Single Family Virtual Issuer Training

Ginnie Mae RFS Reporting and Feedback System
SINGLE FAMILY VIRTUAL TRAINING

PRESENDER

Nancy Strickland
Gail Smith

PRESENTATION ASSISTANTS

Robyn Peterson
Christy Christensen
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- Section 8: Additional Reporting Requirements
- Section 9: Cash and Reconciliations
Section 1: Introduction
HOT TOPICS

- Ginnie Mae Reporting Requirements
- Forbearance Reporting
- Changes to Loan Terms
- RFS Enhancements
- Cash Management
COURSE OVERVIEW

• This training course is intended to train Ginnie Mae Issuers on Monthly Investor Reporting with emphasis on the Reporting and Feedback System (RFS) and other important topics that are relevant to monthly investor reporting.

• This course focuses on the monthly investor reporting requirements from a reporting and business perspective.
ISSUER’S PRIMARY RESPONSIBILITIES

• Must have employees knowledgeable of Ginnie Mae requirements

• Quality Control plan for underwriting, originating and servicing mortgage loans and for secondary marketing.

• Service the pooled mortgages and administer the related securities in accordance with the applicable Guaranty Agreement and the MBS Guide.

• Establish and maintain proper P&I and Escrow Custodial Accounts.

• Ensure funds are sufficient to ensure timely payment of required principal and interest.

• Meet all reporting requirements on time.

• Ensure subcontract servicer is in compliance with all applicable guidelines and reporting requirements.
SUB-SERVICING PARTNERSHIPS

• What it should be:
  • Pro-active
  • On-going
  • Customized to your organization’s needs
  • Between Issuer and Sub-Servicer must be “comprehensive”
  • Issuer oversight of Sub-Servicers performance
  • “As a Ginnie Mae Issuer, I am accountable for their actions”
Section 2: Reference Documentation
Ginnie Mae Customer Support Hotline

1-833-GNMA HELP (833-466-2435)

Option 1 - GinnieNET Hotline

Option 2 - Reporting and Feedback System (RFS)
Focused on affordability for 50 years

Ginnie Mae has supported affordable housing since its creation.

Learn More

Our Mission
REFERENCE DOCUMENTS

Ginnie Mae Web Site
www.ginniemae.gov

Issuer Resources
www.ginniemae.gov/doing_business_with_ginniemae/issuer_resources/Pages/default.aspx
The Issuer Resources page is designed for quick access to many topics such as MBS Guide, Issuer Calendar, GMEP, GinnieNET and Notes and News.

Ginnie Mae Guide
www.ginniemae.gov/issuers/program_guidelines/Pages/mbs_guide.aspx
The Ginnie Mae Mortgage-Backed Securities Handbook provides in-depth information about the Ginnie Mae I and Ginnie Mae II programs. It includes program information on many topics, including eligibility requirements, Issuer responsibilities, risks and liabilities, applications, pools, required forms, and other special requirements.

Ginnie Mae Investor Reporting Manual
www.ginniemae.gov/issuers/program_guidelines/Pages/investor_reporting_manual.aspx
The Ginnie Mae Investor Reporting Manual is designed to be a supplement to the Ginnie Mae Mortgage-Backed Securities Handbook. It clarifies certain aspects of pool administration using instructions and examples, including sample forms. The Investor Reporting Manual illustrates many topics, including reconciliations, loan liquidations, due dates and reporting requirements.
REFERENCE DOCUMENTS

MBS Guide Appendices

www.ginniemae.gov/issuers/program_guidelines/Pages/mbsguideappendiceslib.aspx
The MBS Guide includes a list of all Appendices and their associated forms, where applicable.

MBS Guide Appendix VI-19 Issuers Monthly Report of Pool and Loan Data

www.ginniemae.gov/issuers/program_guidelines/MBSGuideAppendicesLib/Appendix_VI-19.pdf

Notes and News

www.ginniemae.gov/issuers/program_guidelines/Pages/notes_news.aspx

Ginnie Mae FAQ

www.ginniemae.gov/Pages/faq.aspx
“GINNIE MAE TERMS”

• FIC: The Fixed Installment Control of principal and interest payment on a individual loan or total of all loan payments in a pool. Also known as P&I payment.

• Loan Package: a “pool” that is specifically issued as an underlying pool in a Multi Issuer Pool. Pool and Loan Package often used interchangeably. Issue Type “M”

• Pool: Refers to the pool of collateral (the loans). Often the term “pool” and “security” are used to mean “both”. But they are not interchangeable; and they are not the same.

• Security: This is the “pass through” entity for payment of principal and interest to security holders.

• Pool UPB: The balance of the pool of loans. Is not the same as Security Remaining Principal Balance.

• RFS: Reporting and Feedback System; post settlement reporting.

• RPB: The Security RPB. The balance of the security, not the pool.

• WAC/WAIR: Weighted Average Interest Rate. Calculation used to report Pool Interest Rate for Ginnie Mae II and Manufactured Housing Ginnie Mae I pools with differing interest rates.

Glossary link
Section 3:
RFS Reporting
Timelines
Issuers must prepare and submit monthly reports of pool and loan data for each pool and loan package by the 2nd business day. 100% of pool and loan data must be reported by 7 pm ET on 2nd business day.

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Pool/Load Data Reporting</td>
<td>Submit Accounting Data (Pool/Loan) to RFS by close of business</td>
<td>Clear Critical Corrections</td>
<td>Clear Critical Exceptions by close of business</td>
<td>Clear Non Critical Corrections</td>
<td>Clear Remaining Exceptions by close of business</td>
</tr>
</tbody>
</table>

COB – Close of Business: 7:00PM Eastern Time
TIMELINE ITEMS – MONTHLY “WORKFLOW”

- RFS Open for reporting on 25th of month
- Processing of RFS Pool/Loan File submission begins 1st CD AM
- RFS Feedback upon processing Issuer’s data; automatic upon receipt
- Pre-Collection Notices - 3rd BD based on 2nd BD RFS Pool Record (Security RPB)
- Final Collection Notices - 6th BD based on 4th BD final RFS Pool Record (Security RPB)
- Monthly Reporting Certification - 10th BD through 14th BD
- G-Fee Draft: Ginnie I - 10th CD  Ginnie II - 18th - 20th CD
  Chapter 6 Fees if Calendar Day is not a Business Day
- P&I Draft: Ginnie I - 15th CD & Ginnie II - 20th CD
  Chapter 15 Payments to Security Holders for details if Calendar Day is not a Business Day
- RFS Closed for current month reporting on 25th of Month
## TIMELINE ITEMS – MONTHLY “WORKFLOW”

### Monthly Investor Reporting Workflow

<table>
<thead>
<tr>
<th>Timeline</th>
<th>Workflow Item</th>
<th>Workflow Item Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>25&lt;sup&gt;th&lt;/sup&gt; CD</td>
<td>RFS Opens</td>
<td>RFS “Opens” for reporting on 25&lt;sup&gt;th&lt;/sup&gt; of the month (Opens 8/25 for August Report Period).</td>
</tr>
<tr>
<td>25&lt;sup&gt;th&lt;/sup&gt; CD</td>
<td>Loan Substitution</td>
<td>RFS Loan Substitutions – Must be approved by Ginnie Mae no later than 25&lt;sup&gt;th&lt;/sup&gt; CD. RFS updated with new loan on the 1&lt;sup&gt;st&lt;/sup&gt; BD.</td>
</tr>
<tr>
<td>1&lt;sup&gt;st&lt;/sup&gt; CD AM</td>
<td>RFS File Processing</td>
<td>Processing of RFS Pool/Loan File submission begins 1&lt;sup&gt;st&lt;/sup&gt; CD AM (For example, September Report Period begins processing 10/1). RFS is updated as files are processed. Files are processed automatically upon receipt.</td>
</tr>
<tr>
<td>1&lt;sup&gt;st&lt;/sup&gt; BD - Ongoing</td>
<td>RFS Feedback</td>
<td>RFS Feedback automatic upon receipt of Issuer’s data. RFS is updated as files are processed.</td>
</tr>
<tr>
<td>2&lt;sup&gt;nd&lt;/sup&gt; BD</td>
<td>Monthly Reporting Due</td>
<td>Per Ginnie Mae policy, RPB and Pool/Loan data must be reported 2&lt;sup&gt;nd&lt;/sup&gt; BD by Close of Business (7:00 PM ET).</td>
</tr>
<tr>
<td>2&lt;sup&gt;nd&lt;/sup&gt; BD</td>
<td>Security RPB Release to CPTA (BNY)</td>
<td>RFS processes Issuer reported data as of 7:00 PM 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. Issuer reporting must be completed by 7:00 PM ET or may miss the RPB Release.</td>
</tr>
<tr>
<td>3&lt;sup&gt;rd&lt;/sup&gt; BD AM</td>
<td>Preliminary Pre-Collection Notice</td>
<td>Pre-Collection Notice – 3&lt;sup&gt;rd&lt;/sup&gt; BD AM based on 2&lt;sup&gt;nd&lt;/sup&gt; BD RPB release to BNY. Pre-Collection Notice is based on the Issuer reported security RPBs released by RFS on the 2&lt;sup&gt;nd&lt;/sup&gt; BD.</td>
</tr>
<tr>
<td>4&lt;sup&gt;th&lt;/sup&gt; BD</td>
<td>RFS Critical Exceptions</td>
<td>RFS Critical Exceptions <strong>Must be Resolved</strong> by the 4&lt;sup&gt;th&lt;/sup&gt; BD by Close of Business (7:00 PM ET). Corrections are processed and updated in RFS upon receipt.</td>
</tr>
<tr>
<td>4&lt;sup&gt;th&lt;/sup&gt; BD</td>
<td>Security RPB Release to CPTA (BNY)</td>
<td>RFS processes Issuer reported data as 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 for factor and payment processing. Issuer reporting must be completed by 7:00 PM ET.</td>
</tr>
<tr>
<td>4&lt;sup&gt;th&lt;/sup&gt; BD</td>
<td>Forbearance Data</td>
<td>RFS Forbearance Loan Reporting due by Close of Business (7:00 PM ET).</td>
</tr>
<tr>
<td>Timeline</td>
<td>Workflow Item</td>
<td>Workflow Item Description</td>
</tr>
<tr>
<td>-----------</td>
<td>-----------------------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>5th BD</td>
<td>RFS Loan Matching</td>
<td>RFS Loan Matching runs the 5th BD. Exceptions and Download Files are available on RFS for Issuer download on the 6th BD. Corrections are processed upon receipt, however, matching runs only twice per month.</td>
</tr>
<tr>
<td>6th BD</td>
<td>Final Pre-Collection Notice</td>
<td>Final Pre-Collection Notice – 6th BD AM based on the 4th BD final RPBs. Final Pre-Collection Notice is based on the Issuer reported security RPBs released by RFS on the 4th BD.</td>
</tr>
<tr>
<td>7th BD</td>
<td>RFS Various “Suspense” Notice</td>
<td>RFS ‘V’ record (Various Suspense) – Issuer will be notified via e-Notification on the 7th BD if they have suspended record. Responses are due no later than the 20th CD. Update Various Suspense download and email to <a href="mailto:GinnieMaeVarious@Deloitte.com">GinnieMaeVarious@Deloitte.com</a>.</td>
</tr>
<tr>
<td>8th BD</td>
<td>Remittance Advice</td>
<td>Remittance Advice (11714), only for GNMA I certificated securities, must be reported by the 8th BD by 7:00 PM ET.</td>
</tr>
<tr>
<td>10th BD</td>
<td>RFS Monthly Report Certification</td>
<td>Monthly Reporting Certification (on-line in RFS) must be completed using GMEP/RFS between the 10th BD and the 14th BD by 7:00 PM ET.</td>
</tr>
<tr>
<td>10th BD</td>
<td>RFS Loan Matching Final</td>
<td>RFS Loan Matching runs the 10th BD. Exceptions and Download Files are available on RFS for Issuer download on the 11th BD. Corrections are processed upon receipt, however, matching runs only twice per month.</td>
</tr>
<tr>
<td>10th BD</td>
<td>RFS Matching</td>
<td>RFS Loan Matching “Suspense” – Issuers are notified on the 10th BD. Reply as soon as possible by no later than the second to last BD of the month. Issuers will be notified via e-Notification if they have suspended records.</td>
</tr>
<tr>
<td>10th BD</td>
<td>RFS Letters</td>
<td>RFS Matching Compliance Letters are posted to e-Notification on the 10th BD.</td>
</tr>
<tr>
<td>After 10th BD</td>
<td>RFS Loan Matching Corrections</td>
<td>Loan Matching corrections to RFS after the 10th BD are posted to RFS database but will be processed for Loan Matching the following month on 5th BD.</td>
</tr>
<tr>
<td>10th CD</td>
<td>G-Fee Draft</td>
<td>G-Fee Draft: Ginnie I</td>
</tr>
<tr>
<td>15th CD 20th CD</td>
<td>ACH Draft</td>
<td>Issuer Funds P&amp;I “Disbursement” Account (ACH Account drafted by BNY) prior to 7:00 AM ET on the 15th and 20th CD of each month.</td>
</tr>
<tr>
<td>15th CD</td>
<td>G1 P&amp;I Draft</td>
<td>P&amp;I Draft: Ginnie I</td>
</tr>
<tr>
<td>19th CD</td>
<td>G2 G-Fee Draft</td>
<td>G-Fee Draft: Ginnie II</td>
</tr>
<tr>
<td>20th CD</td>
<td>G2 P&amp;I Draft</td>
<td>P&amp;I Draft: Ginnie II</td>
</tr>
</tbody>
</table>
## TIMELINE ITEMS – MONTHLY “WORKFLOW”

<table>
<thead>
<tr>
<th>Timeline</th>
<th>Workflow Item</th>
<th>Workflow Item Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>20&lt;sup&gt;th&lt;/sup&gt; CD</td>
<td>Various Suspense</td>
<td>➢ Various Suspense Responses are due no later than the 20&lt;sup&gt;th&lt;/sup&gt; CD. Updates are posted in RFS by the end of the month.</td>
</tr>
<tr>
<td>24&lt;sup&gt;th&lt;/sup&gt;/25&lt;sup&gt;th&lt;/sup&gt; CD</td>
<td>RFS Close</td>
<td>➢ RFS closes for the current reporting month on the 24&lt;sup&gt;th&lt;/sup&gt;/25&lt;sup&gt;th&lt;/sup&gt; of the month. No corrections can be made after this date.</td>
</tr>
<tr>
<td>2&lt;sup&gt;nd&lt;/sup&gt; to Last BD Month by 9 AM</td>
<td>Loan Match Suspense Posted</td>
<td>➢ Last day for loan match Suspense updates to be posted in RFS by Operations (Issuers must submit the update items based on 10&lt;sup&gt;th&lt;/sup&gt; BD report). Update Suspense download and email to <a href="mailto:GinnieMaeSuspense@Deloitte.com">GinnieMaeSuspense@Deloitte.com</a> by 9 AM ET.</td>
</tr>
<tr>
<td>Monthly</td>
<td>Each Month</td>
<td>➢ P&amp;I Custodial Accounts – Reconcile accounts within 30 days of the previous month’s cut-off date.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>➢ T&amp;I Custodial Accounts – Reconcile accounts within 30 days of the previous month’s cut-off date.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>➢ Test of Expected P&amp;I – Required calculation performed on all pools each month. Shortages funded by Issuer.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>➢ Pool to Security Reconciliation – Required calculation performed on all pools each month. For under-collateralized pools, principal must be passed through to security holders.</td>
</tr>
<tr>
<td>Quarterly</td>
<td>Per Guide</td>
<td>➢ RFS Custodial Accounts Verification – report submission due between the 6&lt;sup&gt;th&lt;/sup&gt; and 15&lt;sup&gt;th&lt;/sup&gt; BD of March, June, September and December. Enter the data in GMEP/RFS.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>➢ RFS WHFIT information, determined by Issuer, is due by the 10&lt;sup&gt;th&lt;/sup&gt; CD of January, April, July and October. Corrections due by the 15&lt;sup&gt;th&lt;/sup&gt; CD of the month.</td>
</tr>
<tr>
<td>Annual</td>
<td>Per Guide</td>
<td>➢ Annual Reporting of Financial Statements – Upload to GMEP IPA. Due 90 Days after close of Issuer Fiscal Year.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>➢ Issuer Detail Report (MWX) posted to e-Notification after Fiscal Year.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>➢ Master Agreements due by December 31&lt;sup&gt;st&lt;/sup&gt; via GMEP.</td>
</tr>
</tbody>
</table>
Section 4: E-Notification
ABOUT RFS E-NOTIFICATION

- E-Notification is an online function, accessible from the Ginnie Mae Enterprise Portal (GMEP). E-Notification provides an automatic email notice. However, it is the Issuers responsibility to check their notifications on line via RFS, on a routine basis.

