

Monthly Investor Reporting Workflow – Single Family 2022

| Timeline | Workflow Item | Workflow Reporting Item Description |
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| 25 th CD | RFS Opens | ➤ RFS “Opens” for reporting on 25 th CD of the month (Opens 8/25 for August Report Period). If the 25 th is not a BD, RFS will Open the next business day. |
| 25 th CD | Loan Substitution | ➤ RFS Loan Substitutions – Must be approved by Ginnie Mae no later than 25 th CD. RFS updated with new loan on the 1 st BD. |
| 1 st CD AM | RFS File Processing | ➤ Processing of RFS Pool/Loan File submission begins 1 st CD AM (For example, September Report Period begins processing 10/1). RFS is updated as files are processed. Files are processed automatically upon receipt in order received. |
| 1 st BD-Ongoing | RFS Feedback | ➤ RFS Feedback automatic upon receipt of Issuer’s data. RFS is updated as files are processed. |
| 2 nd BD | Monthly Reporting Due | ➤ Per Ginnie Mae policy, 100% of RPBs and Pool/Loan data must be reported 2 nd BD by Close of Business (7:00 PM ET). |
| 2 nd BD | Security RPB Release to CPTA (BNY) | ➤ RFS processes Issuer reported data as of 7:00 PM ET for preliminary release of Security RPBs. The Security RPBs reported on the RFS “P” (pool) record or reported on-line are released to Ginnie Mae’s central paying agent (BNY) NLT 8:00 PM ET. Issuer reporting must be completed by 7:00 PM ET or may miss the RPB Release. |
| 3 rd BD AM | Preliminary Pre-Collection Notice | ➤ Pre-Collection Notice – posted 3 rd BD AM based on 2 nd BD RPB release to BNY. Pre-Collection Notice is based on the Issuer reported security RPBs released by RFS on the 2 nd BD. |
| 4 th BD | RFS Critical Exceptions | ➤ RFS Critical Exceptions Must be Resolved by the 4 th BD by Close of Business (7:00 PM ET). Corrections are processed and updated in RFS upon receipt. |
| 4 th BD | Security RPB Release to CPTA (BNY) | ➤ RFS processes Issuer reported data as of 7:00 PM ET for final release of Security RPBs. The Security RPBs reported on the RFS “P” (pool) record or reported on-line are released to Ginnie Mae’s central paying agent (BNY) NLT 8:00 PM ET for factor and payment processing. Issuer reporting must be completed by 7:00 PM ET. |
| 5 th BD | RFS Loan Matching | ➤ RFS Loan Matching runs the 5 th BD. Exceptions and Download Files are available on RFS for Issuer download on the 6 th BD. Corrections are processed upon receipt. Matching runs three times per month. |
| 6 th BD | Final Collection Notice | ➤ Final Pre-Collection Notice – posted 6 th BD AM based on the 4 th BD final RPBs. Final Collection Notice is based on the Issuer reported security RPBs released by RFS on the 4 th BD. |
| 7 th BD | RFS Various “Suspense” Notice | ➤ RFS “V” record (Various Suspense) – Issuer will be notified via e-Notification on the 7 th BD if they have suspended records. Responses are due no later than the 20 th CD. Update Various Suspense download and email to GinnieMaeVarious@Deloitte.com . |
| 8 th BD | Remittance Advice | ➤ Remittance Advice (Form HUD 11714), only for GNMA I certificated securities, must be reported by the 8 th BD by 7:00 PM ET. |
| 10 th BD | Monthly Report Certification | ➤ Monthly Report Certification (on-line in RFS) must be completed using MGM/RFS between the 10 th BD and the 14 th BD by 7:00 PM ET. |
| 10 th BD | RFS Loan Matching | ➤ RFS Loan Matching runs the 10 th BD. Exceptions and Download Files are available on RFS for Issuer download on the 11 th BD. Corrections are processed upon receipt. Matching runs three times per month. |
| 10 th BD | RFS Loan Matching Suspense | ➤ RFS Loan Matching “Suspense” – Issuers will be notified via e-Notification on the 10 th BD if they have loan matching suspense records. Responses are due no later than the second to last BD of the month. |
| 10 th BD | RFS Letters | ➤ RFS Matching Compliance Letters are posted to e-Notification on the 10 th BD |
| After 10 th BD | RFS Loan Matching Corrections | ➤ Loan Matching corrections updated in RFS after the 10 th BD are posted to RFS database but will be processed during Loan Matching the following month on the 5 th BD. |
| 10 th CD | G-Fee Draft | ➤ G-Fee Draft: Ginnie I |
| 15 th CD 20 th CD | ACH Draft | ➤ Issuer Funds P&I “Disbursement” Account (ACH Account drafted by BNY) prior to 7:00 AM ET on the 15 th and 20 th CD of each month. |
| 15 th CD | G1 P&I Draft | ➤ P&I Draft: Ginnie I |
| 19 th CD | G2 G-Fee Draft | ➤ G-Fee Draft: Ginnie II |
| 20 th CD | G2 P&I Draft | ➤ P&I Draft: Ginnie II |
| 20 th CD | Various Suspense | ➤ Various Suspense Responses are due no later than the 20 th CD. Updates are posted in RFS by the end of the month. |
| Before Close 24 th /25 th CD | RFS Loan Matching Final | ➤ A third match is available to download before close for the reporting period (around the 25 th CD). This is the final matching run for the month. |
| 25 th CD | RFS Close | ➤ RFS “Closes” for the current reporting month on the 25 th CD of the month. If the 25 th CD is not a BD, RFS will Close the next BD. No corrections to RFS data can be made for current reporting month after this date. |
| 2 nd to Last BD Month | Loan Match Suspense Posted | ➤ By 9 AM second to last BD, Suspense updates are completed in RFS by Operations (Issuers must submit the update items based on 10 th BD report). |
| Monthly | Each Month | <ul style="list-style-type: none"> ➤ P&I Custodial Accounts – Reconcile accounts within 30 days of the previous month’s cut-off date. ➤ T&I Custodial Accounts – Reconcile accounts within 30 days of the previous month’s cut-off date. ➤ Test of Expected P&I – Required calculation performed on all pools each month. Shortages funded by Issuer. ➤ Pool to Security Reconciliation – Required calculation performed on all pools each month. For under-collateralized pools, principal must be passed through to security holders. |

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| Quarterly | Per Guide | <ul style="list-style-type: none"> ➤ Custodial Accounts Verification – report submission due between the 6th and 15th BD of March, June, September and December. Enter the data in MGM/RFS (MBS Guide Chapter 16). ➤ WHFIT information, determined by Issuer, is due by the 10th CD of January, April, July and October. Corrections due by the 15th CD of the month. ➤ SCRA Requests for Reimbursement are due by the 10th CD of February, May, August and November. |
| Annual | Per Guide | <ul style="list-style-type: none"> ➤ Annual Reporting of Financial Statements – Upload to MGM IPA. Due 90 Days after close of Issuer Fiscal Year. ➤ Master Agreements due by December 31st via MGM/RFS. ➤ MWX Issuer Detail Report posted to e-Notification after Issuer’s Fiscal Year-end. Remains in e-Notification for 180 days. |