CHAPTER 6. FEES

PART 1. OVERVIEW OF CHAPTER

Effective Date: 2016-10-01

This chapter describes fees that the Issuer must pay and fees that it will receive in connection with the issuance of securities guaranteed by Ginnie Mae.

PART 2. FEES PAID BY THE ISSUER

Effective Date: 2026-11-03

Payment of fees due to Ginnie Mae, include the Issuer Application fee, Guaranty fee, Commitment Authority fee and Acknowledgment Agreement fee, and Early Pool Termination fee. (see, MBS Guide Chapter 20) For payment instructions, please see MBS Guide, Ch. 6, Part 5.

The list of fees included in this chapter is not necessarily all-inclusive. Ginnie Mae may impose other reasonable and appropriate fees from time to time.

Section A. Issuer Application Fee

Effective Date: 2026-11-03

An applicant for Issuer status is required to pay Ginnie Mae a fee of $2,500. The fee is earned when paid and is nonrefundable. This fee must be paid via Pay.gov. (see, MBS Guide Chapter 6, Part 5 for instructions)

Section B. Commitment Authority Application Fee

Effective Date: 2026-11-03

An approved Issuer is required to pay Ginnie Mae, in connection with each application for commitment authority, a fee computed as follows: $500 for the first $1.5 million requested, plus $200 for each additional $1 million (or part thereof) requested. This fee will be calculated by the Commitment Management application that resides in GMEP. The PPA will draft the fee via an ACH payment at the time that the request is processed. (see, MBS Guide Chapter 6, Part 5 for instructions) Ginnie Mae, in its sole discretion, reserves the right to approve or deny all Issuer requests for Commitment Authority.

Section C. Guaranty Fee

Effective Date: 2026-11-03

Issuers are required to pay a monthly guaranty fee to Ginnie Mae for each security for which the Issuer is Issuer of record, as follows:

(1) Timing and method of payment

(a) Ginnie Mae I MBS Program

The Issuer pays the monthly guaranty fee by making adequate funds available in the central P&I custodial account for ACH debit by the CPTA. (see, MBS Guide Chapter 6, Part 4) The CPTA calculates the amount of the guaranty fee debit using the RPB information reported by the Issuer in the preceding month. (see, MBS Guide Chapter 19)

(b) Ginnie Mae II MBS Program

The Issuer pays the monthly guaranty fee by making adequate funds available in the central P&I custodial account for ACH debit by the CPTA. (see, MBS Guide Chapter 6, Part 4) The CPTA calculates the amount of the guaranty fee debit using the RPB information reported by the Issuer in the preceding month. (see, MBS Guide Chapter 19)

(c) The central P&I custodial account

The requirement that the Issuer maintain a central P&I custodial account, the requirement that the Issuer authorize the CPTA to ACH debit the central P&I custodial account each month, the requirement that a test ACH debit be performed prior to the first monthly ACH debit, and the handling of changes in the central P&I custodial account are described in MBS Guide Ch. 16, Part 4.

(2) Computing the guaranty fee

The monthly guaranty fee is computed based on the aggregate principal balance of the guaranteed securities outstanding at the beginning of the monthly reporting period. The monthly rate used to compute the fee is the annual rate described below divided by 12 (annual rate ÷ 12).

(a) Single Family Programs (all Single Family pools and loan packages) – the base annual rate is .06 percent (6 basis points).

(b) Manufactured Housing Program (MH pools and loan packages) – the annual rate is 0.30 percent (30 basis points).

(c) Multifamily Housing Programs (all Multifamily pools) – the annual rate is .13 percent (13 basis points).

(d) Home Equity Conversion Mortgage (HMBS) – as described in MBS Guide, Ch. 35.

Section D. Transfer of Issuer Responsibility Fee

Effective Date: 2026-11-03

(1) General

(a) The fee for the transfer of Issuer responsibility for all pools or loan packages is, except as provided in (2) and (3), $250 per pool or loan package. The appropriate fees for all transfers of Issuer responsibility, as discussed in this section, will be debited via ACH from the Transferor Issuer's bank account upon acceptance of the transfer by the Transferee Issuer in PTS.