- E-Notification directly supports a wide range of Monthly Investor Reporting and Related Activity by providing “notices” and “content” (reports, documents, files, etc.) accessible on line:

<table>
<thead>
<tr>
<th>Name of Notice</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>PA Functional Acknowledgement</td>
<td>Related to reporting of monthly files to RFS</td>
</tr>
<tr>
<td>PA Exception Feedback Notice</td>
<td>As a result of RFS editing of file receipt, and also as a result of RFS Summarize/Summary edit process.</td>
</tr>
<tr>
<td>Pre-Collection Notice</td>
<td>Part of the ACH-draft process: Ginnie Mae’s Central Paying and Transfer Agent</td>
</tr>
<tr>
<td>Daily and Monthly Unique Loan IDs</td>
<td>Provides the ULIDs for loans in new pools</td>
</tr>
<tr>
<td>New Pools Data Quality</td>
<td>Verification of data reported at Origination</td>
</tr>
<tr>
<td>Matching and Suspense Notices</td>
<td>Result of RFS Matching – Originations, Aged Matching and Terminated Loans</td>
</tr>
<tr>
<td>Various Suspense Notice</td>
<td>As a result of RFS editing of various records (V-Records)</td>
</tr>
<tr>
<td>Other items such as LOC Letters,</td>
<td>Notices from Ginnie Mae announcing APMs, Issuer Outreach Calls,</td>
</tr>
<tr>
<td>Notices from Ginnie Mae announcing</td>
<td>Modernization Updates, events, outages, etc.</td>
</tr>
<tr>
<td>APMs, Issuer Outreach Calls,</td>
<td></td>
</tr>
<tr>
<td>Modernization Updates, events,</td>
<td></td>
</tr>
<tr>
<td>outages, etc.</td>
<td></td>
</tr>
</tbody>
</table>
E-NOTIFICATION INFORMATION

- E-Notification provides notices and “content”
  - Content may be text files, PDFs, letters, etc. from Ginnie Mae’s processing systems (e.g. from RFS exception feedback system, the pool processing systems, central payment and transfer systems, custom notices from Ginnie Mae, etc.).
  - Many of these are routine daily, weekly, monthly notices and content related to monthly investor reporting.

- Many of the notices have the direct link to the content. It is up to the Issuer to determine how best to use the content. Some content is in ‘raw’ text files, where other files are formatted.

- The notification is always linked to the most currently available content.
  - Notifications for the same subject, for recurring notices that have links, will always provide only the most current content.
  - Prior period content must be obtained through the Ginnie Mae HotLine (833-466-2435 Option 2).

### Messages List (≤ 30 Days)

<table>
<thead>
<tr>
<th>Subject</th>
<th>Date &amp; Time Sent</th>
<th>Read By</th>
<th>Date Read</th>
</tr>
</thead>
<tbody>
<tr>
<td>PA Exception Feedback</td>
<td>09/02/2015 03:30:13PM</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PA Functional Acknowledgement</td>
<td>09/02/2015 03:25:08PM</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
ACCESSING E-NOTIFICATION

Enterprise Portal

Welcome To Ginnie Mae Enterprise Portal will not be available from Saturday February 14, 2020 through Tuesday February 24, 2020. Call 1-800-234-4662, option #1.

Welcome
Pool Accounting - Single Family
Pool Accounting - Multifamily
Matching and Suspense (MAS)
Servicemembers Civil Relief Act (SCRA)

Issuer(s):
e-Notification (eN)
Issuer Feedback
HMBS Reporting and Administration (HRA)
Widely Held Fixed Investment Trust (WHFIT)
Issuer Operational Performance Profile
PASSIVE EMAIL

Sign Up To Receive A Passive E-mail

How it works: Enter an e-mail address. Each time a notice is posted to this mailbox an e-mail will be sent informing you that there is a notice in the e-Notification mailbox. The user must go to the e-Notification mailbox to view the actual notification.

Issuer #

E-mail Address: Your email address

Submit  Remove
## ISSUER INBOX – POSTED NOTIFICATIONS

<table>
<thead>
<tr>
<th>Subject</th>
<th>Date &amp; Time Sent</th>
<th>Read By</th>
<th>Date Read</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commitment Authority Availability</td>
<td>09/21/2019 04:54:40AM</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pre-Collection Notices RAW Re-Procured</td>
<td>09/11/2019 05:20:24PM</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pre-Collection Notices Ginnie Mae II Raw</td>
<td>09/11/2019 04:46:13PM</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ENote Sent In Error - Issuer Detail Report</td>
<td>09/10/2019 09:10:44AM</td>
<td>Joe</td>
<td>09/11/19</td>
</tr>
<tr>
<td>Issuer Detail Report</td>
<td>09/10/2019 02:15:58PM</td>
<td>Joe</td>
<td>09/10/19</td>
</tr>
<tr>
<td>Issuer Detail Report</td>
<td>09/10/2019 02:15:10PM</td>
<td>Joe</td>
<td>09/10/19</td>
</tr>
<tr>
<td>Pre-Collection Notices Ginnie Mae II Formatted</td>
<td>09/10/2019 05:07:02AM</td>
<td>Joe</td>
<td>09/10/19</td>
</tr>
<tr>
<td>Pre-Collection Notices Ginnie Mae II Raw</td>
<td>09/10/2019 05:41:09AM</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PA Exception Feedback</td>
<td>09/05/2019 12:51:27PM</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PA Functional Acknowledgement</td>
<td>09/05/2019 12:35:08PM</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PA Exception Feedback</td>
<td>09/05/2019 02:01:24PM</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PA Functional Acknowledgement</td>
<td>09/05/2019 01:22:25PM</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pre-Collection Notices Ginnie Mae II Formatted</td>
<td>09/05/2019 05:07:52AM</td>
<td>Joe</td>
<td>09/05/19</td>
</tr>
<tr>
<td>Pre-Collection Notices Ginnie Mae II Raw</td>
<td>09/05/2019 05:42:08AM</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PA Resecured Feedback</td>
<td>09/02/2019 10:42:31PM</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PA Functional Acknowledgement</td>
<td>09/03/2019 10:42:33PM</td>
<td></td>
<td></td>
</tr>
<tr>
<td>September Custodial Account verifications</td>
<td>09/03/2019 10:42:33PM</td>
<td>Joe</td>
<td>09/03/19</td>
</tr>
<tr>
<td>Ginnie Mae News and Notes</td>
<td>08/27/2019 05:57:33PM</td>
<td>Joe</td>
<td>08/27/19</td>
</tr>
</tbody>
</table>

View Messages Older Than 30 Days
PA FUNCTIONAL ACKNOWLEDGEMENT

ISSUER NOTIFICATION SCREEN WITH LINK FOR FUNCTIONAL ACKNOWLEDGEMENT

PA Functional Acknowledgement

09/30/2016 10:45:09 PM

View Issuer Notification

Issuer #: [not visible]
Date Created: 9/30/2016 10:45:09 PM
Reference #: 782078
Notice Type: Loan Processing
Subject: PA Functional Acknowledgement
Message:

(right click on a file name below to download the file)

FA_I_hlang_9225_2016094508.csv (225)

Read By: [not visible]
Date Read: [not visible]

Options:
Open in new tab
Open in new window
Open in new InPrivate window
Save target as
Copy link
Add to reading list
## FUNCTIONAL ACKNOWLEDGEMENT DOWNLOAD FILE

<table>
<thead>
<tr>
<th>File Name</th>
<th>File Size</th>
<th>Issuer Id</th>
<th>Record Date</th>
<th>Receipt Date</th>
<th>Receipt Time</th>
<th>User Id</th>
<th>Accept Flag</th>
<th>Pools</th>
<th>Loans</th>
<th>Sensitive</th>
<th>Various</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>rfs_1_hlan</td>
<td>131789</td>
<td>9225</td>
<td>1-Sep-16</td>
<td>22:45:08</td>
<td>l_hlang</td>
<td>A</td>
<td>69</td>
<td>379</td>
<td>0</td>
<td>18</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Accept Flag:
- A – File Accepted
- R – File Rejected
EXCEPTION FEEDBACK NOTIFICATION EXAMPLE

ISSUER NOTIFICATION SCREEN WITH LINK FOR DOWNLOAD OF EXCEPTION FEEDBACK FILE
## Exception Feedback Download File Example

File opens as CSV

<table>
<thead>
<tr>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
<th>G</th>
<th>H</th>
<th>I</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>POOL</td>
<td>LOAN</td>
<td>ISSUER LOAN</td>
<td>SEVERITY CODE</td>
<td>FIELD</td>
<td>VALUE</td>
<td>MESSAGE</td>
<td>EXPECTED</td>
</tr>
<tr>
<td>2</td>
<td>#725150</td>
<td>0</td>
<td>E</td>
<td>RFS111</td>
<td>Pool Id</td>
<td>#725150</td>
<td>no activity reported this period</td>
<td>#</td>
</tr>
<tr>
<td>3</td>
<td>#725151</td>
<td>0</td>
<td>E</td>
<td>RFS111</td>
<td>Pool Id</td>
<td>#725151</td>
<td>no activity reported this period</td>
<td>#</td>
</tr>
<tr>
<td>4</td>
<td>#725157</td>
<td>0</td>
<td>E</td>
<td>RFS111</td>
<td>Pool Id</td>
<td>#725157</td>
<td>no activity reported this period</td>
<td>#</td>
</tr>
<tr>
<td>5</td>
<td>#725158</td>
<td>0</td>
<td>E</td>
<td>RFS111</td>
<td>Pool Id</td>
<td>#725158</td>
<td>no activity reported this period</td>
<td>#</td>
</tr>
<tr>
<td>6</td>
<td>#725160</td>
<td>0</td>
<td>E</td>
<td>RFS111</td>
<td>Pool Id</td>
<td>#725160</td>
<td>no activity reported this period</td>
<td>#</td>
</tr>
<tr>
<td>7</td>
<td>#725139</td>
<td>0</td>
<td>C</td>
<td>POOL104</td>
<td>Pool FIC</td>
<td>#</td>
<td>8503.63 should equal the sum of the previous period</td>
<td>#</td>
</tr>
<tr>
<td>8</td>
<td>#725139</td>
<td>0</td>
<td>C</td>
<td>POOL452</td>
<td>Security RPB</td>
<td>#</td>
<td>.00 should equal prior month</td>
<td>#1365477.32</td>
</tr>
<tr>
<td>9</td>
<td>#725139</td>
<td>212554542</td>
<td>212554542</td>
<td>LOAN654</td>
<td>Loan Unpaid Principal Balance</td>
<td>#0 should be greater than zero</td>
<td>#108457.00</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>#725139</td>
<td>212554542</td>
<td>212554542</td>
<td>LOAN655</td>
<td>Loan Unpaid Principal Balance</td>
<td>#0 is not consistent with other period</td>
<td>#108457.00</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>#725139</td>
<td>212554551</td>
<td>212554551</td>
<td>NOTE305</td>
<td>Loan Maturity Date</td>
<td>#03/01/2066 should be not more than current date</td>
<td>#04/20/2044</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>#725139</td>
<td>212554553</td>
<td>212554553</td>
<td>NOTE354</td>
<td>Loan Interest Rate</td>
<td>#6.75 should be greater than 5</td>
<td>#4.5000</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>#725139</td>
<td>212554555</td>
<td>212554555</td>
<td>NOTE305</td>
<td>Loan Maturity Date</td>
<td>#04/01/2049 should be not more than current date</td>
<td>#04/20/2044</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>#725140</td>
<td>212647108</td>
<td>212647108</td>
<td>LOAN655</td>
<td>Loan Unpaid Principal Balance</td>
<td>#98002.25 is not consistent with other period</td>
<td>#97749.80</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>#725142</td>
<td>0</td>
<td>C</td>
<td>POOL452</td>
<td>Security RPB</td>
<td>#</td>
<td>1332127.35 should equal prior month</td>
<td>#1331833.58</td>
</tr>
<tr>
<td>16</td>
<td>#725142</td>
<td>212590494</td>
<td>212590494</td>
<td>LOAN655</td>
<td>Loan Unpaid Principal Balance</td>
<td>#85510 is not consistent with other period</td>
<td>#85507.04</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>#725142</td>
<td>212590497</td>
<td>212590497</td>
<td>LOAN654</td>
<td>Loan Unpaid Principal Balance</td>
<td>#0 should be greater than zero</td>
<td>#96494.24</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>#725142</td>
<td>212590497</td>
<td>212590497</td>
<td>LOAN655</td>
<td>Loan Unpaid Principal Balance</td>
<td>#0 is not consistent with other period</td>
<td>#96494.24</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>#725145</td>
<td>0</td>
<td>C</td>
<td>POOL104</td>
<td>Pool FIC</td>
<td>#</td>
<td>3736.79 should equal the sum of the previous period</td>
<td>#3153.30</td>
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<tr>
<td>20</td>
<td>#725147</td>
<td>0</td>
<td>C</td>
<td>POOL452</td>
<td>Security RPB</td>
<td>#</td>
<td>1526927.89 should equal prior month</td>
<td>#1516912.77</td>
</tr>
</tbody>
</table>
**PRE COLLECTION NOTICE EXAMPLE**

Post Morning of 3\textsuperscript{rd} and 6\textsuperscript{th} business day

---

**Issuer Number:** 9273  
**Ginnie Mae Mortgage-Backed Securities Program**  
**Page:** 3332

<table>
<thead>
<tr>
<th>ACH Collection Date</th>
<th>07/15/20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Report Date</td>
<td>07/07/20</td>
</tr>
</tbody>
</table>

**Ginnie Mae 1**  
**Principal, Interest and Guaranty Fee PreCollection Notice**  
**Central P & I Account**

<table>
<thead>
<tr>
<th>Account Number</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Account Information</td>
<td></td>
</tr>
</tbody>
</table>

**Based on the RPB provided by you for each of the following pools, the principal, interest, pre-payment penalty (if applicable) and guaranty fee amounts will be collected from your central P & I account via ACH. Collection for guaranty fee will be on the 10th calendar day and collection for principal, interest and pre-payment penalty (if applicable) will be on the 15th calendar day. The total draft amount for each collection date is provided at the end of this notice.**

<table>
<thead>
<tr>
<th>Pool/Loan Package Number</th>
<th>Pool Indicator</th>
<th>Pool Type</th>
<th>RPB</th>
<th>Principal Payment</th>
<th>Interest Payment</th>
<th>Total P &amp; I Payment</th>
<th>Guaranty Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>AB7093</td>
<td>X</td>
<td>SF</td>
<td>591,011.11</td>
<td>2,187.68</td>
<td>1,483.02</td>
<td>3,680.70</td>
<td>29.66</td>
</tr>
<tr>
<td>AE9490</td>
<td>X</td>
<td>SF</td>
<td>1,027,454.21</td>
<td>3,737.04</td>
<td>3,007.64</td>
<td>6,745.40</td>
<td>51.56</td>
</tr>
<tr>
<td>BB2705</td>
<td>X</td>
<td>SF</td>
<td>1,078,851.25</td>
<td>1,661.30</td>
<td>3,601.71</td>
<td>5,263.01</td>
<td>54.03</td>
</tr>
<tr>
<td>BB2713</td>
<td>X</td>
<td>SF</td>
<td>2,259,875.81</td>
<td>3,461.57</td>
<td>7,544.46</td>
<td>11,006.03</td>
<td>113.17</td>
</tr>
<tr>
<td>BB2716</td>
<td>X</td>
<td>SF</td>
<td>1,000,655.62</td>
<td>1,524.68</td>
<td>3,340.60</td>
<td>4,865.28</td>
<td>50.11</td>
</tr>
<tr>
<td>BB2721</td>
<td>X</td>
<td>SF</td>
<td>1,744,455.29</td>
<td>2,445.22</td>
<td>6,550.88</td>
<td>8,996.10</td>
<td>87.35</td>
</tr>
<tr>
<td>BF5840</td>
<td>X</td>
<td>SF</td>
<td>1,333,612.70</td>
<td>1,480.73</td>
<td>5,004.27</td>
<td>6,484.40</td>
<td>67.72</td>
</tr>
<tr>
<td>BF5850</td>
<td>X</td>
<td>SF</td>
<td>1,173,292.32</td>
<td>1,488.35</td>
<td>4,894.92</td>
<td>6,383.27</td>
<td>58.74</td>
</tr>
</tbody>
</table>

**P & I Totals:**  
18,376.77  
35,427.50  
53,804.27

**Guaranty Fee Total:**  
Book Entry Pools: 511.34  
Non-Book Entry Pools: 0.00  
Total Guaranty Fee: 511.34

**Total Issuer Collection:**  
54,315.61

**07/10/20**  
Guaranty Fee ACH Draft: 511.34  
ACH Draft: 53,804.27

**Draft Totals:**  
54,315.61

For inquiries, please contact:  
Candida Mattocks at 212-815-4617  
Or  
Kathryn Corbett at 315-414-3830

---

Ginnie Mae  
Our Guaranty Matters
POLLING QUESTION

• What is the deadline to report 100% of Pool and Loan data?
  • 2\textsuperscript{nd} business day
  • 3\textsuperscript{rd} business day
  • 4\textsuperscript{th} business day
  • 10\textsuperscript{th} business day

• How many business day do you have to clear Critical Alerts?
  • 2\textsuperscript{nd} business day
  • 3\textsuperscript{rd} business day
  • 4\textsuperscript{th} business day
  • 10\textsuperscript{th} business day

• What color is the message in e-Note if the notice has not been read?
  • Black
  • Red
  • Green
  • Purple
Section 5: RFS Monthly Report of Pool and Loan Data
REPORTING TIMELINE

• 100% of Pool and Loan data must be reported by 7 PM ET on 2\textsuperscript{nd} business day.

