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# Multifamily Issuer Training

Pooling Processes and Systems Training  
Session 2

September 13, 2023

# MULTIFAMILY ISSUER TRAINING

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## Presenter

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Bank of New York Mellon

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Bank of New York Mellon

Single Family Issuer  
Training 1

# AGENDA

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- Multifamily Pool Delivery Module (MFPDM)
- Working in GinnieNET: Certification Module
- Resources

# Multifamily Pool Delivery Module (MFPDM)

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# AGENDA

- MFPDM Overview
- MFPDM Processing
- MFPDM Demonstration
- Knowledge Check

[MFPDM Issuer User Manual](#)

# MFPDM – POOLS & LOANS TAB

## POOLS & LOANS TAB

The **Pools & Loans** tab displays all MFPDM pools and loans that have been Submitted for Final Certification, Final Certified, and Issued by the associated Issuers. The header displays a tally of pools by status and the lower half of the screen lists all pools with additional sorting details in each column.

The screenshot shows the GinnieMae MyGinnieMae interface. The 'Pools & Loans' tab is selected, indicated by a red arrow. The summary dashboard shows the following counts:

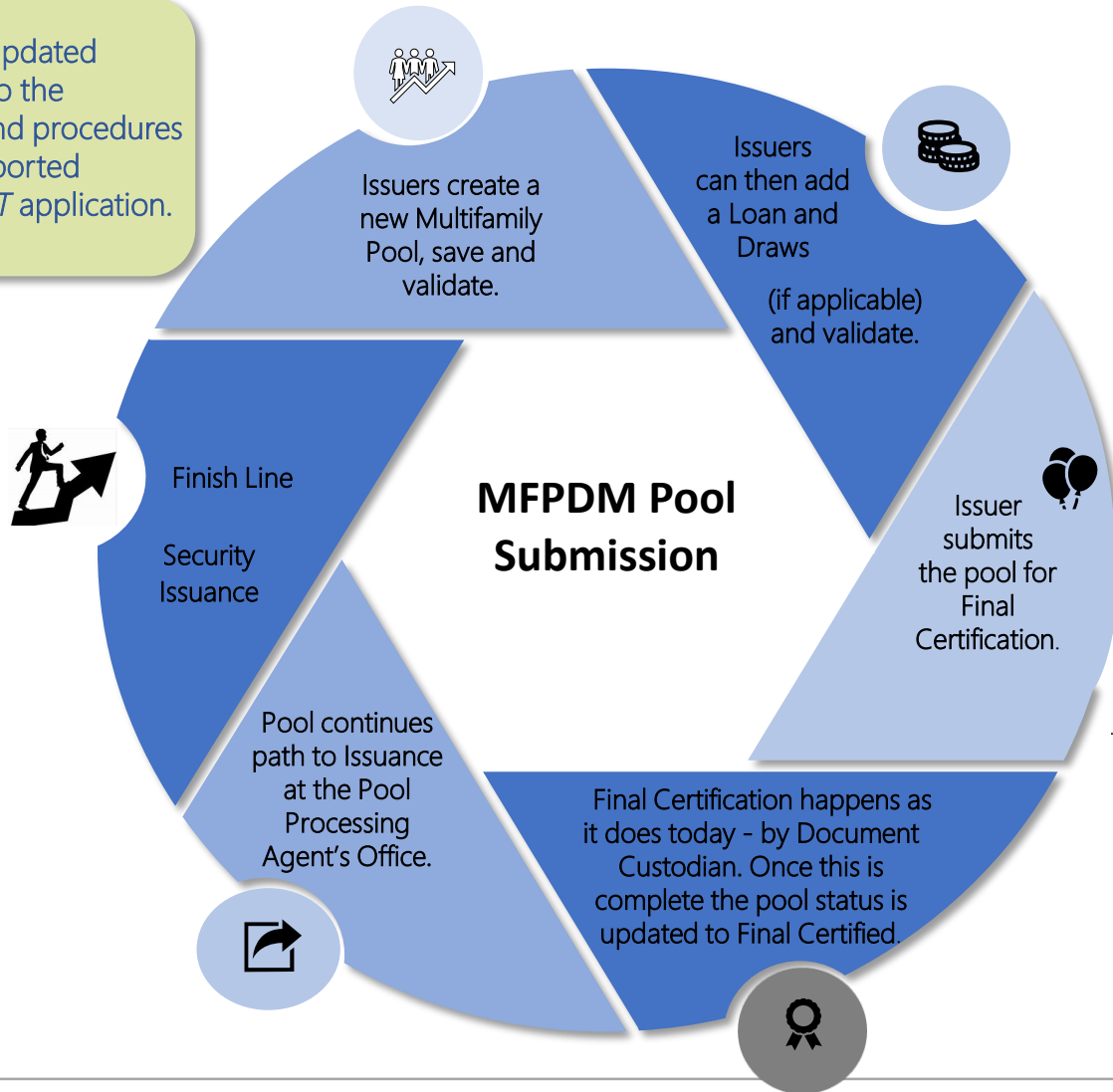
- All MF Pools: 90
- Draft: 6
- Submitted for Final Certification: 0
- Final Certified: 35
- Issued: 49
- TAI Pools: 0

