

Ginnie Mae Central (GMC) Financials User Manual

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

Ginnie Mae, Office of Issuer & Portfolio Management
Prepared by Deloitte

Version 5



Application Details

Application Information	Description
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Application Acronym	GMC
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Ginnie Mae Application Owner	Paul St. Laurent
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2	11/29/2023	Rayes, Leith	Deloitte	Updated based on feedback received from John Staudt (OIPM)
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4	3/12/2024	Rayes, Leith	Deloitte	Updated to include GMC Enhancement functionality
5	9/25/2026	Reyes Moreno, Ruth	Deloitte	Updated to include GMADE enhancement functionality

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1 INTRODUCTION

This manual is written to provide instructions on how to use the Ginnie Mae Central (GMC) Financials module. Issuers will utilize the GMC Financials module to submit their Audited Financial Statement (AFS) packages to Ginnie Mae for review. During the AFS submission process, Issuers have the option to use GMADE (Ginnie Mae AI-Assisted Document Engine) for artificial intelligence (AI) assisted support when populating fields required to complete applicable package sections. The functional roles associated with the application are Financial Statements & Insurance Policy Basic User and Financials Policy Authorized Signer.

Below are links that address common topics that pertain to the Ginnie Mae Central Financials module.

- How to get access to [MyGinnieMae](#)
- Refer to the [MyGinnieMae Getting Started Manual](#) for System Prerequisites
- [Accessing the Ginnie Mae Central](#)
- [MGM Portal Dictionary](#)
- [How to use RSA SecureID Soft Token](#)
- [GMADE Optional Assistance](#)

1.1 Application Overview

The Ginnie Mae Central Financials module is an application in MyGinnieMae used by Issuers to submit their AFS packages to Ginnie Mae.

1.2 GMADE Optional Assistance

After uploading the AFS document, Issuers can enable GMADE to assist with completing applicable sections of the Financials Module. GMADE uses AI to extract information from the uploaded document and populate the relevant AFS package sections. Issuers may also continue using the manual data-entry process if they decide not to opt-in. This functionality does not change user roles for Financials Module basic users or authorized signers, nor does it change Issuer responsibilities, review expectations, certification requirements, or accountability for the AFS submission.

1.3 Business Workflow

The high-level Business Workflow of the GMC Financials module is shown in the figure below:

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Figure 1: Financials Module Workflow

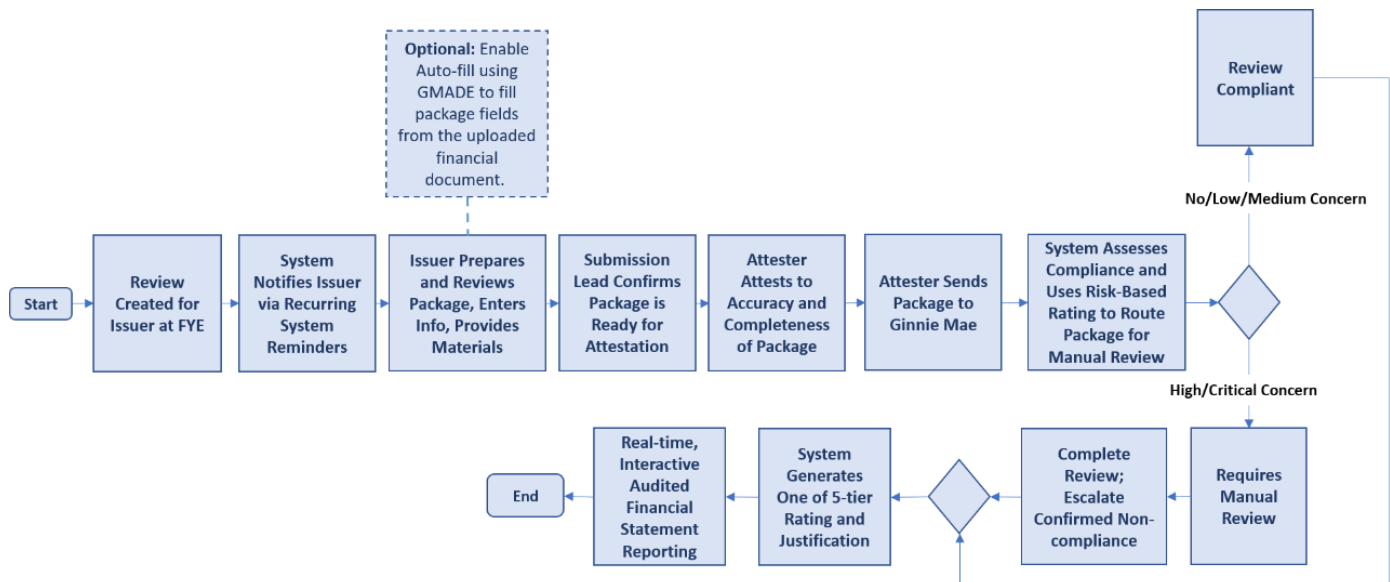


Table 1: Financials Process Description

Step	Description	User	QRC
1	Financials Review is automatically created on the Issuer's Fiscal Year End (FYE).	System	N/A
2	The system sends an email notifying the Issuer of the scheduled Financials Review.	System	N/A

3	Issuer may submit an Extension Request to Ginnie Mae 15 or more days before the AFS delivery due date, if additional time is needed.	Basic User or Authorized Signer	QRC-GMC-F:1.0
4	Authorized Signer certifies the submitted Extension Request before delivery to Ginnie Mae.	Authorized Signer	QRC-GMC-F:2.0
5	Issuer completes the AFS Questionnaire and selects whether to opt in to GMADE AI-extraction functionality or continue through the manual Package Assembly process.	Basic User or Authorized Signer	QRC-GMC-F:3.0 and QRC-GMC-F:3.1
6	Issuer prepares or reviews the package sections by completing all required fields and, if AI-Extraction was enabled, reviewing the extracted values and entering any missing information.	Basic User or Authorized Signer	QRC-GMC-F:4.0 and QRC-GMC-F:4.1
7	Issuer sends the completed AFS package sections to the Authorized Signer for review and certification.	Basic User or Authorized Signer	QRC-GMC-F:4.0 and QRC-GMC-F:4.1
8	Authorized Signer reviews the AFS package, certifies to its accuracy and completeness, and completes RSA authentication.	Authorized Signer	QRC-GMC-F:5.0
9	Authorized Signer delivers the certified AFS package to Ginnie Mae for review.	Authorized Signer	QRC-GMC-F:5.0
10	The system assesses compliance indicators and risk-rating criteria to route the package for Ginnie Mae manual review.	System	N/A
11	Ginnie Mae assigns the Financials Review to the appropriate Reviewer based on compliance and risk-rating results and escalates the review, if needed, to begin the manual review process.	Ginnie Mae	N/A
12	Ginnie Mae Reviewer completes the manual review of the submitted AFS package in the system, including evaluating applicable review items, entering the assigned rating, and providing the required rating justification.	Ginnie Mae	N/A
13	The system updates the Financials Review status to Complete after the manual review is completed and the required rating justification is provided, indicating that the review is closed, and no further Issuer action is required for that submission.	System	N/A

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2 USING THE APPLICATION

2.1 MyGinnieMae (MGM) Functional Roles – Accessing the Application

The following table details the MGM functional roles required to access the GMC Financials module as an Issuer user. Before being granted access to the application, the user must complete the MyGinnieMae Portal registration process. Privileged users called Organization Administrators, formerly known as Security Officers and Enrollment Administrators, facilitate the registration and access provisioning process to create user accounts and assign functional roles within each organization. A functional role is a system access profile based on business activities used to ensure End Users have the appropriate level of access to be able to perform their job functions and responsibilities. See below for the functional roles associated with the GMC application.

Table 2: Financials Module MGM Role Mapping

Functional Role	Application Role
SF-Financial Statements & Insurance Policy Basic User	Financials module: Basic User
MF- Financial Statements & Insurance Policy Basic User	Financials module: Basic User
HECM- Financial Statements & Insurance Policy Basic User	Financials module: Basic User
SF- Financial Statements Authorized Signer	Financials module: Authorized Signer
MF- Financial Statements Authorized Signer	Financials module: Authorized Signer
HECM- Financial Statements Authorized Signer	Financials module: Authorized Signer

Per [APM 24-04](#), Effective with Issuer submissions on and after May 13, 2024, Issuers will be required to use GMC to submit audited financial statements that are due 90 days after the end of the Issuer's fiscal year. At submission, audited financial statements must be certified by the Issuer's chief executive officer, chief financial officer, or equivalent*. The officer completing the certification must also be listed on the Issuer's Form HUD 11702, Resolution of Board of Directors, and Certificate of Authorized Signatures (HUD 11702), that is in effect as of the date of the certification.