• Critical RFS Alerts must be cleared by 7 PM ET on 4\textsuperscript{th} business day.
OVERVIEW OF RFS RECORDS

• P – Pool Record
• L – Loan Record
• S – Sensitive Loan Record
• V – Various Loan Record

• MBS Guide Appendix VI-19:
  https://ginniemaegov/issuers/program_guidelines/MBSGuideAppendicesLib/App
  endix_VI-19.pdf

• Provides the detailed specifications for these records.
P – POOL RECORD

• This record contains data elements related to the Ginnie Mae pool, one record reports on one pool.

• The “P” record represents the end of report period status of the pool (activity netted to reporting period end).

• Includes “unscheduled principal” (based on loan level data).

IMPORTANT CALCULATIONS PERFORMED BY RFS

Pool Record – the below fields are calculated for purposes of editing; for loan and pool accounting; and for Pool summary data (“11710A”). The Security RPB is reported by issuer.

Fields “calculated” within RFS or not reported by issuer:

- Opening Security RPB
- Scheduled Principal
- Interest Due Security Holder
- Cash Due Security Holder
- “Calculated” Closing Security Balance (RFS compares this to issuer reported Security RPB)
- Guaranty Fee
- Liquidations in Full-FIC field
- **Issuers report Adjustments to FIC, Closing FIC (RFS compares reported value to total Loan FIC.)**
<table>
<thead>
<tr>
<th>P - Pool Record Field #</th>
<th>Field Name</th>
<th>Remarks</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Record Type</td>
<td>Constant P - Pool</td>
<td>The letter P will be the first character on each pool record.</td>
</tr>
<tr>
<td>2</td>
<td>Pool ID</td>
<td>Must be a valid Ginnie Mae pool.</td>
<td>The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.</td>
</tr>
<tr>
<td>3</td>
<td>Adjust FIC</td>
<td>999999999.99 Signed Field</td>
<td>The amount of adjustment, if any, to the pool FIC for the current Reporting Month.</td>
</tr>
<tr>
<td>4</td>
<td>Pool FIC</td>
<td>99999999.99</td>
<td>Dollar amount of the Fixed Installment Control for this pool for this reporting period.</td>
</tr>
<tr>
<td>5</td>
<td>Servicing Fee</td>
<td>999999999.99</td>
<td>Dollar amount of the Servicing Fee as calculated per the Ginnie Mae MBS Guide. If the Issuer calculates a Servicing Fee value that is negative, report zeroes to RFS.</td>
</tr>
<tr>
<td>6</td>
<td>Weighted Average Interest Rate</td>
<td>99.9999</td>
<td>The weighted average interest rate per the Ginnie Mae MBS Guide. Required for Ginnie Mae I Manufactured Housing pools and for all Ginnie Mae II pools.</td>
</tr>
<tr>
<td>7</td>
<td>Net Adjust RPB</td>
<td>9999999999.99 Signed Field</td>
<td>Adjustment to principal remitted to security holders. (For construction and serial note pools, this value must be zero.).</td>
</tr>
<tr>
<td>8</td>
<td>Deferred GPM Interest</td>
<td>999999999.99</td>
<td>Deferred Interest paid holders (GPM only): For GPM pools only, the dollar amount that is attributed to interest previously deferred and added to the principal of each loan that was paid to security holders in the current reporting month.</td>
</tr>
<tr>
<td>9</td>
<td>Serial Note</td>
<td>9999999999.99</td>
<td>Serial Notes principal available for distribution to holders. This field is only used for Serial Note pools.</td>
</tr>
<tr>
<td>P - Pool Record Field #</td>
<td>Field Name</td>
<td>Remarks</td>
<td>Description</td>
</tr>
<tr>
<td>------------------------</td>
<td>--------------------------------</td>
<td>----------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>10</td>
<td>Security RPB</td>
<td>9999999999.99</td>
<td>The Security remaining unpaid principal dollar amount of this pool as of the end of this reporting period. The Security RPB reported to RFS must be equal to the final RPB monthly report. The final Security RPB is the reported value that RFS releases to the CPTA after 7 PM (Eastern Time) on the 4th business day.</td>
</tr>
<tr>
<td>11</td>
<td>T&amp;I Escrow Balance</td>
<td>Signed Field</td>
<td>The dollar amount of the balance of tax and insurance account applicable to this pool as of the reporting period. Include any funds advanced by the Issuer for individual mortgage deficit escrow.</td>
</tr>
<tr>
<td>12</td>
<td>P&amp;I Fund Balance</td>
<td>Signed Field</td>
<td>The dollar amount of the balance in the Principal and Interest account for this pool as of the reporting period.</td>
</tr>
<tr>
<td>13</td>
<td>Other Balance</td>
<td>Signed Field</td>
<td>The dollar amount of the balance of other funds.</td>
</tr>
<tr>
<td>14</td>
<td>Replacement Reserve Balance</td>
<td>9999999999.99</td>
<td>Total dollar amount of all repair and replacement funds applicable to the pool as of the reporting period. Applies to Multifamily only.</td>
</tr>
<tr>
<td>15</td>
<td>Construction Loan Principal Balance</td>
<td>Signed Field</td>
<td>The principal portion of the payment collected when construction has not been completed prior to the required commencement of amortization. Applies to Multifamily only.</td>
</tr>
<tr>
<td>16</td>
<td>P&amp;I Account Number</td>
<td></td>
<td>The custodial bank account number holding the principal and interest for this pool.</td>
</tr>
<tr>
<td>17</td>
<td>P&amp;I Bank ID</td>
<td></td>
<td>The American Bankers Association routing number of the custodial bank where the principal and interest of the pool is held.</td>
</tr>
<tr>
<td>P - Pool Record Field #</td>
<td>Field Name</td>
<td>Remarks</td>
<td>Description</td>
</tr>
<tr>
<td>-------------------------</td>
<td>-------------------------------------------------</td>
<td>------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>18</td>
<td>T&amp;I Account Number</td>
<td>The custodial bank account number holding the taxes and insurance for this pool.</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>T&amp;I Bank ID</td>
<td>The American Bankers Association routing number of the custodial bank where the taxes and insurance of the pool is held.</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Replacement Reserve Account Number</td>
<td>The custodial bank account number holding the repair and replacement fund for this Multifamily pool.</td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>Replacement Reserve Bank ID</td>
<td>The American Bankers Association routing number of the custodial bank holding the repair and replacement fund for this Multifamily pool.</td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>Construction Loan Principal Account Number</td>
<td>The custodial bank account number holding the principal for this Multifamily pool.</td>
<td></td>
</tr>
<tr>
<td>23</td>
<td>Construction Loan Principal Bank ID</td>
<td>The American Bankers Association routing number of the custodial bank holding the principal funds for this Multifamily pool.</td>
<td></td>
</tr>
<tr>
<td>24</td>
<td>Filler</td>
<td>Reserved for future use.</td>
<td></td>
</tr>
<tr>
<td>25</td>
<td>Filler</td>
<td>Reserved for future use.</td>
<td></td>
</tr>
</tbody>
</table>
L – LOAN RECORD

• This loan level record contains data elements related to the active loans associated with the pool records (one record for each loan).

• The “L” record represents the end of report period status of the loan (activity netted to reporting period end).

• An “L” record is reported for Loan(s) liquidating from the pool in the report period.

# L – Loan Record

<table>
<thead>
<tr>
<th>Field #</th>
<th>Field Name</th>
<th>Remarks</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Record Type</td>
<td>Constant L – Loan</td>
<td>The letter L will be the first character on each loan record.</td>
</tr>
<tr>
<td>2</td>
<td>Unique Loan ID</td>
<td>A number assigned by Ginnie Mae, which uniquely identifies this loan. See the appendix to this document, which provides additional Unique Loan ID information.</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Pool ID</td>
<td>Must be a valid Ginnie Mae pool.</td>
<td>The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.</td>
</tr>
<tr>
<td>4</td>
<td>Loan Type</td>
<td>FHA, FH1, FMF, RHS, RMF, PIH, VAG, VAV</td>
<td>A code, which denotes the government agency, associated with this loan.</td>
</tr>
<tr>
<td>5</td>
<td>Case Number</td>
<td></td>
<td>The Case Number to be reported per Ginnie Mae APM 02-17 (e.g., FHA, RHS, PIH, or VA). It must be the same Case Number that was reported (on the Schedule of Pooled Mortgages) to GinnieNET at the time of pool origination. All Case Numbers must contain 15 character positions.</td>
</tr>
<tr>
<td>6</td>
<td>Issuer Loan ID</td>
<td></td>
<td>The number assigned by the Issuer to uniquely identify the loan to their internal system.</td>
</tr>
<tr>
<td>7</td>
<td>First Payment Date</td>
<td>MMDDYYYY</td>
<td>The date in which the first monthly installment payment was due in accordance with the mortgage/note. For modified loans, report the first payment date of the re-amortized loan; the same date reported at pooling.</td>
</tr>
<tr>
<td>8</td>
<td>Loan Maturity Date</td>
<td>MMDDYYYY</td>
<td>The maturity date of this loan in accordance with mortgage/note. For modified loans, report the maturity date of the re-amortized loan; the same date reported at pooling.</td>
</tr>
<tr>
<td>L – Loan Record Field #</td>
<td>Field Name</td>
<td>Remarks</td>
<td>Description</td>
</tr>
<tr>
<td>--------------------------</td>
<td>--------------------------</td>
<td>--------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>9</td>
<td>Loan Interest Rate</td>
<td>99.9999</td>
<td>The interest rate of the loan. <strong>For modified loans, report the loan interest rate of the re-amortized loan; the same rate reported at pooling.</strong></td>
</tr>
<tr>
<td>10</td>
<td>Loan OPB</td>
<td>9999999999.99</td>
<td>Original Principal Balance, the dollar amount of the original loan principal balance as stated on the mortgage note. <strong>For modified loans, report the original OPB of the loan per the “original” note; not the modified OPB.</strong></td>
</tr>
<tr>
<td>11</td>
<td>Loan FIC</td>
<td>999999999.99</td>
<td>The current fixed installment constant of principal and interest payments for this loan. <strong>For modified loans, report the monthly FIC (principal and interest) of the re-amortized loan; the same value reported at pooling.</strong></td>
</tr>
<tr>
<td>12</td>
<td>Last Installment Paid Date</td>
<td>MMDDYYYY</td>
<td>The loan amortization schedule date of the last installment payment received. If the borrower has not made any payment to the loan and if there is no Last Installment Paid Date, do not report a value in this field (report blank in this field).</td>
</tr>
<tr>
<td>13</td>
<td>In Foreclosure Flag</td>
<td>N or Y (default N)</td>
<td>A flag that indicates whether or not this loan is in foreclosure.</td>
</tr>
<tr>
<td>14</td>
<td>Delinquent Interest</td>
<td>999999999.99</td>
<td>The total interest portions of delinquent installments due for this loan. This is the interest portion of unpaid installments that are delinquent (or in foreclosure) as of the end of the reporting period.</td>
</tr>
<tr>
<td>15</td>
<td>Delinquent Principal</td>
<td>9999999999.99</td>
<td>The total principal portions of delinquent installments due for this loan. This is the principal portion of unpaid installments that are delinquent (or in foreclosure) as of the end of the reporting period.</td>
</tr>
<tr>
<td>Field #</td>
<td>Field Name</td>
<td>Remarks</td>
<td>Description</td>
</tr>
<tr>
<td>---------</td>
<td>------------------</td>
<td>---------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>16</td>
<td>Prepaid Interest</td>
<td>999999999.99</td>
<td>The total interest portions of prepaid installments collected for this loan. Report interest portion of monthly installments that have been collected where the due dates of the installments are later than the current reporting month.</td>
</tr>
<tr>
<td>17</td>
<td>Prepaid Principal</td>
<td>9999999999.99</td>
<td>The total principal portions of prepaid installments collected for this loan. Report the principal portion of monthly installments that have been collected where the due dates of the installments are later than the current reporting month.</td>
</tr>
<tr>
<td>18</td>
<td>Install Interest</td>
<td>999999999.99</td>
<td>The amount of all installment interest collected for this loan this reporting period. This includes the scheduled payment due this month; delinquent installments collected, as well as prepaid installments. Report all monthly installments of interest collected (actually received) on pooled loans during the reporting month.</td>
</tr>
<tr>
<td>19</td>
<td>Install Principal</td>
<td>9999999999.99</td>
<td>The amount of all installment principal collected for this loan this reporting period. This includes the scheduled payment due this month; delinquent installments collected, as well as prepaid installments. Enter all monthly installments of principal collected (actually received) on pooled loans during the reporting month. Do not include curtailments.</td>
</tr>
<tr>
<td>20</td>
<td>Curtailment</td>
<td>9999999999.99</td>
<td>The dollar amount of non-scheduled additional principal collected for this loan this reporting period. Report principal amounts credited to the mortgage loan this reporting period that is “in addition” to monthly installments. Do not report liquidation-in-full in this field.</td>
</tr>
<tr>
<td>21</td>
<td>Adjust Interest</td>
<td>999999999.99</td>
<td>A signed field. Dollar amount of adjustment to the loan interest collected. Reasons for adjustments may include: 1) Curtailment interest adjustment, 2) Reversal of installment payment because the check bounced, 3) Corrections to mistakes made in prior reporting.</td>
</tr>
<tr>
<td>L – Loan Record Field #</td>
<td>Field Name</td>
<td>Remarks</td>
<td>Description</td>
</tr>
<tr>
<td>------------------------</td>
<td>--------------------------------</td>
<td>--------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>22</td>
<td>Net Adjust UPB</td>
<td>9999999999.99 Signed Field</td>
<td>A signed field. Adjustments to the loan principal balance: The dollar amount of adjustment to the unpaid principal balance of the loan. Reasons for adjustments may include: 1) Construction Draws, 2) New loan substituted for a liquidated loan 3) Reversal of an installment payment because the check bounced, 4) Corrections to mistakes made in prior reporting.</td>
</tr>
<tr>
<td>23</td>
<td>Loan UPB</td>
<td>9999999999.99 Signed Field</td>
<td>A signed field. The UPB of the loan this reporting period, as of the close of the Issuer’s reporting cutoff for the reporting period. The value reported should not include amounts for unsecuritized construction loan draws. For loans being liquidated, report the amount of the principal balance remaining on the loan after application of the last installment received from the mortgagor prior to the liquidation.</td>
</tr>
<tr>
<td>24</td>
<td>Removal Date</td>
<td>MMDDYYYY</td>
<td>For loan liquidation, the date in which the loan was removed from the Ginnie Mae pool. Format MMDDYYYY. Liquidation is any transaction that reduces the unpaid principal balance of a loan to zero in the reporting period.</td>
</tr>
<tr>
<td>25</td>
<td>Removal Reason</td>
<td>1, 2, 3, 4, 5, 6</td>
<td>A code that denotes the reason why the loan was removed from the Ginnie Mae pool.</td>
</tr>
<tr>
<td>26</td>
<td>Liquidation Interest Due</td>
<td>9999999999.99</td>
<td>The dollar amount of the interest, due the pool.</td>
</tr>
<tr>
<td>27</td>
<td>Liquidation Principal Remitted</td>
<td>9999999999.99</td>
<td>The sum of each of the installment principal amounts remitted.</td>
</tr>
<tr>
<td>28</td>
<td>Liquidation Principal Balance</td>
<td>9999999999.99 Signed Field</td>
<td>A signed field. The remaining principal balance of the loan at liquidation.</td>
</tr>
<tr>
<td>29</td>
<td>Loan T&amp;I Balance</td>
<td>9999999999.99 Signed Field</td>
<td>A signed field. The balance of taxes and insurance funds in escrow or impound account, for the loan, as of the Issuers reporting cutoff date. This field applies to Single Family loans only and is not required for Multifamily loans.</td>
</tr>
</tbody>
</table>
This loan level record contains “static” information and personally identifiable information (PII). It is only reported if there is a change to incorrect or incomplete data.

