

Reporting Feedback System (RFS) Expanded Data Collection FAQ

Q: What is the estimated date for requiring the new data on the RFS File?

A: Ginnie Mae anticipates a staged implementation and is targeting a full implementation by September 2024. To allow adequate time for Issuers, service bureaus and technology partners, Ginnie Mae has established a window for testing that will commence in March 2024 and continue through July 2024.

Q: Which Ginnie Mae MBS Programs users do the RFS Expanded Data Collection enhancements apply to?

A: These enhancements will apply to Single Family, Multifamily and Manufactured Housing MBS Program users.

Q: If an Issuer uses a Subservicer for reporting, will the Issuer need to make any reporting changes, or will it be only the Subservicer who needs to make changes?

A: Issuers who utilize service bureaus or other providers of monthly reporting software are not required to make changes to those files themselves, it will be the responsibility of the Subservicer to make any reporting changes and complete test file submissions. Issuers who desire to test regardless of other considerations will be accommodated.

Q: If an Issuer uses in-house reporting software, will the Issuer need to make any reporting changes?

A: Issuers who use proprietary “in house” monthly reporting software, or a custom configuration of a service bureau’s monthly reporting file are required to successfully make reporting changes and complete test file submissions prior to implementation.

Q: Are the Servicer ID and Custodian ID going on the V record?

A: Yes, the Servicer ID and Custodian ID should be added to the V Record.

Q: Besides the Servicer ID and Custodian ID, will all other new fields be a part of the L Record?

A: Yes, all other new fields including the Removal Reason Code, Schedule UPB, Scheduled Monthly Principal Amount, Scheduled Monthly Interest Amount, Gross Service Fee Amount Collected, Actual Payment Date, Curtailment Principal Code, ARM Prospective Interest P&I, ARM Prospective Monthly P&I, and ARM Adjustment Effective Date should be part of the L Record.

For additional questions, please contact askGinnieMae@hud.gov