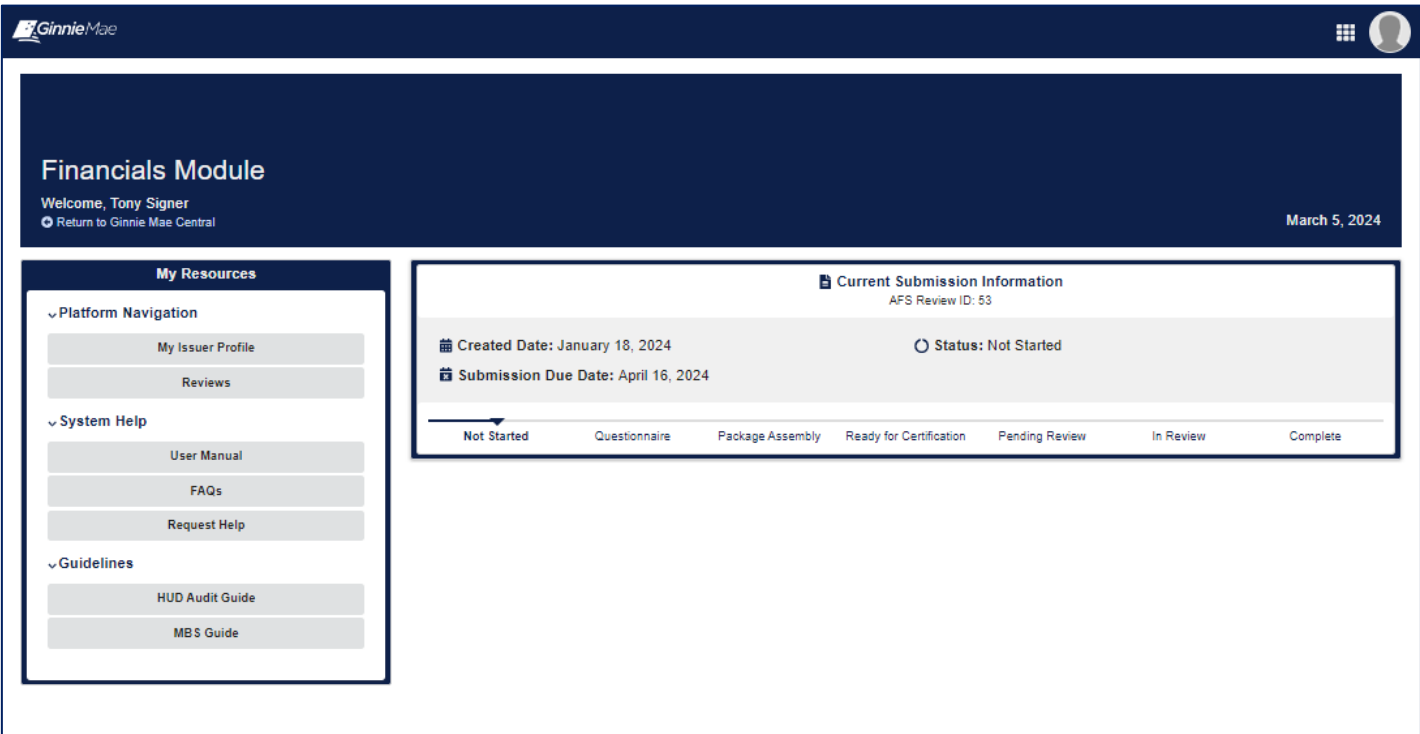
**In APM 24-04, the new requirements for audited financial statements submissions requires certification by the Issuer's chief executive officer, chief financial officer, or equivalent. Pursuant to Chapter 3, Part 7, Section B of the MBS Guide, and consistent with the purpose of the 11702, the "equivalent" would be an officer of the Issuer*

who has the authority to certify such financial information, must be listed on the 11702 as an authorized signatory, and have an active RSA SecurID Token to act in that capacity.

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2.2 Navigating the Financials Homepages

Figure 2: Financials Module Homepage



- **Current Submission Information:** Will display information on the Issuers current or last AFS review.
- **My Resources:** The panel on the left-hand side of the screen provides the user with easily accessible resources. The Reviews tab will take issuers to their Financials Review. System Help, Guidelines, and Access Other Systems will take users to the corresponding link to provide access to helpful materials to use the application and ability to access other Ginnie Mae systems.
- **Financials Status Bar:** The Financials Review status bar under Current Submission Information will tell the issuer what status their Financials Review is in.

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2.3 Review Milestones

The following table outlines each milestone included in the Financials review process.

Table 3: Financials Review Milestones

Milestone	How to Reach This Milestone	Main Actions in This Milestone
Not Started	AFS Review automatically created by system on Issuer's FYE	Issuer gathers AFS for FYE
Questionnaire	Questionnaire created by system once review is created	Issuer completes the AFS Questionnaire and chooses to complete the Package Assembly either manually or with GMADE assistance
Package Assembly	Package sections generated by answers in the Questionnaire	Issuer completes each package section (and reviews any GMADE-populated information, if applicable)
Ready For Certification	Package sections are all complete	Authorized Signer certifies and delivers to Ginnie Mae
Pending Review	Authorized Signer completed attestation	Ginnie Mae assigns Reviewer
Complete	Review is complete	No further action

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2.4 Using RSA for Certification

For the Authorized Signer to complete certification of their Issuer's AFS package and deliver it to Ginnie Mae, they must successfully complete the RSA authentication step (See [QRC-RSA:3.0](#) for information on how to use the RSA SecurID Soft Token). For instructions on how to complete certification, please reference the QRC-GMC-F:5.0 in the Appendix.

Figure 3: Authenticate with RSA

Authentication with RSA SecurID

1. Open the RSA SecurID Authenticate app.
2. Enter the eight-digit number that displays on the screen.

Enter SecurID Passcode 0/8 VALIDATE

[Help signing in with RSA SecurID Access](#)

CANCEL SUBMIT

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2.5 Review Tabs

Review tabs (Summary, Questionnaire, Package Sections, Review, Related Actions) will become available as the review progresses throughout the workflow. The application screenshots below will depict which tabs each user should see on the review record during each milestone status.

Figure 4: Review Record - Not Started, Questionnaire

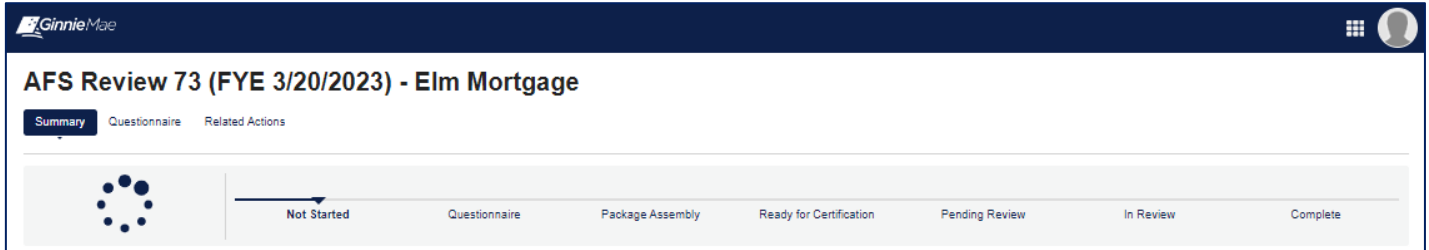
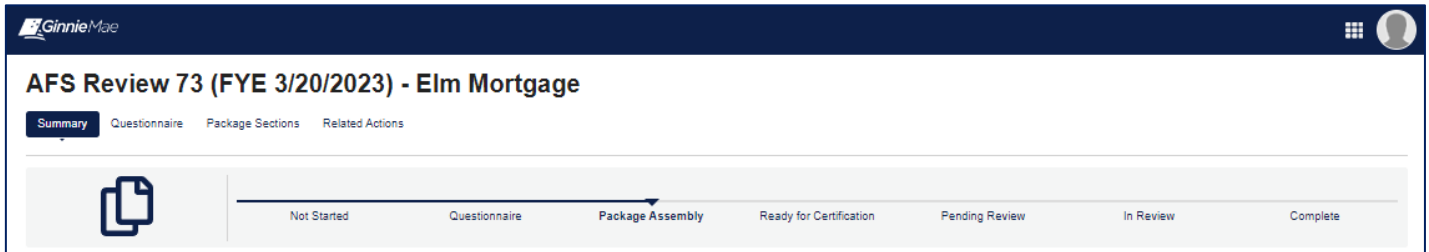


Figure 5: Review Record - Package Assembly, Ready for Attestation, Pending Review, In Review, Complete