# S – SENSITIVE LOAN RECORD

<table>
<thead>
<tr>
<th>S – Sensitive Record Field #</th>
<th>Field Name</th>
<th>Remarks</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Record Type</td>
<td>Constant S – Sensitive</td>
<td>The letter S will be the first character on each sensitive loan record.</td>
</tr>
<tr>
<td>2</td>
<td>Unique Loan ID</td>
<td></td>
<td>A number assigned via GinnieNET that uniquely identifies this Ginnie Mae loan. See the appendix to this document, which provides additional Unique Loan ID information.</td>
</tr>
<tr>
<td>3</td>
<td>Loan Street</td>
<td>Property address</td>
<td>The street address of the property that is mortgaged under this loan.</td>
</tr>
<tr>
<td>4</td>
<td>Loan City</td>
<td>Property city</td>
<td>The name of the city in which the property associated with this mortgage is located.</td>
</tr>
<tr>
<td>5</td>
<td>Loan State</td>
<td>Property state</td>
<td>The U.S. Postal Service code for the state in which the property is located.</td>
</tr>
<tr>
<td>6</td>
<td>Loan Zip</td>
<td>Property zip code</td>
<td>The U.S. Postal Service ZIP code of the property.</td>
</tr>
<tr>
<td>7</td>
<td>SSN 1</td>
<td></td>
<td>Social Security Number or Tax ID for the loan.</td>
</tr>
<tr>
<td>8</td>
<td>First Name 1</td>
<td></td>
<td>The First name of the borrower of this loan.</td>
</tr>
<tr>
<td>9</td>
<td>Last Name 1</td>
<td></td>
<td>Last name of the borrower of this loan. If the loan is a Multifamily loan, enter the name of the organization.</td>
</tr>
<tr>
<td>10</td>
<td>SSN 2</td>
<td></td>
<td>Social Security Number of a second borrower of the mortgage loan.</td>
</tr>
</tbody>
</table>
## S – SENSITIVE LOAN RECORD

<table>
<thead>
<tr>
<th>S – Sensitive Record Field #</th>
<th>Field Name</th>
<th>Remarks</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>11</td>
<td>First Name 2</td>
<td></td>
<td>The First name of the second borrower of this loan.</td>
</tr>
<tr>
<td>12</td>
<td>Last Name 2</td>
<td></td>
<td>Last name of the second borrower of this loan.</td>
</tr>
<tr>
<td>13</td>
<td>SSN 3</td>
<td></td>
<td>Social Security Number of the third borrower for the mortgage loan.</td>
</tr>
<tr>
<td>14</td>
<td>First Name 3</td>
<td></td>
<td>The First name of the third borrower of this loan.</td>
</tr>
<tr>
<td>15</td>
<td>Last Name 3</td>
<td></td>
<td>Last name of the third borrower of this loan.</td>
</tr>
<tr>
<td>16</td>
<td>SSN 4</td>
<td></td>
<td>Social Security Number of the fourth borrower for the mortgage loan.</td>
</tr>
<tr>
<td>17</td>
<td>First Name 4</td>
<td></td>
<td>The First name of the fourth borrower of this loan.</td>
</tr>
<tr>
<td>18</td>
<td>Last Name 4</td>
<td></td>
<td>Last name of the fourth borrower of this loan.</td>
</tr>
<tr>
<td>19</td>
<td>SSN 5</td>
<td></td>
<td>Social Security Number of the fifth borrower for the mortgage loan.</td>
</tr>
<tr>
<td>20</td>
<td>First Name 5</td>
<td></td>
<td>The First name of the fifth borrower of this loan.</td>
</tr>
<tr>
<td>21</td>
<td>Last Name 5</td>
<td></td>
<td>Last name of the fifth borrower of this loan.</td>
</tr>
</tbody>
</table>
V – VARIOUS LOAN RECORD

- This loan record contains various other “static” information related to the loan. It is only reported if there is a change to the data that was initially submitted on form HUD 11706 Schedule of Pooled Mortgages.

- Many various data items are controlled fields. These are subject to an edit and suspense process. Issuers will be contacted to confirm the changes.

**PROCESS FLOW – MONTHLY VARIOUS SUSPENSE**

- “Various” Data is initially entered into Ginnie Mae systems on GinnieNET at Pool Delivery.

- RFS is updated with the data from GinnieNET Pool Delivery (Pool detail and loan detail).

- Issuers use RFS Various input to correct/change data, on an exception basis; as needed basis.

- RFS “Suspends” Various Records and Issuer is notified through RFS E-Notification. RFS Operations contacts the Issuer.

- Issuer provides instructions to RFS Operations about applying the changes/corrections.

- Email address: GinnieMaeVarious@deloitte.com
# V – VARIOUS LOAN RECORD

<table>
<thead>
<tr>
<th>Field #</th>
<th>Field Name</th>
<th>Remarks</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Record Type</td>
<td>Constant V – Various</td>
<td>The letter V will be the first character on each record to update various other loan data. This field cannot be corrected to a blank value.</td>
</tr>
<tr>
<td>2</td>
<td>Unique Loan ID</td>
<td>A number assigned via GinnieNET that uniquely identifies this Ginnie Mae loan. This field cannot be deleted from a previously-reported value.</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Living Units *</td>
<td>1, 2, 3, 4</td>
<td>The number of living units in the property; the same codes used by FHA and VA to indicate one living unit, two, etc.. Valid values are: 1, 2, 3, and 4. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.</td>
</tr>
<tr>
<td>4</td>
<td>Loan Purpose *</td>
<td>1, 2, 3, 4</td>
<td>A code that denotes the purpose of the loan. Valid values are: 1 - Regular, 2 - Refinance, 3 – Loan Modification (HAMP), and 4 – Loan Modification (non-HAMP). This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be corrected to a blank value.</td>
</tr>
<tr>
<td>5</td>
<td>Loan to Value *</td>
<td>999.99</td>
<td>The ratio (expressed as a percent) of the Original Principal Balance, including any financed mortgage insurance premium, to either; (i) in the case of a purchase money loan, the lower of the property's sale price or appraised value at origination; or (ii) in the case of a refinance loan (non-streamline), the appraised value at the time of refinancing. In the case of a streamlined refinance, a value of zero may be entered. RD loans may use the appraised value when calculating the LTV. If reporting for Multifamily, report the standard loan-to-value of the mortgage. This is a controlled field on the Various Loan Record.</td>
</tr>
<tr>
<td>6</td>
<td>Filler</td>
<td>Reserved for future use.</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Debt Service Ratio</td>
<td>99.9999</td>
<td>The debt service ratio can be blank. This field applies to Multifamily pools only.</td>
</tr>
<tr>
<td>8</td>
<td>Credit Score *</td>
<td>Numeric credit score resulting from credit evaluation model. This field applies to Single Family loans only and is not applicable to Multifamily loans. This is a controlled field on the Various Loan Record.</td>
<td></td>
</tr>
<tr>
<td>Field #</td>
<td>Field Name</td>
<td>Remarks</td>
<td>Description</td>
</tr>
<tr>
<td>--------</td>
<td>-------------------------------------</td>
<td>---------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>9</td>
<td>Loan Buydown Code</td>
<td>1 or 2</td>
<td>A code indicating whether the loan has a buydown feature. Valid values are: 1 – Buydown Loan, 2 – Not a Buydown Loan. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.</td>
</tr>
<tr>
<td>10</td>
<td>MIN</td>
<td></td>
<td>A code that identifies this loan in the Mortgage Electronic Registration System (MERS). This field applies to both Single Family and Multifamily loans.</td>
</tr>
<tr>
<td>11</td>
<td>MERS Original Mortgagee</td>
<td>N or Y</td>
<td>A flag that indicates whether this loan defines MERS (Mortgage Electronic Registration System) as the Original Mortgagee. This field applies to both Single Family and Multifamily loans.</td>
</tr>
<tr>
<td>12</td>
<td>GEM Percent Increase</td>
<td>99.9999</td>
<td>Growing Equity loans Mortgage Percentage Increase is the predetermined rate at which monthly payments increase annually for loans in Pool type GD - Growing Equity Mortgages for a number of years acceptable to FHA or VA. This field applies to Single Family loans only.</td>
</tr>
<tr>
<td>13</td>
<td>Down Payment Assistance Flag *</td>
<td>1 or 2</td>
<td>Flag that indicates whether the borrower received gift funds for the down payment. Valid values are: 1 – Borrower Received Gift Funds for Down Payment, 2 – No Gift Assistance. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.</td>
</tr>
<tr>
<td>14</td>
<td>Combined LTV Ratio Percent *</td>
<td>999.99</td>
<td>The ratio (expressed as a percent) of the Original Principal Balance including any financed mortgage insurance premium plus all subordinate mortgages to either; (i) in the case of a purchase money loan, the lower of the property's sale price or appraised value at origination, or (ii) in the case of a refinance loan (non-streamline), the appraised value at the time of refinancing. In the case of a streamlined refinance, a value of zero may be entered. RD loans may use the appraised value when calculating the CLTV. If there is no second lien, report the LTV. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record.</td>
</tr>
</tbody>
</table>
### V – VARIOUS LOAN RECORD

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Remarks</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Debt Expense Ratio Percent *</td>
<td>999.99</td>
<td>The ratio of all debts of the borrower(s) to the borrower’s qualifying income as defined by the mortgage insurer or guarantor. Also known as: Back End Ratio. If this is not required by the insuring agency then enter “000.00” This field applies to Single Family loans only. This is a controlled field on the Various Loan Record.</td>
</tr>
<tr>
<td>Refinance Type *</td>
<td>1, 2, 3, 4</td>
<td>Identifies the type of refinance. Valid values are: 1 – Not Streamlined, Not Cash Out, 2 – Cash Out, and 3 – Streamlined. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be “2”.</td>
</tr>
<tr>
<td>Pre-Modification First Installment Due Date</td>
<td>YYYYMMDD</td>
<td>The original first scheduled installment due prior to the modification (First Payment Due Date prior to modification taking place). This field applies to Single Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be “3” or “4”.</td>
</tr>
<tr>
<td>Pre-Modification Original Principle Balance (OPB) Amount</td>
<td>99999999.99</td>
<td>The Original Principal Balance (OPB) of the modified loan prior to the modification taking place -- the unmodified Original Principal Balance of the loan per the original note. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be “3” or “4”.</td>
</tr>
<tr>
<td>Pre-Modification Interest Rate Percent</td>
<td>99.999</td>
<td>The original interest rate of the modified loan prior to the modification taking place -- the interest rate per the unmodified original note. For ARM loans the unmodified original interest rate per the original note without any interest rate adjustments. This field applies to Single Family loans only. If this field is reported, Loan Purpose must be “3” or “4”.</td>
</tr>
<tr>
<td>Pre-Modification Loan Maturity Date</td>
<td>YYYYMMDD</td>
<td>The original loan maturity date of the modified loan prior to modification taking place -- the maturity date of the loan per the unmodified original note. This field applies to Single Family loans only. If this field is reported, Loan Purpose must be “3” or “4”.</td>
</tr>
<tr>
<td>Field #</td>
<td>Field Name</td>
<td>Remarks</td>
</tr>
<tr>
<td>---------</td>
<td>-----------------------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>21</td>
<td>First-Time Homebuyer Indicator</td>
<td>N or Y, *, Blank</td>
</tr>
<tr>
<td>22</td>
<td>Third-Party Origination Type</td>
<td>1, 2, 3, Blank</td>
</tr>
<tr>
<td>23</td>
<td>Upfront MIP Rate</td>
<td>99.999, *, Blank</td>
</tr>
<tr>
<td>24</td>
<td>Annual MIP Rate</td>
<td>99.999, *, Blank</td>
</tr>
<tr>
<td>25</td>
<td>Loan Origination Date</td>
<td>YYYYMMDD</td>
</tr>
</tbody>
</table>
Section 6: RFS Exception Feedback
RFS UPLOAD/EDIT, SUMMARIZE/EDIT, AND EXCEPTION FEEDBACK

UPLOAD and Edit

Files are uploaded (or data entered online) to RFS and is subject to RFS Upload Editing (or online editing). This upload Exception Feedback is provided for any files that are accepted. (Navigate to Functional Acknowledgement)

This is the initial edit process. Data uploaded or entered online must also be processed by RFS “Summarize” (Summary Edit)

SUMMARIZE and Edit

Summarize does the pool and loan accounting calculations for the pools and loans in the Issuer’s portfolio.

Summarization will occur:

- Automatically when the Issuer has reported 90% of Pool and Loan data.
- Nightly “bulk” Summarize for all issuers meeting the “90%” criteria, to include any online data entry

REVIEW EXCEPTIONS

The Issuer should view the online RFS Issuer Summary screen by navigating to the RFS > Exception Feedback > Summary:

- Provides a snapshot of the monthly reporting activity and total number of outstanding exceptions.
- Navigate to RFS Exception Feedback Screens to View Detailed Exception List.
- Navigate to Exception Feedback “Download Exceptions” for file of Exceptions.
IMPORTANT CALCULATIONS PERFORMED BY RFS

Summarization

• Number of Pools Expected and Number Reported

• Number of Loans Expected and Number Reported

• Loan Delinquency, based on:
  • Current Reporting Period (Header Record Field 3)
  • Last Installment Paid Date (Loan Record Field 12)

• Pool FIC compared to Reported Loans FIC

• Principal and Interest Collected, summarized from the loan level
Pool Record Field Instructions

1. Record Type: The letter P will be the first character on each pool record.

   - Exception Messages
     - E-RFS100 Pool ID must be specified.
     - E-RFS102 Pool ID must be 6 characters.
     - E-RFS103 Pool ID not found for this Issuer number.
     - E-RFS104 Pool ID is associated with another Issuer.
     - E-RFS105 Pool ID is on file but has not been issued yet.
     - E-RFS106 Pool ID has been terminated.
     - E-RFS107 Pool ID previously reported as paid-off.
     - E-RFS110 Pool ID activity for this period belongs to another Issuer.
     - E-RFS111 Pool ID no activity reported this period.

