Single Family Pool Delivery Module (SFPDM) - MyGinnieMae

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

Ginnie Mae, Office of Securities Operations

Version 1.2
## Application Details

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<td>Application Name</td>
<td>Single Family Pool Delivery Module</td>
</tr>
<tr>
<td>Application Acronym</td>
<td>SFPDM</td>
</tr>
<tr>
<td>Application Developer</td>
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<tr>
<td>Application/Release Number</td>
<td>1.2</td>
</tr>
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## Document History

<table>
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<tr>
<th>Version</th>
<th>Date of the Document</th>
<th>Author</th>
<th>Entity (Company or Department Author Represents)</th>
<th>Revision Description</th>
</tr>
</thead>
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<tr>
<td>1.0</td>
<td>10/20/2022</td>
<td>Padma Singaraju</td>
<td>GNMA/BNYM</td>
<td>Initial Version released for Early Adoption</td>
</tr>
<tr>
<td>1.1</td>
<td>4/24/2022</td>
<td>T. Just-Buddy</td>
<td>GNMA/BNYM</td>
<td>First Published Version</td>
</tr>
<tr>
<td>1.2</td>
<td>5/24/2022</td>
<td>Tesheka Just-Buddy</td>
<td>GNMA/BNYM</td>
<td>Second Published Version updated for Release 3.5 Enhancements, found in Section 2.7.1 Validating Multiple Pools</td>
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1 INTRODUCTION

This manual is written to provide instructions on how to use the Single Family Pool Delivery Module (SFPDM) application in the MyGinnieMae portal. End Users and Authorized Signers whose institutions issues Single Family pools utilize the SFPDM application to manage the Single Family pooling process. The functional roles associated with the application are SF-Loan Delivery and Pooling Basic Users and SF-Loan Delivery Authorized Signers.

Below are links that address common topics that pertain to the Single Family Pool Delivery Module (SFPDM) application in the MyGinnieMae portal.

- How to get access to MyGinnieMae.
- Refer to the MyGinnieMae Getting Started User Manual for System Prerequisites.
- Accessing the Single Family Pool Delivery Module (SFPDM) application
- Importing XML File to Add a Pool
- Manually Adding a Pool
- Importing a New Loan
- MyGinnieMae Portal Dictionary

1.1 Application Overview

The Single Family Pool Delivery Module (SFPDM) application provides an updated interface to those processes and procedures that are currently supported through the GinnieNET application. Pool and loan data can be submitted through the use of electronically uploaded files, or by manual data entry and tracked through the pool processing
workflow via a My Dashboard display called My Pools. Pool Certification processes performed by Document Custodians will remain in GinnieNET, as is, until a later release.

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1.2 Business Workflow

The high-level Business Workflow of the Single Family Pool Delivery Module (SFPDM) application is shown in the figure below:

Figure 1.2-1 SFPDM Business Workflow

The following Business Workflow reflects the different operational activities for the Single Family Pool Submission:

- Issuers create a new Single Family Pool, save, and validate.
- Issuers can then add a Loan and Replace (if applicable), save, and validate.
- Issuer submits the pool for Initial and Final Certification.
- Issuer attests the Pool for Initial Certification.
- Certification will happen as it does today by Document Custodian and once this is complete the pool status is updated to Initially Certified.
- Pool can continue path to Issuance.
- Issuers can also delete pools that are in Draft state.
- Issuers can recall pools that have not been released for issuance by the system.
- Issuers can request Pools Issued for Immediate Transfer (PIIT)/Transfer at Issuance (TAI) in SFPDM, which needs to be certified by the Document Custodian and accepted by the Buying Issuer in SFPDM before issuance.

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1.3 Accessing SFPDM

Upon logon, the user is presented with My Dashboard, which displays options for navigating to the SFPDM application. To access the SFPDM Application, select the **SFPDM Pools & Loans** tab at the top of the screen.

![Figure 1.3-1: SFPDM Pools & Loans Tab](image-url)
2 POOLS AND LOANS

2.1 Pools & Loans

The Pools and Loans page displays a list of pools associated with the selected Issuer ID.

Figure 2.1-1: Pools and Loans Screen

NOTE: If the Issuer has no pool data in SFPDM proceed to Section 2.3.2 Importing XML File to Add a Pool, or Section 2.3.4 Manually Adding a Pool

2.2 Searching for a Pool

1. Select the SFPDM Pools & Loans tab.

2. Enter the first characters of the Pool ID in the Filter by Text Box. The list of pools will display in the search results section.

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NOTE: You can also select the **ADVANCED** button to access the Advanced Filters Window. If there are many records in the search results screen, use of filters is highly recommended to find the items needed. Users can clear all filters at once by selecting **Clear Filter** on the right. Individual filters may be cleared by selecting on the ‘X’ on the respective filter.

3. Select from the following options:
   - Pool ID
   - Issue Date
   - Pool Class
   - Pool Suffix
   - Status
   - Business Rules
   - Custodian ID
   - Loan Identifier
   - Mortgage Type

When you select the filtering options above, the section will expand to display additional options. You can enter a number or text, select from a drop-down list, or select from a list of checkboxes.

4. Select the **Apply Filters** button.
2.3 Pool Details Information

Securities are prepared and delivered in accordance with instructions provided by the Issuer.

All Ginnie Mae securities are settled through FRBNY (Federal Reserve Bank of New York) as Ginnie Mae’s Depository.

Single Family new pool information, required on the HUD (Housing and Urban Development) 11705 Form, Schedule of Subscribers, is entered on the Pool Details screen or imported using a PDD XML in SFPDM. You must complete required fields on the Pool Details screen – fields marked with an asterisk (*). There are also fields that may be system generated.

The matrix, (See the Table below), lists the fields in the order they appear on the Pool Details screen. This screen also allows you to Add/Edit or view Totals (Mortgage Summary) Information.

Refer to Pool Details Icons in the Appendix for more information.

Refer to PDD Implementation Guide in the Appendix for more information.

Refer to Table 2.2-1: Pool Details – 11705 Screen Elements below for more details on the Data elements.
### Table 2-1: Pool Details - 11705 Screen Elements

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Header Info</strong></td>
<td></td>
</tr>
<tr>
<td>Pool Identifier</td>
<td>The Single Family Pool Number is <strong>required</strong>, unique, and either must be a six-digit number (the first digit cannot start with a 0), or must be two letters (the first letter cannot be &quot;M&quot; or &quot;P&quot;), and followed by four digits. The number is pre-assigned by Ginnie Mae.</td>
</tr>
<tr>
<td>Issue Date</td>
<td>The date from which a mortgage-backed securities pool issued under the Government National Mortgage Association Mortgage-backed security program accrues interest. The Issue Date for such pools is always the first calendar day of the month.</td>
</tr>
<tr>
<td>Amortization Type</td>
<td>This is a description of how the loan is paid, which is monthly. The options available are Fixed and Adjustable Rate. This field is required for all pools.</td>
</tr>
<tr>
<td>Class Type</td>
<td>Indicates the type of pool. Designates whether a pool is a Ginnie Mae I, Ginnie Mae II pool or a loan package. This is required for all pools.</td>
</tr>
<tr>
<td>Structure Type</td>
<td>Denotes the type of mortgage-backed security structure. The options available are Multiple Issuer and Single Issuer. This field is required for all pools.</td>
</tr>
<tr>
<td>Suffix Identifier</td>
<td>Single Family Pool Types describe the type of mortgages backing the pool. These include ARM-CMT Pools (AR and AQ, AT, AF, FT, AS, and AX), ARM-LIBOR Pools (RL and TL, FL, FB, SL, XL, and QL) and Single Family Pools (SF, FS, BD, MH, JM and SN).</td>
</tr>
<tr>
<td><strong>Parties</strong></td>
<td></td>
</tr>
<tr>
<td>(Issuer) Party Role Identifier</td>
<td>This is a unique, four-digit number assigned to the issuer.</td>
</tr>
<tr>
<td>Company Name</td>
<td>The name of the company affiliated to the pool issuer.</td>
</tr>
<tr>
<td>(Document Custodian) Party Role Identifier</td>
<td>The unique number assigned to the Document Custodian.</td>
</tr>
<tr>
<td>Company Name</td>
<td>This is the name of the company that serves as Document Custodian.</td>
</tr>
<tr>
<td>Field Name</td>
<td>Description</td>
</tr>
<tr>
<td>------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>(Servicer) Party Role Identifier</td>
<td>The unique number assigned to the Servicer. The servicer can be an individual or a legal entity and may perform multiple roles.</td>
</tr>
<tr>
<td>Company Name</td>
<td>This is the company name of the servicing bank. The name will display if there is a selection in the Party Role Identifier drop down list.</td>
</tr>
<tr>
<td>Transferee at Pooling ID (Indicator)</td>
<td>The four-digit number to the Buying Issuer when a pool is transferred at issuance.</td>
</tr>
<tr>
<td>General Info</td>
<td></td>
</tr>
<tr>
<td>Validation Status</td>
<td>This indicates whether or not the Business Rules Engine validation has been run on the pool. This field is system generated.</td>
</tr>
<tr>
<td>Security Issue Date Rate Percent</td>
<td>The security interest rate, expressed as a percent, for the pool as of the pool issue date.</td>
</tr>
<tr>
<td>Pooling Method Type</td>
<td>The method used in amortization for the pool. Indicates the timing of the remittance of the scheduled principal and interest payment from the servicer to the certificate holders of a particular pool. The option includes CD for Concurrent Dates.</td>
</tr>
<tr>
<td>Current Principal Balance Amount</td>
<td>The Original Aggregate Amount of the pool based on the sum of the unpaid balances of the mortgages used to collateralize the pool. This field is system-generated when Mortgage Detail records are added for the pool.</td>
</tr>
<tr>
<td>Current Loan Amount</td>
<td>The number of loans in the pool.</td>
</tr>
<tr>
<td>Guaranty Fee Percent</td>
<td>The percent of the loan amount that the government agency guarantees in the event of loss due to foreclosure. It is always 0.06.</td>
</tr>
<tr>
<td>Trade Book Entry Date</td>
<td>The date that the security will be delivered to the designated book entry account.</td>
</tr>
<tr>
<td>Maturity Date</td>
<td>The date the final payment is due on the pool. The pool maturity date is typically 15 to 45 days after the maturity date of the latest maturing mortgage in the pool. It is always the 15\textsuperscript{th} or the 20\textsuperscript{th} of the month.</td>
</tr>
<tr>
<td>Certification Initial Payment Date</td>
<td>The date that the first payment is due to the security holder for the certificate. This field is system generated.</td>
</tr>
<tr>
<td>Field Name</td>
<td>Description</td>
</tr>
<tr>
<td>---------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>(Pool Maturity) Period Type</td>
<td>The unit of time used to define the period over which the loan matures.</td>
</tr>
<tr>
<td>Period Count</td>
<td>The scheduled number of periods after which the pool will mature.</td>
</tr>
<tr>
<td>Pool EIN Type</td>
<td>Defaults to the words Pool Employer Identifier Number.</td>
</tr>
<tr>
<td>(Pool EIN) Value</td>
<td>This is a nine-digit pool tax ID that the IRS (Internal Revenue Service) assigns to the pool. It is required to be a 9 digit number and cannot be of all the same digits.</td>
</tr>
<tr>
<td>Government Bond Financing Program - Indicator</td>
<td>Indicates whether the pool is used to back securities as collateral for a state or local housing Bond Financing Program (BFP). This is required for all pools.</td>
</tr>
<tr>
<td>Arm Info</td>
<td></td>
</tr>
<tr>
<td>Lookback Period (InterestAndPaymentAdjustmentIndexLeadDaysCount)</td>
<td>Indicates the number of days prior to an interest rate effective date used to determine the date for the index value when calculating both a new interest rate and a principal and interest payment.</td>
</tr>
<tr>
<td>Pool Interest Adjustment Effective Date</td>
<td>The date the pool interest rate changes.</td>
</tr>
<tr>
<td>Pool Margin Rate Percent</td>
<td>The factor that is added to the ARM index value to calculate the pool accrual rate.</td>
</tr>
<tr>
<td>Master Agreements / ACH Info</td>
<td></td>
</tr>
<tr>
<td>(ACH Principal and Interest) ABA Routing and Transit ID</td>
<td>This is a nine-digit routing and transit number for the bank where the issuer maintains principal and interest accounts. This is required if the ACH (Automated Clearing House) Bank Account Purpose type is Principal and Interest.</td>
</tr>
<tr>
<td>Bank Account Identifier</td>
<td>The account number of the bank that maintains Ginnie Mae principal and interest for the ACH accounts.</td>
</tr>
<tr>
<td>(ACH Taxes and Insurance) ABA Routing and Transit ID</td>
<td>This is a nine-digit routing and transit number for the bank from which the taxes and insurance payment is paid. This is required if the ACH Bank Account Purpose type is Taxes and Insurance.</td>
</tr>
<tr>
<td>Field Name</td>
<td>Description</td>
</tr>
<tr>
<td>------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Bank Account Identifier</td>
<td>The account number of the bank that maintains taxes and insurance for the ACH accounts.</td>
</tr>
<tr>
<td>Certification Agreement - 11711B</td>
<td>Indicates that the Certification Agreement – HUD Form 11711B is required for the associated loans. This is required for all pools.</td>
</tr>
<tr>
<td>Pool Document Required Indicator</td>
<td>Indicates that the Certification Agreement – HUD Form 11711B has been submitted. This is required for all pools.</td>
</tr>
<tr>
<td>Pool Document Submission Indicator</td>
<td>The HUD Form 11711A Release of Security Form is used by the organization/company that produced/provided/sold the form/content. You need to select an option from this drop-down list if the Pool Document Required Indicator is selected to Yes.</td>
</tr>
<tr>
<td>Document Form Publisher Number Identifier</td>
<td>The current principal balance of the pool. The total subscription amount must equal the Original Aggregate Amount of the pool. This field is automatically generated.</td>
</tr>
<tr>
<td>Subscriber Info</td>
<td>The number of subscribers receiving delivery of the pool. This field is automatically generated.</td>
</tr>
<tr>
<td>Bank Account Purpose Type</td>
<td>This is the settlement account. This is required for all pools.</td>
</tr>
<tr>
<td>Investor ACH Bank Account ID</td>
<td>The number identifying the account to which a security will be delivered. This is required for all pools.</td>
</tr>
<tr>
<td>Original Subscription Amount</td>
<td>The amount of the pool purchased by the investor. If the amount purchased is less than 100% of the Original Aggregate Amount of the pool, additional Subscriber information must be completed until 100% of the pool has been accounted. The investor’s total may not be less than $1000.00. This is a required field.</td>
</tr>
<tr>
<td>Investor Name</td>
<td>The name of the subscriber.</td>
</tr>
<tr>
<td>ABA Routing and Transit ID</td>
<td>This is a nine-digit routing and transit number for the bank to which the securities will be delivered.</td>
</tr>
<tr>
<td>Institution Telegraphic Abbreviation</td>
<td>The abbreviated name of the depository institution assigned by the Federal Reserve.</td>
</tr>
<tr>
<td>Field Name</td>
<td>Description</td>
</tr>
<tr>
<td>------------------------------------------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Bank Account Delivery Description</td>
<td>Description of the bank to which a security will be delivered, and any additional instructions.</td>
</tr>
<tr>
<td>Investor ACH Receiver Sub Account Name</td>
<td>The name of the sub-account that receives the security.</td>
</tr>
<tr>
<td>Number</td>
<td>This is the number automatically generated and assigned after a pool is submitted and verified. For more information, see <a href="#">File Transmission Numbers</a>.</td>
</tr>
</tbody>
</table>