The table below shows the following data:

Pool Number	Pool Type	Issue Date	Draw Number	Custodian Number / Name	Business Rules	Pool Status	Issuer ID
822595	PN	07/01/2019		000405 / DEUTSCHE BANK NATIONAL TRUST COMPANY	⊖	Draft	3896
822531	CL	07/01/2019	1	000405 / DEUTSCHE BANK NATIONAL TRUST COMPANY	⊖	Draft	3896
822516	PN	07/01/2019		000405 / DEUTSCHE BANK NATIONAL TRUST COMPANY	✓	Issued	3896
822515	CL	07/01/2019	2	000405 / DEUTSCHE BANK NATIONAL TRUST COMPANY	✓	Issued	3896
822513	CL	07/01/2019	2	000405 / DEUTSCHE BANK NATIONAL TRUST COMPANY	✓	Issued	3896
822512	PN	07/01/2019		000405 / DEUTSCHE BANK NATIONAL TRUST COMPANY	✓	Issued	3896

# MULTIFAMILY POOL DELIVERY MODULE

MFPDM provides an updated application interface to the following processes and procedures that are currently supported through the GinnieNET application.



**New Enhancement's**  
Issuer's can submit balloon payments  
Pre-approval Process

## MFPDM DEMONSTRATION



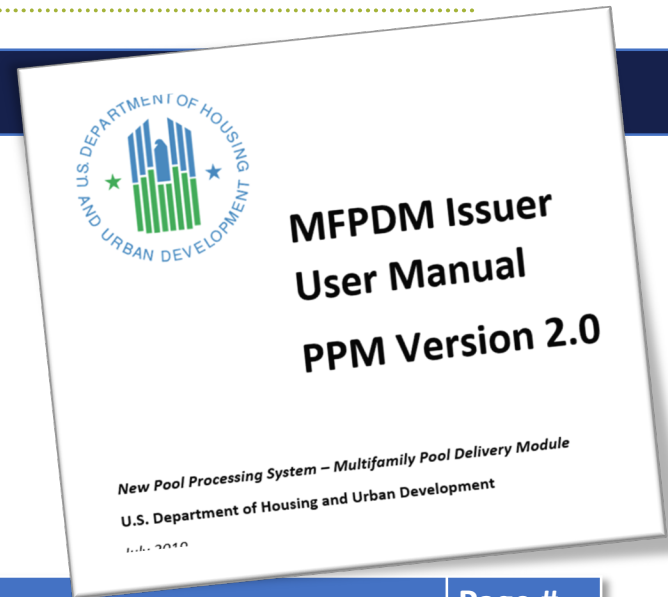


# MULTIFAMILY POOL DELIVERY MODULE

## POOLING IN MFPDM

The [MFPDM Issuer User Manual](#) provides the instructions necessary to process pools via the new modernized pooling application.

In the Table of Contents, click the Section, Figure, or Table number provided to access each topic listed below.



Topic/Procedure	Section/Figure/Table	Page #
MyGinnieMae Portal & My Dashboard	2.3 Solution Menu	Page 4
Manually Adding a Pool	3.7 Creating a Pool Manually	Page 47
Adding a Loan	3.7.2 Loan Details	Page 50
Adding Balloon Payment	3.7.2 Loan Details: #6. Balloon Payment Indicator	Page 50
	Figure 55: Balloon Payment Indicator	Page 52
Adding Construction Loan Draw	3.1.6 Draw History Details Page	Page 29
Apply Business Validation	3.12.2 – Business Validation (Pool)	Page 110
Viewing Forms & Reports	5.1 Report Capabilities	Page 114
	Table 12: Forms & Reports	Page 114
Pool Submission	3.11 Submission Steps by Pool Type	Page 57
Pool Import	4.1 Pool/Loan Import	Page 112