3. Adjust FIC: A signed field. The amount of adjustment, if any, to the pool FIC for the current Reporting Month.
   - Exception Messages
     - H-POOL050 FIC Adjustment should be specified when interest rate changed during the reporting period.
     - E-POOL051 FIC Adjustment must be numeric.
     - E-POOL052 FIC Adjustment must include a decimal point.
     - E-POOL053 FIC Adjustment must include a sign in first position.
     - H-POOL054 FIC Adjustment should equal the difference between the opening and closing Fixed Installment Constant (FIC) for the pool minus the FIC for loans liquidated during the reporting period.
<table>
<thead>
<tr>
<th>Severity Level</th>
<th>Correction Timeframe</th>
<th>Severity Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>E</td>
<td>Corrections to Pool and Loan Records as applicable; corrections on these exceptions are due no later than the 4th business day.</td>
<td>Record cannot be processed – Exceptions must be addressed in order to complete monthly reporting; resubmit data as applicable to the particular RFS message. Exceptions can occur on any Pool, Loan, Sensitive, or Various records.</td>
</tr>
<tr>
<td>Note: E-RFS111 Pool Record - No activity Reported must be cleared by 2nd BD.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>C</td>
<td>Corrections must be addressed by the 4th business day. The severity level, “C”, is only associated with Pool and Loan reporting.</td>
<td>Generally these are exceptions related to remittance and/or disclosure data. These only occur on data related to Pool reporting and/or Loan reporting.</td>
</tr>
<tr>
<td>H</td>
<td>Corrections should be addressed by the 10th business day.</td>
<td>Exceptions related to Pool reporting and/or Loan reporting data.</td>
</tr>
<tr>
<td>M</td>
<td>Corrections should be addressed by the 10th business day.</td>
<td>Single Family Loan Matching and/or Suspense; corrections may require research, and therefore corrections could be made in the following reporting period</td>
</tr>
<tr>
<td>L</td>
<td>Corrections should be addressed by the 10th business day.</td>
<td>Exceptions can occur on any reporting of Pool, Loan, Sensitive, or Various records.</td>
</tr>
</tbody>
</table>
ACCESS TO RFS SUMMARY SCREEN

- Exception Feedback
  - Matching and Suspense (MAS)
  - Servicemembers Civil Relief Act (SCRA)
  - e-Notification (eN)
  - Issuer Feedback
  - HMBS Reporting and Administration (HRA)
  - Widely Held Fixed Investment Trust (WHFIT)

**Home**
- Clicking on this tab takes you to the Issuer Summary screen.

**Summary**
- This tab takes you to the Issuer Summary screen, a single screen view of submission status, exception statistics, delinquency.

**Exceptions**
- This tab takes you to the Alert List screen, displaying a summary list of pool and loan exceptions, sorted by exception severity.

**Download**
- This tab takes you to the Issuer ETA List screen, where you can download ETA files to view the ETA Data records for that issue.
## RFS SUMMARY SCREEN

### Exception Feedback

| Issuer ID: | 9273 | Report Period: | 12/2018 |

### Summary for Issuer ID 9273 - ABC Mortgage - Training

**Last File Submission Date:** 01/04/2017 03:15  
**Last Pool Summarization Date:** 10/23/2016 15:35

- **Pool Exceptions:** 14  
- **Loan Exceptions:** 142

<table>
<thead>
<tr>
<th>Reported Loans</th>
<th>Expected Loans</th>
<th>Liquidated Loans</th>
<th>Delinquent Loans</th>
<th>Delinquent Loans Percentage</th>
<th>1 Month Delinquent</th>
<th>2 Months Delinquent</th>
<th>3+ Months Delinquent</th>
<th>Foreclosure</th>
<th>DQ2+</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0.0000%</td>
</tr>
<tr>
<td>II</td>
<td>95</td>
<td>99</td>
<td>32</td>
<td>38.5556%</td>
<td>18</td>
<td>4</td>
<td>12</td>
<td>0</td>
<td>17.7778%</td>
</tr>
<tr>
<td>Total</td>
<td>95</td>
<td>99</td>
<td>32</td>
<td>38.5556%</td>
<td>18</td>
<td>4</td>
<td>12</td>
<td>0</td>
<td>17.7778%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Reported Pools</th>
<th>Expected Pools</th>
<th>T &amp; I Funds</th>
<th>Other Funds</th>
<th>Guaranty Fee</th>
<th>Fixed Installment Constant</th>
<th>Unpaid Pool Principal Balance</th>
<th>Security Remaining Principal Balance</th>
<th>Principal Due Holders</th>
<th>Interest Due Holders</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>0</td>
<td>0</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$11,908,829.69</td>
<td>$10,999,953.69</td>
<td>$36,004.23</td>
<td>$41,451.58</td>
</tr>
<tr>
<td>II</td>
<td>14</td>
<td>19</td>
<td>$82,999.34</td>
<td>$-22,143.54</td>
<td>$68,239.64</td>
<td>$11,908,829.69</td>
<td>$10,999,953.69</td>
<td>$36,004.23</td>
<td>$41,451.58</td>
</tr>
<tr>
<td>Total</td>
<td>14</td>
<td>19</td>
<td>$82,999.34</td>
<td>$-22,143.54</td>
<td>$68,239.64</td>
<td>$11,908,829.69</td>
<td>$10,999,953.69</td>
<td>$36,004.23</td>
<td>$41,451.58</td>
</tr>
</tbody>
</table>

### Monthly Reporting Certification / Reported 11710D Data

**Monthly Certification**
## OVERVIEW OF EXCEPTIONS

### Exception Feedback

**ABC Mortgage - Training**

- **Issuer ID:** 9273
- **Report Period:** 12/2016

### Error/Critical/High Exceptions

<table>
<thead>
<tr>
<th>Severity</th>
<th>Alert ID</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Error</td>
<td>RFS111 (Pool)</td>
<td>5</td>
</tr>
<tr>
<td>Critical Warning</td>
<td>LOAN854</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>LOAN855</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>NOTE055</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>NOTE305</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td>NOTE354</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>POOL104</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>POOL452</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>RFS204 (Loan)</td>
<td>4</td>
</tr>
<tr>
<td>High Warning</td>
<td>LOAN100</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>LOAN150</td>
<td>3</td>
</tr>
</tbody>
</table>
RETRIEVE EXCEPTIONS

- Pool and Loan Level Data Exceptions
  - Online - Issuers can view exceptions through the RFS Exception Feedback online screens.
  - Download - Issuers may download a file containing exceptions from the RFS exception feedback download screen.

- Downloading of exception feedback is recommended as this allows issuers to retain the list of exceptions by Pool and Loan.
DOWNLOAD EXCEPTION FEEDBACK FILE

Navigation Overview

Use the tabbed links at the top of this page to navigate to the major functional areas of Exception Feedback:

- Home
- Summary
- Exception
- Download

The purpose and general content of each major functional area is described below.

Home

Clicking on this tab from any page will return you to this home page.

Summary
DOWNLOAD EXCEPTION FEEDBACK FILE
DOWNLOAD EXCEPTION FEEDBACK FILE

Instructions
1) Right-click on the “Download Exceptions CSV File” link
2) Left-click on "Save Target As"
3) Type a new file ending with the letters ".csv" (example:Mar09exceptions.csv)
4) Select a location in which to save the file and left-click the Save button
5) Find the saved file and open it in MS Excel

Download Exceptions CSV File

Open in new tab
Open in new window
Open in new InPrivate window
Save target as
Copy link
Add to reading list
### DOWNLOAD EXCEPTION FEEDBACK FILE

File opens as CSV

<table>
<thead>
<tr>
<th></th>
<th>POOL</th>
<th>LOAN</th>
<th>ISSUER LOAN</th>
<th>SEVERITY CODE</th>
<th>FIELD</th>
<th>VALUE</th>
<th>MESSAGE</th>
<th>EXPECTED</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>#725150</td>
<td>0</td>
<td>E</td>
<td>RFS111</td>
<td>Pool Id</td>
<td>#725150</td>
<td>no activity reported #</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>#725151</td>
<td>0</td>
<td>E</td>
<td>RFS111</td>
<td>Pool Id</td>
<td>#725151</td>
<td>no activity reported #</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>#725157</td>
<td>0</td>
<td>E</td>
<td>RFS111</td>
<td>Pool Id</td>
<td>#725157</td>
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<td></td>
</tr>
<tr>
<td>5</td>
<td>#725158</td>
<td>0</td>
<td>E</td>
<td>RFS111</td>
<td>Pool Id</td>
<td>#725158</td>
<td>no activity reported #</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>#725160</td>
<td>0</td>
<td>E</td>
<td>RFS111</td>
<td>Pool Id</td>
<td>#725160</td>
<td>no activity reported #</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>#725139</td>
<td>0</td>
<td>C</td>
<td>POOL104</td>
<td>Pool FIC</td>
<td># 8503.63</td>
<td>should equal the su # 8502.13</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>#725139</td>
<td>0</td>
<td>C</td>
<td>POOL452</td>
<td>Security RPB</td>
<td># .00</td>
<td>should equal prior r #1365477.32</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>#725139</td>
<td>212554542</td>
<td>212554542</td>
<td>C</td>
<td>LOAN654</td>
<td>Loan Unpaid Principal Ba #0</td>
<td>should be greater tl # 108457.00</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>#725139</td>
<td>212554542</td>
<td>212554542</td>
<td>C</td>
<td>LOAN655</td>
<td>Loan Unpaid Principal Ba #0</td>
<td>is not consistent wi # 108457.00</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>#725139</td>
<td>212554551</td>
<td>212554551</td>
<td>C</td>
<td>NOTE305</td>
<td>Loan Maturity Date #03/01/2066</td>
<td>should be not more #04/20/2044</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>#725139</td>
<td>212554553</td>
<td>212554553</td>
<td>C</td>
<td>NOTE354</td>
<td>Loan Interest Rate #6.75</td>
<td>should be greater tl # 4.5000</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>#725139</td>
<td>212554555</td>
<td>212554555</td>
<td>C</td>
<td>NOTE305</td>
<td>Loan Maturity Date #04/01/2049</td>
<td>should be not more #04/20/2044</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>#725140</td>
<td>212647108</td>
<td>212647108</td>
<td>C</td>
<td>LOAN655</td>
<td>Loan Unpaid Principal Ba #98002.25</td>
<td>is not consistent wi # 97749.80</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>#725142</td>
<td>0</td>
<td>C</td>
<td>POOL452</td>
<td>Security RPB</td>
<td># 1332127.35</td>
<td>should equal prior r #1331833.58</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>#725142</td>
<td>212590494</td>
<td>212590494</td>
<td>C</td>
<td>LOAN655</td>
<td>Loan Unpaid Principal Ba #85510</td>
<td>is not consistent wi # 85507.04</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>#725142</td>
<td>212590497</td>
<td>212590497</td>
<td>C</td>
<td>LOAN654</td>
<td>Loan Unpaid Principal Ba #0</td>
<td>should be greater tl # 96494.24</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>#725142</td>
<td>212590497</td>
<td>212590497</td>
<td>C</td>
<td>LOAN655</td>
<td>Loan Unpaid Principal Ba #0</td>
<td>is not consistent wi # 96494.24</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>#725145</td>
<td>0</td>
<td>C</td>
<td>POOL104</td>
<td>Pool FIC</td>
<td># 3736.79</td>
<td>should equal the su # 3153.30</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>#725147</td>
<td>0</td>
<td>C</td>
<td>POOL452</td>
<td>Security RPB</td>
<td># 1526927.89</td>
<td>should equal prior r #1516912.77</td>
<td></td>
</tr>
</tbody>
</table>
Very Important: Issuers should always Save and Summarize the Pool Activity Record after any change to a Loan or Pool Activity Record.
POLLING QUESTIONS

• What document has a list of ALL Exceptions?
  • RFS User Guide
  • Appendix VI-04 Issuer’s Monthly Accounting Report
  • Appendix VI-19 Report of Pool and Loan Data
  • Ginnie Mae Calendar

• What % of data must load for Summarization to occur?
  • 100% of accepted data
  • 50% of accepted data
  • 75% of accepted data
  • 90% of accepted data

• Why is the “S” record noted as Sensitive Data?
  • The record includes the Unique Loan ID
  • The record includes the Pool Number
  • The record includes PII data
  • I do not know
Section 7: Overview of Reporting Workflow
REPORTING POOL AND LOAN LEVEL DATA

• Via GMEP:
  • Online Entry - occurs through the RFS “activity” screens, such as the Loan Activity Screen and the Pool Activity Screen. Can also be used to view or edit data submitted in files.
  • File Upload - Issuers may upload data files less than “5 MB” in size through the web application screens (If exceeded, the user will get a message).

• Via Secure FTP (SFTP):
  • Files submitted directly to Ginnie Mae via secure FTP channel. Typically done by IT Department; sub-servicer; service bureau. Requires coordination with Ginnie Mae/BNY to establish user account.
• “Corrections” are submitted in the same format as initial reports – the P, L, S, and/or V records

• RFS processes files automatically as received, and there is no special record type or transaction for “corrections”

• “Last Record In” becomes the data of record for the report period

• RFS only retains the most recently submitted data
VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

• Was file upload successful?

• Two methods of viewing Functional Acknowledgement
  - PA Functional Acknowledgement posted in eNotification
  - PA Exception Feedback - Download
VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

Exception Feedback

- Home
- Summary
- Exception
- Download
- The purpose
- Home
- Clicking on this
- Summary
- This tab take you to the Issuer Summary screen which is a single screen view of submission status, exception statistics, delinquency
- Exceptions
- This tab takes you to the Alert List screen which displays a Summary list of pool and loan exceptions, sorted by exception severity.
- Download
- This tab takes you to the Issuer FA List screen whereby you can select an RFS Submission file to view the FA Data record for that a
Navigation Overview

Use the tabbed links at the top of this page to navigate to the major functional areas of Exception Feedback:

- Home
- Summary
- Exception
- Download

The purpose and general content of each major functional area is described below.

Home

Clicking on this tab from any page will return you to this home page.

Summary
A – File was Accepted for Processing
R – File was Rejected and not processed
VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

File was Accepted
VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

File Rejected
Reject Message – Length of header record is not 11
SINGLE FAMILY ACTIVITY SCREENS

Online Entry – Loan Level Data
SINGLE FAMILY ACTIVITY SCREENS

Navigation Overview

Use the tabbed links at the top of this page to navigate to the major functional areas of Single Family RFS:

- Home
- Pool
- Loan
- Quarterly Verification
- Remittance Advice
- User Guide

The purpose and general content of each major functional area is described below.

Home

Clicking on this tab from any page will return you to this home page.