(2) Transfer to affiliate without consideration

(a) The fee for the transfer of Issuer responsibility for one pool or loan package between affiliates without consideration, is $250.

(b) The fee for a transfer of Issuer responsibility for two or more pools or loan packages between affiliates without consideration is $500 for the transaction. In order to qualify for the $500 per transaction fee, the Issuer must provide (a) a copy of an

executed Cross-Default Agreement between the Issuer and its affiliate or evidence that Ginnie Mae has granted an exemption from the requirement, and (b) a certification of an officer of the Issuer that the transaction is not a transfer of Issuer responsibility from the Issuer to the affiliate for consideration.

(3) Transfer of low-value pools or loan packages

(a) The fee for the transfer of Issuer responsibility for one low-value pool or loan package is $250. The fee for the transfer of Issuer responsibility for two or more low-value pools or loan packages is $500 for the transaction.

(b) A low-value pool or loan package is a pool or loan package with an RPB of ten percent (10%) or less of its original principal amount. Ginnie Mae will calculate the amount of the pool or loan package transfer fee and notify the Issuer of the amount to remit by wire transfer. Ginnie Mae will use the Issuer's most current reported RPB for which Ginnie Mae has a record to determine which pools or loan packages are low values. Issuers must allow four days from the date RPBs are reported for Ginnie Mae to process and update its pool or loan package records.

(c) The transfer fee for a transfer between nonaffiliates of 100 pools or loan packages, including 75 low-value pools or loan packages, would be calculated as follows:

75 low-value pools or loan packages = $ 500
25 other pools or
loan packages (25 x $250) = $6,250
Transfer fee = $6,750

(4) ACH Debit instructions

(a) At the time the Transferor Issuer submits the Pool Transfer Request in PTS, it must provide the bank name, account number, and routing number for the ACH Debit of the transfer fee.

Section E. Acknowledgment Agreement Fee

Effective Date: 2026-11-03

An applicant is required to pay a fee of $1,000 to Ginnie Mae for its approval of an Acknowledgment Agreement permitting a pledge of servicing by an Issuer. (see, MBS Guide Chapter 21, Part 6) The fee is earned when paid and is nonrefundable. This fee must be paid via Pay.gov. (see MBS Guide Chapter 6, Part 5 for instructions)

Section F. Other Fees

Effective Date: 2016-10-01

Any compensation paid by the Issuer to a third party in connection with the MBS Program, including but not limited to compensation paid for maintaining custody of documents relating to the pooled mortgages, will be negotiated between the Issuer and the third party and will be solely the Issuer's responsibility.

PART 3. FEES RECEIVED BY THE ISSUER

Section A. Servicing Fee

Effective Date: 2026-11-03

(1) The fee in the forward MBS program for servicing each pooled mortgage is based on and payable only from the interest portion of each monthly installment of principal and interest actually collected by the Issuer on the mortgage.

(2) This fee in the forward MBS program is equal to the difference between the interest rate on the loan and the interest rate on the security for which it serves as collateral, computed on the same principal amount and for the same period as the interest portion of the installment. Servicing fee calculations applicable to the HMBS program may be found in MBS Guide, Ch. 35.

(3) The servicing fee may not be withheld at the time an installment is collected. All collections must be deposited directly to the pool or loan package P&I custodial account. In the forward MBS program, the servicing fee may then be withdrawn from the P&I custodial account.

(4) Instructions for calculating the servicing fee are included in the instructions for preparing the Issuer's Monthly Accounting Report, form HUD 11710-A (Appendix VI-4), for the forward MBS program, and in MBS Guide, Ch. 35 for the HMBS program.

(5) With respect to Ginnie Mae II MBS pools or loan packages issued on July 1, 2003 and thereafter, the Issuer must ensure that the minimum servicing fee is at least 19 basis points (0.19%), or, for HMBS pools, that it satisfies the requirements set forth in MBS Guide, Ch. 35.