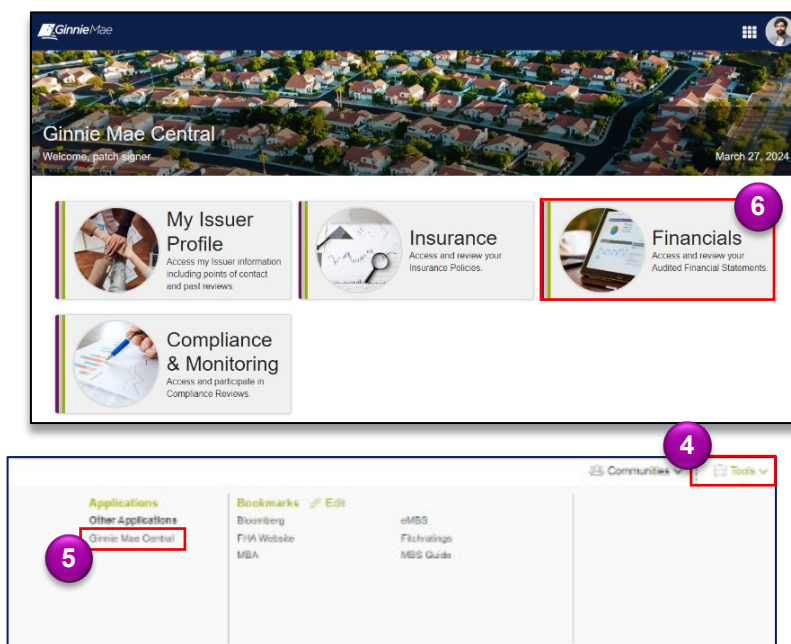
3 Quick Reference Cards

GMC Financials 1.0 – Request Extension

This Quick Reference Card provides an overview of the steps and instructions to Request an Extension Request on an AFS Submission in the GMC Financials module.

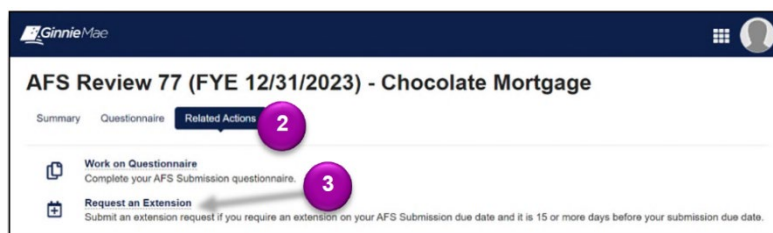
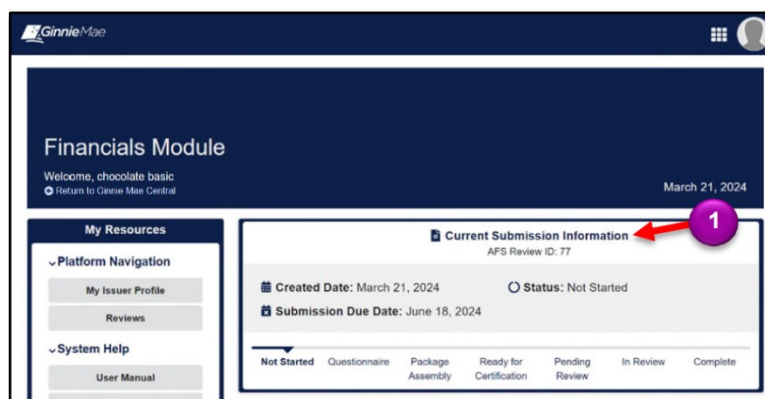
NAVIGATING TO GMC FINANCIALS

1. Navigate to MyGinnieMae (<https://my.ginniemae.gov>).
2. Select Login.
3. Log in with your credentials.
4. Select Tools to expand the drop down.
5. Select Ginnie Mae Central under the Applications section.
6. Select the Financials module.



REQUEST EXTENSION

1. Select the **Submission** under **Current Submission Information** on the Financials homepage.
2. Select the **Related Actions** tab.
3. Select **New Extension Request**



4. Select **UPLOAD** to attach Interim Financial Statement.
5. Select the **Requested Due Date** for the Extension Request.
6. Provide a **Reason for Extension**.
7. Answer **Yes** or **No** to Do you expect to fail any of Ginnie Mae's financial requirements?
8. Select the Expected Audit Opinion.
9. Answer **Yes** or **No** to Do you expect to have an Emphasis or Matter paragraph – Going Concern included in your audit?
10. Optional: Upload any Addition Documents relevant to this Extension Request.

Extension Request
If you would like to create an Extension Request, do so 15 or more days before the due date of your current AFS Submission.

Interim Financial Statement *
Fiscal Year End: December 31
Please upload a PDF file, if possible.
Current Due Date: 6/15/2024
Requested Due Date *: mm/dd/yyyy

Auditing Firm Information
Firm Name *: Q255
EIN #: 0/0
Contact Person *: Q255
Telephone Number *: 0/0
Email Address *: 0/0

Reason for Extension *
Do you expect to fail any of Ginnie Mae's financial requirements? *
☐ Yes ☐ No
If you require more information on Ginnie Mae's financial requirements, reference the MBS Guide Chapter 3 Part 8.
Expected Audit Opinion *: Select a value
Do you expect to have an Emphasis or Matter paragraph - Going Concern included in your audit? *
☐ Yes ☐ No
Additional Documents relevant to Extension Request
UPLOAD Drop files here

CANCEL CREATE EXTENSION REQUEST

11. Complete the **Auditing Firm Information** section.
12. Select **CREATE EXTENSION REQUEST**.

AFS Review 77 (FYE 12/31/2023) - Chocolate Mortgage

Summary Questionnaire Extension Request Actions

Extension Request
If you require additional time to fulfill your AFS Submission requirement you may request an extension. An Extension Request must be submitted no later than 15 days before your AFS Submission due date.

Extension Requests

ID	Status	Current Due Date	Requested Due Date	Created By	Created On
17	Ready for Certification	6/15/2024	6/30/2024	chocolate signer	3/21/2024 11:56 AM EDT

13. Select the **Extension Request** tab.
14. Select the **ID** of the **extension request**.
15. If the Extension Request is complete and ready to share, select **Send for Certification**.

Extension Requests

Back Edit Extension Request Send for Certification

Extension Request #17

Requested Due Date	Current Due Date	Fiscal Year End	Auditing Firm Information	
Jun 30, 2024	Jun 15, 2024	December 31	Firm Name: XYZ	EIN #: 123456789
Reason for Extension: QRC			Contact Person: QRC	
Do you expect to fail any of Ginnie Mae's financial requirements? No			Telephone Number: (555) 555-5555	Email Address: test@deloitte.com
Expected Audit Opinion: Qualified			Last Modified By: chocolate signer	Last Modified Date: 3/21/2024 11:56 AM EDT
Do you expect to have an Emphasis or Matter paragraph - Going Concern included in your audit? No				

View Financial Statement

16. Select **Send for Certification** to send extension request to the Authorized Signer.

Send AFS Extension Request for Certification

Are you sure you want to continue?
By sending your AFS Extension Request to your issuer's Authorized Signers, you will no longer be able to edit this information. Please confirm that all information provided is accurate and complete.

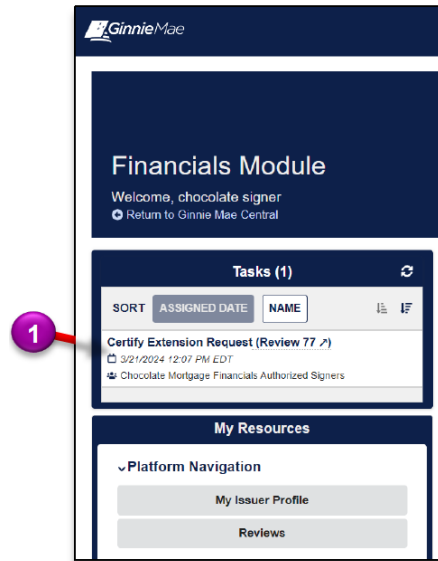
CANCEL SEND FOR CERTIFICATION

GMC Financials 2.0 – Certify Extension Request

This Quick Reference Card provides an overview of the steps and instructions to complete the certification for an Audited Financial Statement Submission and Deliver the Submission to Ginnie Mae as an Authorized Signer.

CERTIFY AFS EXTENSION REQUEST

1. Select **Certify Extension Request** in the **Tasks** bar on the left-hand side of Financials homepage.



2. Select **Accept** to accept the task of certifying to the Extension Request.
3. Select **Sign** to certify to the Extension Request.
4. Select **CERTIFY EXTENSION REQUEST**.

The screenshot shows the 'Certify Extension Request' form. At the top, it says 'You must accept this task before completing it' and 'ACCEPT GO BACK'. Below this is a 'Certify Extension Request' section with a table. The table has columns for 'Requested Due Date', 'Current Due Date', 'Fiscal Year End', 'Auditing Firm Information', 'Extension Request #17', 'Signature', and 'Date'. The 'Sign' button is highlighted with a red circle and the number 3. The 'CERTIFY EXTENSION REQUEST' button is highlighted with a red circle and the number 4.