Pool

This tab takes you to the Pool Activity screen. From the Pool List screen you can see the submission status of each pool, access a Pool Activity screen for monthly reporting, access an Edit Pool screen for any changes to normally static pool data (e.g., security rate, maturity date, etc.), drill down to individual loans in each pool, and summarize loan data to the pool level for validation purposes.
POOL ACTIVITY SCREEN
**POOL ACTIVITY SCREEN**

Link to Custodial Bank Information
Link to Pool Transfer History

![Screen shot of pool activity screen with data]

### Custodial Bank Information

- Principal Account:
- Escrow Account:
- Principal Bank ABA:
- Escrow Bank ABA:

### Pool Transfer History

<table>
<thead>
<tr>
<th>From Issuer</th>
<th>To Issuer</th>
<th>Type</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2222</td>
<td>Issuance</td>
<td>01/01/2018</td>
</tr>
<tr>
<td>2222</td>
<td>4444</td>
<td>Transfer</td>
<td>06/01/2018</td>
</tr>
</tbody>
</table>
View 11710A

**POOL ACTIVITY SCREEN**

---

### Pool Accounting - Simple Family

**Issuer ID:** 8273  
**Pool ID:** ABC Mortgage - Training  
**Address:** 1600 S Douglas Road, Anaheim, CA 92806  
**Accounting Method:** Concurrent Data

<table>
<thead>
<tr>
<th>Section 1 - Pool Administration</th>
<th>Total Number of MTgs</th>
<th>Fixed Installment Control(s)</th>
<th>Pool Interest(s)</th>
<th>Pool Principal(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balances from Last Report</td>
<td>8</td>
<td>8,502.13</td>
<td>-</td>
<td>1,371,263.84</td>
</tr>
<tr>
<td>Installment Collections</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Additional Principal Collections</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Liquidations in Full</td>
<td>0</td>
<td>0.60</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Balances this Month End</td>
<td>8</td>
<td>8,503.63</td>
<td>-</td>
<td>1,261,188.78</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Number of Delinquencies</th>
<th>% Delinquencies</th>
<th>1 Month</th>
<th>2 Months</th>
<th>3 Months</th>
<th>Foreclosed</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>60</td>
<td>3</td>
<td>0</td>
<td>1</td>
<td>0</td>
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</table>

<table>
<thead>
<tr>
<th>Sections</th>
<th>Calculated Interest</th>
<th>Weighted Average Interest Rate(%)</th>
<th>Total Cash Distribution Plan Holders</th>
<th>Deferred Interest Paid Holders</th>
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</thead>
<tbody>
<tr>
<td>3</td>
<td>5,430.52</td>
<td>4.702</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section 2 - Schedule of Payments (Principal and Interest)</th>
<th>Additional Principal(s)</th>
<th>Liquidations(s)</th>
<th>Other Adjustments(s)</th>
<th>Total Principal(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scheduled Principal(s)</td>
<td>3,071.61</td>
<td>0.00</td>
<td>0.00</td>
<td>3,071.61</td>
</tr>
</tbody>
</table>

**Section 3 - Principal Amount of Securities**

<table>
<thead>
<tr>
<th>Principal Account of Servicer from Last Report</th>
<th>Principal Distributed to Holders of This Report</th>
<th>Principal Available for Distribution in Holders</th>
<th>Principal of Securities This Month End</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,543,548.81</td>
<td>3,071.61</td>
<td>8.66</td>
<td>0.00</td>
</tr>
</tbody>
</table>

**Section 4 - Remittance Due on Ginnie Mae**

<table>
<thead>
<tr>
<th>Ginnie Mae Quarterly Fee(s)</th>
<th>Other Adjustments(s)</th>
<th>Total Principal(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.00</td>
<td>0.00</td>
<td>8.379.67</td>
</tr>
</tbody>
</table>

**Section 5 - Status of Custodial Funds**

<table>
<thead>
<tr>
<th>Principal and Interest Custodial Bank</th>
<th>Principal and Interest Funds at Month End(s)</th>
<th>Excess Funds at Month End(s)</th>
<th>Other Funds at Month End(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>123456789</td>
<td>0.00</td>
<td>6,319.72</td>
<td>0.00</td>
</tr>
</tbody>
</table>

**Section 6 - Reporting Period:** 12/31/2015

---

**Click Here To Go Back To Pool Activity Screen.**
LOAN ACTIVITY SCREEN

The image depicts a loan activity screen from a software interface. The screen includes fields for issuer ID, unique loan ID, report period, issuer loan ID, CPB, FIC, borrower, address, city, state, and zip. It also contains sections for borrower activity during the reporting period, including in foreclosure status, record date, prior payment date, last installment date, loan T&A balance, and last update date. There are also fields for interest and principal, with options for delinquent, prepay, opening UPB, installment, curtailment, adjustments, net adjust UPB, closing UPB, and last update by.
LOAN ACTIVITY SCREEN

Link from Loan Screen to Various Data
LIQUIDATED LOAN ACTIVITY SCREEN

Tab for Liquidate Loan
### EXAMPLE OF LIQUIDATION

**Liquidation Record**

<table>
<thead>
<tr>
<th>Issuer ID: 9225</th>
<th>Reporting Month: 9/2015</th>
<th>Pool #: 123456</th>
<th>P&amp;I: 336.71</th>
</tr>
</thead>
<tbody>
<tr>
<td>Case #: 004114750460703</td>
<td>Date Removed: 09/10/2015</td>
<td>Loan Type: FHA</td>
<td>Interest Rate: 4.875</td>
</tr>
</tbody>
</table>

**Reason Codes:**
- [x] 1. Mortgage Payoff
- 2. Repurchase
- 3. Foreclosure w/claim pmt
- 4. Loss Mitigation
- 5. Substitution
- 6. Other

<table>
<thead>
<tr>
<th>Payment Due Date</th>
<th>Interest Due</th>
<th>Principal Remitted</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>9/1/2015</td>
<td>236.70</td>
<td>100.01</td>
<td>58,263.87</td>
</tr>
<tr>
<td>10/1/2015</td>
<td></td>
<td></td>
<td>58,163.86</td>
</tr>
</tbody>
</table>

**Total Interest Due**: 236.70

**Total Principal Remitted**: 100.01

**Liquidation Balance**: 58,163.86
## POOL LIST

### ABC Mortgage

<table>
<thead>
<tr>
<th>Pool ID</th>
<th>Pool Type</th>
<th>Program</th>
<th>Pool Status</th>
<th>Total Loans</th>
<th>Reported Loans</th>
<th>Loans Liquidated</th>
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</thead>
<tbody>
<tr>
<td>725139</td>
<td>SF</td>
<td>2</td>
<td>Not Reported</td>
<td>8</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>725140</td>
<td>SF</td>
<td>2</td>
<td>Not Reported</td>
<td>5</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>725141</td>
<td>SF</td>
<td>2</td>
<td>Not Reported</td>
<td>7</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>725142</td>
<td>SF</td>
<td>2</td>
<td>Not Reported</td>
<td>13</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>725144</td>
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<td>2</td>
<td>Not Reported</td>
<td>2</td>
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<td>0</td>
</tr>
<tr>
<td>725145</td>
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<td>0</td>
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</tbody>
</table>
LOAN LIST

Message from webpage

Please enter a Pool ID to see the loan list

OK
### LOAN LIST

<table>
<thead>
<tr>
<th>Unique Loan ID</th>
<th>Issuer Loan ID</th>
<th>Loan Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>212872054</td>
<td>212872054</td>
<td>Not Reported</td>
</tr>
<tr>
<td>212872055</td>
<td>212872055</td>
<td>Not Reported</td>
</tr>
<tr>
<td>212872056</td>
<td>212872056</td>
<td>Not Reported</td>
</tr>
<tr>
<td>212872061</td>
<td>212872061</td>
<td>Not Reported</td>
</tr>
</tbody>
</table>

Issuer ID: 9273
Pool ID: 725153
Unique Loan ID: 212872054
Report Period: 12/2016

Ginnie Mae
Our Guaranty Matters
**MANUAL ENTRY OF LOAN ACTIVITY**

Report Borrower Activity During Reporting Period

---

### Borrower Activity During Reporting Period

<table>
<thead>
<tr>
<th>In Foreclosure</th>
<th>Record Date</th>
<th>Prior Payment Date</th>
<th>Last Installment Date</th>
<th>Loan T&amp;I Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>12/31/2016</td>
<td>11/01/2016</td>
<td>1/01/2016</td>
<td>200.00</td>
</tr>
</tbody>
</table>

Enter all required data and press Save. Above alert should clear. Depending on data entered, additional alerts may occur.

---

### Loan Various Data Fields

- **Delinquent:** 0
- **Principal:** 0
- **Interest:** 0
- **Opening UPS:** 1125.65
- **Instalment:** 1125.65
- **Adjustment:** 0
- **Net Adjust UPS:** 0
- **Closing UPS:** 0
- **Balance:** 200.00

**Last Update Date:** 12/02/2016
MANUAL ENTRY OF POOL ACTIVITY

Report Activity During Reporting Period
Issuers should always Save and Summarize the Pool Activity Record after any change to a Loan or Pool Record.
DOWNLOAD SCREEN

Download screen provides ability to access the following:

Download Exceptions
  Subservicer has ability to download all issuers in one file
Download Liquidations
  May choose to download 1 month or several months
Download RFS Summary Screen
Download all 11710A’s
**POLLING QUESTIONS**

- **What screen shows the last Summarization Date and Time?**
  - Pool Activity
  - Loan Activity
  - Download Exception Feedback
  - RFS Summary Screen

- **Which screen can you locate Bank Account Information?**
  - Pool Activity
  - Loan Activity
  - Download Exception Feedback
  - RFS Summary Screen

- **How can you verify the RFS File was accepted?**
  - E-Notification
  - Issuer Functional Acknowledgement List
  - Pool Activity Screen
  - All of the above
YOU HAVE QUESTIONS / WE HAVE ANSWERS

• Questions and Answers
Afternoon Session
TABLE OF CONTENTS

Morning Session: Module 1 and 2
• Section 1: Introduction
• Section 2: Reference Documentation
• Section 3: RFS Reporting Timelines
• Section 4: E-Notification
• Section 5: RFS Monthly Report of Pool and Loan Data
• Section 6: RFS Exception Feedback
• Section 7: Overview of Reporting Workflow

Afternoon Session: Module 3 and 4
• Section 8: Additional Reporting Requirements
• Section 9: Cash and Reconciliations
Section 8: Additional Investor Reporting Requirements
ADDITIONAL INVESTOR REPORTING REQUIREMENTS

• Monthly Reporting Certification - opens 10th business day, completion by 14th business day
• Loan Matching and Suspense – Monthly
• 11714 Remittance Advice – GNMA I certificated
• SCRA - Quarterly
• CAVS - Quarterly
• WHFIT – Quarterly
• New Pools Data Quality - Monthly
MONTHLY REPORTING CERTIFICATION

Opens 10th Business Day
Completion due by 14th Business Day

---

```
<table>
<thead>
<tr>
<th>Reported Loans</th>
<th>Expected Loans</th>
<th>Liquidated Loans</th>
<th>Delinquent Loans</th>
<th>Delinquent Loans Percentage</th>
<th>1 Month Delinquent</th>
<th>2 Months Delinquent</th>
<th>2+ Months Delinquent</th>
<th>Foreclosure</th>
<th>DO2+</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0.0000%</td>
<td>0</td>
<td>0</td>
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<tr>
<td>382</td>
<td>382</td>
<td>1</td>
<td>16</td>
<td>4.1995%</td>
<td>9</td>
<td>4</td>
<td>3</td>
<td>4</td>
<td>1.8373%</td>
</tr>
<tr>
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<td>302</td>
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<td>16</td>
<td>4.1995%</td>
<td>9</td>
<td>4</td>
<td>3</td>
<td>4</td>
<td>1.0373%</td>
</tr>
</tbody>
</table>
```

---

```
<table>
<thead>
<tr>
<th>Reported Pools</th>
<th>Expected Pools</th>
<th>T &amp; I Funds</th>
<th>Other Funds</th>
<th>Guaranty Fee</th>
<th>Fixed Instalment Constant</th>
<th>Unpaid Pool Principal Balance</th>
<th>Security Remaining Principal Balance</th>
<th>Principal Due Holders</th>
<th>Interest Due Holders</th>
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</thead>
<tbody>
<tr>
<td>0</td>
<td>0</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$340,428.26</td>
<td>$70,722,356.55</td>
<td>$324,439.38</td>
<td>$207,120.41</td>
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<tr>
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<td>70</td>
<td>$410,285.83</td>
<td>$243,972.52</td>
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<td>$340,428.26</td>
<td>$70,722,356.55</td>
<td>$324,439.38</td>
<td>$207,120.41</td>
<td></td>
</tr>
</tbody>
</table>
```

---

**Monthly Certification**
MONTHLY REPORTING CERTIFICATION

- Must Have a SecurIDToken
  - For Issuer user, userID must be a signor on form HUD 11702 Resolution of Board of Directors (approved in MAMS).
  - For Subservicer, user must be a signor on their Issuer’s form HUD 11702 and must have form HUD-11707 Master Servicing Agreement (approved in MAMS).
Ginnie Mae Loan Matching

RFS automated process; run “monthly”; electronically matches Issuer-reported loan data to the Agency “master” data:

- FHA Single Family Insurance System A43 Database (SFIS)
- Computerized Homes Underwriting Management System (CHUMS)
- VA Guaranty Data
- RD (USDA RHS) USDA RD Endorsement Data
- NA (PIH) not matched at this time
LOAN MATCHING AND SUSPENSE

- **Ginnie Mae Loan Matching – “Match Criteria”**

- **Issuer Reported Loan Data** (RFS Reporting) is matched to **Agency Reported Loan Data**

- **Fields Matched are:** Case Number* (Field 5 RFS “L” Record) and OPB** (Field 10 RFS “L” Record) for FHA, VA and RD

- FHA streamline includes these fields: Interest Rate, Maturity Date, Zip Code***

- Issuers Must Resolve “Non Matches”

* Agency Case Number within 15 Digit RFS reported Case Number
** Original Principal Balance per the mortgage note
*** First 3 digits
ACCESSING MATCHING AND SUSPENSE

- **Ginnie Mae**
- **Enterprise Portal**

### Navigation Options
- **Matching and Suspense (MAS)**

#### Exception Feedback
- Pool Accounting - Single Family
- Pool Accounting - Multifamily

#### Functional Areas
- Servicemembers Civil Relief Act (SCRA)
- e-Notification (eN)
- Issuer Feedback
- HMBS Reporting and Administration (HRA)
- Widely Held Fixed Investment Trust (WHFIT)

#### Exception Summary
- This tab takes you to the Issuer Summary screen which is a single screen view of submission status, exception statistics.

#### Exceptions
- This tab takes you to the Alert List screen which displays a Summary list of pool and loan exceptions, sorted by exception type.

#### Download
- This tab takes you to the Issuer FA List screen whereby you can select an RFS Submission file to view the FA Data related to the FA Data in either Comma Separated Values (CSV) or XML Format, or select the link to access the Download Exception Information.
## NON MATCHING LOANS DOWNLOADS

### Matching and Suspense (MAS)

<table>
<thead>
<tr>
<th>Home</th>
<th>Loan</th>
<th>Suspending</th>
<th>Matching Results</th>
<th>Downloads</th>
<th>About MAS</th>
<th>User Guide</th>
</tr>
</thead>
</table>

#### Navigation Overview
Click on the tabs/links at the top of this page to navigate through the various areas of RFS Matching and Suspense:

- Home
- Loan
- Suspense
- Matching Results
- Downloads
- About MAS
- User Guide

The purpose and general content of each major function is as follows:

#### Home
Click on this tab from any page to return to the home page.

#### Loan
Click on this tab to display the Loan Detail screen.

#### Suspense
Click on this tab to display the Suspense List screen.

#### Matching Results

---

**Loan Match User Guide Online**
INSURANCE MATCHING DOWNLOAD FILE

GINNIE MAE INSURANCE VERIFICATION NON-MATCH RESULTS – FHA

Report LL-0875
Report Date: 06/2020

Downloads are available for review after the 5th BD. Updates are available to view/download after the 10th BD as this download is dynamic. MAT exceptions (Exception Feedback) are static for the month.

For non-modified FHA loans: Five data fields are used for loan matching. If the issuer-reported data does not match the FHA-reported data; it appears on this download.

See MAS User Guide / section 7.2.

1) Loans with a Match Code of MC or NC: Contact the Agency and confirm that the insurance is Active for the current Reporting Period and verify the OPB matches the Mortgage Note.

2) For aged Non-matching loans refer to APM 18-01: Mandatory Buyout of Loans Missing the Requisite Federal Agency Insurance or Guarantee. Contact the Ginnie Mae Loan Buyout Team at GinnieMaeBuyout@Hud.Gov regarding the mandatory buyout approval.

3) If the loan had a curtailment contact GinnieMaeHelp@Deloitte.com. Refer to MAS User Guide section 9.

4) If the loan has been modified: Confirm the Ginnie Mae reported OPB matches the Mortgage Note; and the Loan Purpose Code is reported as 3 (HAMP) or 4 (non-HAMP) in the Various record.

Refer to MBS Guide / Appendix VI-19 / Record Layout Structure / V-Various Loan Record beginning on page 23.
MA = Matched on Case Number and OPB; verify Interest Rate (MAT003) / Zip Code (MAT004) / Maturity Date (MAT005)

MC = Matched on Case Number only; Verify OPB (MAT002)

NC = Not matched on Case Number; Verify Case Number (MAT001) and OPB

<table>
<thead>
<tr>
<th>Unique Loan Id</th>
<th>Pool Id</th>
<th>Case Number</th>
<th>Issuer Loan Id</th>
<th>Match Code</th>
<th>Matching Date</th>
<th>Loan Type</th>
<th>Pool Issue Date</th>
<th>OPB</th>
<th>Agency Mat</th>
<th>Loan Mat</th>
<th>Agency Int</th>
<th>Loan Int</th>
<th>Agency ZIP</th>
<th>Loan ZIP</th>
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<td>#00048592221111</td>
<td>#0000220611111</td>
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<td>7/8/2019</td>
<td>FHA</td>
<td>6/1/2010</td>
<td>162993</td>
<td>1-Jun-40</td>
<td>1-Dec-40</td>
<td>#</td>
<td>#</td>
<td></td>
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<tr>
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<td>#737486</td>
<td>#001055836322222</td>
<td>#0000372822222</td>
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<td>FHA</td>
<td>10/1/2010</td>
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<td>4.375</td>
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<td>#</td>
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<td>FHA</td>
<td>8/1/2011</td>
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<td></td>
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<td></td>
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</table>
MATCH STATUS CODE VS PA-SF EXCEPTIONS

- **NC = MAT001**: Not matched on Case Number; Verify the Loan is actively insured, Verify you are reporting the correct Case Number and OPB, Verify the Agency is reporting the correct Case Number and OPB, if not have it corrected.