### 2.4 Pool Details Screen Overview

The Pool Details Screen is made of several sections that you can expand or collapse. Select the **Collapse All** button to see the sections. Select the **Expand All** button to see all the fields on the Pool Details Window.

![GinnieMae Single Family Pool Details Screen](image)

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2.4.1 All Pools Slider Overview

You can use the All Pools Slider feature to review a list of all of your pools in SFPDM.

1. Select the All Pools tab on the far left on the Pool Details screen.

   Figure 2.4-2: All Pools Tab

   ![All Pools Tab Image]

The All Pools Slider Window moves from the left partially over the Pool Details window. The list of pools will be based on the filter that has been applied. If you did not apply any filters, the Slider window will display pools sorted in descending order by Pool ID number. (See the Figure below). You can use the scroll bar to view the pop-up notifications.

2. Select the ALL POOLS tab again to slide the window back to its original position.
2.4.2 Importing XML File to Add a Pool

1. Select the **SFPDM Pools & Loans** tab.
2. Select the **ADD A POOL** button.

3. Select the **BROWSE ...** button. You will need to navigate to the location where you saved the .ZIP files.
4. Select the **UPLOAD** button. If the pool was successfully uploaded into MyGinnieMae, the Pool Upload Successful pop-up window message displays. The Submission ID displayed in the pop-up window may be requested by the production support team if any technical issue occurs. If the File is incomplete/corrupted and cannot be validated, then the import error report will indicate the error “Premature end of file”.

5. Select the **VALIDATE** button or check mark “Validate against Ginnie Mae Business rules during “import” to validate data entered for the pool. After you validate, the Success message displays.
6. Select the **OK** button or close (X) button to close the message and continue.

![Figure 2.4-9: Validation Successful Message](image)

7. On the Pool Details Screen, Select the **SUBMIT** button.

![Figure 2.4-10: Pool Details Screen - Submit Button](image)

2.4.3 Viewing Pool History

This feature allows you to review historical information for the pool record. Use this information to review when the pool was submitted and by which user.

1. Select the **SFPDM Pools & Loans** tab.
2. Search for a pool. Refer to Section 2.2 Searching for a Pool.
3. Select the Pool ID number to access the Pool Details Screen.
4. In the General Info section, select the **VIEW HISTORY** button.

![Figure 2.4-11: SFPDM Pools and Loans Screen](image)

![Figure 2.4-12: View History Button - Pool Details](image)
The Pool Status Timeline window displays.

Figure 2.4-13: Pool Status Timeline Window

**NOTE:** Pool status timeline displays the name of the user who created the Pool. When the Pool is Issued or Transferred, the name is not displayed as the action is taken by the system.

5. Select the X button to close the Pool Status Timeline window.
2.4.4 Manually Adding a Pool

1. Select the SFPDM Pools & Loans tab and select the ADD A POOL button.

   ![Figure 2.4-14: SFPDM Pools & Loan Tab](image1)

2. Select the ENTER MANUALLY button.

   ![Figure 2.4-15: ENTER MANUALLY button](image2)

3. Complete the Pool Identifier field by selecting from the following drop-down lists, in the Header Info section:
   - Issue Date
   - Amortization Type
   - Class Type
   - Structure Type
   - Suffix Identifier
4. Select the **Document Custodian Party Role Identifier** in the **Parties** section.

![Figure 2.4-17: Document Custodian Party Role Identifier](image)

5. Select **Servicer Party Role Identifier** in the **Parties** section.

![Figure 2.4-18: Service Party Role Identifier](image)

6. Select either the **Yes** or **No** option in the **Transferee (New Issuer)** section.
NOTE:

- Select the **Yes** selection option if the Pool is to be transferred to a new buyer. Select the Party Role Identifier/Company Name from the dropdown for the new buyer. The Company Name field will display.
- Select the **No** selection option if the pool will not be transferred.

7. Complete the following fields in the **General Info** section:
   - Security Issue Date Rate Percent
   - Pooling Method Type
   - Trade Book Entry Date
   - Period Count
   - Regenerate link
   - Maturity Date
   - Government Bond Financing Program Indicator
   - Pool EIN (Employee Identification Number)

**NOTE:** The Pool EIN field does not apply to loan packages.

**NOTE:** Regenerate link is displayed when a pool is imported with invalid Certification initial payment date. Upon selecting the link, the date is corrected, and the link is hidden. The link is not available during Manual creation.
NOTE: Prior to adding Subscriber Accounts on the Pool Details screen, add a Subscriber record on the SFPDM Maintenance tab. Refer to Section 3.2.2 Adding an FRB Subscriber Record.

8. Select the magnifying glass icon next to the **ABA Routing and Transit ID** field in the Master Agreements / ACH Info section.

9. Select the Bank Account ID.
10. Select the **SELECT** button. The Bank Account Identifier will display.
11. Select the magnifying glass icon next to the **ABA Routing and Transit ID** field in the ACH Taxes & Insurance section.

12. Select the Bank Account Identifier.
13. Select the **SELECT** button. The Bank Account Identifier will display.

14. Select either the **Yes** or **No** option in the Certification Agreement – 11711B section.

15. Select the magnifying glass icon in the **Subscriber Info – Subscriber Accounts** section.

16. Select the appropriate option on the **Select: Subscriber Account** window.

17. Select the **SELECT** button.
18. The Investor ACH Account ID, Original Subscription Amount, and the ABA Routing and Transit ID fields will populate in the Subscriber Accounts section based on your selection.

19. Select the **SAVE** button to save changes on the Pool level.

NOTE: You need to add at least one loan to the pool you just created. See page 78 for the instructions on how to import a loan or page 80 on how to add a loan manually.

2.4.5 Editing a Pool

You can edit a pool only when the Transfer Status is either Draft, Rejected, or Recalled. The pool cannot be locked for validation or waiting approval for submission.

1. Select the Error! Reference source not found.
2. Select in the Filter by field and use the Quick Filter or Advanced Filter option. Refer to Section 2.2 Searching for a Pool.

![Figure 2.4-30: Filter by Field](image)

3. Select the Pool ID tab in the search results section to access the Pool Details screen.

![Figure 2.4-31: Search Results Screen](image)

4. Make the desired changes to the fields in the pool.
5. Select the SAVE button at the top of the screen.
6. Select the VALIDATE button.
7. Select the SUBMIT button if ready for submission.

2.4.6 Deleting a Pool from the Pool Details Screen

1. Select the Error! Reference source not found..
2. Search for a pool. Refer to Section 2.2 Searching for a Pool.
3. Select the Pool ID tab to access the Pool Details page.
4. Select the DELETE button.

![Figure 2.4-32: Pool Details Screen Options](image)

5. Select the DELETE button on the Message window to confirm the deletion or select the CANCEL button to terminate the deletion action. If you cancel the Delete request, the system returns to the Pool Details screen.
NOTE: When a Pool Record is deleted, all associated mortgage and participant records are also deleted. You can only delete pools that are in the Draft Status.

2.4.7 Deleting a Pool from the Pools and Loans Screen

1. Select the Error! Reference source not found..
2. Scroll down in the list of pools and find the pool that has Draft in the Status column.
3. Select the checkbox at the far-left column. The DELETE button will appear in the upper left corner.
NOTE: You can also select the Actions button […] for the Pool record and select the **DELETE** button.

Figure 2.4-35: SFPDM Pools & Loans - Delete Action

4. Select the **DELETE** button.
5. SFPDM will display a message to confirm your intent to delete the Pool Record you have selected.

Figure 2.4-36: Confirm Delete Record Action (Pool Record)

6. Select the **DELETE** button on the Message window to confirm the deletion or select the **CANCEL** button to terminate the deletion action. If you cancel the Delete request, the system returns to the Pool List screen (SFPDM Pools and Loans).

**NOTE:** When you delete a pool, all associated loans and subscriber records are also deleted. You can only delete pools that are in Draft state.

2.4.8 Initial Certification

**Confirming Ability to Submit**

1. You need to be listed on HUD Form 11702 (Application for Approval Government National Mortgage Association Mortgage-backed security Issuer).
2. You need a valid MyGinnieMae Portal Login and Password combination.
3. You need an Authorized Signer Functional Role assigned by your Organization Administrator.
4. You need an active SecurID Token.
5. You need to complete the “Verify Role Assignment” check in GMEP or have the Security Officer complete the check for you.
2.4.9 Submitting for Attestation and Initial Certification

Only Authorized Signers can submit pools to the Document Custodian to be certified. Authorized Signers can submit one or multiple pools, and will receive notifications throughout the process, including submission confirmation, reminders for attestation and when the Document Custodian has received the submission, and any errors incurred. See section 5.1.2 Contingency Plan for additional information.

Authorized Signers can view the Pools created by the Data Entry users prior to submitting to the Document Custodian to be certified.

The Pool must pass the Business Rules before it can be submitted. Business Rules or Ginnie Mae edits are a set of rules or criteria that checks validity of the data in the pool. GinnieMae edits are implemented using the Business Rules Engine (BRE). The rules engine will also execute all the rules against the SFPDM pools and loans information and return the outcome.

