Single Family Virtual Issuer Training
Pooling Processes and Systems Training
October 18, 2021
SINGLE FAMILY VIRTUAL ISSUER TRAINING

Presenter

Wade Gayle, Bank of New York Mellon

Presentation Assistants

James Lee, Bank of New York Mellon
Maribel Canaan, Bank of New York Mellon
AGENDA

1. Introduction
2. Path of the Pool
3. Prerequisites for Pooling
4. Ginnie Mae Website Information
Path of the Pool
PATH OF THE POOL

Pool Submission, Processing, Issuance & Delivery Diagram

Pooling Timeline

Knowledge Check
1. Pool submission
2. Initial certification
3. Daily sweeps
GinnieNET network is swept twice each business day for processing and issuance of pools certified by the Document Custodian.

### 2:00 PM Sweep
Certified Pools/Loan Packages

- Pools certified prior to 2:00 PM EST

Will be considered **1 Day Processing** and may be delivered for settlement the next business day.

### 9:00 PM Sweep
Certified Pools/Loan Packages

- Pools certified *after* 2:00 PM EST but *before* 9:00 PM EST

Will be considered **2 Day Processing** and may be delivered for settlement in two business days.

### Deleting Pools After Certification

Contact Ginnie Mae Customer Support at 1-833-GNMA HELP / 1-833-466-2435. Pool(s) can only be deleted between the hours of 2:00 PM - 4:00 PM EST by the PPA.

Issuers have until 12 Noon to perform an Auto-Delete on GinnieNET. After 12 Noon but before 4:00 PM - EST, Issuers must contact Ginnie Mae Customer Support at 1-833-GNMA HELP / 1-833-466-2435 for assistance with deleting pool(s).
PATH OF THE POOL

Knowledge Check

Polling Questions:
Prerequisites for Pooling
PREREQUISITES FOR POOLING

- Enroll on MGM
- Request SecurID Token
- Introduction to MyGinnieMae (MGM) Portal
- Master Agreements
- Commitment Management
- Request Pool Numbers
- Knowledge Check
**Introduction to MGM Portal**

**MyGinnieMae** is a single gateway to all Ginnie Mae’s systems, applications, and resources, that boosts efficiency for our business partners. The portal provides enhanced security and a single entry-point to all approved applications for individual users, as well as a seamless user registration and access request process for both the user and the approving authority.

**MyGinnieMae** will eventually replace GMEP 1.0 and serve as a primary platform for extending information technology (IT) capabilities to the Ginnie Mae community. **MyGinnieMae** delivers security features which Ginnie Mae established.

Access **MyGinnieMae** at [https://my.ginniemae.gov](https://my.ginniemae.gov) using any of these web browsers.
**Introduction to MGM Portal – Roles & Responsibilities**

**Organization Administrators** are privileged users who control system access, assign functional roles, and perform other user management activities. These individuals are responsible for ensuring that End Users at their respective organizations are provided the appropriate level of access for their business role with Ginnie Mae and for the maintenance of those user accounts. Formerly known as Security Officers and Enrollment Administrators.

<table>
<thead>
<tr>
<th>User Type</th>
<th>Responsibility/Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Operations Administrator</strong></td>
<td>Operations Administrators have general oversight of the Portal. They can only provide final acknowledgement of access requests and cannot make any changes to end user accounts. This function is provided by BNYM Operations on behalf of Ginnie Mae, with Ginnie Mae information Security serving as the Super Administrator over the entire system.</td>
</tr>
<tr>
<td><strong>Organization Administrator</strong></td>
<td>Organization Administrators have the privilege to invite end users to register for a Portal account, approve user registration, initiate access request via functional role assignment to user and approve the access request within a single organization. Note: Separation of duties within the registration and access request workflows does not allow the Organization Administrator to initiate a registration and approve that same registration nor request access via functional role assignment and approve that same access request. A minimum of two Org Admins are required and it is recommended to have more than the minimum from an operational perspective.</td>
</tr>
<tr>
<td><strong>End User</strong></td>
<td>End Users are the various types of Ginnie Mae employees, business partners, and contractors who require access to the business applications and information within the Portal, including various self-service functions.</td>
</tr>
</tbody>
</table>
**Introduction to MGM Portal – Roles & Responsibilities**