5. Click **CERTIFY** to confirm and send to Ginnie Mae.

The screenshot shows a confirmation dialog titled 'Certify Extension Request?'. The text inside says: 'Are you sure you want to proceed with certification? Ginnie Mae will be able to access all provided information, and you will not be able to make any further changes. After proceeding you will need to authenticate via RSA Token SecurID to finalize certification.' At the bottom, there are two buttons: 'BACK' and 'CERTIFY'. The 'CERTIFY' button is highlighted with a red circle and the number 5.

6. Follow the instructions beneath "Authentication with RSA SecurID" to **Enter the SecurID Passcode**.
7. Select **VALIDATE**.
8. Select **SUBMIT** to complete Authentication with RSA SecurID.

GMC Financials 3.0 - Complete Questionnaire

This Quick Reference Card (QRC) outlines the steps for completing the Audited Financial Statement (AFS) Questionnaire in the Financials module in Ginnie Mae Central (GMC), including how to enable AI autofill through the Ginnie Mae AI-Assisted Document Engine (GMADE).

COMPLETE QUESTIONNAIRE

If a previously submitted Questionnaire needs to be updated or a new document needs to be uploaded, refer to the **QRC-GMC-F 3.1 Edit Questionnaire**.

1. Select the **Submission** under **Current Submission Information** on the Financials homepage.

2. Select the **Questionnaire** tab.

3. Click the **WORK ON QUESTIONNAIRE** button.

4. Click **UPLOAD** to attach the AFS package, under the **Audit Information** section.
5. By default, the **Start of Audit Period** and **End of Audit Period** is based on the Issuer's fiscal year.
6. Select a value for **Overall Audit Opinion Received**, **Internal Controls Audit Opinion**, and **Test of Compliance Audit Opinion**.
7. Toggle the switch under **Enable AI Autofill** to either (a) proceed with manual completion of the AFS sections or (b) choose to use AI to intelligently auto-fill AFS sections.
 - a. Proceed with manual completion the AFS sections (**Enable AI Autofill OFF**).
 - b. Choose to use AI to intelligently auto-fill the AFS sections (**Enable AI Autofill ON**).
8. Answer the required questions in the **Questions about your Audit** section.
9. Click **SUBMIT QUESTIONNAIRE** once all required fields are complete.
10. Click the **YES** button to Submit Questionnaire.

Begin your 2026 AFS Submission

Audit Information
Fill out information about your audit

Audited Financial Statement *

4 **UPLOAD** Drop or paste file here

Please upload a PDF file, if possible

Start of Audit Period Jan 1, 2025 **End of Audit Period** Dec 31, 2025 5

Overall Audit Opinion Received *
--- Select a value ---

Internal Controls Audit Opinion *
--- Select a value ---

Test of Compliance Audit Opinion *
--- Select a value --- 6

Enable AI Autofill
Fill out information about your audited financial statement (AFS)

This process is now AI enabled. After you upload your AFS, you can choose to intelligently auto-fill your AFS sections to help speed up the input and review process.

You will still need to attest at each section that you are a human and you have personally reviewed the data for accuracy and completeness.

7 ☐ Use AI to intelligently auto-fill AFS sections?

7a ☐ Use AI to intelligently auto-fill AFS sections?

7b ☒ Use AI to intelligently auto-fill AFS sections?

Begin your 2026 AFS Submission

Audit Information
Fill out information about your audit

Enable AI Autofill
Fill out information about your audited financial statement (AFS)

This process is now AI enabled. After you upload your AFS, you can choose to intelligently auto-fill your AFS sections to help speed up the input and review process.

You will still need to attest at each section that you are a human and you have personally reviewed the data for accuracy and completeness.

8 ☐ Use AI to intelligently auto-fill AFS sections?

Questions about your Audit
Answer questions related to your audit

Was your audit prepared in accordance with the Ginio Mae MSB Guide and MSB Audit Guide Requirements, and does your audit include all Ginio Mae required supplemental schedules? *

☒ Yes ☐ No

What is your audit submission type? *

☐ Issuer Only
☐ Consolidated Financial Statements
☐ 104-K or Other

Does your issuer have a call report? *

☐ Yes ☒ No

Has your issuer's auditor changed? *

☐ Yes ☒ No

Do you have a Ginio Mae approved waiver for any financial requirements? *

☐ Yes ☒ No

Did your audited financials include repeat significant deficiencies or material weaknesses that were present on your previous year's financial submission? *

☐ Yes ☒ No

Was your previous year's audit restated? *

☐ Yes ☒ No

9 **SUBMIT QUESTIONNAIRE**

Submit Questionnaire?

Are you sure you want to submit your Questionnaire?

10

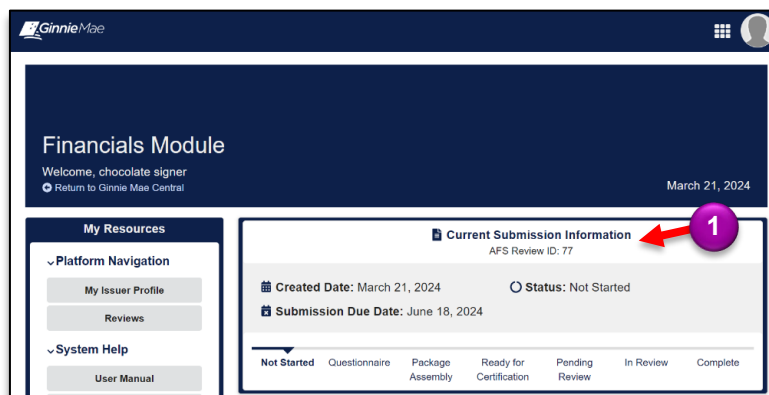
GMC Financials 3.1 – Edit Questionnaire

This Quick Reference Card (QRC) outlines the steps for editing the Audited Financial Statement (AFS) Questionnaire in the Financials module in Ginnie Mae Central (GMC), including how to enable AI autofill through the Ginnie Mae AI-Assisted Document Engine (GMADE).

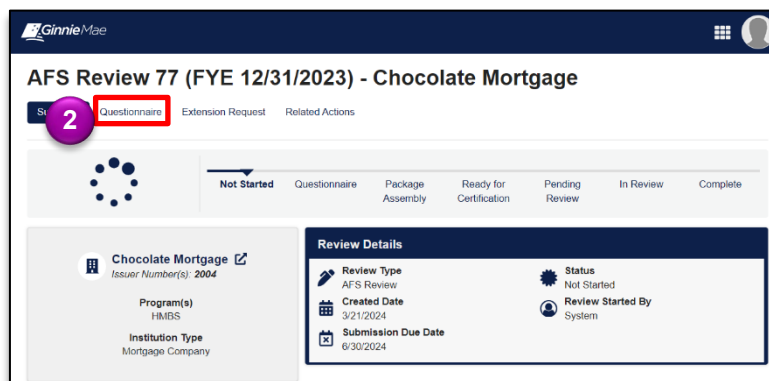
EDIT QUESTIONNAIRE

If this is the first time completing the Questionnaire for a submission, refer to the **QRC-GMC-F 3.0 Complete Questionnaire**.

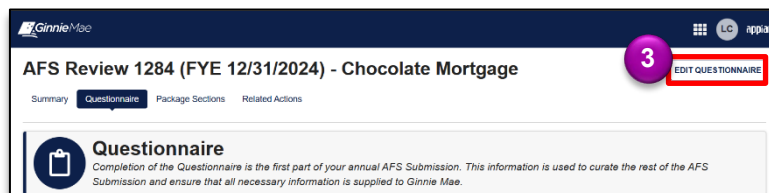
1. Select the **Submission** under **Current Submission Information** on the Financials homepage.



2. Select the **Questionnaire** tab.



3. Click the **EDIT QUESTIONNAIRE** button.



4. Proceed with changes to the **Audit Information** and **Questions about your Audit** sections, as needed, when the screen displays previous responses in an editable form.

5. The system will retain your original **Enable AI Autofill** section selection.

5a ☐ Use AI to intelligently auto-fill AFS sections?

5b ☐ Use AI to intelligently auto-fill AFS sections?

Your interaction with the **Enable AI Autofill** section while editing your questionnaire affects the outcome of your submission detailed in the table below:

Initial Selection	Selection when Editing	Result to Saved Responses
Enable AI Autofill was initially ON (5b)	Enable AI Autofill stays ON (5b)	Newly extracted AI data will replace previously AI-extracted data and any manual edits.
Enable AI Autofill was initially OFF (5a)	Enable AI Autofill is now turned ON (5b)	AI-extracted data will replace any previously entered manual data.
Enable AI Autofill was initially OFF (5a)	Enable AI Autofill stays OFF (5a)	Edited responses will not change upon resubmission.
Enable AI Autofill was initially ON (5b)	Enable AI Autofill is now turned OFF (5a)	Edited responses will not change upon resubmission.