# MULTIFAMILY POOL DELIVERY MODULE

## MULTIFAMILY POOLS ON MFPDM

The [Issuer MFPDM Quick Reference Card](#) “Submission of Multifamily Pools on MFPDM Application” provides the procedures and necessary information for:

- MyGinnieMae Portal & My Dashboard
- Adding a Pool Manually
- Adding a Loan
- Adding a Construction Loan Draw
- Viewing Pools Prepared by Data Entry User
- Viewing Forms & Reports



# MFPDM – FILE LAYOUT

## MFPDM FILE LAYOUT

### Pool Record Layout (11705) P01

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	P01
2	Filler	Space	1		4	4	
3	Pool Number	Alphanumeric	6		5	10	999999 or XX9999
4	Issue Type	Alpha	1		11	11	
5	Pool Type	Alpha	2		12	13	
6	Draw Number	Alphanumeric	2		14	15	
7	History	Alpha	1		16	16	
8	Split Rate Indicator	Alpha	1		17	17	
9	Split Rate	Numeric	6	3	18	233	99.999
10	Issuer ID	Alphanumeric	4		24	27	
11	Custodian ID	Alphanumeric	6		28	33	999999
12	Issue Date	Date	8		34	41	YYYYMMDD
13	Settlement Date	Date	8		42	49	YYYYMMDD
14	OAA	Numeric	13	2	50	62	99999999999.99
15	Security Rate	Numeric	6	3	63	68	99.999
16	Low Rate	Numeric	6	3	69	74	99.999
17	Method	Alpha	2		75	76	CD
18	Subservicer	Alphanumeric	4		77	80	9999

- Record Type – Always P01
- Filler
- Pool Number – The Ginnie Mae Pool identifier
- Issue Type - Designates whether a pool is a Ginnie Mae I or Ginnie Mae II pool or loan package. Always equal to “X (Ginnie Mae I), C (Ginnie Mae II Custom) or (Ginnie Mae II Loan Package to be included in a multiple Issuer Pool)”.
- Pool Type – The type of Multi Family MBS pool, defined as follows:
  - PL identifies a pool consisting of a single, level payment FHA insured project loan that (A) has a first scheduled payment date no more than 24 months before the issue date of the securities and (B) has not been modified subsequent to FHA’s final endorsement.
  - PN identifies a pool consisting of a single, non-level payment FHA insured or Rural Development, RD guarantees loan that (A) has a first scheduled payment date no more than 24 months before the issue date of the securities and (B) has not been modified subsequent to FHA’s final endorsement, and execution.
  - LM identifies a pool consisting of (A) a single project loan with a first scheduled payment date more than 24 months before the issue date of the securities or (B) a loan that has been modified subsequent to FHA’s final endorsement.
  - “LS” identifies a pool consisting of one or more project loans, (A) each of which is secured by a lien on a small project as determined by FHA or an RD-Section 538 guaranteed loan that has been used for the revitalization of the Section 515 loan portfolio, (B) each of which has a first scheduled payment date no more than 24 months before the issue date of the securities and (C) none of which has been modified subsequent to final endorsement, or issuance of the RD permanent loan guarantee.
  - “RX” identifies pool consisting of one or more project loans, (A) each of which is secured by a lien on a Mark-to Market project as determined by FHA and the Office of Affordable Housing Preservation (OAHP) and (B) each of which has a first scheduled payment date no more than 24 months before the issue date of the securities.
  - “CL” identifies pool consisting of a single construction loan; the interest rate payable on the securities by a CL pool will also be the interest payable, upon conversion of the construction loan securities, on the resulting project loan securities.
  - “CS” identifies pool consisting of a single construction loan; the interest rate payable on the securities by a CS pool will differ from the interest rate payable, upon conversion of the construction loan securities, on the resulting project loan securities.
- Draw Number – Represents each issuance of a construction loan draw security.
- History – Indicator for a Construction Loan Draw History Pool “H” if history pool, else blank.
- Split Rate Indicator – “R” indicator for split rate CS pools, else blank
- Split Rate – For CS pools, the Security Interest rate for the Project Loan security.
- Issuer ID – Number Ginnie Mae assigned to this Mortgage-Backed Securities issuer organization
- Document Custodian ID Number – The issuer’s document custodian ID number assigned to this pool.
- Pool Issue Date – The date the pool was issued; always the first of any given month.
- Settlement Date – The date the new issue security should be delivered to the Fed for clearing.
- Original Aggregate Amount – The pool principal balance at origination. This is the sum of mortgage outstanding balances.
- Security Rate – Interest rate associated with the Security.
- Low Rate – The lowest loan interest rate in the pool.
- Method – The pool amortization method; CD = Concurrent Date and IR = Internal Reserve.
- Subservicer – the issuer number of the issuer who will be servicing the pools, when applicable