*End Users* are provided access based on their business activities which are organized into meaningful access profiles called Functional Roles. Use of **Functional Roles ensure users have an appropriate level of access in relation to their job functions/responsibilities**, enforces the least privilege principle, and makes the account provisioning/de-provisioning actions easier for Organization Administrators. These roles are grouped and vary by type (Single Family, Multifamily, HECM, etc.).

<table>
<thead>
<tr>
<th>Role Name</th>
<th>Role Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>SF-Loan Delivery and Pooling Basic User</td>
<td>Upload/enter pool and loan information for delivery; verify availability of commitment authority; clear document deficiencies and pooling exceptions; access to prepare but not execute PIIT/TAI transactions.</td>
</tr>
<tr>
<td>SF-Loan Delivery and Pooling Authorized Signer</td>
<td>Only for HUD 11702 signatories. All rights of a Loan Delivery and Pooling Basic User, plus; authority to submit pools for issuance, request additional commitment authority and execute PIIT/TAI transactions</td>
</tr>
<tr>
<td>MF-Investor Reporting Basic User</td>
<td>Submit monthly pool and loan level accounting data; submit quarterly custodial account verification data; review monthly remittance information, review monthly reporting exception feedback and errors.</td>
</tr>
<tr>
<td>MF-Investor Reporting Authorized Signer</td>
<td>Only for HUD 11702 signatories. All rights of an Investor Reporting Basic User, plus; authority to certify the monthly pool and loan accounting report; submit edits needed to clear exception feedback and monthly reporting errors.</td>
</tr>
<tr>
<td>HECM-Compliance and Oversight User</td>
<td>Review portfolio servicing and investor reporting metrics and reports; oversee subservices performance when applicable.</td>
</tr>
<tr>
<td>SS-Investor Reporting Basic User</td>
<td>Submit monthly pool and loan level accounting data; submit quarterly custodial account verification data; review monthly remittance information, review monthly reporting exception feedback and errors.</td>
</tr>
</tbody>
</table>
PREREQUISITES FOR POOLING

Introduction to MGM Portal – Issuer Responsibilities

- Enroll as user on the MyGinnieMae (MGM) Portal with functional roles that allow the upload of Master Agreements.
  - Form HUD 11702 – Identifies authorized signers.

- Request sufficient Commitment Authority to guarantee MBS issuance.

- GinnieNET Access.

- Obtain pool numbers.

MGM PORTAL

Upload Master Agreements / Form HUD 11702 – Identifies authorized signers
Request SecurID Token

RSA SecurID Quick Reference Card

Government National Mortgage Association Systems Access Forms
Appendix III-29(E)-Ginnie Mae Systems Access/RSA SecurID Token Request, Page 28
Introduction to MGM Portal – Portal Login Screen
Introduction to MGM Portal – Government Security Disclosure

"Logging into MyGinnieMae" Quick Reference Card
INTRODUCTION TO MGM PORTAL

Multi-Factor Authentication- One Time Password (OTP)
Inside MyGinnieMae, the **My Dashboard** screen will appear. My Dashboard is a landing page that has been tailored for different user types, to provide easier access to key information and applications.
Break
PREREQUISITES FOR POOLING

Accessing Master Agreements Management System (MAMS) via MGM

1. From any screen in the MGM portal, select the **Tools** dropdown at the top of the screen.
2. Then look for **MAMS** under **Applications**.
3. Select **MASTER AGREEMENTS**.
Ginnie Mae Issuers must complete an **initial Master Agreement submission** to be eligible to issue Ginnie Mae pools. Issuers are required to submit a complete set of **Master Agreements** which consists of the forms listed in the table below.

