Single Family Virtual Issuer Training

Ginnie Mae Pooling Processes and Systems Training (Session 1)
SINGLE FAMILY VIRTUAL ISSUER TRAINING

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AGENDA TO INCLUDE:

- Introduction
- Path of the Pool
- Prerequisites for Pooling
- Ginnie Mae Website Information
Path of the Pool
PATH OF THE POOL

- Pool Submission, Processing, Issuance & Delivery Diagram
- Pooling Timeline
- Knowledge Check
# PATH OF THE POOL

## POOL SUBMISSION, PROCESSING, ISSUANCE & DELIVERY DIAGRAM

<table>
<thead>
<tr>
<th>Pooling Requirements</th>
<th>MGM/GinnieNET</th>
<th>Pool Issuance &amp; Delivery</th>
</tr>
</thead>
<tbody>
<tr>
<td>Issuers must be enrolled in GinnieNET and GMEP via MGM</td>
<td>GinnieNET submits pools</td>
<td>Integrated Pool Management System (IPMS)</td>
</tr>
</tbody>
</table>

1. **Pool submission**
2. **Initial certification**
3. **Daily sweeps**

**Ginnie Mae Pool Processing Agent**

- Issuers submit pools
- Document Custodian certifies
- IPMS - NPPS
- Pool files revalidated on the New Pool processing System (NPPS) in IPMS
- New Issue File with CUSIP numbers is transmitted to the FRBNY

**Central Registry**

- Security Issuance
- Ginnie Mae MS
GinnieNET network is swept twice each business day for processing and issuance of pools certified by the Document Custodian.

**2:00 PM Sweep** of Certified Pools/Loan Packages

<table>
<thead>
<tr>
<th>Pools certified prior to 2:00 PM EST will be considered 1 Day Processing and may be delivered for settlement the next business day.</th>
</tr>
</thead>
</table>

**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.

**9:00 PM Sweep** of Certified Pools/Loan Packages

<table>
<thead>
<tr>
<th>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.</th>
</tr>
</thead>
</table>

**Deleting Pools after Certification:** 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).
**If I want to check the status of a pool, who can I call?**
- Ginnie Mae Customer Support at 1-833-GNMA HELP / 1-833-466-2435.

**When can I Recall/Auto-Delete a Certified Pool?**
- Pools/Loan Packages that are certified after 2pm EST, can be deleted up until 12pm EST the next business day.

**If I miss the window for Auto-Delete what can I do?**
- Call Ginnie Mae Customer Support at 1-833-GNMA HELP / 1-833-466-2435.
Prerequisites for Pooling
PREREQUISITES FOR POOLING

- Enroll on MGM
- Request Secure ID Token
- Introduction to MyGinnieMae (MGM) Portal
- Master Agreements
- Commitment Management
- Request Pool Numbers
- Knowledge Check
**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>Operations Administrator</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>Organization Administrator</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>End User</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, Multi-Family, 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 subservicer 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>

MyGinnieMae End User Guide
PREREQUISITES FOR POOLING

ISSUER RESPONSIBILITIES

- Enroll as a 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.

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
SYSTEM DEMONSTRATION

- Logging into MyGinnieMae
- Role Validation and RSA validation.
- Submitting MAMS, CM and RPN request.
Welcome to MyGinnieMae, the new Ginnie Mae Enterprise Portal!
MyGinnieMae is a self-service portal that provides a one-stop-shop for the Ginnie Mae business community. It offers advanced portal features that connect users, promotes collaboration, and shares organizational knowledge. This is the first release of MyGinnieMae, which is being introduced with a controlled set of features and is made accessible to a selective set of users.
“Logging into MyGinnieMae” Quick Reference Card
MULTI-FACTOR AUTHENTICATION - ONE TIME PASSWORD (OTP)
Inside MyGinnieMae, the My Dashboard screen appears. My Dashboard is a landing page that has been tailored for different user types, to provide easier access to key information and applications.
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>
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 following topics:
- 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 renewal of Master Agreements annually between: October 1 – December 31.

It is important to start renewal process as early as October 1 to reduce year-end spike in volumes.

If an Issuer does not complete their renewal process within the stated period they will not be eligible to issue Ginnie Mae pools and will be required to repeat the initial submission process.
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**.
COMMITMENT MANAGEMENT

COMMITMENT AUTHORITY (CA) REQUESTS

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
COMMITMENT MANAGEMENT

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](http://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 – 9</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>
The Commitment Management Quick Reference Card provides procedures and necessary information for:

- Commitment Management (CM) Summary Screen
- View Submitted Requests
- Run Reports
REQUEST POOL NUMBERS (RPN)

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 navigate to **RPN** under **Applications**.
3. Select **REQUEST POOL NUMBERS**.

![Diagram showing the MGM portal with highlighted steps]

**Single Family Issuer Training**
REQUEST POOL NUMBERS (RPN)

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</td>
<td>Page 14</td>
</tr>
<tr>
<td>Executives for additional pool numbers</td>
<td></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 to:

- View RPN Summary Screen
- Request Pool Numbers
- Download Number Requests
- View Status of Pool Numbers
- Run Reports
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
  o Complete Form HUD 11709A – ACH Debit Authorization Form
Where do you go to submit your Master Agreements?

- a) GMEP 1.0
- b) MyGinnieMae Portal
- c) GinnieNET

A RSA Token is required to submit your request for Commitment Authority.

- a) True
- b) False

Pool Numbers must be requested after pool is submitted.

- a) True
- b) False
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

MyGinnieMae Quick Reference Card

Master Agreements Quick Reference Card.
https://www.ginnie Mae.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
https://ginnie Mae.gov/issuers/issuer_training/Documents/RSA_QRC.pdf