1. Select the Error! Reference source not found..
2. Search for a Pool. Refer to Section 2.2 Searching for a Pool.
3. Select the Pool ID to access the Pool details page.
4. Select the **VALIDATE** button.

   Figure 2.4-37: Initial Certification - Validate Button

5. Select the **SUBMIT** button.

   Figure 2.4-38: Initial Certification - Submit button

**NOTE:** When you select the **SUBMIT** button, the BRE will also run validation in SFPDM.

6. On the **Submit Pool** window, select the **Submit Pool** window, select “**I AGREE AND SUBMIT**” after reading and reviewing the attestation. (See the Figure below)

   Figure 2.4-39: Submit Pool Window

7. Select the **I AGREE AND SUBMIT** button.
8. Select the message icon in the upper right corner. Find the message that pertains to the pool you sent for validation.

9. Select the Pool ID number on the notification message. The Pool Details screen displays, and the status of the pool will change to Submitted for Initial Certification.

**NOTE:** At this stage, the Authorized Signer is required to Attesting to Viewing the HUD Forms and Submit the Pool to the Document Custodian. This activity occurs in GinnieNET while in SFPDM the Pool remains in Submitted to Initial Certification Status. Any Authorized Signer under the Issuer Organization with access to the Pool may attest to any of the Pools pending Attestation in GinnieNET. The Pool will not be available to the Document Custodian for Initial Certification until the Attestation is complete.
10. Navigate to GinnieNET using the “Attest Pool(s) in GinnieNET” link located on Pools and Loans screen.

Figure 2.4-42: Attest Pool(s) in GinnieNET link

11. Select one or more Pools by selecting the individual checkboxes or use “Select All Pools” button to select all pools on all pages.

12. Select the “View Selected” button to view the combined HUD-11705 and HUD-11706 forms.

Figure 2.4-43: GinnieNET screen

13. Select the Pool and select the Proceed to Confirmation Attestation button.

14. A popup will open with the Attestation confirmation.

15. Select Confirm Attestation of HUD Forms to proceed or Cancel to discard.
16. Enter your MyGinnieMae ID and Password.

17. Enter the SecurID PIN and Authentication Code and select **OK** to submit the pool to the Document Custodian.

18. Pool will be submitted to the Document Custodian.
19. MyGinnieMae Portal notification will be generated confirming the successful submission of the Pool to the Document Custodian.

**NOTE:** If multiple users (ex: Data Entry user and Authorized Signer) are working on the same pool at the same time and one of the users delete the pool, the pool will be deleted for all users. Upon save, users will see the message "Invalid Pool Identifier" because the pool has been deleted.
2.4.10 Recalling a Pool

Once the pool has been successfully translated and submitted for Initial Certification, the Initially Certified Pool can only be recalled until 12:00 PM EST the following business day.

An Authorized Signer can recall a pool that had been submitted to a Document Custodian. If a pool is recalled, the pool is returned to the Draft Status.

1. Select the Error! Reference source not found.
2. Select in the Filter by field and use the Quick Filter or Advanced Filter option described in Section 2.2 Searching for a Pool.
3. Select the Pool ID to access the Pool Details Screen.
4. On the Pool Details Screen, select the RECALL button.

5. On the Recall Pool window, select the Certification Checkboxes.
6. Enter your four-digit PIN and six-digit SecurID Token ID.
7. Select the **SUBMIT** button.

### 2.5 Submitting for Final Certification

To submit a pool for Final Certification, the pool must have been Initially Certified. Reference section 2.2.9 for instructions on how to submit for Initial Certification. The pool must not have been transferred prior to Final Certification, except for an immediate issuance transfer transaction, where the pool is transferred immediately after the pool is issued.

To submit a pool for Final Certification, the original pool record must be initiated in SFPDM by the issuer with a status of **Issued/Transferred** before you can view or edit loan data. Once the Issuer views or edits the pool(s) it can be transmitted to the Custodian for Final Certification.

To submit a pool for Final Certification, step through the following procedural flow.

1. Select the **Error! Reference source not found.**.

   ![Figure 2.5-1: SFPDM Pools & Loans Tab](image)

2. Select the **Issued/Transferred** icon and search for the pool you submitted in the Initial Certification.
3. Select the Pool ID to access the Pool Details screen.

4. On the Pool Details screen, select the **INITIATE FINAL CERTIFICATION** button, if no changes are required. If you need to make changes, replace the loan. See [Section 2.4.1 Replacing or Substituting a Loan](#) for more information.

The pool will be placed in a Final Certification Draft Status.
NOTE: You can only change Document Custodian information at the pool level and correct any errors in the Address section at the loan level.

5. Select the VALIDATE button.

![Validate Button - Final Certification](image)

6. When the Success message displays, select the OK button to close the message and continue.

![Successful Validation Message](image)

7. Select the message icon in the upper right corner. Find the message that pertains to the pool you sent for validation. The Final Certification Business Rules Validation message displays.

![Message Icon](image)

8. Review the Final Certification Business Rules Validation message.

![Final Certification Message](image)

9. Select the Pool ID number in the Validation message.
10. On the Pool Details Screen, select the **Submit** button.

11. On the Submit Pool window, select the Certification Checkboxes.

12. Enter your four-digit PIN and six-digit SecurID Token ID.
13. Select the **Submit** button. A notification is then sent to the Document Custodian.
The Pool Number is the key identifier for locating records. The Pool Number is part of the Final Certification File Transmission Number (FC-FTN) digits 11 through 19 counting in from the left, and the Issuer/Custodian Transfer Recertification (RCI/RCC FTN), digits 11 through 19 counting in from the left.

For more information, see File Transmission Numbers in the Appendix.

2.5.1 Replacing or Substituting a Loan

If a loan is in the Final Certification Draft Status, you can substitute one loan with another loan.

1. Select the Error! Reference source not found.
2. Select the Final Certification Draft icon.

The list of pools will be filtered to ones that have a Status of Draft for Final Certification.

NOTE: You can also use the Advanced Filter Feature. Select the ADVANCED button, select the STATUS row, select the checkbox next to Draft for Final Certification, then select the APPLY FILTERS button.
3. Select the **POOL ID** link to access the Pool Details screen.
4. Select the Loans tab.

5. Select the ADD A LOAN button. Select one of the following options:
   - Import a Loan (see page 54).
   - Manually Add a Loan (see page 55).

6. Select the SAVE button. The new loan will be added in the Replacement Loans section

7. Select the Loan ID in the Replacement Loans section and drag into the All Loans section.

8. Select one of the options from the Reason drop down list on the Loan Substitution Window.

9. Select the SAVE button. The BRE (Business Rules Engine) will verify that the loan that can be replaced and meets criteria for validation.
10. After the loan successfully passes validation, the newly added loan will display in the All Loans section. The substituted loan will be placed in the Removed Loan section.

**NOTE:** You can also revert the actions by clicking on the ⚪️ button.

11. Select the **VALIDATE** button.
12. Select the **SUBMIT** button.
13. Select the Certification Checkboxes.
14. Enter your four-digit PIN and six-digit SecurID Token ID.
15. Select the **SUBMIT** button.
2.5.2 Removing a Loan from Final Certification

Before a pool has been submitted for Final Certification, you can remove a loan.

1. Select the Error! Reference source not found.. Figure 2.5-21 SFPDM Pools and Loans Tab

2. Select in the Filter by field and use the Quick Filter or Advanced Filter option described in Refer to Section 2.2 Searching for a Pool.

3. Select the Pool ID to access the Pool Details Screen.

4. Select the Loans tab to access the All Loans Screen.
5. Select the icon at the end of the row. The Remove Loan Screen displays.
6. Select the down arrow on the Reason drop down list and select a reason for removing the loan.

**Figure 2.5-23: Remove Loan Screen**

**NOTE:** You can also enter any additional text in the Comments section.

When a Loan is deleted in Final Certification Draft, Pool UPB is not required to be equal to the sum of the loans UPB.

7. Select the SAVE button.
8. Select the VALIDATE button.
9. Select the SUBMIT button.
10. Select the Certification Checkboxes.
11. Enter your four-digit PIN and six-digit SecuriD Token ID.
12. Select the SUBMIT button.
2.5.3 Recalling a Pool from Final Certification

An Authorized Signer can recall a pool that had been submitted to a Document Custodian for Final Certification. If a pool is recalled, it is returned to the Final Certification Draft Status.

1. Select the Error! Reference source not found..
2. Select in the Filter by field and use the Quick Filter or Advanced Filter option described in Section 2.2 Searching for a Pool.
3. Select the Pool ID to access the Pool Details Screen.
4. On the Pool Details Screen, select the RECALL button.

5. On the Recall Pool window, select the Certification Checkboxes.
6. Enter your four-digit PIN and six-digit SecurID Token ID.
7. Select the **SUBMIT** button.

![Recall Pool Submission Window](image)

Figure 2.5-26: Recall Pool Submission Window

### 2.6 Exporting Pool and Loan Data

#### 2.6.1 Exporting Pool Data – SFPDM Pools and Loans Screen

Use this function to export data from the SFPDM Pools & Loans Page into an XML file.

1. Select the **Error! Reference source not found.**.
2. Select the **Actions** button at the end of the row to display the available options.

![SFPDM Pools & Loans Screen - Actions button](image)

Figure 2.6-1: SFPDM Pools & Loans Screen - Actions button

3. Select the **EXPORT** option.
4. SFPDM will display the success confirmation popup and export a ZIP file to the bottom of the browser window.

5. Select the downloaded file to display or save the exported file.

2.6.2 Exporting Pool Data – Pool Details Screen

Use this function to export data from the Pool Details Screen into an XML file.

1. Select the Error! Reference source not found.
2. Search for a pool record as described in Refer to Section 2.2 Searching for a Pool.
3. Select the link to the Pool ID in the Search Results.
4. Select the EXPORT POOL button.

5. Select the downloaded file to display or save the exported file.

2.6.3 Exporting Loan Data

1. Search for a pool record as described in Section 2.2 Searching for a Pool.
2. Select the Loans tab.
3. Select the link to the Loan ID in the Search Results.
4. Select the **Export Loan** button on the Loan Details screen.

SFPDM will display the success confirmation popup and export a ZIP file to the bottom of the browser window.

5. Select the downloaded file to display or save the exported file.

### 2.7 Bulk Actions

#### 2.7.1 Validating Multiple Pools

To validate several pools at the same time, step through the following procedural flow:

1. Select the **Error! Reference source not found.**
2. Select the checkboxes for the pools you want to validate.
3. Select the **VALIDATE** button.
**NOTE:** After you select the **VALIDATE** button, the Success Message displays.

**Figure 2.7-2: Success Message - Bulk Pool Validation Processing**

4. Select the **OK** button to close the message and continue.
5. Select the message icon to review the individual notification messages.
6. Select the Pool ID in the notification message to access the **Pool Details** Screen.

**Figure 2.7-3: Notification Message - Business Rule Validation Successful**
2.7.2 Submitting Multiple Pools

This screen series allows you to select one or more pools for transmission in SFPDM and create a notification when the transmission is successfully completed. The notification includes dates and times of each submission, as well as the FTN (File Transmission Number) generated upon successful transmission to the network.

1. Select the Error! Reference source not found..
2. Select the checkboxes for the pools you want to submit for Initial Certification.

![Figure 2.7-2: Select Checkboxes for Initial Certification]

3. Select the SUBMIT button. The Submit Pools window displays.

![Figure 2.7-3: Submit Multiple Pools]

4. Select the I AGREE AND SUBMIT button.

![Figure 2.7-4: Submit Multiple Pools and SecurID Token Authentication]
**NOTE:** Pool cannot be issued/submitted in the last 6 business days of the current month for the following Pool Class - Pool Structure combination:

- GNMA II – Multiple Issuer

### 2.7.3 Deleting Multiple Pools

**NOTE:** When a pool is deleted, all associated loan and participant records are also deleted. You can only delete pools that are in Draft Status.

To access this, Delete Pools function, step through the following procedural flow.

1. Select the Error! Reference source not found..
2. Select the checkboxes for the pools you want to mark for deletion.
3. Select the **DELETE** button. The Delete Pool(s) Confirmation Message Box displays.