- **MC = MAT002**: Matched on Case Number only; Verify the Loan is actively insured, Verify you are reporting the correct Case Number, Verify the Agency is reporting the correct Case Number, Verify OPB matches the NOTE.

- **MA/NI = Matched on Case Number and OPB (FHA streamline only)**

- **Verify Interest Rate = MAT003**: Verify you are reporting the correct Interest Rate, Verify the Agency is reporting the correct Interest Rate, if not have it corrected.

- **Maturity Date = MAT005**: Verify you are reporting the correct Maturity Date, Verify the Agency is reporting the correct Maturity Date, if not have it corrected.

- **Zip Code = MAT004**: Verify you are reporting the correct Zip Code, Verify the Agency is reporting the correct Zip Code, if not have it corrected.
MANUALLY HARD-CODING MC STATUS LOANS

• Hard-Coding Loans with a Principal Reduction

• Hard-Coding Modified Loans with Principal Reductions

• Hard-Coding VA Vet/Non-Vet (joint) and TX Land Board Loans

• USDA RD Loans when the primary borrower is deceased

• NOTE: We are never permitted to receive documentation via email or secure email, evidence must be securely uploaded to RFS.
### View Issuer Notification

**Issuer #:** 9225  
**Date Created:** 4/14/2017 1:13:19 PM  
**Reference #:** 840685  
**Notice Type:** Loan Processing  
**Subject:** RFS Suspense Download  
**Message:**  
Suspended records for the March reporting period are now available to view and download from the Ginnie Mae RFS Matching and Suspense (MAS) module. Instructions to view Suspense items and download the Suspense List are found in Section 5.2 and Section 7.4 respectively of the MAS User Guide. Click on the MAS Suspense tab to view suspended records. Click on Suspense under the Download tab and follow the instructions to download the Suspense List. Review the items, mark the records with an A to accept or an R to reject in the appropriate column, and return it in spreadsheet format only to GinnieMaeSuspense@deloitte.com no later than 9:00 AM EST on the 2nd to last Business Day of April.

**Read By:**  
**Date Read:**

[Back](#)
TERMINATED LOAN MATCHING E-NOTIFICATION

View Issuer Notification

Issuer #: 
Date Created: 7/16/2018 2:34:09 PM
Reference #: 980802
Notice Type: Loan Processing
Subject: Terminated Loan Matching Notification
Message:

(right click on a file name below to download the file)

mas_ltr003_20180716_1434.pdf (171789)

Read By: 
Date Read: 

Back
## MATCHING AND SUSPENSE – TIMELINE

Matching and Suspense workflow schedule.

<table>
<thead>
<tr>
<th>Schedule</th>
<th>Download File or Letter</th>
<th>E-Notification</th>
</tr>
</thead>
<tbody>
<tr>
<td>After 5th BD and 10th BD</td>
<td>“Insurance” Match all 3 Agencies (Corrections can be made between the 5&lt;sup&gt;th&lt;/sup&gt; and 10&lt;sup&gt;th&lt;/sup&gt; BD, and after 10&lt;sup&gt;th&lt;/sup&gt; BD)</td>
<td>No</td>
</tr>
<tr>
<td>10th BD</td>
<td>Match to Terminate FHA and RD only</td>
<td>Yes</td>
</tr>
<tr>
<td>10th BD</td>
<td>Loan Match Suspense (for Data Changes)</td>
<td>Yes</td>
</tr>
<tr>
<td>10th BD</td>
<td>Aged Matching Monthly</td>
<td>Yes</td>
</tr>
<tr>
<td>10th BD</td>
<td>Aged Terminated Matching</td>
<td>Yes</td>
</tr>
<tr>
<td>7th BD</td>
<td>Various Suspense (for Data Changes)</td>
<td>Yes</td>
</tr>
<tr>
<td>As Applicable</td>
<td>Monitoring Letters</td>
<td>Yes</td>
</tr>
</tbody>
</table>
Issuers that make payments directly to holders of certificated Ginnie Mae securities.

Instructions for Remittance Advice Reporting

This screen is the starting point for reporting of 11714 - Monthly Remittance Advice and 11714SN - Monthly Serial Note Remittance Advice data. In the current period Users can view, update, create, and delete Monthly Remittance Advice records. All other periods are view only. Issuers may also report their 11714 - Monthly Remittance Advice and 11714SN - Monthly Serial Note Remittance Advice data via the Ginnie Mae Enterprise Portal file upload, as described in Appendix VI-10 and Appendix VI-11. The Monthly Remittance Download report provides a list of the records entered and a summary of the total number of records and total dollar amounts.

To view, enter, or edit Remittance Advice records online:

1. Select the Issuer ID
2. Enter the Pool ID
3. Enter the Certificate Number
4. Select a Reporting Period
11714 REMITTANCE ADVICE – REPORTING IN RFS

Issuers that make payments directly to holders of certificated Ginnie Mae securities.
Servicemembers Civil Relief Act (SCRA)

- MBS Guide Chapter 34-3 SCRA Interest Shortfall Assistance
- Federal SCRA provides that no obligation or liability bearing interest at a rate in excess of 6% a year incurred by a borrower before the borrower enters active military duty shall, during the borrower’s period of active military duty and for one year thereafter, bear interest at a rate in excess of 6% a year. Once the borrower’s period of active military duty and one year thereafter is over, the Issuer is permitted to collect the rate of interest provided for in the mortgage.
- Ginnie Mae is authorized reimburses Issuers for interest forgiven under the SCRA for the borrower’s period of active military duty, and as set forth fellow for up to one year following the active duty period.
- Ginnie Mae reimburses Issuers for interest forgiven under the SCRA for one year after a borrower’s period of active military duty provided that the borrower was on active duty on or after July 30, 2008, as provided for in the Housing and Economic Recovery Act (HERA) of 2008.
- All SCRA documentation is now uploaded through GMEP per APM 20-04 SCRA Process Improvements.
SERVICEMEMBERS CIVIL RELIEF ACT (SCRA)
SERVICEMEMBERS CIVIL RELIEF ACT (SCRA)

Eligibility Processing
- Summary
- Eligibility Form
- New Eligibility List
- Pending Eligibility List
- Denied Eligibility List
- Approved Eligibility List
- Download Eligibility Feedback

Reimbursement Processing
- Summary
- Reimbursement Form
- New Reimbursement List
- Pending Reimbursement List
- Denied Reimbursement List
- Approved Reimbursement List
- Download Reimbursement Feedback

E-Library
- Archived Eligibility List
- Archived Reimbursement List
- Bulk Archive

Other Information
- View Issuer Information
- Loan Key Lookup
- View/Update SCRA Contact
- Contact Us

Important Submission Schedule
- SCRA Eligibility Requests have no submission deadline.
- SCRA Reimbursement Requests are submitted quarterly and are due by the 10th of May, August, November, and February.
- Corrections to Reimbursement Requests are due by the 15th of May, August, November, and February.
- Approval is a rolling process. Records will automatically be moved to the appropriate list immediately after processing.
- An email report will be sent to the SCRA contact email address for each process.
- Between the 20th and the 28th of each Reimbursement reporting month, modification is restricted to pending reimbursements.
QUARTERLY VERIFICATION – REPORTING IN RFS

Custodial Account Verification “CAVS”

• MBS Guide Chapter 16-8 Custodial Institution Ratings.

• Issuer must submit a verification between the 6th and the 15th business day of March, June, September and December stating funds custodian meets the requirements specified above.

• Must be reported to RFS by online data entry or file upload.

• Separate certification for each fund custodian pursuant to Master Agreement for Servicer’s Principal and Interest Custodial Account, form HUD 11709.
QUARTERLY VERIFICATION

Navigation Overview

Use the tabbed links at the top of this page to navigate to the major functional areas of Single Family RFS:

- Home
- Pool
- Loan
- Quarterly Verification
QUARTERLY VERIFICATION

Pool Accounting - Single Family

Instruction for Verification Records

1. This screen is the starting point for custodial account verification reporting.

RFS "pre-populates" custodial account records based on the Issuer's monthly Pool Reports to RFS. The next screen will show records that are "pre-populated", records that have been previously created for this period by the Issuer; and it will show any records uploaded for this period by the Issuer.

2. Make sure the Issuer ID is correct;
   1. Select the current Reporting Quarter from the Drop Down;
   2. Click GO.

3. The next screen allows data entry of custodial account verification records.
   1. To enter data for an existing record, select the record and on the edit screen enter the custodial account verification data.
   2. To enter a new record, click on "New Quarterly Verification Record". Select the "Account Type" and enter the custodial account verification data.
   3. To delete a record, click on "Delete". Only the editable data fields will be deleted.

If additional instruction is needed, download the User Guide. Select "User Guide" from the top menu bar on this page.
WHFIT TAX REPORTING – A MODULE OF RFS

Widely Held Fixed Investment Trust (WHFIT) Reporting

- Appendix VI-18 Widely Held Fixed Investment Trust
- Reported through GMEP, RFS Menu item, Select “WHFIT” or file upload.
- Additional information in FAQs – subcategory – WHFIT
- WHFIT tax information is to be submitted by the 10th calendar day of the month – corrections due by 15th calendar day

<table>
<thead>
<tr>
<th>Report Months</th>
<th>Quarterly Reports</th>
</tr>
</thead>
<tbody>
<tr>
<td>January, February, March</td>
<td>Due April 10th, corrections by the 15th</td>
</tr>
<tr>
<td>April, May, June</td>
<td>Due July 10th, corrections by the 15th</td>
</tr>
<tr>
<td>July, August, September</td>
<td>Due October 10th, corrections by the 15th</td>
</tr>
<tr>
<td>October, November, December</td>
<td>Due January 10th, corrections by the 15th</td>
</tr>
</tbody>
</table>
Widely Held Fixed Investment Trust (WHFIT)
WHFIT TAX REPORTING

File Upload or Manual Entry

Navigation Overview
Click on the tab/links at the top of this page to navigate to the major functional areas of RFS WHFIT.

- Home
- Issuer
- Reports
- About WHFIT
- User Guide

The purpose and general content of each major functional area are described below.

Home
Click on this tab from any page to return to the Home page.

Issuer
Click on this tab to display the Monthly Reporting screen.

Reports
Click on this tab to access the WHFIT reports and select the following reports to view:
- Summary Report
- Exception Report.

About WHFIT
Click on this tab to display the RFS software version for WHFIT.

User Guide
Click on this tab for more information on how to use the RFS WHFIT User Guide.
ISSUERS’ ANNUAL FINANCIAL DOCUMENTS

Files must be uploaded through RFS File Upload.

- Issuers must submit annual financial statements and related documents in accordance with Chapter 3 of the MBS Guide. Such documents must be reported in accordance with Appendix VI-20 of the MBS Guide.

- Financial Documents are submitted via the Ginnie Mae Enterprise Portal (GMEP). In accordance with Chapter 3, documents are due within 90 days of the Issuer’s fiscal year-end.

- Instructions for electronic submission of the documents through GMEP are available in Appendix VI-20 of the Ginnie Mae Mortgage Backed Securities Guide.

https://ginniemae.gov/issuers/program_guidelines/MBSGuideAppendicesLib/Appendix VI-20.pdf

- Documents must be in PDF format. Detailed instructions for File Naming are provided in Appendix VI-20.

- GMEP FILE UPLOAD Function is used to upload the documents. Select the “IPA Files” radio button on the File Upload Menu Page.
## FILE UPLOAD VIA GMEP

### Select File Type:
- Custodial Account Verification
- Federal Home Loan Supplemental
- HRA Files
- IPA Files
- Matching and Suspense file
- MF Prepayment Penalty
- PFI-CAA
- Pool Accounting Files
- Remittance Advice
- Service Members Civil Relief Act Files
- WHFIT Files
- Supplemental Forbearance File

![Image of file upload interface]

[Image: file_upload_interface.png]
LOAN REPORTING SCENARIOS

• Loan Substitution (defective loan) Procedure; and reporting in RFS

• Loan Purpose 3 or 4 Previously Modified Loan Reporting To GinnieNET; to RFS

• New Pool Data Quality
LOAN SUBSTITUTIONS

- MBS Guide Chapter 14-8 (D) Defective Loans
- Loan may be substituted (with Ginnie Mae approval) if identified as defective within four months of issue date of pool
- Replacement loan must satisfy all pool eligibility requirements
- Issuer must submit substitution request to GinnieMaeBuyout@HUD.gov in accordance with the Form Letter for Loan Repurchase (Appendix VI-2)
- Once approval has been granted, Issuer must complete substitution form with loan data
- Unique Loan ID will be generated for the substitution on/after the 25th of the month
- Defective loan should be removed (liquidated) from RFS using removal code 5 – Substitution
## MODIFIED LOANS

### Reporting Instructions for Loan Purpose 3, 4 (modified loans)

<table>
<thead>
<tr>
<th>RFS Reference Appendix VI-19</th>
<th>GinnieNET Reference File Layouts &quot;M&quot; Records</th>
<th>Data Item Name</th>
<th>GinnieNET “M record Instruction” for Pool Issuance</th>
<th>RFS “L” Record Instruction for monthly reporting</th>
<th>Description of Data Item</th>
</tr>
</thead>
<tbody>
<tr>
<td>Field 7</td>
<td>M2 Field 2</td>
<td>First Payment Date*</td>
<td>Report the first scheduled payment of the re-amortized loan</td>
<td>Report the first payment date of the re-amortized loan; the same date reported to GinnieNET</td>
<td>“The date in which the first monthly installment payment was due in accordance with the mortgage/Note.”</td>
</tr>
<tr>
<td>Field 8</td>
<td>M1 Field 10</td>
<td>Loan Maturity Date**</td>
<td>Report the loan maturity date of the re-amortized loan</td>
<td>Report the maturity date of the re-amortized loan; the same date reported to GinnieNET</td>
<td>“The maturity date of this loan in accordance with the mortgage/Note.”</td>
</tr>
<tr>
<td>Field 9</td>
<td></td>
<td>Loan Interest Rate</td>
<td>Report the loan interest rate of the re-amortized loan</td>
<td>Report the loan interest rate of the re-amortized loan; the same date reported to GinnieNET</td>
<td>“The interest rate of the loan.”</td>
</tr>
<tr>
<td>Field 10</td>
<td>M1 Field 12</td>
<td>Loan OPB***</td>
<td>Report the OPB of the re-amortized loan (OPB for the modified loan, not the original OPB)</td>
<td>Report the ORIGINAL OPB of the loan per the “original” note; not the modified OPB</td>
<td>“Original Principal Balance, the dollar amount of the original loan principal balance as stated on the mortgage note.”</td>
</tr>
<tr>
<td>Field 11</td>
<td>M1 Field 11</td>
<td>Loan FIC (Loan P&amp;I)</td>
<td>Report the monthly FIC (principal and interest) of the re-amortized loan</td>
<td>Report the monthly FIC (principal and interest) of the re-amortized loan; the same date reported to GinnieNET</td>
<td>“The current fixed installment constant of principal and interest payment for this loan.”</td>
</tr>
</tbody>
</table>

Some issuers change the data reported to GinnieNET for Pool Issuance:

*Some issuers change the Date back to the “Original” First Payment Date for RFS reporting. Do not change it

**Some issuers change the Maturity Date back to the “Original” Maturity Date for RFS reporting. Do not change it. (It is not used in matching for Loan Purpose 3,4)

***For RFS reporting, Issuers must “change” the (modified) OPB that was reported to GinnieNET back to the Original OPB which is to be reported to RFS (OPB per the “original” note for RFS reporting). This is required for Loan Matching

### Reporting Instructions for Loan Purpose 1,2 (Purchase or Refi)

Report the same information to RFS, as was reported to GinnieNET for pool issuance.
NEW POOLS DATA QUALITY

Ginnie Mae is requesting verification of loan data reported to GinnieNET on new pool issuances. Notice is posted in eNotification on the 8th Business Day.