6. Click the **SUBMIT QUESTIONNAIRE** button once all the fields under Audit Information, Questions about your Audit, and Enable AI Autofill are completed

7. Click the **YES** button to Submit Questionnaire.

Submit Questionnaire?

Are you sure you want to submit your Questionnaire?

GMC Financials 4.0 – Complete AFS Package Sections Manually

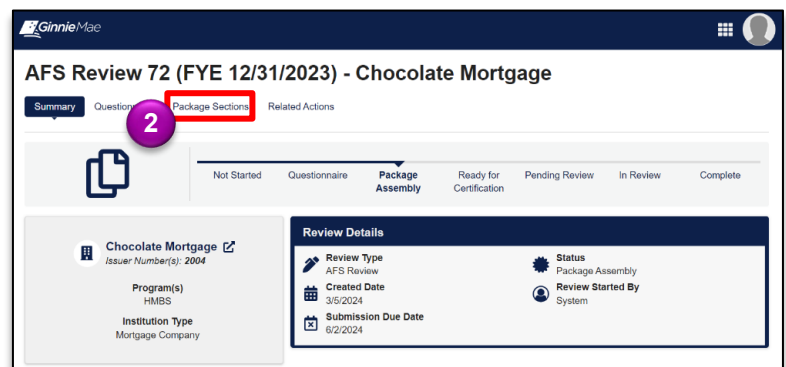
This Quick Reference Card (QRC) provides instructions for completing Audited Financial Statement (AFS) package sections and sending the submission to the Authorized Signer for certification.

COMPLETE AFS PACKAGE SECTIONS MANUALLY

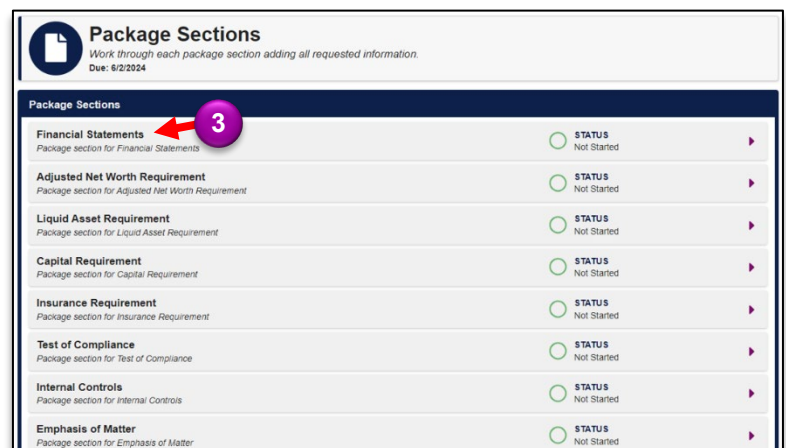
1. Select **Submission** under **Current Submission Information** on the Financials homepage.



2. Select the **Package Sections** tab.



3. On the **Package Sections** tab, select the **Financial Statements** box.



- Click **Work Section** to complete this section.

Section Name	Status
Financial Statements Package section for Financial Statements	STATUS Not Started
Adjusted Net Worth Requirement Package section for Adjusted Net Worth Requirement	STATUS Not Started
Liquid Asset Requirement Package section for Liquid Asset Requirement	STATUS Not Started
Capital Requirement Package section for Capital Requirement	STATUS Not Started
Insurance Requirement Package section for Insurance Requirement	STATUS Not Started
Test of Compliance Package section for Test of Compliance	STATUS Not Started
Internal Controls Package section for Internal Controls	STATUS Not Started
Emphasis of Matter Package section for Emphasis of Matter	STATUS Not Started

- Insert the **Starting Page Number for Balance Sheet**.
- Insert the **Total Assets**.
- Insert the **Total Liabilities**.
- Insert the **Total Equity**.
- Select Yes or No to the question **Is there a Subsequent Event Note?**
- Insert the **Starting Page Number for Income Statement**.
- Insert the **Net Income/Loss**.
- Upload Call Report** file.
- Provide any **Additional Comments** (if applicable).
Note: Required fields are noted with an asterisk (*).
- Select **COMPLETE SECTION** to complete this package section.
Note: Use **SAVE WORK** to save progress and return later.
- Repeat the process of filling out each package section until every section is complete.

Financial Statements
Enter details related to the Financial Statements Package Section.

BALANCE SHEET

Starting Page Number for Balance Sheet: * 5

Total Assets: * 6

Total Liabilities: * 7

Total Equity: * 8

Is there a Subsequent Event Note? * 9
☐ Yes ☐ No

INCOME STATEMENT

Starting Page Number for Income Statement: * 10

Net Income/Loss: * 11

CALL REPORT

Upload Call Report * 12

Additional Comments: 13

0/2000

16. Once all package sections are complete, select **SEND FOR CERTIFICATION**.

Package Sections	Status
Financial Statements Package section for Financial Statements	STATUS Complete
Adjusted Net Worth Requirement Package section for Adjusted Net Worth Requirement	STATUS Complete
Liquid Asset Requirement Package section for Liquid Asset Requirement	STATUS Complete
Capital Requirement Package section for Capital Requirement	STATUS Complete
Insurance Requirement Package section for Insurance Requirement	STATUS Complete
Test of Compliance Package section for Test of Compliance	STATUS Complete
Internal Controls Package section for Internal Controls	STATUS Complete
Emphasis of Matter Package section for Emphasis of Matter	STATUS Complete

17. Click the **SEND FOR CERTIFICATION** button to confirm submission is ready to send to the Authorized Signer.

Send AFS Submission for Certification

Are you sure you want to continue?

By sending your AFS Submission to your Issuer's Authorized Signers, you will no longer be able to edit this information. Taking this action also moves the AFS Submission process to the next step. Please confirm that all information provided is accurate and complete.

SEND FOR CERTIFICATION

GMC Financials 4.1 – Complete AFS Package Sections With GMADE

This Quick Reference Card (QRC) provides instructions for completing Audited Financial Statement (AFS) package sections with GMADE and sending the submission to the Authorized Signer for certification.

COMPLETE AFS PACKAGE SECTIONS WITH GMADE

1. Select **Submission** under **Current Submission Information** on the Financials homepage

Financials Module

Welcome, chocolate basic

Return to Ginnie Mae Central

March 20, 2024

My Resources

- Platform Navigation
 - My Issuer Profile
 - Reviews
- System Help
 - User Manual

Current Submission Information

AFS Review ID: 72

Created Date: March 05, 2024 Status: Package Assembly

Submission Due Date: June 02, 2024

Not Started Questionnaire **Package Assembly** Ready for Certification Pending Review In Review Complete

2. Select the **Package Sections** tab.

AFS Review 72 (FYE 12/31/2023) - Chocolate Mortgage

Summary Questionnaire **Package Sections** Actions

Not Started Questionnaire **Package Assembly** Ready for Certification Pending Review In Review Complete

Chocolate Mortgage

Issuer Number(s): 2004

Program(s): HMBS

Institution Type: Mortgage Company

Review Details

Review Type: AFS Review

Created Date: 3/5/2024

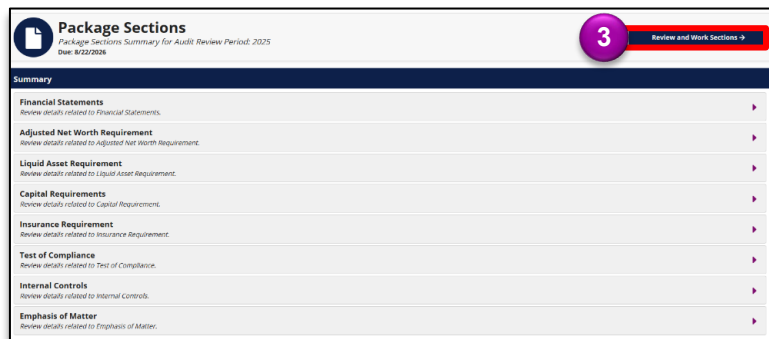
Submission Due Date: 6/2/2024

Status: Package Assembly

Review Started By: System

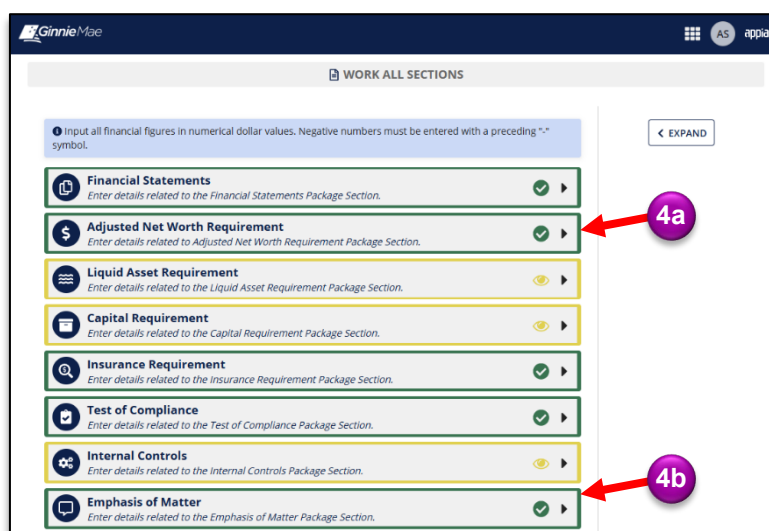
- On the **Package Sections** screen, click the **Review and Work Sections** button.