   ![Delete Pools Confirmation Message Box](image)

   **Figure 2.7-6: Delete Pools Confirmation Message Box**

4. Select the **DELETE** button on the Confirmation Message box. The Success message displays, and indicates the pools were deleted successfully.

5. Select the **OK** button to close the Success message and return to the **SFPDM Pools & Loans** screen.

   ![Success Message](image)

   **Figure 2.7-7: Success Message**
2.7.4 Generating Edits Report for Multiple Pools

To access this, Export Edits Report function, step through the following procedural flow:

1. Select the **Error! Reference source not found..**
2. Select the checkboxes for the pools you want to mark for generating the Edits Report.

   ![Figure 2.7-8: Generate Edits Report for Multiple Pools](image)

3. Select the **EXPORT EDITS REPORT** button. The Success Box displays.

   ![Figure 2.7-9: Export Submission Confirmation Message Box](image)

4. Select the **OK** button on the Message box. The Edits Report will be made available when complete.

   [Back to Table of Contents]

2.8 Generating the HUD 11711B Certification and Agreement Record

The **HUD 11711B—Certification and Agreement** form is a required form that must be submitted as part of the required pool or loan package submission documents. If the Pool Document Required Indicator is **Yes** in the Certification Agreement – 11711B section of the Pool Details, you can electronically submit this form to the Document Custodian.

1. Select the **Error! Reference source not found..**
2. Search for a Pool. Refer to **Section 2.2 Searching for a Pool**.
3. Select the Pool ID in the Search Results to display the Pool Details screen.
4. Select the **DOCS** button to display the list of Pool level documents you can download.

5. Select the **11711B** option.

A copy of the Certification and Agreement (HUD Form 11711B) will open as a new tab on your browser.

**NOTE:** The type of browser you use when accessing SFPDM will determine how the downloaded report will display.
The 11711B Form will display the FTN (File Transmission Number), Ginnie Mae Pool Identifier, certification checkboxes selected, Company Name, Authorized Signature, Issuer ID, and Issuer’s title.

NOTE: For more information on the FTN, see [File Transmission Numbers](#) in the Appendix.
2.9 Buydown Loans in Ginnie Mae II Pools

Buydown loans in multiple-issuer pools cannot be greater than 10% of the aggregate unpaid principal balances of the loans. Within a loan package, buydown loans may exceed 10% of the aggregate original principal balance of the loans. If a multiple issuer pool exceeds the 10% threshold, Ginnie Mae's Pool Processing Agent (PPA) will determine which issuer has the highest percentage of buydown loans in the pool. The entire loan package will be removed from the pool and Ginnie Mae will notify the issuer of the withdrawal. If the loan package satisfies all other applicable guidelines, the PPA will recommend that the loan package be resubmitted as a custom pool. The recalculation and removal process will continue until the pool reaches the 10% limit. If loan packages do not exceed the 10% buydown limit, you will not be permitted to remove the loan package from a multiple issuer pool.

When the Ginnie Mae edits are applied for all loan packages, a warning message will be displayed if a loan package contains buydown loans which exceed 10% percent of the loan package balance (OAA of Loan Package/Pool Amount).

1. Select the Error! Reference source not found.
2. Select the ADVANCED button and select the Pool Suffix option. See screen below.
3. Select the checkbox next to Buydown (BD) in the Advanced Filters box.
4. Select the APPLY FILTERS button.
5. Select the **Pool ID** in the filtered list of pools to access the Pool Details Screen.
6. Select the **Loans** tab.
7. Select the **LOAN ID** tab in the All Loans table to access the Loan Details screen.
8. Scroll down to the General Heading section.

9. Complete the Agency Case Identifier field in the General | Identifiers section.

10. Scroll down to the General | Other Information section and change the Buydown Funding Indicator to True.

11. Select the SAVE button.

2.10 Adding Multiple Escrow Accounts

SFPDM allows a maximum of thirty (30) T&I (Taxes and Interest) account numbers and Bank ID numbers that can be added to a pool. The Multiple Escrow Account option prints on the 11706 report. You can enter escrow accounts on the Pool Details screen or when you are applying the SFPDM edits.
1. Select the Error! Reference source not found.
2. Search for the Pool. Refer to Section 2.2 Searching for a Pool for more information.
3. Select the Pool ID tab to access the Pool Details screen.
4. Scroll down to the Master Agreements / ACH Info section.

Figure 2.10-1: Master Agreements / ACH Section

5. Select the magnifying glass icon next to the ABA Routing and Transit ID field.
6. On the Select: ACH Principal and Interest Window, select the SELECT button for the appropriate ABA ROUTING & TRANSIT ID number. (See the Figure below)

Figure 2.10-2: ACH Principal and Interest Selection Window

7. Select the SELECT button. The ABA Routing and Transit ID and Bank Account Identifier numbers will display in both the ACH Principal & Interest and ACH Taxes & Insurance sections.
8. Select the SAVE button.
9. To add an additional Escrow Account on the Pool Details screen, select the ADD button, or select the account to be changed if the action is to modify an existing record.
2.11 Valid Entry for ARM Pools

An adjustable rate mortgage is a mortgage with an amortization schedule that provides for changes in monthly payments based on adjustments to the interest rate of the mortgage. ARMs fields are applicable for ARM pools ONLY.

1. Select the Error! Reference source not found..
2. Search for a Pool. Refer to Section 2.2 Searching for a Pool.
3. Scroll down to the Header Info section.
4. Select the down arrow on the Amortization Type drop down list and select the Adjustable Rate option.

Figure 2.11-1: Amortization Type

5. Select the down arrow on the Index Type drop down list and select the appropriate option.
6. Select the down arrow on the Suffix Identifier drop down list and select the appropriate option.
7. Scroll down to the ARM Info Section.
8. Select the calendar icon  in the Pool Interest Adjustment Effective Date field and select a date.

Figure 2.11-2: ARM Info Section
9. Enter a percent in the **Pool Margin Rate Percent** field.

10. Select the **SAVE** button.

See Table 2-2: Valid Entry for Arm Pools Matrix below to review the options when entering fields for ARM Pools.

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<th>Index Type</th>
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</table>
### 2.12 Pools Issued for Immediate Transfer

The Pools Issued for Immediate Transfer (PIIT)/Transfer at Issuance (TAI) process occurs when a Selling Issuer transfers the responsibility to another issuer that buys the pool. The Buying Issuer needs to accept the immediate transfer on the TAI Acceptance section on My Dashboard in SFPDM.

After an Authorized Signer (the Selling Issuer) submits a pool for immediate transfer once the Document Custodian has certified the pool, the Buying Issuer receives the notification of the pool transfer.

**NOTE:** The Buying Issuer will receive the portal notification for the TAI pool before and after certification.

After receiving the notification,

- The Buying Issuer accepts the Pool OR
- The Buying Issuer does not accept the transfer within three business days and the pool reverts to the original Selling Issuer.

1. Under the Parties Heading, select **Yes** under the **Transfer at Pooling ID** option.
2. Select the **Party Role Identifier/Company Name from the dropdown** for the Buying Issuer that is buying the pool. (The Company Name will default).
3. Select the **SAVE** button.
4. Select the **VALIDATE** button.
5. Follow steps 5 through 19 in section **2.4.9 Submitting for Attestation and Initial Certification**
6. Review the list of pools in SFPDM Pools & Loans screen. Notice how the status for the Pool is ‘TAI (for Transfer at Issuance) – Wait.’

2.13 **Post Submission**

The Buying Issuer cannot acquire the pool until the Document Custodian has performed the Initial Certification. The Buyer logs into SFPDM and completes the steps associated with the transfer of the pool. When the pool is issued, the Buying Issuer becomes responsible for servicing the newly acquired pool.
To Access the Pools to be Accepted function, step through the following procedural flow

1. If an Authorized Signer has a TAI pool awaiting to be accepted, they will see the TAI acceptance section that will enable them to accept the pool submitted by the seller Issuer by populating the custodian information.

   Figure 2.13-1: Approvals and TAI Acceptance on Dashboard

   ![Approvals and TAI Acceptance on Dashboard](image)

   **NOTE:** Only the Selling Issuer will see the Acceptance Notification; the Buying Issuer will receive E-notification.

   **NOTE:** The Status of the pool will be updated to ‘TAI Acceptance’. Once the pool is issued, the pool is no longer considered as a TAI pool and will be displayed in the Issued/Transferred skittle.

   Figure 2.13-2: Buying Issuer (Pool with TAI Acceptance Status)

   ![Buying Issuer (Pool with TAI Acceptance Status)](image)

2. Select the Pool ID to display the Pool Details Screen.
3. Verify that the Party Role Identifier Parties Heading has the Identifier and Company Name information of the Buying Issuer.
NOTE: If a Buying/Transfer Issuer has not accepted an Immediate Issuance and Transfer Pool within three (3) business days after the Document Custodian has completed the Initial Certification, the pool will automatically be reverted to the Seller (Originator) of the pool/loan package.

2.14 Adding a Bond Certification

Bond Finance pools are single family, level payment pools that are part of state or local housing bond financing programs. Bond Finance pool securities are to be used as collateral for a bond financing program. Bond Finance certifications are necessary for Ginnie Mae I and Ginnie Mae II custom pools.

2.14.1 Requirements for Bond Certification Pools

The requirements will be the same as Ginnie Mae I and Ginnie Mae II custom pools with the following considerations:

- The Pool Class and Pool Structure for these pools must be GNMA I – Single Issuer (Legacy Type X) and GNMA II – Single Issuer (Legacy Issue Type C).
- All pool types except for MH and SN are eligible.
- Bond Finance pools must have a minimum pool amount of $25,000.00.
- There must be at least one loan for Bond Finance Pools.

2.15 Bond-Financed Pool Consolidation

You can use the Bond Financed Pool Consolidation Program to consolidate some or all pools originated under a specific bond series into one pool. Before you consolidate any pools in the Consolidation Program, they must be authorized for termination.
2.15.1 Pooling Requirements for Bond Financed Pool Consolidations

There are exceptions to the edits available for Bond Financed Pool Consolidation:

- The consolidated pool may be issued either as a Ginnie Mae I or a Ginnie Mae II Custom pool.
- All the mortgages in the consolidated pool must bear the same interest rate, even if the pool is consolidated under the Ginnie Mae II program.
- The security rate of the consolidated pool must be the same rate as the pools to be terminated.
- Consolidated pools will not be eligible for transfer at issuance.
- Consolidated pools can only be submitted for processing after the fifth business day of the month for that issue month.
- Consolidated pools are required to complete Final Certification (this is the current 12-month rule).

2.15.2 Creating a Consolidated Bond Pool

SFPDM will generate the Single-Family Bond-Financed Pool Consolidation pool identified, which will allow you to identify all Bond-Financed Pools previously issued under one (1) series that will be consolidated into one (1) pool. The pool numbers will be identified along with the Remaining Principal Balances of the pools being terminated.

1. Select the Error! Reference source not found.
2. Search for a Pool. Refer to Section 2.2 Searching for a Pool.
3. Select the Pool ID to access the Pool details page.
4. Scroll down to the General Info | Government Bond Financing Program section of the Pool Details screen.

Figure 2.15-1: Bond Financing Indicator
5. Change the Government Bond Financing Program Indicator from No (default) to Yes.
6. Select the Consolidated Bond option from the **Type** drop down list.
7. Enter the name for the Government Bond Financing program in the **Name** field.
8. In the Consolidate Pool section, complete the **Pool Identifier** and **RPB** (Remaining Principal Balance) fields.
9. Select the **ADD** button for adding more Pool Identifier and RPB.

**NOTE:** If there is a difference between the system generated RPB and the total RPB, SFPDM will display an error message to notify you that there is a discrepancy.

### 2.16 Serial Note-Schedule A

The serial note pool suffix is **SN**. Serial note pools provide for the sequential retirement of security units subject to the amount of principal available each month. Each sequentially numbered security unit has a face value of $25,000.00, except for the last unit, may be an amount greater than $25,000.00 but less than $50,000.00.

Schedule A is created in SFPDM and generates the Unit Identifier and Unit Principal Balance Amount fields.

Unit Maturity Dates need to be entered manually in SFPDM for a Pool created manually.

The months from serial units are normally in units of 1 through 200 (beginning with 1). SFPDM generates the number of units based on the pool principal amount. The Issue Date field for each unit is calculated once the serial unit maturity date for each unit is entered.

