:
 - a) Name of Mortgager
 - b) Property Site Address
 - c) City
 - d) State
 - e) Zip Code
- 21. Click SAVE
- 22. Click validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).
- 23. Click the ^{• SUBMIT} button.
- 24. Complete the Certification confirmation, click + CONTINUE
- 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 O ADD POOLS button to enter pool information manually or to import pool/loan data.

Enter Pool Data Manually	Import pool data file
ENTER MANUALLY	View rules for valid Pool file
	BROWSE
	Validate against Ginnie Mae Business Rules during import



2. Under 'Import pool data file', click the movies.

button to locate a compatible file containing pool/loan data to

Note: MFPDM requires a .TXT file for import.

Desktop +		* 47	Search Desktop	۶
Organize + New folder			BR • 📑	0
Favorites Evolutes Evolutes Desktop Downloads Terrent Place Documents Music Pictures Vitres Vitres Vitres Windows (C)	Libraries Libraries Libraries Computer Computer Su Network Directer Reporting Libraries Archite Downloads Mc CoNT Enhance Mc CoNT Enhance Mc Schart Pol Sample.txt M Mp Existing Shortcuts Su Windows (C)			
File nan	e: MF_sample_Pool_Sample.td	•	Test Document Open 💌 Cance	•

Figure 120: Open File

- 3. Select a compatible file and click **Open**.
- 4. If desired, select either/both checkbox:
 - a. 'Validate against Ginnie Mae Business Rules during import' to run the Ginnie Mae validation process during file import.
 - b. 'Override prior file submissions' to replace previously entered/imported data.
- 5. 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).

4.15 Troubleshooting Common Errors

4.15.1 Field-Level Validation

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

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



Figure 121: Field-Level Validation Example

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

4.15.2 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:

Pool Details Loans	▶ Loan 534624612341234 ×		
✓ All Errors and Warnings (6) Fatal Errors			
$\underline{\mathbb{A}}$ (F) Principal and Interest is inval	lid/missing - Amount should be \$5,303.28.		
▲ (F) Unpaid Balance is invalid/mis	ssing (500,000.00) - Must be equal to cal	culated Unpaid Balance Amount 497,583.33.	
▲ (F) If answer to 'Prepayment Pro	ovisions' is 'Yes' then either 'Lockout Term'	or 'Prepayment Premium Period' should be available.	
▲ (F) Prepayment Penalty Descrip	tion is required.		
▲ (F) Loan Type Code is required.			
Warnings			
(W) Annex-Special Disclosure is	Invalid/missing - Field should not be emp	ty.	
General Information			
* Issuer Loan Number 534624612341234	* Mortgage Type FHA	* Mortgage Interest Rate 5.000 %	Approval Date

Figure 122: 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 commonly seen error and warning messages for Multifamily pools and loans.

Table 11: Common Fatal and Warning Messages

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.	

*(F) – Fatal

(W) – Warning

4.15.3 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:

	11/15/	2027					
-	4		Nove	mber	2027		•
	Sun	Mon	Tue	Wed	Thu	Fri	Sat
					- 4		
		15					
at Iss		22					
۲							

Figure 123: Date Calendar Limitation

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

4.15.4 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

4.16 Special Actions/Exceptions

4.16.1 Browser Back/Refresh Button

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



Figure 124: Browser Back/Refresh Button

Instead, when 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 arrow the users will safely go back to the previous screen.



Figure 125: Application Back Button

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 <u>with data</u>	All	After initial save on Loan Details (11706) screen
3.	Schedule of Pooled Mortgages with Data - 11706	HUD-11706: Schedule of Pooled Mortgages <u>summary</u> (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/PN /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/PN	After the successful submission of the Initial Construction and Conversion pools (Type 03 and 05)

Table 12: Forms & Reports

	MFPDM Form	HUD Name	Pool Types	Available		
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		
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		

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

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Figure 126: Pools & Loans Tab (Row Action button)

2) Click on the botton, and select the desired report.

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Figure 127: Pools & Loans Docs Drop Down

5.2.2 Accessing Reports from Pools Details Page

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

- To generate a form/report from the Pool Details, Loans, Loan Details and Draw History pages, click on
 + MORE ... 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.

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Figure 128: Pool Details Docs Drop Down

6 **RESOURCES**

6.1 Help Desk Information

Please refer to the MyGinnieMae Portal – <u>Getting Started Manual</u> for information on the Ginnie Mae Customer Support Hotline.

6.2 Glossary and Key Terms

Please refer to the MyGinnieMae Portal – <u>Getting Started Manual</u> for the MyGinnieMae Portal Dictionary of general portal terms.

6.3 Acronyms and Abbreviations

Table 13 – Glossary and Key Terms

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
ΜΜ/ΥΥΥΥ	Month/Year
MyGinnieMae	Ginnie Mae Portal that hosts MFPDM Application
ΟΑΑ	Original Aggregate Amount
ОРВ	Original Principal Balance
ОТР	One-Time PIN
P&I	Principal and Interest
PN	Project Loan – Non-Level Payment
РРА	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)

This Quick Reference Card (QRC) has been created to help users navigate the Multifamily Pool Delivery Module (MFPDM) on MyGinnieMae Portal. The steps below describe how a Data Entry User and an Authorized Signer User can add, save, validate and submit Multifamily pools. The certification of the pools by the Document Custodian will continue as it does today via Ginnie*NET*.