## GinnieNET/MFPDM Multifamily Import File Layouts

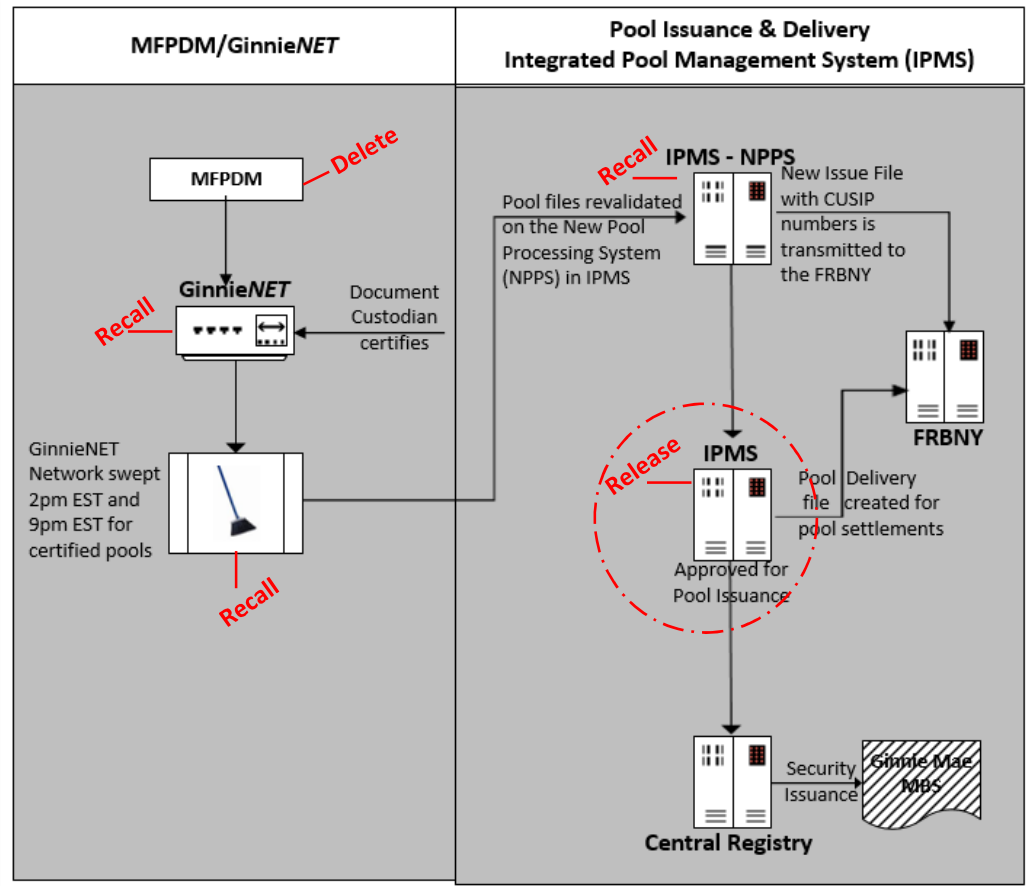
# MFPDM – DELETE & RECALL

## DELETE & RECALL

Issuers can **Delete** pools that have not yet been submitted for Final Certification.



Issuers can **Recall** pools that have not been released for Issuance by the system.