Form HUD 11734 (Prospectus) will be created by Ginnie Mae’s Pool Processing Agent and will be available upon request.

### 2.16.1 Assigning a Serial Note Schedule A

1. Select the Error! Reference source not found..
2. Select the **ADVANCED** button to open the Advanced Filter Window. In the Pool Suffix section, select the checkbox next to Serial Note (SN).
3. Select the **APPLY FILTERS** button. The search results will have a filtered display of pools that have Pool Suffix of SN (Serial Notes).
4. Select the Pool ID link you want to edit. The Pool Details screen displays.
5. Scroll down to the Serial Notes Info section.
6. Select the **GENERATE SERIAL NOTES** button. The Certificate/Unit section displays Identifiers, Principal Balance Amounts (each in $25,000), and Maturity Dates.
7. Select the Calendar icon ☐ to open the Maturity Date Calendar.

![Figure 2.16-4: Serial Notes Maturity Dates](image)

8. Select a Maturity Date for each of the Serial Note Units.

![Figure 2.16-5: Maturity Date Calendar](image)

**NOTES:** The maturity day for note should always be the same as the maturity day of the pool; i.e., the 15th of the month. The last serial note must have the same maturity date as the pool.

9. Select the **SAVE** button.

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2.17 Loan Details – Form 11706

The Loan Details screen is the mechanism for entering the information required on the form HUD 11706 — Schedule of Pooled Mortgages. Loan Details include the borrower's name; street, city and state address of loan property; interest rate of loans; original principal balance; and unpaid principal balances. This form also collects information for the loan note and/or modifications.

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2.17.1 Restrictions

You can add or edit records only when the Pool is in Draft state.

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2.17.2 Viewing Loan Details

You can view or edit detailed loan and payment information on the Loan Details Screen.

Figure 2.17-1: Loan Details Screen (with all sections collapsed)

To search for Loan Details, step through the following procedural flow:

1. Select the Error! Reference source not found..  
2. Search for a Pool. Refer to Section 2.2 Searching for a Pool..  
3. Select the Pool ID link/Number under the POOL ID column. The Pool Details Screen displays.  
4. Select the Loans tab. The All Loans Screen displays.
5. Select the number of the loan under the Loan ID column. The Loan Details Screen displays.

**NOTE:** You can also select the **ADVANCED** button to access the Advanced Filters Window. If there are many records in the search results screen, use of filters is highly recommended to find the items needed. Refer to Table 2-3: Loan Details - 11706 Screen Elements below for screen element descriptions.

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### 2.17.3 Loan Details – Screen Elements

See Table 2-3: Loan Details - 11706 Screen Elements to review the screen elements.

#### Table 2-3: Loan Details - 11706 Screen Elements

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pool Info</strong></td>
<td></td>
</tr>
</tbody>
</table>

**NOTE:** Select the **POOL STATISTICS** button to review more information about the loan. See Reviewing Pool Statistics for more information.

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pool Identifier</td>
<td>This is Ginnie Mae pool number.</td>
</tr>
<tr>
<td>Field Name</td>
<td>Description</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Amortization Type</td>
<td>This is a description of how the loan is paid, which is monthly. The options available are Fixed and Adjustable Rate. This is field required for all pools.</td>
</tr>
<tr>
<td>Class Type</td>
<td>Designates whether a pool is a Ginnie Mae I, Ginnie Mae II pool or a loan package. Always equal to X (Ginnie Mae I), C (Ginnie Mae II Custom), or M (Ginnie Mae II Loan Package to be included in a Multiple Issuer Pool).</td>
</tr>
<tr>
<td>Structure Type</td>
<td>Denotes the type of mortgage-backed security structure. An example of a Structure Type is Single Issuer. This is required for all pools.</td>
</tr>
<tr>
<td>Suffix Identifier</td>
<td>Single Family Pool Types describe the type of mortgages backing the pool.</td>
</tr>
<tr>
<td>Security Issue Date Rate</td>
<td>The security interest rate, expressed as a percent, for the loan as of the security/pool issue date.</td>
</tr>
<tr>
<td>Percent</td>
<td></td>
</tr>
<tr>
<td>Issue Date</td>
<td>The date from which a mortgage-backed securities pool issued under the Government National Mortgage Association Mortgage-backed security program accrues interest. The Issue Date for such pools is always the first calendar day of the month and month of issue.</td>
</tr>
<tr>
<td>Pooling Method Type</td>
<td>The method used in amortization for the pool. The options include CD for Concurrent Dates and IR for Internal Reserve. This field is system generated.</td>
</tr>
<tr>
<td>General</td>
<td></td>
</tr>
<tr>
<td>Current Interest Rate</td>
<td>The current interest rate, expressed as a percent, on a loan.</td>
</tr>
<tr>
<td>Percent</td>
<td></td>
</tr>
<tr>
<td>P &amp; I Payment Amount</td>
<td>The monthly principal and interest amount of the loan.</td>
</tr>
<tr>
<td>LPI Due Date</td>
<td>The due date of the Last Paid Installment that had been collected on a loan.</td>
</tr>
<tr>
<td>UPB Amount</td>
<td>The current unpaid principal balance on the loan.</td>
</tr>
<tr>
<td>MOM of Record Indicator</td>
<td>Indicates whether the loan was originated with MERS (Mortgage Electronic Registration System) as the original mortgagee of record (MOM).</td>
</tr>
<tr>
<td>Mortgage Modification</td>
<td>Indicates whether the loan is a Modification Loan.</td>
</tr>
<tr>
<td>Indicator</td>
<td></td>
</tr>
<tr>
<td>Unique Loan Identifier</td>
<td>The unique nine-digit number that Ginnie Mae uses to identify the loan.</td>
</tr>
<tr>
<td>Pool Issuer Loan Identifier</td>
<td>The issuer’s loan number.</td>
</tr>
<tr>
<td>MERS MIN Identifier</td>
<td>This is the MERS Mortgage Identification Number.</td>
</tr>
<tr>
<td>Agency Case Identifier</td>
<td>The agency case number assigned to the loan.</td>
</tr>
<tr>
<td>Mortgage Type</td>
<td>Identifies the agency program: FHA (Federal Housing Administration), PIH (Public and Indian Housing), RD USDA Rural Development, or VA (Veteran’s Administration).</td>
</tr>
<tr>
<td>Mortgage Program Type</td>
<td>Identifies the agency program. The options available depend on the selection in the Mortgage Type drop down list.</td>
</tr>
<tr>
<td>Originator Type</td>
<td>Select the option that originates the loan, such as Broker, Correspondent, or Lender.</td>
</tr>
<tr>
<td>Field Name</td>
<td>Description</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Buydown Funding Indicator</td>
<td>Indicates whether there is buydown funding on this loan. When enabled, select the radio indicator to select either the True or False options.</td>
</tr>
<tr>
<td>Loan Purpose Type</td>
<td>Specifies the purpose for which the loan proceeds will be used. When enabled, select either the Purchase or Refinance options.</td>
</tr>
<tr>
<td>Loan Refinance Purpose Type</td>
<td>Loan Refinance Purpose Type is required if &quot;Loan Purpose Type&quot; is &quot;refinance&quot;.</td>
</tr>
<tr>
<td>Amortization Type</td>
<td>Defaults from the option selected in the Pool Details.</td>
</tr>
<tr>
<td>Upfront Premium Amount</td>
<td>This is the amount of government agency financing fees that are paid at time of closing for the loan.</td>
</tr>
<tr>
<td>Upfront Premium Percent</td>
<td>The percentage of upfront financing fees used for government loans.</td>
</tr>
<tr>
<td>Guaranty Amount</td>
<td>Indicates the dollar amount of the original loan guaranteed by the government agency in the event of loss due to foreclosure.</td>
</tr>
<tr>
<td>Guaranty Percent</td>
<td>Indicates the percent of the loan amount that the government agency guarantees in the event of loss due to foreclosure.</td>
</tr>
<tr>
<td>Aggregate Loan Curtailment Amount</td>
<td>The total amount of principal that has been paid from the time of loan origination to the current date that is more than the scheduled principal amount.</td>
</tr>
<tr>
<td>Property</td>
<td></td>
</tr>
<tr>
<td>Down payment Info – Amount</td>
<td>The amount of money used for the down payment on a loan transaction.</td>
</tr>
<tr>
<td>Down payment Info – Funds Type</td>
<td>Monetary sources commonly used for the down payment on a loan transaction. When enabled, select the down arrow to select the appropriate option.</td>
</tr>
<tr>
<td>Property Valuation Amount</td>
<td>The value of the property for the loan (in US dollars).</td>
</tr>
<tr>
<td>Effective Date</td>
<td>The date when the loan became effective. This is written in the format of YYYY-MM-DD.</td>
</tr>
<tr>
<td>Property Address – Address Line</td>
<td>The address of the property.</td>
</tr>
<tr>
<td>Property Address – City Name</td>
<td>The name of the city in which the property is located.</td>
</tr>
<tr>
<td>Property Address – State Code</td>
<td>The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or Territory in which the property is located.</td>
</tr>
<tr>
<td>Property Address – Postal Code</td>
<td>The postal code (ZIP Code in the US) for the address. A ZIP Code may be either five or nine digits.</td>
</tr>
<tr>
<td>Financed Unit Code</td>
<td>The number of individual family dwelling units being financed in the subject property.</td>
</tr>
<tr>
<td>LTV Ratio Percent</td>
<td>The standard loan-to-value of the loan. This is the ratio - expressed as a percentage - of the loan amount to the appraised value, estimated value or purchase price of the property.</td>
</tr>
<tr>
<td>Field Name</td>
<td>Description</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Construction Method Type</td>
<td>Describes the construction process for the main dwelling unit of the subject property and must be one of the following values: Manufactured Other SiteBuilt</td>
</tr>
<tr>
<td>Total Debt to Income Expense Ratio</td>
<td>The ratio of all monthly debt payments of the borrowers, including proposed housing expenses, to the qualifying income of the borrowers. Also known as the Back-End Ratio.</td>
</tr>
<tr>
<td>Combined LTV Ratio Percent</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 of appraised value at origination, or (ii) in the case of a refinancing loan (non-streamline), the appraised value at the time of refinancing. In the case of a streamlined refinance, you can enter zero (0).</td>
</tr>
<tr>
<td>Property Purchase Price Amount</td>
<td>The amount of the loan used to buy the property.</td>
</tr>
<tr>
<td>Borrower – Last Name</td>
<td>The last name of the person who is the borrower for the loan.</td>
</tr>
<tr>
<td>Borrower – First Name</td>
<td>The first name of the person who is the borrower for the loan.</td>
</tr>
<tr>
<td>Borrower – Middle Name</td>
<td>The middle name of the person who is the borrower for the loan.</td>
</tr>
<tr>
<td>Suffix Type</td>
<td>The suffix to the individual borrower’s name, such as JR (for Junior).</td>
</tr>
<tr>
<td>Credit Score Value</td>
<td>The borrower’s credit score.</td>
</tr>
<tr>
<td>Social Security Number</td>
<td>The Social Security Number of the borrower.</td>
</tr>
<tr>
<td>Borrower First Time Homebuyer Indicator</td>
<td>Indicates that the borrower qualifies as a first-time homebuyer.</td>
</tr>
<tr>
<td>Maturity Date</td>
<td>The date when the loan is scheduled to be paid in full as reflected on the Note.</td>
</tr>
<tr>
<td>Period Count</td>
<td>The scheduled number of periods (as defined by Loan Maturity Period Type) after which the loan will mature.</td>
</tr>
<tr>
<td>Period Type</td>
<td>The unit of time used to define the period over which the loan matures. This is used in conjunction with the Loan Maturity Period Count.</td>
</tr>
<tr>
<td>Note Amount</td>
<td>The amount to be repaid as disclosed on the note.</td>
</tr>
<tr>
<td>Note Rate</td>
<td>The loan interest rate as disclosed on the note.</td>
</tr>
<tr>
<td>Note Date</td>
<td>The date the note was signed.</td>
</tr>
<tr>
<td>Scheduled First Payment Date</td>
<td>The date of the first scheduled payment the borrower will make under the terms of the loan.</td>
</tr>
</tbody>
</table>
2.17.4 Reviewing Pool Statistics

The Pool Statistics screen provides UPB Amount, Principal and Interest Payments, amounts for FHA (Federal Housing Administration), VA (Veteran’s Administration), USDA Rural Development; Public & Indian Housing; and Submission/Certification Info.