Section B. Certificate Transfer Fee

Effective Date: 2016-10-01

An Issuer of Ginnie Mae I MBS will receive from the CPTA each month $2.75 for each transfer certificate issued in connection with a Ginnie Mae I transfer of a security to a new Ginnie Mae I security holder made during the previous month. Ginnie Mae's CPTA collects on Ginnie Mae's behalf a fee of $15 for each certificate issued to a new security holder, from which the fee due the Issuer will be deducted.

PART 4. GUARANTY FEE PAYMENT VIA ACH

Each Issuer must maintain a Ginnie Mae I central P&I custodial account in a depository institution that is either a member of the Automated Clearing House (ACH) or a correspondent of an ACH member. The account may be either a separate corporate account established for this purpose or the Ginnie Mae II central P&I custodial account.

Section A. Guaranty Fee ACH Notification

Effective Date: 2016-10-01

The issuer will receive the pre-collection notice via e-Notification on the 3rd business day of the month, which includes the guaranty fee draft amount based on the previous month's RPB. The issuer will receive the final collection notice via e-Notification on the 6th business day of the month.

Section B. Ginnie Mae I Guaranty Fee Deposits and Collection

Effective Date: 2016-10-01

No later than 7 am (EST) on the 10th calendar day of the payment month (collection date), the Issuer must deposit into its designated central P&I custodial account "same-day funds" or "good funds" equal to the amount needed to pay the fees.

The CPTA submits a computer file of all the guaranty fees reported to it for collection of funds on the collection date. On that date, each Issuer's central P&I custodial account will be debited via ACH for the guaranty fee amount reported.

The monthly collection of guaranty fees via ACH debit will occur on the 10th calendar day of the month if the 10th is a business day. If the 10th is not a business day, collection will occur on the first business day thereafter.

Section C. Ginnie Mae II Guaranty Fee Deposits and Collection

Effective Date: 2016-10-01

No later than 7 am (EST) the 19th calendar day of the payment month (collection date), the Issuer must deposit into its designated central P&I custodial account "same day funds" or "good funds" equal to the amount needed to pay the fees.

The CPTA submits a computer file of all the guaranty fees reported to it for collection of funds on the collection date. On that date, each Issuer's central P&I custodial account will be debited via ACH for the guaranty fee amount reported.

The monthly collection of guaranty fees via ACH debit will occur (EST) on the 19th calendar day of the month, if the 19th is a business day. If the 19th calendar day is not a business day, then collection will occur on the 20th calendar day. If the 20th calendar day is also not a business day, then the applicable collection date must be the first business day immediately preceding the 19th calendar day of the month.

PART 5. GINNIE MAE PAYMENT INSTRUCTIONS

Effective Date: 2026-11-03

Ginnie Mae, an agency of the U.S. Government, receives funds via ACH drafts by the PPA and through the Pay.gov website.

The commitment fee will be calculated by the Commitment Management application that resides in GMEP. The PPA will draft the fee via an ACH payment at the time that the request is processed.

To submit payments directly to Ginnie Mae's Office of Chief Financial Officer, Issuers must access the pay.gov website and follow the online instructions. For additional assistance, please contact Ginnie Mae's Treasury Division by phone at 202-475-4957, 202-475-4964 or by fax at 202-485-0222.

Pay.gov allows Issuers to make payments via ACH debit or credit card. The Pay.gov internet site is available 24 hours a day, 7 days a week (holidays included) for Issuers to submit payments; however, ACH payment processing follows the Federal Reserve holiday schedule.

While Pay.gov allows users to select ACH or credit card payment, it is important to note the limitations' of each option, particularly with respect to the timing of when the payment is credited

to Ginnie Mae's account. Issuers should plan accordingly and select the appropriate payment method.

Pay.gov Type of Payment	Description	Payment May Not Exceed	Payment Posted
Credit Card	Accepted types are: Visa, MasterCard, American Express, Discover, and Diner's Club.	$24,999.99	Payment posts the same day.
ACH Direct Debit	Deductions from a checking or saving account via Automated Clearing House (ACH) debit entries processed at the Federal Reserve Bank of Cleveland.	$99,999,999.99	An ACH payment may result in a 48-hour delay.