

## APPENDIX VI-20

### ELECTRONIC SUBMISSION OF ISSUERS' INSURANCE AND ANNUAL AUDITED FINANCIAL DOCUMENTS

OMB Approval No. 2503-0033 (Exp. 04/30/2026)

Public reporting for this information collection is estimated to average 1 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Ginnie Mae is authorized to collect this information pursuant to Section 306(g) of the National Housing Act and/or by Ginnie Mae's Handbook 5500.3, Rev. 1. The purpose of this collection is to provide notification to Ginnie Mae, by the document custodian, of receipt of documentation pertinent to the issuance of Mortgage-Backed Securities. The information collected will not be disclosed outside the Department except as required by law.

**Applicability:** Ginnie Mae I MBS Program and Ginnie Mae II MBS Program.

**Purpose:** To be used by an Issuer to electronically submit to Ginnie Mae their annual audited financial statements (including supplemental reports and extension requests); full, valid fidelity bond insurance policy renewal(s); full, valid errors and omissions (E&O) insurance policy renewal(s) and/or extension requests as described in Chapter 3 of the MBS Guide.

**Prepared by:** Issuer.

**Prepared in:** Electronic form and submitted via the Ginnie Mae Central (GMC) application's Insurance and Financials Modules. GMC is accessible via MyGinnieMae.

**Due Dates:** See table below:

Document(s)	Due Date
Annual Audited Financial Statements and extension requests	The financial statements are due within 90 days of the Issuer's fiscal year-end. Extension requests must be submitted on or before the due date.
Fidelity Bond Insurance Policy	Copies of the full, valid fidelity bond insurance policy renewal(s) and all relevant endorsements or other notifications of policy renewals must be submitted to Ginnie Mae via GMC within 30 days of the effective date of the insurance policy (new or renewal). Requirements for submission/cancellation are the same for Fidelity Bond and E&O insurance.

Errors and Omissions Insurance Policy renewals and/or notices of cancellation or termination	Copies of the full, valid E&O Policy renewal(s) and all relevant endorsements or other notifications of policy renewals must be submitted to Ginnie Mae via GMC within 30 days of the effective date of the insurance policy (new or renewal). Notices of cancellation or termination are entered directly into the Insurance module of GMC. Requirements for submission/cancellation are the same for E&O and Fidelity Bond insurance.
----------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

If an Issuer is unable to submit the renewed insurance policy by the due date, the Issuer may request an extension of up to 60 days through the insurance module in GMC but must submit the request on or before the due date.

In lieu of submitting fidelity bond and E&O insurance policies, applicants have the option of submitting a Mortgage Bankers Bond.

### **Overview**

This document provides electronic submission instructions to Issuers. Information on Issuer reporting requirements is found in Chapter 3 Parts 6 §A and 7 §A of the Ginnie Mae Mortgage-Backed Securities Guide. Also, Chapter 6 of the HUD Consolidated Audit Guide (Audit Guide) provides additional information on Ginnie Mae's supplemental reporting requirements, including the required reporting formats. The Audit Guide will be updated at a future date. Until the Audit Guide update takes place, the requirements in the MBS Guide supersede the requirements in the Audit Guide if the requirements in these two documents conflict. The HUD Consolidated Audit Guide can be found on the HUD Office of the Inspector General's website at [www.hudoig.gov](http://www.hudoig.gov).

### **Documents and requests that can be submitted electronically include:**

- Annual audited financial statements, including required supplemental reports.
- Full and valid fidelity bond insurance policy renewal(s) and all relevant endorsements
- Full and valid E&O insurance policy renewal(s) and all relevant endorsements
- Extension Requests

### **GMC Insurance and Financials User Manuals:**

Instructions for correct Insurance and Financial submissions are contained in the GMC Insurance and Financials User Manuals, which can be found on Ginnie Mae's website at: [Ginnie Mae website > Issuer Training > Tools and Resources > User Manuals](#).