Review Pool Statistics from the Pool Details page:

1. Select the Error! Reference source not found.. 
2. Search for a Pool. Refer to Section 2.2 Searching for a Pool.. 
3. Select the Pool ID link to access the Pool Details page. 
4. Scroll down to the Pool Statistics Information section on the Pool Details page.

Figure 2.17-3: Pool Statistics Information Screen

Review Pool Statistics from the Loans page:

1. Select the Error! Reference source not found.. 
2. Search for a Pool. Refer to Section 2.2 Searching for a Pool.. 
3. Select the Pool ID link to access the Pool Details page. 
4. Select the Loans tab. 
5. Select the Loan ID link in the All Loans section. 
6. Select the POOL STATISTICS button in the Pool Info section.
The Pool Statistics Window displays.

7. Review the information on the Pool Statistics window.
   See Table 2-4: Pool Statistics - Screen Elements to review the list of screen elements.

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>P+I Payment Amount</td>
<td>The total monthly principal and interest amount for the pool. This is system generated.</td>
</tr>
<tr>
<td>UPB Amount</td>
<td>The total dollar amount of the remaining unpaid principal balance for the pool as of the last cutoff. This is system generated.</td>
</tr>
<tr>
<td>FHA Totals Quantity</td>
<td>The number of loans within the pool guaranteed by the FHA (Federal Housing Authority). This is system generated.</td>
</tr>
<tr>
<td>Field Name</td>
<td>Description</td>
</tr>
<tr>
<td>------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>FHA Totals Amount</td>
<td>The dollar amount of loans within the pool guaranteed by the FHA. This is system generated.</td>
</tr>
<tr>
<td>VA Totals Quantity</td>
<td>The number of loans within the pool guaranteed by the VA (Veterans Administration). This is system generated.</td>
</tr>
<tr>
<td>VA Totals Amount</td>
<td>The number of loans within the pool guaranteed by the VA. This is system generated.</td>
</tr>
<tr>
<td>USDA Rural Development Totals Quantity</td>
<td>The number of loans within the pool guaranteed by the USDA (United States Department of Agriculture) reserved for Rural Development. This is system generated.</td>
</tr>
<tr>
<td>USDA Rural Development Totals Amount</td>
<td>The dollar amount for the loans within the pool guaranteed by the USDA reserved for Rural Development. This is system generated.</td>
</tr>
<tr>
<td>Public &amp; Indian Housing Totals Quantity</td>
<td>The number of loans within the pool guaranteed by Public and Indian Housing. This is system generated.</td>
</tr>
<tr>
<td>Public and Indian Housing Totals Amount</td>
<td>The dollar amount for loans within the pool guaranteed by Public and Indian Housing. This is system generated.</td>
</tr>
<tr>
<td>Highest UPB Amount</td>
<td>The highest unpaid amount for a single loan in the pool. This is system generated.</td>
</tr>
<tr>
<td>Short Term UPB Total Amount</td>
<td>The unpaid balance of the loans with the shortest maturity. This is system generated.</td>
</tr>
<tr>
<td>Pool Maximum Interest Rate %</td>
<td>The highest interest rate of all the loans in the pool. This is system generated.</td>
</tr>
<tr>
<td>Total Short Term UPB maturities</td>
<td>Of all the loans in a pool with short term maturity, this is the unpaid balance of the loan with the shortest maturity. This is system generated.</td>
</tr>
<tr>
<td>Unpaid Balance Date</td>
<td>The latest loan payment date. (The date is system generated.)</td>
</tr>
<tr>
<td>Wtd Avg Current Interest Rate %</td>
<td>The weighted average of the interest rates for the loans in the pool.</td>
</tr>
<tr>
<td>Pool Minimum Interest Rate %</td>
<td>The lowest interest rate of all the loans in a pool.</td>
</tr>
</tbody>
</table>

**NOTE:** If the loan is the first added to the pool, the **POOL STATISTICS** button will be disabled. Select the X in the upper right corner to close the window.
2.17.5 Importing a New Loan

1. Select the Error! Reference source not found.. 
2. Search for a Pool. Refer to Section 2.2 Searching for a Pool. .
3. Select the Pool ID link to access the Pool Details page.
4. Select the Loans tab.

Figure 2.17-6: Loans Screen

5. Select the ADD A LOAN button. The Add Loan screen displays.
6. Select the BROWSE ... button. You will need to navigate to the location where you had saved the .XML files.
7. Select the UPLOAD button.

Figure 2.17-7: Add Loan Screen
NOTE: To see the Import file format, please refer to the PDD Implementation Guide in the Appendix.

8. The Upload Successful pop-up window message displays

Figure 2.17-8: Successful Upload Message

9. Select the VALIDATE button to validate data entered for the loan. After you validate, the Success message displays. If the File is incomplete/corrupted and cannot be validated, then the import error report will indicate the error “Premature end of file”.

Figure 2.17-9: Success Message

10. Select the SUBMIT button.

NOTE: If a loan is imported with the Validation check box, the Pool is also revalidated with the updated loan(s) information.

2.17.6 Entering New Loan Data Manually

1. Select the Error! Reference source not found.

2. Search for a Pool. Refer to Section 2.2 Searching for a Pool.

3. Select the Pool ID link to access the Pool Details page.

4. Select the Loans tab.

5. Select the ADD A LOAN button.

6. Select the ENTER MANUALLY button.
7. Complete the required fields in the **General** Section.

**NOTE:** You cannot see the Unique Loan Identifier field when you are adding loan manually/import. This is a non-editable field, which originates from GinnieNET. This will be only showing after the pool is Initially Certified.
8. Complete the required fields in the **Property** Section.

**NOTE:** You can see the “Clear form” option in Google Chrome browser only. It is a browser functionality and can be seen in various fields.
NOTE: After selecting Clear Form, it should clear out all the fields

9. Complete the required fields in the **Borrower Info** section.
NOTE: Although First Time Home Buyer indicator is available for all borrowers, only Primary Borrowers indicator is applied.

10. Complete the required fields in the Closing Section.
11. Select the SAVE button.

2.17.7 Editing a Loan

1. On the Pool Details-screen, tab through each of the information fields and enter all required data.
2. Select the number of the loan under the Loan ID column.
3. Either add the new loan data or edit an existing loan. After you complete the addition of a new loan or edit an existing loan, the screen will refresh, or the fields will be populated with the new data.
4. Select the SAVE button to save or select DISCARD CHANGES to discard the changes.
5. Select the VALIDATE button to ensure all entries are successfully validated.

2.17.8 Deleting Loans

1. Select the Error! Reference source not found.
2. Select in the Filter by field and use the Quick Filter or Advanced Filter option described in Section 2.2 Searching for a Pool.
3. Select the Pool ID to access the Pool details page.
4. Select the **Loans** tab.

Select the Trash Can Icon [ ] in the row of the loan you want to remove. The Delete Loan window displays.
5. Select the **DELETE** button.

**NOTES:**

- When you delete a loan, you cannot add it back to the pool.
- Another method of removing a loan from a pool is with the drag/drop feature in SFPDM. Unlike deleting the loan, you can add the loan back to the pool. Place your cursor on the loan you want to remove and move it to the Removed Loans section. After you drag the loan from the **All Loans** section and drop in the Removed Loans section, the number of the Removed Loans will be updated.
2.18 Case Numbers/Loan Numbers

Ginnie Mae has standardized its rules for reporting of FHA, VA, USDA RD and PIH assigned case numbers/loan numbers on the form HUD 11706.

**NOTE**: Loans that do not have valid case numbers/loan numbers will not be accepted for the issuance of Ginnie Mae securities.

2.18.1 FHA Single Family Case Number

The case number for FHA Single Family loans is to be reported as a 15-position fixed length number. See Table below.
Table 2-5: FHA Single Family Case Number (Case Number Examples)

<table>
<thead>
<tr>
<th>Leading Zero</th>
<th>Location Code</th>
<th>Serial Number</th>
<th>Check Digit</th>
<th>FHA ADP Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>First (2) digits</td>
<td>Next (3) digits</td>
<td>Next (6) digits</td>
<td>Next (1) digits</td>
<td>Last (3) digits</td>
</tr>
<tr>
<td>Leading Zero</td>
<td>Contract Number</td>
<td>Serial Number</td>
<td>Check Digit</td>
<td>FHA ADP Code</td>
</tr>
<tr>
<td>00</td>
<td>011</td>
<td>456789</td>
<td>1</td>
<td>229</td>
</tr>
</tbody>
</table>

2.18.2 FHA Title 1 Case Number

The Title 1 (Manufactured Housing) case number is to be reported as a 15-position fixed length number. See Table below.

Figure 2.18-1: FHA Title 1 Case Number (Case Number Description)

<table>
<thead>
<tr>
<th>Leading Zero</th>
<th>Contract Number</th>
<th>Serial Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>000</td>
<td>12345</td>
<td>6789012</td>
</tr>
</tbody>
</table>

2.18.3 VA Loan Number

The VA (Veteran’s Administration) Loan Number is to be reported as a 15-position fixed length number. See Table below.

Figure 2.18-2: FHA VA Loan Number (Case Number Examples)

<table>
<thead>
<tr>
<th>Leading Zeros</th>
<th>Office of Jurisdiction</th>
<th>Office of Origin</th>
<th>VA Loan Type</th>
<th>Loan Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>000</td>
<td>06</td>
<td>57</td>
<td>6</td>
<td>6789012</td>
</tr>
</tbody>
</table>

2.18.4 USDA RD Case Number

The USDA RD (Rural Development) case number is to be reported as a 15-position fixed length number. See Table below.
2.18.5 PIH Case Number

The PIH (Public Indian Housing) case number is to be reported as a 15-position fixed length number. See Table below.

<table>
<thead>
<tr>
<th>Leading Zero</th>
<th>Area Code</th>
<th>Case Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>000</td>
<td>12</td>
<td>678901234</td>
</tr>
</tbody>
</table>

3 MAINTENANCE

3.1 SFPDM Maintenance Functions

The SPFDM Maintenance functions are navigated from the Reference Table Maintenance and User Record Maintenance. Reference tables provide lists to choose from and supplemental information that needs to be included on New Pool and Mortgage records. Reference tables include the following information:

- Header Info (Document Custodian, Servicer)
- Federal Reserve Bank (FRB) Subscriber
- Master Agreements/ACH Information
NOTE: This information is updated in SFPDM based on what was approved on the MAMS/ePortal. The Issuer has only the ability to view Master Agreement accounts.

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3.2 Document Custodians

NOTE: This information is updated based on what was approved on the MAMS/ePortal. An Issuer can only view Document Custodian records.

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3.2.1 Viewing a Custodian Record

1. Select the SFPDM Maintenance tab from the Main Menu screen.
2. Select the Header Info tab. The Document Custodian screen will then be displayed. User can also see the Servicer information, if any.

Note: If the address autofill option in your browser is activated, please double check your entry of custodian address on the maintenance screen.
3.3 FRB Subscribers

The Federal Reserve Bank of New York is the depository for all Ginnie Mae new pools.

- The total position of all clearing banks must equal the Pool Original Aggregate Amount (OAA).

The FRB Subscriber screen, for the various pool types, will default to FRBNY (Federal Reserve Bank of New York) as the investor for each pool. The FRB Subscriber screen must also show the FRB clearing bank account information for each member of the Federal Reserve Bank(s) accepting delivery of either the complete pool or any portion of the pool. If more than one investor has purchased a beneficial ownership share in a pool, which results in several clearing banks designated to take delivery, the FRB Subscriber screen must be completed for all such clearing banks with the complete and accurate account information for each one. If not, there could be a delay in the pool’s delivery. See Table 3-1 FRB Subscriber Screen Field Names and Descriptions for more information.

**Table 3-1 FRB Subscriber Screen Field Names and Descriptions**

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investor Name</td>
<td>The name of the FRB Clearing Bank that will take delivery of the pool.</td>
</tr>
<tr>
<td>Bank Account Delivery Description</td>
<td>Description of the clearing bank to which the security will be delivered and any additional instructions.</td>
</tr>
<tr>
<td>Institution Telegraphic Abbreviation</td>
<td>The abbreviated name of the depository institution assigned by the Federal Reserve.</td>
</tr>
</tbody>
</table>
### Field Name | Description
--- | ---
Investor ACH Bank Account ID | The number identifying the account to which the security will be delivered.
ABA Routing & Transit Identifier | This is the nine-digit routing and transit number for the clearing bank.
Investor ACH Receiver Subaccount Name | This is the name of the entity receiving the security from the clearing bank.

