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GINNIE MAE NOTES AND NEWS is published by Ginnie Mae's Office of Issuer & Portfolio Management. For more information, please contact your Account Executive directly.

This publication will be used periodically to provide reminders or further information about Ginnie Mae programs, as well as notification of upcoming training events or conference calls of interest to Issuers. Please note, APMs (All Participants Memoranda) will continue to be the formal communication device used to announce and implement official policy changes to Ginnie Mae's Mortgage-Backed Securities (MBS) programs. If you have any comments or suggestions on how to make this publication more informative and helpful, please contact your Account Executive directly.

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POOL TRANSFER SYSTEM ENHANCEMENTS

On December 5th, Ginnie Mae made enhancements to the Pool Transfer System (PTS) module of the Ginnie Mae Enterprise Portal (GMEP). PTS is an online application used for Transfers of Issuer Responsibility for outstanding Ginnie Mae MBS pools between approved Issuers. The PTS module in GMEP feeds proposed transactions into Salesforce for Ginnie Mae review and approval.

PTS's current iteration has limited flexibility for editing proposed transactions after initial submission, causing lengthy refund processes and rework. These enhancements will allow for greater flexibility for Issuers to edit their proposed transactions after initial submission, in addition to providing Ginnie Mae with more tools to tailor and grant approvals for PTS transactions.

The updates include:

- Adding or removing pools up to two times.
- Changing the Effective Reporting Date to a future date even after Ginnie Mae has approved the transaction without additional approval required.
- Updating seller ACH payment information.
- Automatic removal of non-conforming pools from transfer requests.
- Delayed collection of the Transfer Fee until the RESPA Date in order to minimize the likelihood of a refund due to cancellation.
- Ability for the Buying Issuer to send a transfer request back to a Selling Issuer to make changes without the need to cancel the request.
- Ginnie Mae approval notification sent to Selling and Buying Issuers prior to fee collection.

*Note: Changes apply to Single Family transactions submitted after December 7th.