- Loan to Value
- Combined Loan to Value
- Annual MIP
- First Time Homebuyer

Follow the instructions on file and send response to: GinnieMaeDataQuality@deloitte.com

If you have any questions, please contact the Data Quality team at 240-403-4199 x315.
BEST PRACTICES

• 100% of Pool and Loan data reported by 2\textsuperscript{nd} Business Day
• All E and C level alerts related to the Pool and Loan record must be cleared no later than 7:00 pm (EST) on the 4\textsuperscript{th} Business Day
• Consistency of data reported in RFS
• Case number reported on Loan File should match case number reported at Origination
• Issuers are fully responsible for meeting reporting timelines and accuracy of data reported by a sub-servicer
• Adhering to established Cut-off date
• Ensure the correct liquidation removal reason code is reported
• Analyze and correct RFS edit exceptions per Severity Level requirements
POLLING QUESTION

• Which screen do you use to complete the Monthly Report Certification?
  • RFS Monthly Summary
  • Pool Activity Screen
  • WHFIT Screen
  • Annual Financial Documents screen

• When are Annual Financial Documents due?
  • Yearly
  • Quarterly
  • 6 months after fiscal year-end
  • 3 months after fiscal year-end

• When does an issuer receive notice on Terminated loans?
  • 3rd business day
  • 7th business day
  • 10th business day
Section 9:
Cash and Reconciliations
THE RECONCILING TRIANGLE

Reconciliation of Cash in P&I and T&I Accounts

Reports to Ginnie Mae

Internal Service Records

Bank Account Statements
Ginnie Mae Monthly Reporting

Keys to Quality Reporting

• Chapter 16 Custodial Accounts

• Program Knowledge

• Reconciliations

• Tests

• Internal Controls
CASH MANAGEMENT

• Ginnie Mae’s access to draft funds
• Custodial Account Requirements
• P&I Shortfalls
• Test of Expected P&I
• Reconciliation of Mortgage Collateral to Securities Outstanding
• Bank Reconciliation
• Miscellaneous
GINNIE MAE ACCESS TO CUSTODIAL ACCOUNTS

Important that all Ginnie Mae Issuers ensure that they do not have restrictions in place that would impact Ginnie Mae's ability to draft funds from the central P&I custodial accounts on the 15th and 20th calendar day of each month.

- Ensure the financial institution has not placed ACH debit block
- Issuer also have in place a process for communicating with Ginnie Mae and its Central Paying and Transfer Agent, currently the Bank of New York Mellon, if any issues arise or are identified.
- This includes available funds for Guaranty Fee draft.
- 1 business day prior to draft, confirm account is fully funded and there are not any holds or system limitations.
- Day of scheduled collection, confirm funds have been swept from designated account. If draft has not occurred, contact the custodial bank directly for inquiries and also provide its Ginnie Mae Account Executive the plan enacted to remedy the collection failure.
COLLECTIONS CLEARING ACCOUNT

• Optional

• Used for Ginnie Mae and non-Ginnie Mae funds

• Transfer to P&I and T&I accounts within 1 business day

• Recover Corporate Advances provided excess funds restored to Custodial Account

• Zero Balance Account
P&I CUSTODIAL BANK ACCOUNT REQUIREMENTS

• Ginnie Mae funds only
• Single non-interest bearing Custodial Account
• May contain funds for more than one pool
• Form HUD 11709 must exist for each account
• Maintained at financial institution capable of ACH
• Bank reconciliation completed timely
• Meet bank rating requirements
P&I DISBURSEMENT ACCOUNT REQUIREMENTS

• May use separate disbursement account
• Non-interest bearing account
• Zero balance account
• Maintained at financial institution capable of ACH
• Ginnie Mae Funds only
• Only one Ginnie Mae Issuer ID# per account
• Form HUD 11709 must exist for each account
P&I CUSTODIAL BANK RATING REQUIREMENTS

(CAV) – Custodial Account Verification

Not Required If:

- Aggregate principal and interest payments (FIC) due from borrowers is less than $100,000 in any one month as measured by the fixed installment which is reported in the RFS Issuer Report of Pool Data (Appendix VI-19).

Institution servicing as funds custodian must meet the following requirements:

- The Insured Accounts Requirement: the institution must have accounts that are insured by the FDIC or the NCUSIF
- The Regulator Rating Requirement: the institution must be rated as “well capitalized” by its federal or state regulator
P&I CUSTODIAL BANK RATING REQUIREMENTS

Agency Rating Requirement: the institution must have a rating that meets at least one of the following criteria:

- Institutions servicing as funds custodian with assets of $30 billion or more either:
  - Short-term issuer rating by S&P of “A-3” (or better). If above not available, Long term issuer rating of “BBB-” (or better) by S&P; or
  - Short-term bank deposit rating by Moody’s of “P-3” (or better). If above not available, Long term bank deposit rating of “Baa3” (or better) by Moody’s.

- Institutions with assets less than $30 billion:
  - 125 (or better) by IDC, or
  - C+ (or better) by Kroll

- Due between the 6th and the 15th business day of March, June, September and December.
T&I CUSTODIAL BANK ACCOUNT REQUIREMENTS

- Account may be Interest Bearing
- Funds may only be used by the Issuer to pay charges due and payable by the mortgagor.
- Ginnie Mae Funds Only
- Form HUD 11720 Must Exist for Each Account
- Bank Reconciliation Completed Timely
• Other Requirements:

• Separate escrow custodial account for FHA section 203(k) funds

• Separate escrow custodial account for buydown funds

• Separate escrow custodial account for any other funds are required to be held pursuant to FHA, VA, RD or PIH requirements
P&I COLLECTION SHORTFALLS

• Temporary Shortfalls
  • Late Payments From Mortgagor
  • Non-Sufficient Funds Check
  • Incorrect Advance Calculation
NON-RECOVERABLE CORPORATE ADVANCES

• Permanent Shortfalls
  • Servicemembers Civil Relief Act
  • Curtailment Adjustments
  • Loan Payoffs if per diem interest is collected
  • Foreclosure Liquidations
  • T&I Shortfalls
• Due Dates for Security Holder Payments

• Ginnie Mae I Pools
  • Checks (received no later than 15th calendar day)
  • Electronic Transfer (15th calendar day)
  • Book-Entry Securities (prior to 7am EST 15th calendar day)

• Ginnie Mae II Pools
  • Certificated Securities (prior to 7am EST 19th calendar day)
  • Book-Entry Securities (prior to 7am EST 20th calendar day)
METHODS OF FUNDING P&I SHORTFALLS

• Corporate Advances
  • Uses Issuer Funds

• Excess Funds
  • Minimizes Use of Issuer Funds
  • Excess funds are defined as:
    ▪ Unscheduled recoveries of principal on pooled mortgages received during the current month that are to be passed through with the following month’s payment
    ▪ Early receipt of scheduled payments

• Pool Advance Agreement
  • Uses Bank Funds
  • Appendix VI-1 Pool Advance Agreement must be completed
TEST OF EXPECTED P&I

• Requirement on every pool
• Performed by Issuer
• Provides Minimum Dollar Amount in P&I Account
• Total of all pool Cash Shortages Funded by the Issuer
• May not net pools that have Cash Overages with pools that have Cash Shortages
### TEST OF EXPECTED P&I CUSTODIAL ACCOUNT BALANCE AT CUTOFF

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>POOL NUMBER:</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Reporting Month:</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Prepaid Principal and Interest</strong> (Sum of L-Record Fields 16 and 17 for each prepaid loan in the pool)</td>
<td>$</td>
</tr>
<tr>
<td><strong>Additional Principal Payments</strong> (Sum of L-Record Field 20 for each loan in the pool)</td>
<td>$</td>
</tr>
<tr>
<td><strong>Additional Principal Adjustment</strong> (Sum of L-Record Field 21 curtailment adjustments for each current loan in the pool)</td>
<td>$</td>
</tr>
<tr>
<td><strong>Liquidation Principal</strong> (Sum of L-Record Field 28 for each liquidated loan in the pool prior to its liquidation)</td>
<td>$</td>
</tr>
<tr>
<td><strong>Delinquent Service Fee</strong> (Sum of L-Record Field 14 for each delinquent loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)</td>
<td>$</td>
</tr>
<tr>
<td><strong>Service Fee</strong> (P-Record Field 5: Enter only if taken after cutoff date)</td>
<td>$</td>
</tr>
<tr>
<td><strong>Fixed Installment on Liquidation</strong> (Sum of L-Record Field 11 for each liquidated loan in the pool)</td>
<td>$</td>
</tr>
<tr>
<td><strong>Delinquent Principal and Interest</strong> (Sum of L-Record Fields 14 and 15 for each delinquent loan in the pool)</td>
<td>$</td>
</tr>
<tr>
<td><strong>Prepaid Service Fee</strong> (Sum of L-Record Field 16 for each prepaid loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)</td>
<td>$</td>
</tr>
<tr>
<td><strong>Service Fee from Liquidations</strong> (Sum of L-Record Field 26 for each liquidated loan in the pool multiplied by the service fee rate divided by the mortgage interest rate, based on last interest installment on Monthly Liquidation Worksheet)</td>
<td>$</td>
</tr>
<tr>
<td><strong>Subtotal (Expected P&amp;I Balance)</strong></td>
<td>$</td>
</tr>
<tr>
<td><strong>Reported P&amp;I Balance</strong> (Field 12 of P-Record for pool)</td>
<td>$</td>
</tr>
<tr>
<td><strong>Difference: Over/Short</strong></td>
<td>$</td>
</tr>
</tbody>
</table>
RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

- Required on every pool
- Performed by the Issuer
- Pool of Loans is Collateral for Securities
  - Overcollateralization – adjusted pool principal balance is larger than the securities balance – recover principal
  - Undercollateralization – adjusted pool principal balance is less than the securities balance – remit principal
- Tolerance for Under Collateralized Pools
  - $1.00 per loan per pool
  - Maximum of $50.00 per pool
- Recoveries for Over Collateralized pools
  - Unscheduled recoveries of principal up to the amount of the over collateralization
  - Up to $100.00 per pool if no unscheduled recoveries of principal
RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

POOL NUMBER: ___________     REPORTING MONTH: ___________

+  Month end pool principal balance
   (Sum of Fields 23 on L-Records in the pool (except liquidated loans)) $ ___________

+  Prepaid installment principal
   (Sum of Fields 17 on all L-Records in the pool) $ ___________

-  Delinquent installment principal
   (Sum of Fields 15 on all L-Records in the pool) $ ___________

-  CD Pools Only: Scheduled Principal
   (Enter amount from Section 2.A. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet) $ ___________

+  CD Pools Only: Liquidation Principal Installment
   (Enter principal portion of last installment reported on Issuer's Monthly Liquidation Reconciliation Worksheet) $ ___________

-  CD Pools Only: Additional Principal Adjustments or FIC change on GPM
   (Enter amount from Section 2.D. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet) $ ___________

=  Adjusted Pool Principal Balance $ ___________

-  Securities Principal Balance
   (Amount in Field 10 on the P-Record as entered by Issuer) $ ___________

=  Difference: Over / Short $ ___________
P&I Reconciliation
Sample format

Bank statement balance at cutoff date of ________________  $______________

Deposits in transit (total): +______________

Outstanding checks (total): -______________

Adjustments (Explanation required): -______________

SUBTOTAL (Adjusted bank balance): =______________

LESS Reported P&I and Other Funds (Sum of Fields 12 and 13 on the Pool Record as entered by Issuer) —______________

Unreconciled difference (explain): =______________

Explanation for “Adjustments” noted above:

Deposits in transit over thirty (30) days (date and amount):

Checks outstanding over thirty (30) days (date and amount):

Preparer: ________________  Date: __________

Reviewer: ________________  Date: __________
• Bank account reconciliations must be completed within **30 days** of the Issuer’s monthly reporting cut-off date for all accounts.

• Detail must be available that list the P&I cash book balance for each pool/loan package that uses the custodial bank account as of issuer’s monthly cutoff.

  ▪ Balance at the end of the previous reporting month, plus the daily deposits related to the pool, minus disbursements for the pool, which equal the ending balance. This is known as Cash Flow Method.
  ▪ This balance is reported on the Pool Record, Field 12 P&I Fund Balance.

• All adjusting items on a reconciliation must be completely resolved during one of the next two reporting cycles.
T&I Reconciliation
GINNIE MAE T&I ACCOUNT RECONCILIATION

Sample format

Bank statement balance at cutoff date of ________________  $______________
Deposits in transit (total): +______________
Outstanding checks (total): - ________________
Adjustments (Explanation required): - ________________
SUBTOTAL (Adjusted bank balance): = ________________

LESS Reported T&I Funds (Field 11 on the Pool Record as entered by Issuer) - ________________
Unreconciled difference (explain): = ________________

Explanation for “Adjustments” noted above:

Deposits in transit over thirty (30) days (date and amount):

Checks outstanding over thirty (30) days (date and amount):

Preparer: ________________  Date: ________________
Reviewer: ________________  Date: ________________
• Bank account reconciliations must be completed within **30 days** of the Issuer’s monthly reporting cut-off date for all accounts.

• Funds that are required to be deposited in an escrow custodial account must be deposited within two (2) business days of the pool settlement date (APM 15-06).

  - The escrow balance for individual loans is reported on the Loan Record, Field 29 Loan T&I Balance.
  - The escrow balance for ALL loans in the pool is reported on the Pool Record, Field 11 T&I Escrow Balance.

• All adjusting items on a reconciliation must be completely resolved during one of the next two reporting cycles.
SF POOL ACTIVITY SCREEN
# BANK RECONCILIATION BALANCES

## Exception Feedback

### Issuer Summary & Alert List

- **Issuer ID:**
- **Report Period:** 12/2016

## Summary for Issuer ID

<table>
<thead>
<tr>
<th>Reported Loans</th>
<th>Expected Loans</th>
<th>Liquidated Loans</th>
<th>Delinquent Loans</th>
<th>Delinquent Loans Percentage</th>
<th>1 Month Delinquent</th>
<th>2 Months Delinquent</th>
<th>3+ Months Delinquent</th>
<th>Foreclosure</th>
<th>DQ2+</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>I</strong></td>
<td>886</td>
<td>8</td>
<td>36</td>
<td>4.1658%</td>
<td>26</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1.1655%</td>
</tr>
<tr>
<td><strong>II</strong></td>
<td>1,435</td>
<td>10</td>
<td>59</td>
<td>4.1404%</td>
<td>48</td>
<td>8</td>
<td>5</td>
<td>1</td>
<td>0.9123%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>2,301</td>
<td>18</td>
<td>95</td>
<td>4.1612%</td>
<td>72</td>
<td>14</td>
<td>9</td>
<td>1</td>
<td>1.0074%</td>
</tr>
</tbody>
</table>

### Guaranty Fee

- **Fixed Installment:**
- **Unpaid Pool Principal Balance:**
- **Security Remaining:**
- **Principal Due:**
- **Interest Due:**

### Monthly Reporting Certification / Reported 11710D Data
POLLING QUESTIONS

• What is the time limit to complete Bank Recon?
  • 20 days from remittance
  • 30 days from cutoff
  • 60 days from month-end

• When is a issuer required to submit Custodial Account Verification?
  • Every month
  • When the bank has $100,000 in deposits
  • When the FIC equals $100,000 or more.

• What is the purpose of the Pool to Security Recon (Reconciliation of Mortgage Collateral to Security Outstanding)?
  • I do not know
  • Notifies issuers of collateral to security discrepancies.
  • Notifies issuers to fund the bank account.
Appendix A

Forms and Calculations
RFS POOL AND LIQUIDATION CALCULATIONS

Instructions and calculations for Pool Reporting are explained in Appendix VI-04 Issuer’s Monthly Accounting Report.

Appendix includes form HUD11710A Monthly Accounting Report

https://ginniemaе.gov/issuers/program_guidelines/MBSGuideAppendicesLib/App
pendix_VI-04.pdf

Form HUD 11710E Liquidation Schedule

https://www.ginniemaе.gov/issuers/program_guidelines/FormsLibrary/HUD-
11710-E.pdf
Q & A Session

For more information see:
http://www.ginniemaef.gov/Pages/faq.aspx