Detailed information about each required Master Agreement is provided in the [Master Agreements Management System (MAMS) Guide](#).

<table>
<thead>
<tr>
<th>Form Number</th>
<th>Form Name</th>
<th>Page #</th>
</tr>
</thead>
<tbody>
<tr>
<td>Form HUD 11702</td>
<td>Resolution of Board of Directors and Certificate of Authorized Signatures</td>
<td>Page 11</td>
</tr>
<tr>
<td>Form HUD 11703-II</td>
<td>Master Agreement for Participation Accounting</td>
<td>Page 12</td>
</tr>
<tr>
<td>Form HUD 11707</td>
<td>Master Servicing Agreement</td>
<td>Page 13</td>
</tr>
<tr>
<td>Form HUD 11709</td>
<td>Master Agreement for Servicer’s P&amp;I Custodial Account</td>
<td>Page 14</td>
</tr>
<tr>
<td>Form HUD 11709-A</td>
<td>ACH Debit Authorization (Does not Require Renewal)</td>
<td>Page 15</td>
</tr>
<tr>
<td>Form HUD 11715</td>
<td>Master Custodial Agreement</td>
<td>Page 16</td>
</tr>
<tr>
<td>Form HUD 11720</td>
<td>Master Agreement for Servicer’s Escrow Custodial Account</td>
<td>Page 17</td>
</tr>
</tbody>
</table>
PREREQUISITES FOR POOLING

Master Agreement Management System (MAMS)

Ginnie Mae Issuers are responsible for **initiating the documentation required to complete the Master Agreements Submission process**. Details about the forms and processes required to complete the submission process are provided in: 
**Master Agreements Management System (MAMS) Guide**

In addition:

The **MAMS Quick Reference Card** provides procedures and information for the topics listed below.

- Create a Form
- Print Agreements
- Upload/Import Completed Forms
- Search/View Forms
- Submission Center
On an annual basis, issuers must recertify their eligibility by completing the renewal process.

Ginnie Mae requires the recertification of Master Agreements annually between:

October 1 – December 31.

Important to start recertification process as early as October 1 to reduce year-end spike in volumes.

If an issuer does not complete their recertification within the renewal period, they will not be eligible to issue Ginnie Mae pools and will have to repeat the initial submission process.
PREREQUISITES FOR POOLING

Accessing Commitment Management (CM) via MGM

1. From any screen in the MGM portal, select the **Tools** dropdown at the top of the screen.

2. Then look for **CM** under **Applications**.

3. Select **COMMITMENT MANAGEMENT**.
An Issuer must comply with Ginnie Mae’s eligibility requirements and have **sufficient Commitment Authority available** to successfully issue Ginnie Mae securities.

Commitment Authority allows an Issuer to **issue up to an authorized dollar amount of securities** and constitutes a commitment line balance.

The **Commitment Management (CM) Application** replaces the manual submission of documents, submission of fees via www.pay.gov and provides an Issuer with an automated method to:

- **Submit requests** for Commitment Authority
- **Confirm** the associated commitment fee
- **Proactively monitor** their Commitment Authority balance and request status
- **Submit payment instructions** for ACH debit of commitment fees
- **Request** reports
PREREQUISITES FOR POOLING

Commitment Management Application

An Issuer must comply with Ginnie Mae’s eligibility requirements and have sufficient Commitment Authority available to successfully issue Ginnie Mae securities. Commitment Authority allows an Issuer to issue up to an authorized dollar amount of securities and constitutes a commitment line balance.

The Commitment Management (CM) Application replaces the manual submission of documents, submission of fees via www.pay.gov, and provides an Issuer with automated methods for the following procedures.