#### 3.3.1 Adding an FRB Subservicer Record

1. Select the **SFPDM Maintenance** tab.
2. Select the **FRB Subscriber** tab. (See the Figure below).

   ![Figure 3.3-1: Add FRB Subscriber Screen](image)

3. Select the **ADD** button.
4. Complete the following fields:
   - Investor Name
   - Bank Account Delivery Description
   - Institution Telegraphic Abbreviation
   - Investor ACH Bank Account ID
   - ABA Routing & Transit Identifier
   - Investor ACH Receiver Subaccount Name
5. Select the **SAVE** button. The Save Successful Information message will display.
3.3.2 Editing an FRB Subscriber Record

1. Select the **SFPDM Maintenance** tab.
2. Select the **FRB Subscriber** tab. The FRB Subscriber screen will then display a list of all Subscriber records.
3. Select the desired FRB Subscriber record you now wish to edit, and then select the Pencil icon adjacent to the list item.

4. Edit the FRB Subscriber fields, then select the **SAVE** button. The Save Successful Information message will display.

The edited FRB Subscriber record will then be updated in SFPDM.
3.3.3 Deleting an FRB Subscriber Record

1. Select the **SFPDM Maintenance** tab.
2. Select the **FRB Subscriber** tab. The FRB Subscriber screen will then display a list of all Subscriber records.

   ![Figure 3.3-5: GinnieMae FRB Subscriber Screen (Delete Record Function)](image)

3. Select the desired FRB Subscriber record you now wish to delete, and then select the Trash can icon adjacent to the list item.
4. SFPDM displays a message to confirm your intention to delete the FRB Subscriber. (See the Figure below.)

   ![Figure 3.3-6: Confirm Delete Action (FRB Subscriber)](image)

5. Select the **OK** button to continue the deletion.

   **NOTE:** If you select the **CANCEL** button, the FRB Subscriber will not be deleted.

6. SFPDM will display a message that confirms the FRB Subscriber was successfully deleted. (See the Figure below.)

   ![Figure 3.3-7: Successful Deletion Information Message](image)
3.4 Master Agreements/ACH Information

The Master Agreement documents define the relationships and responsibilities of the Issuer, the Sub-servicer, and the Document Custodians. You can only view the information in the ACH Principal & Interest and the ACH Taxes & Insurance sections.

3.4.1 Viewing a Master Agreement Record

1. Select the SFPDM Maintenance tab.
2. Select the Master Agreements/ACH Info tab. The Master Agreements/ACH Info screen displays.

Figure 3.4-1: SFPDM Maintenance Window
4 REPORTS

4.1 Reporting Functions using the Reports Tab
Located on the Reports page are the Report Type and Document Format drop downs. All reports can be viewed on the screen or printed using Abode Reader. You can save reports to either a PDF (Portable Document Format) or an Excel version.

Note: You can only view Pool and Loan Reports for the Issuer ID to which you are associated.

4.2 Generating Reports from the Reports Tab
Using the Reports tab, the user can generate reports at the Issuer level.

1. Select the Reports tab.

2. Located on this page are the Report Type and Document Format drop down menus.
3. Select one of the reports from the **Report Type** drop down menu.
   - Pool Issuance for the Month
     - The Report will include Pools that were submitted through SFPDM.
   - Pool Status
     - The Report will include the status of all Pools.
   - Final Certification Status
     - The Report will include all Pools that have been Final Certified by the Document Custodian.

4. Select one of the options from the **Document Format** drop down menu, to generate reports.
   - PDF
   - Excel
NOTE: The default option from the Document Format dropdown menu is PDF.

5. Select the applicable values from the 5 Available columns:
   - Pool identifier
   - Pool Class
   - Pool Structure
   - Pool Suffix
   - Pool Issue Data

6. Select values by using the reports > buttons to move them to the Selected column(s).
Table 4-1 Reports Buttons and Descriptions

<table>
<thead>
<tr>
<th>Button</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="image" alt="Move button" /></td>
<td>Moves the selected option from the Available column to the Selected column. <strong>NOTE:</strong> You can select more than one value to move from the Available section into the Selected section. Press and hold the Shift key on your keyboard to select consecutive options; press and hold the Ctrl (Control) key when you want to select non-consecutive options.</td>
</tr>
<tr>
<td><img src="image" alt="Move all button" /></td>
<td>Moves all selections from the Available column into the Selected column.</td>
</tr>
<tr>
<td><img src="image" alt="Remove button" /></td>
<td>Removes the selected option from the Selected Column and places it back in the Available column.</td>
</tr>
<tr>
<td><img src="image" alt="Remove all button" /></td>
<td>Moves all pools from the Selected column into the Available column. <strong>NOTE:</strong> You can select more than one value to remove from the Selected section back into the Available section. Press and hold the Shift key on your keyboard to select consecutive options; press and hold the Ctrl (Control) key when you want to select non-consecutive options.</td>
</tr>
</tbody>
</table>

7. Select the **Download** button. SFPDM will generate the report you selected and will display on a separate tab in your browser.
If you select **PDF** as the Document Format, the first section will include the results and Report Information, which includes a description of the report, Prompts (the options you selected), column descriptions, and information for IT Support.

If you select **Excel** as the Document Format, the report will display on two separate tabs in Excel: one for the Report Type, and one named Info Tab.

8. Save the report to a file in your directory or close the report.

### 4.2.1 Sample Report Documents

Embedded in the table below are sample report documents and spreadsheets for additional reference. Double click on the PDF located in the Spreadsheet column to open examples of sample reports.

<table>
<thead>
<tr>
<th>Document Name</th>
<th>Location</th>
<th>Spreadsheet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Final Certification Status</td>
<td>Embedded</td>
<td><img src="Final_Certification_Status_1629222758020.pdf" alt="Final_Certification_Status_1629222758020" /></td>
</tr>
<tr>
<td>Pool Issuance for the Month</td>
<td>Embedded</td>
<td><img src="Pool_Issuance_for_the_Month_1629223465682.pdf" alt="Pool_Issuance_for_the_Month_1629223465682" /></td>
</tr>
<tr>
<td>Pool Status</td>
<td>Embedded</td>
<td><img src="Pool_Status_162922050045.pdf" alt="Pool_Status_162922050045" /></td>
</tr>
</tbody>
</table>
4.3 Reporting Functions from SFPDM Pools & Loans Screen

Use the following instructions to generate Docs from the SFPDM Pools & Loans tab formerly referred to as Reports in GinnieNET.

Figure 4.3-1: DOCS Button

4.3.1 Generating Schedule of Subscribers (11705) Form

1. Select the SFPDM Pools & Loans tab.

   Figure 4.3-2: SFPDM Pools & Loans tab.

2. Search for a Pool. Refer to Section 2.2 Searching for a Pool.

3. Select the [...] button on the far right of the search results.
4. Select the **Docs** button. The list of report options will display, as seen in Step 5.

5. Select the **HUD 11705** report.

6. Review the HUD 11705 report that appears as a separate tab in your browser.
Figure 4.3-6: Downloaded Single Family Pool Delivery Module (SFPDM) Form 11705

Figure 4.3-7: Downloading Report with the Internet Explorer Browser

NOTE: If you are accessing the SFPDM application with the Chrome or Mozilla browsers, the report will appear at the bottom left of the screen.
NOTE: You can also generate the Schedule of Subscribers Report from the Pool Details screen.

7. Select the **DOCS** button on the Pool Details screen.

8. Select the **11705** option.
9. Review the HUD 11705 Form that appears as a separate tab in your browser.
4.3.2 Generating Schedule of Pooled Mortgages (11706) Form from the Pools Details Screen

1. Select the **SFPDM Pools & Loans** tab.
2. Search for a Pool. Refer to Section 2.2 Searching for a Pool.

3. Select the [...] button on the far right of the search results.

4. Select the Docs button. The list of report options displays

5. Select the 11706 link.
6. Open the downloaded PDF file to review the HUD11706 Report.

NOTE: You can also generate the Schedule of Pooled Mortgages from the Pool Details screen.

1. Select the **DOCS** button on the Pool Details screen.
2. Select the **11706** option.

3. Review the HUD 11706 report that appears as a separate tab in your browser. You can choose to save the report to a directory of your choice or close the report.
4.3.3 Generating Certification and Agreement (11711B) Form

1. Select the SFPDM Pools & Loans tab.
2. Search for a Pool. Refer to Section 2.2 Searching for a Pool.

3. Select the […] button on the far right of the search results.

4. Select the **Docs** button. The list of report options will display
5. Select the **11711B** link.

   ![Figure 4.3-24: Certification and Agreement (Form 11711B) Report]

   

6. Open the downloaded PDF file to review the Certification and Agreement Report.

   ![Figure 4.3-25: Downloaded Certification and Agreement Form 11711B) Report]

   

**NOTE:** You can also generate the Certification and Agreement Document from the Pool Details screen.

7. Select the **DOCS** button on the Pool Details screen.
8. Select the **11711B** link.

9. Review the HUD 11711B report that appears as a separate tab in your browser. You can choose to save the report to a directory of your choice or close the report.

### 4.3.4 Generating Schedule A

**NOTE:** This option applies if the pool is a Serial Notes pool.

1. Select the **SFPDM Pools & Loans** tab.
2. Search for a Pool. Refer to Section 2.2 Searching for a Pool. Use the Advanced Filter and select the Serial Note (SN) option in the Pool Suffix section, then select the APPLY FILTERS button.

3. Select the […] button on the far right of the search results.

4. Select the Docs button. The list of report options displays:
5. Select the **Sch. A** (Schedule A) link.

   ![Figure 4.3-31: Sch. A Option](image)

6. Review the Schedule A that appears as a separate tab in your browser.

   ![Figure 4.3-32: Schedule A Report](image)

**NOTE:** You can also generate the Schedule A from the Pool Details Screen.

7. Select the **DOCS** button.
8. Select the **Schedule A** option.

9. Review the Schedule A Form that appears as a separate tab in your browser.
4.3.5 Generating Bond Finance Certification Report

**NOTE:** This option applies if the pool is part of the Government Bond Financing Program. On the General Info | Dates section of the Pool Details screen, the Government Bond Financing Indicator is Yes. For more information, see Section 2.15 Bond Finance Pool Consolidation.

1. Select the Error! Reference source not found.
2. Search for a Pool. Refer to Section 2.2 Searching for a Pool.
3. Select the Pool ID to access the Pool Details screen.
4. Select the DOCS button to access the list of documents you can download.
5. Select the **Bond Finance Pool Certification** link. The report will open on a new tab in your browser.

6. Open the downloaded PDF file to review the Report.
5 TROUBLESHOOTING AND SYSTEM ERRORS

5.1 Field-Level Validation

Ginnie Mae business rules must pass before a pool can be submitted. This function checks the pool and loan information against Government National Mortgage Association Mortgage-backed Security Guide requirements. If there are errors, individual pool or loan records must be corrected and business rules validation must be applied again.

SFPDM will apply the business rules validation to the selected pool. Validation will be performed at both the pool-level and the loan level. You will receive a Portal Notification if the pool successfully passed or failed validation. Upon receiving the notification, you may refresh the pool by selecting on the refresh button.

If there are any validation errors found for any pools, errors will display in red. You may also view the validation errors in the Edit report located under the Docs button. You will need to review the errors and make corrections before saving your changes. After you save your changes, the business validation will be run again to ensure that all errors have been properly corrected.

In the example below, there are two errors. The first error pertains to the date entered in the Issue Date field, since it is not a valid date. A valid Pool Issue Date must be the first date of the current month, or the first of the following month. The second error pertains to the Trade Book Entry Date—2016-04-29—which is outside the valid date range. You will need to change the dates in these fields.

Figure 5.1-1: Error Messages

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Review the instructions in the All Errors and Warning message. Enter valid dates for both the Issue Date (in the Header Info section) and Trade Book Entry Date (in the General Info section), select the SAVE button, select the VALIDATE button, and then select the SUBMIT button.