## KNOWLEDGE CHECK



# KNOWLEDGE CHECK

# BREAK

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## 10 MINUTES



# **GinnieNET**

## **Certification Module**

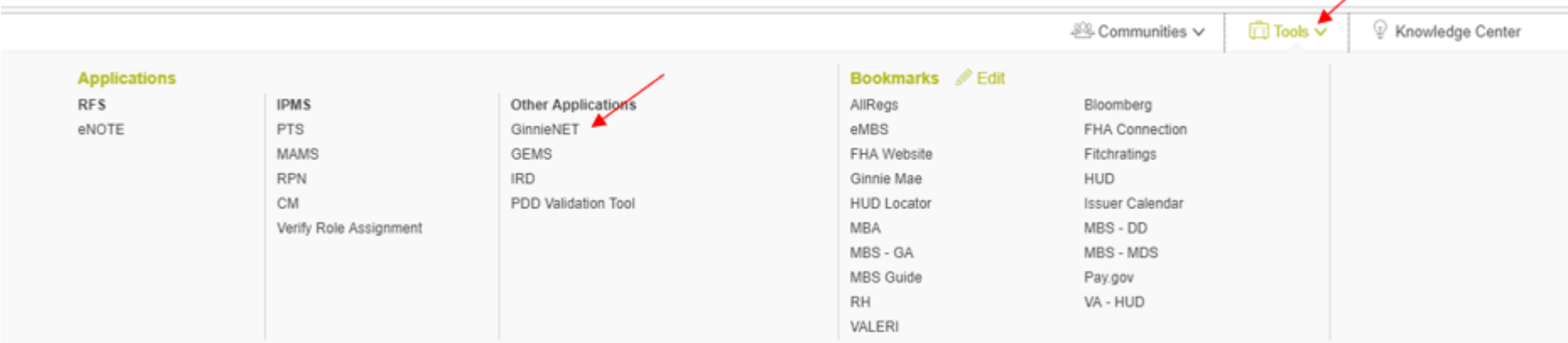
# GINNIENET CERTIFICATION MODULE

- Accessing GinnieNET via MGM
- Final Certification (Document Custodian Process)
- Request for Release of Documents (11708)
- Recertification
- Knowledge Check



# GINNIENET CERTIFICATION MODULE

## ACCESSING GINNIENET VIA MGM



1. From any screen in the MGM portal, select the **Tools** dropdown at the top of the screen.
2. Then look for **GinnieNET** under **Other Applications**.

**GinnieMae** *Our Guaranty Matters* **Welcome To GinnieNET On The Web**

OMB Approval No. 2503-0033 (Exp. 09/30/2005)

Ginnie Mae may not collect this information, and you are not required to complete these forms (form HUD 11705, form HUD 11706, form HUD 11708, form HUD 11709A, form HUD 11700, form HUD 11711B, form HUD 11714, form HUD 11745N, form HUD 11715, and form HUD 11732) unless the currently valid OMB control number is displayed. The information is required by Section 306(g) of the National Housing Act and by Ginnie Mae Handbook 5500.3, Rev. 1 (Please see note below\*). The information collected will not be disclosed outside the Department without prior consent, except as required by law.

The chart below provides the public reporting burden time needed for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The chart also provides the purpose for which Ginnie Mae requires each form to be completed.

\*Ginnie Mae's forms are currently under review with Office of Management and Budget (OMB), during this time the expiration date of the forms is extended one month at a time until OMB completes their review and provides an expiration date. Therefore, the expiration is extended to October 31, 2010. If OMB does not complete the review by October 31, the expiration date will be extended to November 30, 2010, etc. Issuers and document custodians should continue to use these forms. Once a new expiration date is received the forms will be updated.