Note: Users can view AI-extracted responses for each package section under the Summary view by selecting the dropdown arrows (►).



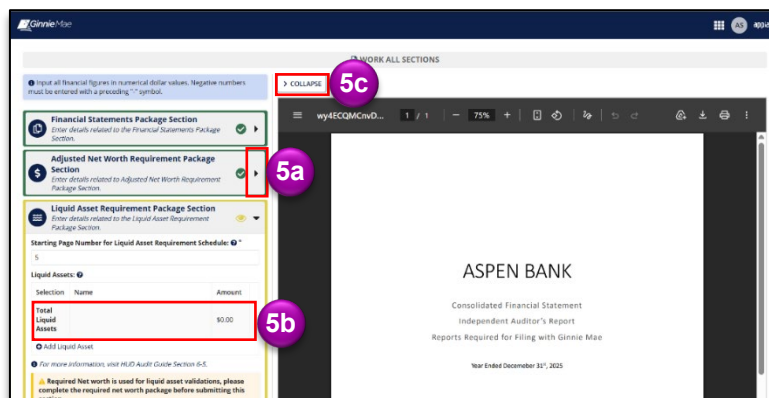
- Under **WORK ALL SECTIONS**, review the status indicators for each package section.

- Complete:** A green check mark indicates all fields have been auto filled after the AI-extraction.
- Incomplete:** A yellow eye indicates the section needs review because there are fields that were not auto filled after the AI-extraction.



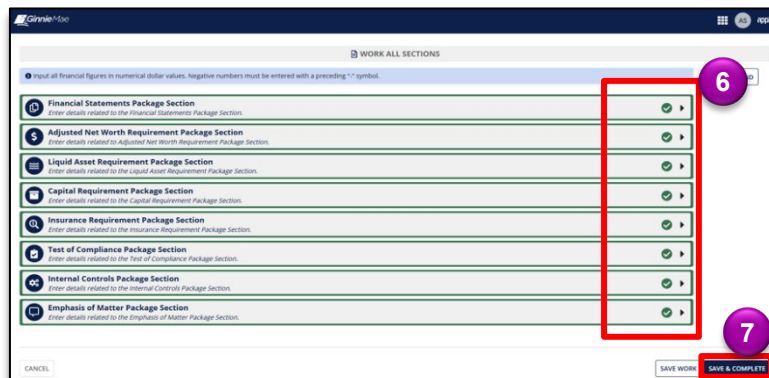
- Review and update the AI-extracted responses, as needed.

- Use the dropdown arrows (►) to expand a package section and display its fields.
- Enter or edit information directly in the available fields.
- To verify extracted information or add missing data, select the **EXPAND / COLLAPSE** arrow to open the Document Viewer. Review the source document and update fields, as needed.



- Repeat the process until every package section is marked **Complete** by the status indicator.

- Once all package sections are complete, click the **SAVE & COMPLETE** button.



- Click the **SEND FOR CERTIFICATION** button to confirm submission is ready to send to the Authorized Signer.

Send AFS Submission for Certification

Are you sure you want to continue?

By sending your AFS Submission to your Issuer's Authorized Signers, you will no longer be able to edit this information. Taking this action also moves the AFS Submission process to the next step. Please confirm that all information provided is accurate and complete.

8

CANCEL **SEND FOR CERTIFICATION**

GMC Financials 5.0 - Certify AFS Submission

This Quick Reference Card provides an overview of the steps and instructions to complete the certification for an Audited Financial Statement Submission and Deliver the Submission to Ginnie Mae as an Authorized Signer.

CERTIFY AFS REVIEW

- Select **Certify AFS Submission** in the **Tasks** bar on the left-hand side of Financials homepage.
- Select **Accept** to accept the task of certifying the AFS Submission.

Financials Module
Welcome, patch signer
Return to Ginnie Mae Central

Tasks (1)

SORT	ASSIGNED DATE	NAME	IF	IF
		Certify AFS Submission (Review 65 /)		
	3/20/2024 4:40 PM EDT	Patch Mortgage Financials Authorized Signers		

My Resources

Platform Navigation

- My Issuer Profile
- Reviews

Certify AFS Submission

You must accept this task before completing it.

2 **ACCEPT** **GO BACK**

AFS Submission Recap

If any of the below information is not accurate, press return this submission to allow edits to be made. Ensure that all provided information is complete and accurate prior to certifying this submission and delivering it to Ginnie Mae. Once it has been delivered to Ginnie Mae, no changes will be allowed.

- You have entered an audit opinion of **UNQUALIFIED**
- You are **COMPLIANT** with Ginnie Mae's Adjusted Net Worth requirements with your entered Adjusted Net Worth of \$3,797,620.00
- You are **COMPLIANT** with Ginnie Mae's Liquidity requirements with your entered Liquid Assets of \$5,409,972.00
- You are **COMPLIANT** with Ginnie Mae's Capital requirements with a Leverage Ratio of 350.44%
- You have indicated that there **ARE NO** Going Concerns and/or Emphasis of Matter paragraphs
- You have indicated that there **ARE NO** Significant Deficiencies and/or Material Weaknesses

Return Submission **Certify Submission**

3

CANCEL **CERTIFY SUBMISSION**

3. Select **Certify Submission**.
4. Select **Sign** to certify the AFS submission.
5. Select **CERTIFY SUBMISSION** once signed and complete.

6. Select **CERTIFY** to confirm and send to Ginnie Mae.

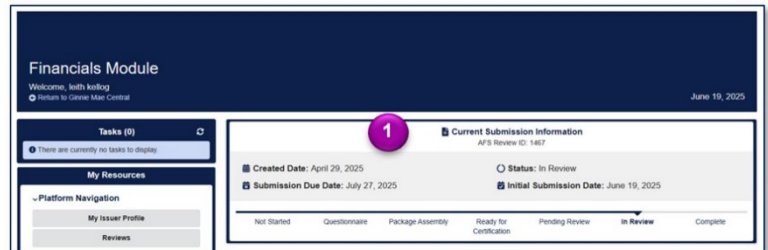
7. Follow the instructions beneath "Authentication with RSA SecureID" to **Enter the SecurID Passcode**.
8. Select **VALIDATE**.
9. Select **SUBMIT** to complete Authentication with RSA SecurID.

GMC Financials 6.0 - Complete Additional Documentation Request

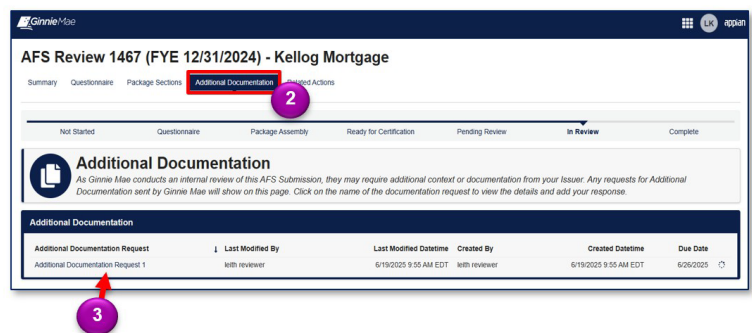
This Quick Reference Card provides an overview of the steps and instructions to respond to Ginnie Mae's request for Additional Documentation on a Financials Review.

COMPLETE ADDITIONAL DOCUMENTATION REQUEST

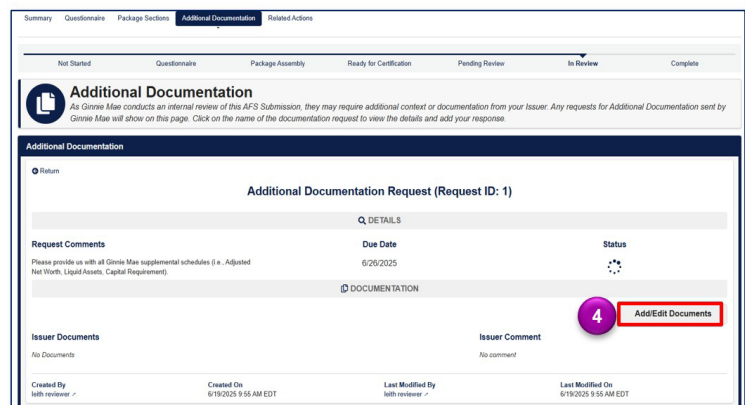
1. Select **Current Submission Information** on the Financials homepage.