MyGinnieMae PORTAL & MY DASHBOARD

- Navigate to <u>https://my.ginniemae.gov</u> to access MyGinnieMae. Follow the login steps.
- 2. **My Dashboard** will display and includes recent pool updates for all Issuers, system messages and more.
- My Pools section shows information related to recent activity within an Issuer's pools.
- 4. User can also access additional widgets: Inbox, Notes, Commitment Authority, Pool Numbers etc.
- 5. To access the MFPDM Application select the **Pools & Loans** tab.



MANUALLY ADDING A POOL

 From the Pools & Loans screen, select the Add Pools button in the header section



2. Select the Enter Manually button to be taken to the Pool Details screen.

Add Pools	(
Enter Pool Data Manually ENTER MANUALLY	Import pool data file View rules for valid Pool file BROWSE Validate againt Cimite Mae Business Rules during import
	CANCEL SUBMIT

- 3. Fill out the **Pool Details** screen reflecting all fields as they appear in the 11705 form.
- 4. Select **Save** button to create the pool.

NOTE: In order to save the pool all fields with an asterisk (*) indicator are required.

Pool AB1234 Issue Type: X - MutiBanity (Clinite Mai I) Issue Conte: Business Rates: Not Yet Run Project Number:	Posi Type: Posi Arrourt: 5 0.00 Mortgage Amount: 5 0.00	Sutamission Type Security Kate: 0009 Inforces 000 9 Maturity Date:	N 6	** EDMORT B SAVE 0
Pool Details				
* Pool Number AB1234	* 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	spe Interest Rate Servicing Fee	Maturity	8	

ADDING A LOAN

- 1. From the Pool Details screen, click the **Loans** tab.
- 2. From the All Loans screen, click the Add Loan button.

- 3. Fill out the **Loan Details** screen reflecting all fields as they appear in the 11706 form.
- Once a Pool is saved, users can run the Business Rules at any time by selecting the Validate button on any of the tabs (Pool Details, Loans Details or Draw History Details)
- If there are errors, Fatal (F) or Warning (W) messages will display on the various tabs. Users will need to select Edit and then Save to update the pool accordingly.
- To Submit for Final Certification from the Pool Details screen select the Submit button from the header menu.
- 7. To submit one or multiple pools from the **Pools & Loans** screen clicking on one or more **checkboxes**. Select **Submit** from the header menu.

NOTE: This is required for a Submission Type 5 Conversion Pool.

NOTE: Once Data Entry users select submit, the pools will then be queued for the Authorized signer to Submit for Final Certification. Once the Authorized signer selects the **Submit** button they will follow the steps below.









- 8. A confirmation window will display. To proceed with submission, select **Continue.**
- User will be prompted to enter RSA Pin and SecurID, and select Submit to complete the process.
- Pool Submission for Certification

Con Submission for Certification	
Certification SecuriD	
The following Pool(s) will be submitted for Certification:	
805834	
BC5834	
BC5834 * PIN	9
ecsta - PN 	9

- 10. A message will display stating the pool is being processed.
- 11. Users will receive an Inbox message confirming the result of the submission.

 10

 The pool is being processed.

 Point BC5862 Submitted for Certification on 04-05-2018

 Aref. 3018 at 1000 PMET

 Pool BC5862 Rese submitted to Document Custodian for certification.

 Pool has been submitted to the Document Custodian for certification. You will receive further notification one the Document Custodian takes ector. BC5862 Reserve further notification

NOTE: 'Validation' or 'Submission' for Certification' are asynchronous processes and may take some time until updated data displays on screen. Users can refresh by clicking the refresh icon ^c on the screen at any time, however the data will only display on refresh once the process is complete.

ADDING A CONSTRUCTION LOAN DRAW

- To add Construction Loan Draws to applicable Pools, select the Draw History Details tab.
- 2. Enter an Advance Amount
- 3. Enter the Requested Amount.
- 4. Click Save.

To Validate and Submit for Final

Certification, see 'ADDING A LOAN'

section above and repeat steps 4 through 11.



VIEW POOLS PREPARED BY DATA ENTRY USER

 To view pools submitted by the Data Entry users, Authorized Signers can go to the Pools & Loans page and select the Ready for Submission quick filter.

The screen will display all pools that are validated and ready to Submit for Final Certification. To Submit for Final Certification, see **'ADDING A LOAN'** section above and repeat steps 6 through 11.

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VIEWING FORMS & REPORTS

- 1. To generate a form/report Users can select the **Docs** button on the top right corner of the Pool Header. A drop down menu will appear with the available forms and reports.
- 2. Select a **document** and a pdf will be generated. Users can then view, save and print the document.