Commitment Management Application Issuer Guide

<table>
<thead>
<tr>
<th>Procedure</th>
<th>Page #’s</th>
</tr>
</thead>
<tbody>
<tr>
<td>Submit requests for Commitment Authority</td>
<td>Pages 6 – 10</td>
</tr>
<tr>
<td>Confirm the associated Commitment Fee</td>
<td>Page 12</td>
</tr>
<tr>
<td>Proactively monitor their Commitment Authority balance and request status</td>
<td>Pages 14, 27</td>
</tr>
<tr>
<td>Submit payment instructions for ACH debit of commitment fees</td>
<td>Page 10</td>
</tr>
<tr>
<td>Request reports</td>
<td>Pages 18 - 21</td>
</tr>
</tbody>
</table>
PREREQUISITES FOR POOLING

Commitment Management Application Information

The **Commitment Management Quick Reference Card** provides procedures and necessary information for:

- Commitment Management (CM) Summary Screen
- View Submitted Requests
- Run Reports
PREREQUISITES FOR POOLING

Accessing Request Pool Numbers (RPN) via MGM

1. From any screen in the MGM portal, select the **Tools** dropdown at the top of the screen.
2. Then look for **RPN** under **Applications**.
3. Select **REQUEST POOL NUMBERS**.
Request Pool Numbers (RPN) Information

Request Pool Numbers (RPN) is an application that Ginnie Mae Issuers use to request pool numbers. It replaces the current paper form HUD 11700 Letter of Transmittal for Commitment Authority and/or Pool Numbers.

In the Request Pool Numbers (RPN) application, Issuers have the ability to perform the following procedures.

### Request Pool Numbers Application Issuer Guide

<table>
<thead>
<tr>
<th>Procedure</th>
<th>Page #’s</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enter requests for pool numbers</td>
<td>Pages 9 – 10</td>
</tr>
<tr>
<td>View available pool numbers queue</td>
<td>Page 31</td>
</tr>
<tr>
<td>Submit override requests to Ginnie Mae Account Executives for additional pool numbers</td>
<td>Page 14</td>
</tr>
<tr>
<td>View status reports</td>
<td>Page 33</td>
</tr>
<tr>
<td>Request and download reports</td>
<td>Page 26</td>
</tr>
<tr>
<td>Receive real-time approval of requests</td>
<td>Page 32</td>
</tr>
</tbody>
</table>
The Request Pool Numbers Quick Reference Card provides procedures and necessary information for:

- RPN Summary Screen
- Request Pool Numbers
- Download Number Requests
- View Status of Pool Numbers
- Run Reports
Pre-Pool Submission Issuer Requirements

Ensure there are **Assigned Pool Numbers**
- Check your Available Pool Numbers on Request Pool Numbers.

Ensure there is **adequate Commitment Authority**
- Check Commitment Management

Ensure there are **completed Master Agreements on File**
- Check Master Agreements Management System.
- Complete Form HUD 11709A – ACH Debit Authorization Form
PREREQUISITES FOR POOLING

System Demonstration

- Create a new Form/Entry for:
  - Master Agreements (11702)
  - Commitment Management
  - Request Pool Numbers
PREREQUISITES FOR POOLING

Knowledge Check

Polling Questions:
Resources
RESOURCES

Manuals, QRCs, FAQs

MyGinnieMae Organization Administrator Guide

MyGinnieMae End User Guide
https://www.ginniemae.gov/issuers/issuer_training/Documents/%E2%80%8Cmyginniemae_end_user_guide.pdf

Master Agreements Management System (MAMS) Guide
https://www.ginniemae.gov/issuers/issuer_training/Documents/Master_Agreements_Management_System.pdf

Commitment Management Application Issuer Guide

Request Pool Numbers Application Issuer Guide

Government National Mortgage Association Systems Access Forms
https://ginniemae.gov/issuers/program_guidelines/MBSGuideAppendicesLib/Appendix_III-29.pdf
Manuals, QRCs, FAQs (continued)

MyGinnieMae Quick Reference Card

Master Agreements Quick Reference Card.
https://www.ginniemae.gov/issuers/issuer_training/Documents/Master_Agreements_QRC.pdf

Commitment Management Quick Reference Card.

Request Pool Numbers Quick Reference Card

RSA SecurID Quick Reference Card