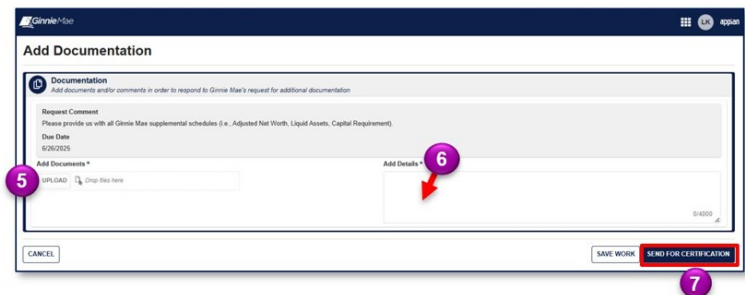
2. Navigate to the **Additional Documentation** tab.
3. Select the **Additional Documentation Request** link.



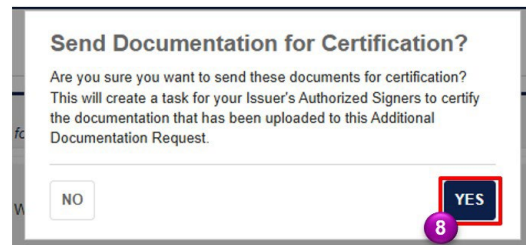
4. Select **Add/Edit Documents** to complete this request.



5. Click **UPLOAD** to attach the requested document(s).
6. Provide relevant details to the corresponding documents in the **Add Details** text box.
7. Click **SEND FOR CERTIFICATION**.

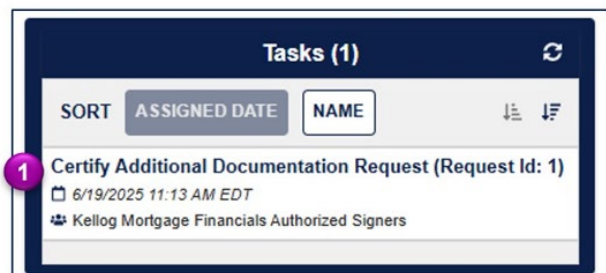


8. Select **YES** to confirm and deliver to Ginnie Mae.

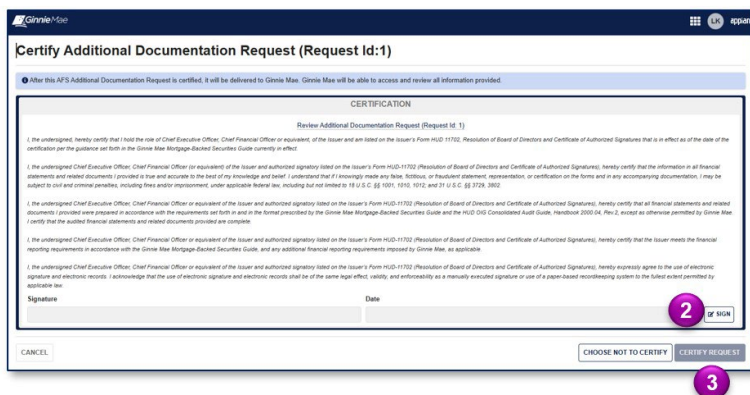


COMPLETE CERTIFICATION

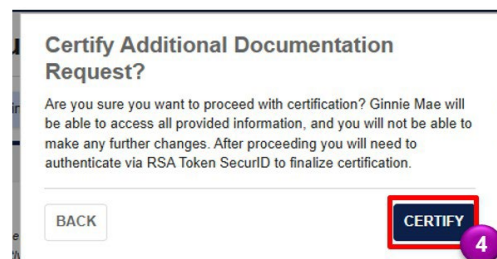
1. This step must be completed by an Authorized Signer. Under the Tasks bar, select **"Certify Additional Documentation Request."**



2. Select **Sign** to certify to the Extension Request.
3. Select **CERTIFY EXTENSION REQUEST.**



4. Click **CERTIFY** to confirm and send to Ginnie Mae.



5. Follow the instructions beneath “Authentication with RSA SecurID” to **Enter the SecurID Passcode**.

6. Select **VALIDATE**.

7. Select **SUBMIT** to complete Authentication with RSA SecurID.

GMC Financials 7.0 – Complete Corrections Request

This Quick Reference Card provides an overview of the steps and instructions to respond to Ginnie Mae's Correction Request.

COMPLETE CORRECTIONS REQUEST

1. Select **Current Submission Information** card on the Financials homepage.

Note: Correction Requests open the submission again. After making the corresponding correction, the policy will need to be certified again.

2. Review the **Details** under the Corrections Request to determine what part of the submission needs to be corrected.

3. Navigate to either the Questionnaire and/or the Package Sections tabs to correct the submission. (Note: depending on the details of the Corrections, the user should navigate to the tab where the data field is found. In this case, the correction request is to update the audit opinion field which is found on the Questionnaire tab).

4. Select the **Edit Questionnaire** and update the data field that needs to be corrected.
5. Once complete, select **Submit Questionnaire**.

6. Navigate to the **Package Sections** tab.
7. If corrections to the package sections are needed, expand the desired section by clicking on the carrot icon then select **Work Section**.

8. Once all corrections have been made, select **Send for Certification**.

9. Select **Send for Certification** to complete this action and send to Authorized Signer.

4 TROUBLESHOOTING AND SYSTEM ERRORS

This section is designed to help identify common errors you may encounter as an External User and provide tips for troubleshooting issues. If the suggested tips are unsuccessful or errors persist, please contact:

askGinnieMae@hud.gov.

After submitting the questionnaire with AI-Extraction enabled, you may receive an **“Extraction Failed”** error message if the uploaded file is corrupted, unreadable, or missing required information, as shown in **Figure 7**. You can return to the questionnaire to edit your responses and upload a new document or proceed with manual data entry.

Figure 6: Extraction Failed Error Message

The screenshot displays the AFS Review 2285 (FYE 12/31/2025) - Aspen Bank interface. The top navigation bar includes tabs for Summary, Questionnaire, Package Sections, and Related Actions. Below this, a progress bar shows stages: Not Started, Questionnaire, Package Assembly, Ready for Certification, Pending Review, In Review, and Complete. The main content area is titled 'Questionnaire' and includes a sub-header: 'Completion of the Questionnaire is the first part of your annual AFS Submission. This information is used to curate the rest of the AFS Submission and ensure that all necessary information is supplied to Ginnie Mae.' A red banner with a warning icon and the text 'Extraction Failed' is prominently displayed, with a sub-message: 'Extraction could not be completed. You may still fill in your sections manually.' Below the banner, the interface is split into two main sections. The left section shows a document viewer with a file named 'wy4ECQMCA0rNMMHQ...' and a zoom level of 75%. The right section contains 'Audit Information' and 'Questions About Your Audit'. The 'Audit Information' section includes fields for 'Start of Audit Period' (1/1/2025), 'End of Audit Period' (12/31/2025), 'Overall Audit Opinion Received' (Unqualified), and 'Internal Controls Audit Opinion' (Unqualified). The 'Questions About Your Audit' section contains several yes/no questions regarding audit preparation, submission type, and previous year's audit. At the bottom, there is an 'Enable AI Autofill' section with a toggle switch and a description: 'This process is now AI enabled. After you upload an audited financial statement, you can choose to intelligently auto-fill your AFS sections to help speed up the review process. You will still need to attest at each section that you have manually reviewed the data for accuracy.' The toggle switch is currently turned off, and the text 'Use AI to intelligently auto-fill AFS sections?' is visible.

When assembling each AFS package section, the system includes built-in data validation functionality to prevent the user from entering contradicting/incorrect information. The Financials Statements package section requires the Total Assets to equal the Total Liabilities plus Total Equity to complete this section. System will display an error message as seen in Figure 8.

Figure 7: Financials Statements Error Message

Input all financial figures in numerical dollar values. Negative numbers must be entered with a preceding "-" symbol.

Financial Statements

Enter details related to the Financial Statements Package Section.

BALANCE SHEET

Starting Page Number for Balance Sheet: *

12

Total Assets: *

\$100,000.00

Total Liabilities: *

\$200,000.00

Total Equity: *

\$100,000.00

x Total Assets must equal Total Liabilities plus Total Equity

Is there a Subsequent Event Note? *

☐ Yes ☐ No

Information must be accurate across all package sections. The Adjusted Net Worth Requirement package section will require the Total Equity field to match what was inputted on the Financial Statements section. Additionally, the Required Net Worth must be equal to or less than the Adjusted Net Worth Calculation value.

Figure 8: Adjusted Net Worth Requirement Error Message

Input all financial figures in numerical dollar values. Negative numbers must be entered with a preceding "-" symbol.

Adjusted Net Worth Requirement

Enter details related to Adjusted Net Worth Requirement Package Section.