**NOTE:** All field validations are implemented in the BRE. Some of the BRE validations are also enforced in the UI.

For the complete list of Error messages navigate to the link below and select on the + symbol next to OTHER AIDS and scroll down to see the Single Family Pooling Business Rules and Errors Guide

https://www.ginniemae.gov/issuers/issuer_training/Pages/ToolsAndResources.aspx

### 5.1.1 Generate Ginnie Mae Edits Report

If a pool has any errors that were identified during validation, you can download an error report as a .PDF file that you can open from a new tab in your browser.

1. Select the SFPDM Pools and Loans Tab
2. Select the ADVANCED button to access the Apply Filters window.

![Figure 5.1-2: Advanced Button](image)

3. Select the checkbox next to Not Passed in the Business Rules section.
4 Select the **APPLY FILTERS** button to display only the pools that have not passed validation. Pools that have Error Out in the **STATUS** column will display.

5 Select the ... button at the end of the row to review the list of actions you can perform on the pool.

6 Select the **Docs** icon.

7 Select the **Edits Report (PDF)** or **Edits Report (CSV)** on the Pool Details Screen.
The selected report will be downloaded for your review. If you select Edits Report (PDF), you will have the option to select the last generated version or generate a new document. If you select Edits Report (CSV), the last generated version will open.

8 Select the report that will appear as a new tab in your browser (if PDF format) or downloaded file (if CSV format).

Figure 5.1-7: Ginnie Mae Edits Report in PDF and CSV format
NOTE: If you are accessing the Pool Details or the Loan Details screens, be sure to generate the Ginnie Mae Edits Report to review the list of errors before you select the SAVE button on the Pool Details screen or the SAVE button on the Loan Details screen.

9 Review the errors listed on the Edits Report and make necessary corrections to the pool record.

NOTE: If there are Loan Level errors that you want to fix on the screen, then follow steps 10-13.

10 Select the Loans link to access the All Loans screen.

11 Select the Loan ID links to access the individual loans.
12 Make the corrections to the loans as listed on the Ginnie Mae Edits Report.
13 Select the **SAVE** button to save your changes.

14 Select the **VALIDATE** button.

15 If there are no validations errors, then select the **SUBMIT** button. If there are validation errors, please repeat steps 4 -14 above.
5.1.2 Contingency Plan

"ADF_Faces-60101" error occurs intermittently

What can be the cause of the error?

Following scenarios can result into error:

- User clicks "Back" in browser, it tries to re-post request with saved view state token. Token cannot be found in server for one of expiry reasons.
- User keeps opened the same application in several tabs for long period of time. Session ends. User tries to use application further, restores session in one of tabs. Error is raised when try to use application in other tabs.
- User restarts computer, browser automatically starts up and tries to open application (which was opened before restart). It fails because of changed session and not matched token.
- Server restart happens. User tries to continue working with previously opened application. Tokens purged; error is logged.
- After long period of time, user tries to open application from browser history. Saved client token is not available anymore.

Recommendations for user to avoid this error:

- Avoid using browser "Back" button, while there is limited client state token size, thus limited hits on "Back".
- Avoid using browser history
- Always try to start ADF/JSF application opening it in new browser window, by starting it from root context (i.e. //myhost.com/myapp ). There should not be any parameters after "../myapp".
- Try to use application in single browser window/tab.
- If after computer restart application is opened implicitly in the browser, close it and open again as described in point #3.
- If server was restarted for some reason, open application again like in point #3

After longer period of time (when session timeouts), open application again as described in item #3.
NOTE: To avoid errors it is not recommended to use the browser Back/Refresh buttons, instead the Back/Refresh buttons or the navigation buttons available in the application should be used if the Pool cannot be processed in SFPDM.

If the root cause cannot be overcome by contacting the Helpdesk, as an exception for this emergency situation, the Issuer will be able to submit the Pool in GinnieNET using a new Pool ID that is not assigned. The same Issuer should continue submitting other Pools in SFPDM.

The following error scenarios may result if an Issuer uses a Pool ID that is already assigned.

What happens in SFPDM when you use an assigned Pool ID?

Figure 5.1-13: Error Scenario 1

What happens in SFPDM when you submit an assigned Pool ID?
Figure 5.1-14: Error Scenario 2

Recommendations for user to avoid this error: Submit the same Pool data under a new, available Pool ID.

6 RESOURCES

The Resources section provides information and resources to help navigate the SFPDM application.

6.1 Training Resources

6.2 QRCs
A Quick Reference Card or QRC is an abbreviated one to two-page reference document with step-by-step instructions on how to complete a specific action. A list of QRCs for the content provided in this User Manual is available in the Appendix. QRCs are posted to the Ginnie Mae website at https://www.ginniemae.gov/issuers/issuer_training/pages/qrcs.aspx.
6.3 Help Desk Contact Information
To contact Ginnie Mae Customer Support call 1-833-GNMA HELP (1-833-466-2435) or email at ginniemae1@bnymellon.com.

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6.4 MyGinnieMae Portal Dictionary
The MyGinnieMae Portal Dictionary is a reference resource for all portal users. The dictionary contains definitions for terms that provide clarification around portal pages, applications, processes, and general functionality pertaining to the MyGinnieMae portal. Refer to the MyGinnieMae Portal Dictionary.

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7 APPENDIX

7.1 QRCs

Table 7-1: QRC Table

<table>
<thead>
<tr>
<th>User Manual</th>
<th>QRC#</th>
<th>QRC Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Family Pool Delivery Module.</td>
<td>QRC-SFPDM:2.17.6</td>
<td>Entering New Loan Data Manually</td>
<td>This QRC provides an overview of the steps and instructions to manually add a Loan after creating a Pool (either via Pool Import or entered manually).</td>
</tr>
<tr>
<td>Single Family Pool Delivery Module.</td>
<td>QRC-SFPDM:2.4.4</td>
<td>Adding a Pool Manually</td>
<td>This Quick Reference Card provides an overview of the steps and instructions to manually add a Pool.</td>
</tr>
<tr>
<td>Single Family Pool Delivery Module.</td>
<td>QRC-SFPDM:2.4.9</td>
<td>Attesting for Initial Certification</td>
<td>This Quick Reference Card provides an overview of the steps and screens required to Attest and View the HUD-11705/11706 forms to submit an SFPDM Pool for initial certification.</td>
</tr>
<tr>
<td>Single Family Pool Delivery Module.</td>
<td>QRC-SFPDM:4.3</td>
<td>Generating Pool Documents</td>
<td>This Quick Reference Card provides an overview of the steps and instructions to generate the HUD Forms, Pool agreements and Error reports.</td>
</tr>
<tr>
<td>Topic</td>
<td>QRC-SFPDM:</td>
<td>Task</td>
<td>Description</td>
</tr>
<tr>
<td>----------------------------------------------------------------------</td>
<td>--------------</td>
<td>-------------------------------------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Single Family Pool Delivery Module.</td>
<td>4.2</td>
<td>Generating Reports</td>
<td>This Quick Reference Card provides an overview of the steps and instructions to generating Reports for multiple Pools within a portfolio.</td>
</tr>
<tr>
<td>Importing a Pool</td>
<td>2.4.2</td>
<td>Importing a Pool</td>
<td>This Quick Reference Card provides an overview of the steps and instructions to Import a Pool.</td>
</tr>
<tr>
<td>Importing a Loan</td>
<td>2.17.5</td>
<td>Importing a Loan</td>
<td>This Quick Reference Card provides an overview of the steps and instructions to Import a Loan.</td>
</tr>
<tr>
<td>Navigating in SFPDM</td>
<td>1.3</td>
<td>Navigating in SFPDM</td>
<td>This Quick Reference Card provides an overview of SFPDM tabs and relevant components on My Dashboard tab.</td>
</tr>
<tr>
<td>Removing a Loan</td>
<td>2.17.8</td>
<td>Removing a Loan</td>
<td>This Quick Reference Card provides an overview of the steps and instructions to Remove a Loan from a Draft Pool.</td>
</tr>
<tr>
<td>Searching for Pools using Filters</td>
<td>2.2</td>
<td>Searching for Pools using Filters</td>
<td>This Quick Reference Card provides an overview of the steps and instructions on searching for Pools using the advanced filter options.</td>
</tr>
<tr>
<td>Submitting for Final Certification</td>
<td>2.5</td>
<td>Submitting for Final Certification</td>
<td>This Quick Reference Card provides an overview of the steps required to submit a Single Family Pool for Final Certification in SFPDM.</td>
</tr>
<tr>
<td>Submitting for Initial Certification</td>
<td>2.4.9</td>
<td>Submitting for Initial Certification</td>
<td>This Quick Reference Card provides an overview of the steps and screens required to submit an SFPDM Pool for Initial Certification.</td>
</tr>
<tr>
<td>Validating a Pool</td>
<td>5.1</td>
<td>Validating a Pool</td>
<td>This Quick Reference Card provides an overview of the steps and instructions to perform the business rules validation for a Pool. Validation will be performed at both the Pool and Loan level.</td>
</tr>
</tbody>
</table>
### 7.2 Pool Details Icons

#### Table 7-2 Pool Details Icons

<table>
<thead>
<tr>
<th>Icon</th>
<th>Description</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>🌟</td>
<td>New Pool Created</td>
<td></td>
</tr>
<tr>
<td>⚠️</td>
<td>Edit Errors</td>
<td>Validation errors need to be corrected before the pool can be submitted.</td>
</tr>
<tr>
<td>🚨</td>
<td>Pool Rejected</td>
<td>The Document Custodian rejected the pool after it was sent for Initial Certification.</td>
</tr>
<tr>
<td>⭐</td>
<td>Favorites</td>
<td>You can add a pool to the list of Favorites for later work.</td>
</tr>
<tr>
<td>🗞️</td>
<td>Business Rules not yet run</td>
<td></td>
</tr>
<tr>
<td>🟢</td>
<td>Business Rules passed validation</td>
<td></td>
</tr>
<tr>
<td>📫</td>
<td>Business Rules did not pass validation</td>
<td>Detailed information about the pool will appear in red font.</td>
</tr>
<tr>
<td>🔒</td>
<td>The pool is locked for edits.</td>
<td>Fields on the Pool Details screen are not enabled.</td>
</tr>
</tbody>
</table>

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### 7.3 PDD Implementation Guide

Field validations and enumerations designed based on MISMO standards.

PDD validations/enumerations are validated:

1. Pool is imported
2. VTT
Select on the + symbol next to **Mortgage Industry Standards Maintenance Organization (MISMO)** and scroll down to see the following Technical Implementation Resources:

- PDD Implementation Guide
- PDD Implementation Guide: Appendix A - XML Data Requirements
- PDD Implementation Guide
- PDD Implementation Guide: Appendix A - XML Data Requirements
- PDD Implementation Guide: Appendix B - Usage Scenarios
- PDD Implementation Guide: Appendix C - XML Samples
- PDD Implementation Guide: Appendix D - XML Data Reference
- PDD Implementation Guide: Appendix E - XML Schema Definition
- PDD Implementation Guide: Appendix F - Legacy to MISMO Translation
- PDD Quick Guides
- Frequently Asked Questions (FAQs)

**Note:** The Pool Delivery Dataset Implementation Guide is available from the Ginnie Mae website.
When you select the link: “View rules for valid XML file” from Add pool / Add loan pop up, you will be navigating to the Ginnie Mae website: https://ginniemae.gov/issuers/issuer_training/Pages/modernization.aspx

7.4 File Transmission Numbers
SFPDM assigns a File Transmission Number (FTN) to the pool when the pool is transmitted. The FTN is used to identify pools on the Network. After pool data is verified, an FTN is added to the pool record. The FTN becomes the tracking number for the pool and is displayed on the pool detail record and the 11705 and 11706 Forms.

The FTN is a combination of thirty-two (32) digits and characters and is shown as a single unit (string). That File Transmission Number can be broken down as follows:

1977 000123 152020 XSF 050599 095732 9

- The first four (4) digits (1977) represent the **Issuer Number** and are always the same.
- The next six (6) digits (000123) represent the **Custodian Number**.
- The next six (6) digits (152020) represent the **Pool Number**.
- The next three (3) characters (XSF) indicate the **Issue and Pool Types**.
- The next six (6) digits (050599) indicate the **date** the pool was sent to the Network.
- The next six (6) digits (095732) indicate the **time** the pool was sent to the Network.

The last digit (9) is a "check digit" for the communications session.

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