Starting Page Number for Adjusted Net Worth Schedule: *

14

Total Equity: *

\$200,000.00

The Total Equity amount entered does not match the Total Equity amount entered in the Financial Statements Package Section.

Unacceptable Assets:

Name	Amount
Total Unacceptable Assets	\$0.00

+ Add Unacceptable Asset

For additional information on Unacceptable Assets, reference HUD Audit Guide Attachment A.

Required Net Worth: *

\$300,000.00

Adjusted Net Worth Calculation ?

\$200,000.00

Minimum required net worth for Issuers participating in Single-Family programs is \$2,500,000.00.

x The Adjusted Net Worth is not Compliant with the Required Net Worth

For additional information on the Net Worth Requirements, reference MBS Guide Chapter 3 Part 8.

The Liquid Asset Requirement package section will display an error message if the entered Liquid Assets do not equal the Total Required Liquid Asset Amount. System will also display an error if the user selects "No" to meeting

all applicable liquidity requirements. To enter Liquid Assets, use the dropdown selection box and enter the amount for each one.

Figure 9: Liquid Asset Requirement Error Message

The screenshot shows the 'Liquid Asset Requirement' section of a form. At the top, a blue instruction bar states: 'Input all financial figures in numerical dollar values. Negative numbers must be entered with a preceding "-" symbol.' Below this, the section title 'Liquid Asset Requirement' is followed by the instruction 'Enter details related to the Liquid Asset Requirement Package Section.' A text field for 'Starting Page Number for Liquid Asset Requirement Schedule: *' is empty. The 'Liquid Assets:' section contains a table with columns 'Selection', 'Name', and 'Amount'. The first row has a dropdown menu with '-- Select an Asset --', an empty 'Name' field, and an empty 'Amount' field with a red 'X' icon to its right. Below the table, the 'Total Liquid Assets' is shown as '\$0.00'. A red error message box states: 'X The Liquid Asset Requirements are not met'. Below this, there is a section for 'Total Required Liquid Asset Amount: Issuer meets all applicable Liquidity Requirements? *' with a radio button for 'Yes' (selected) and a radio button for 'No'. A text field for '\$100,000.00' is present. At the bottom, a green bar states: 'Your Issuer is Compliant with Capital Requirements'. The 'Additional Comments:' section is empty. A '0/2000' character count is visible at the bottom right.

The Capital Requirement package section displays a message to the user if the Total Assets entered does not match the Total assets entered on the Financial Statements package section.

Figure 10: Capital Requirement Error Message

The screenshot shows the 'Capital Requirement' section of a form. At the top, a blue instruction bar states: 'Input all financial figures in numerical dollar values. Negative numbers must be entered with a preceding "-" symbol.' Below this, the section title 'Capital Requirement' is followed by the instruction 'Enter details related to the Capital Requirement Package Section.' A text field for 'Starting Page Number for Capital Requirement Schedule: *' contains the value '33'. The 'Total Adjusted Net Worth: *' is shown as '\$3,000,000.00'. The 'Total Assets: *' is shown as '\$100,000.00'. A yellow error message box states: 'The Total Assets amount entered does not match the Total Assets amount entered in the Financial Statements Package Section.' Below this, a green bar states: 'Your Issuer is Compliant with Capital Requirements'. The 'Additional Comments:' section is empty. A '0/2000' character count is visible at the bottom right.

A user will not be able to send the AFS package for attestation until all package sections are complete. The “SEND FOR CERTIFICATION” button will only become available once each section is complete and marked with a green check mark.

Figure 11: Send Package for Certification when GMADE is not enabled

AFS Review 73 (FYE 3/20/2023) - Elm Mortgage

[Summary](#)
[Questionnaire](#)
[Package Sections](#)
[Related Actions](#)

Package Sections

Work through each package section adding all requested information.
Due: 6/4/2024

Package Sections		
Financial Statements Package section for Financial Statements		STATUS Complete
Adjusted Net Worth Requirement Package section for Adjusted Net Worth Requirement		STATUS Complete
Liquid Asset Requirement Package section for Liquid Asset Requirement		STATUS Complete
Capital Requirement Package section for Capital Requirement		STATUS Complete
Insurance Requirement Package section for Insurance Requirement		STATUS Complete
Test of Compliance Package section for Test of Compliance		STATUS Complete
Internal Controls Package section for Internal Controls		STATUS Complete
Emphasis of Matter Package section for Emphasis of Matter		STATUS Complete

Figure 12: Send Package for Certification when GMADE is enabled

AS

app

WORK ALL SECTIONS

Input all financial figures in numerical dollar values. Negative numbers must be entered with a preceding "-" symbol.

< EXPAND

Financial Statements Package Section

Enter details related to the Financial Statements Package Section.

Adjusted Net Worth Requirement Package Section

Enter details related to Adjusted Net Worth Requirement Package Section.

Liquid Asset Requirement Package Section

Enter details related to the Liquid Asset Requirement Package Section.

Capital Requirement Package Section

Enter details related to the Capital Requirement Package Section.

Insurance Requirement Package Section

Enter details related to the Insurance Requirement Package Section.

Test of Compliance Package Section

Enter details related to the Test of Compliance Package Section.

Internal Controls Package Section

Enter details related to the Internal Controls Package Section.

Emphasis of Matter Package Section

Enter details related to the Emphasis of Matter Package Section.

CANCEL

SAVE WORK

SAVE & COMPLETE

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5 RESOURCES

The Resources section provides information and resources to help navigate the Ginnie Mae Central Financials module.

5.1 Training Resources

For additional help, training sessions and materials can be found on the [Issuer Training Page](#) of the Ginnie Mae website at https://www.ginniemae.gov/issuers/issuer_training/pages/modernization.aspx.

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5.2 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.

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5.3 Help Desk Contact Information

If assistance is needed, please contact: askGinnieMae@hud.gov

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5.4 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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5.5 MyGinnieMae Self-Help Tools

Users should first reference the appropriate section of the MyGinnieMae Getting Started User Manual for information on creating a user account, requesting functional roles, and managing a user account. Some functions a user may complete without the assistance of a system administrator such as:

- Changing a password every 90 days – [Changing a Password in MyGinnieMae QRC](#)
- Resetting a forgotten password – [Forgot Password in MyGinnieMae QRC](#)

- Updating profile information – [Managing My Profile in MyGinnieMae QRC](#)
- Registering for mobile delivery of the One-Time Password (OTP) – [Registering with the Oracle Mobile Authenticator QRC](#)
- Troubleshooting Errors in MyGinnieMae – [Troubleshooting and Common Errors in MyGinnieMae QRC](#)

To get more help, users may access the training sessions and materials on the Issuer Training Page of the Ginnie Mae website at https://www.ginniemae.gov/issuers/issuer_training/pages/modernization.aspx.

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6 APPENDIX

6.1 QRCs

A Quick Reference card is an abbreviated one to two-page reference document with step-by-step instructions on how to complete a specific action. Below is a list of QRCs for the content provided in this User Manual. QRCs are posted to the Ginnie Mae website at https://www.ginniemae.gov/issuers/issuer_training/pages/qrcs.aspx.

Table 4: Financials QRCs

User Manual	QRC#	QRC Name	Description
Ginnie Mae Central (GMC) Financials module	QRC-GMC-F:1.0	Request Extension	Includes instructions for creating and sending an AFS Extension Request for certification.
Ginnie Mae Central (GMC) Financials module	QRC-GMC-F:2.0	Certify Extension Request	Includes instructions for certifying and delivering an AFS Extension Request to Ginnie Mae.
Ginnie Mae Central (GMC) Financials module	QRC-GMC-F:3.0	Complete Questionnaire	Includes instructions for completing and submitting the AFS Questionnaire, with or without AI Autofill.
Ginnie Mae Central (GMC) Financials module	QRC-GMC-F:3.1	Edit Questionnaire	Includes instructions for editing and resubmitting the AFS Questionnaire and AI Autofill selection.
Ginnie Mae Central (GMC) Financials module	QRC-GMC-F:4.0	Complete AFS Package Sections Manually	Includes instructions for manually completing AFS package sections and sending them for certification.
Ginnie Mae Central (GMC) Financials module	QRC-GMC-F:4.1	Complete AFS Package Sections with GMADE	Includes instructions for reviewing and completing GMADE-populated AFS package sections.

Ginnie Mae Central (GMC) Financials module	QRC-GMC-F:5.0	Certify AFS Submission	Includes instructions for certifying and delivering the completed AFS submission to Ginnie Mae.
Ginnie Mae Central (GMC) Financials module	QRC-GMC-F:6.0	Complete Additional Documentation Request	Includes instructions for responding to, certifying, and delivering an Additional Documentation Request.
Ginnie Mae Central (GMC) Financials module	QRC-GMC-F:7.0	Complete Corrections Request	Includes instructions for correcting and resubmitting an AFS submission for recertification.

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