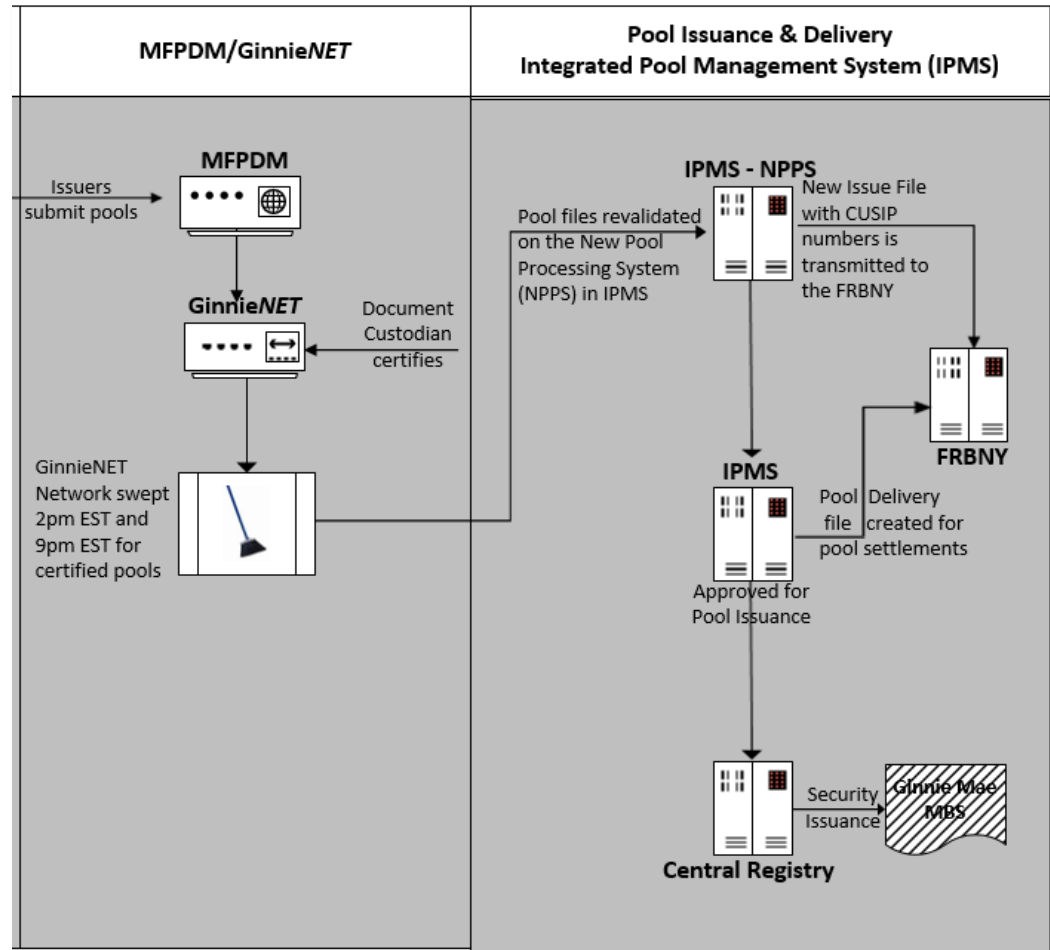
Form	Form Name	Estimated Completion Time	Purpose
11705	Schedule of Subscribers	10 minutes	To establish a contract between the issuer and Ginnie Mae and to provide a listing of subscribers and other information needed to prepare a MBS.
11706	Schedule of Pool Mortgages	15 minutes	To provide a means of identifying and controlling the mortgages that collateralize the designated MBS pools or loan packages. It also provides a certification from the issuer's document custodian that required mortgage documents are being held by the document custodian on behalf of Ginnie Mae.
11708	Request Release of Documents	5 minutes	To provide a means of identifying and tracking issuer's request to remove mortgage documents being held by the document custodian that collateralize the designated MBS pools or loan packages.
11709A	ACH Debit Authorization	5 minutes	To authorize the depository and Ginnie Mae's Agent to electronically debit issuer's principal and interest payments and guaranty fee payments.
11710D	Issuer's Monthly Summary Report	15 minutes	To provide Ginnie Mae a summary of information on issuer's outstanding pools or loan packages, to provide a certification as to the accuracy of the information being reported and to provide a format for RPS reporting.
11711B	Certification and Agreement	2 minutes	To provide for a certification by the issuer that the releases (forms 11711A) provided by the issuer to the document custodian encompass all mortgages in a pool or loan package.
11714	Issuer's Monthly Remittance Advice	2 minutes	To provide summary information to the security holder with respect to the current month's account transactions and calculation of the security holder's pro rate share percentage of total cash distribution.
117145N	Issuer's Monthly Serial Note Remittance Advice	2 minutes	To provide summary information to the security holder of Serial Note securities with respect to the current month's account transactions and calculation of interest and principal to be distributed, and data with respect to the redemption of Serial Units.
11715	Master Custodial Agreement	10 minutes	To provide a form for establishment of a custodial relationship for the safekeeping of mortgage documents in the pools or loan packages backing each of the issuer's securities issues.
11732	Certification for Construction Loans	5 minutes	Form applies to Ginnie Mae I multifamily program only. It is used to provide notification to Ginnie Mae of receipt of documentation pertinent to the issuance of securities by the document custodian.

Note: A request to extend the expiration date on the above listed forms has been submitted to OMB for their approval.

# GINNIENET CERTIFICATION MODULE

## DOCUMENT CUSTODIAN CERTIFICATION

- ✓ When the issuer has submitted the pool to the GinnieNET network, the Document Custodian must certify the pool.
- ✓ GinnieNET sends an e-Notification to the Custodian advising that there is a pool awaiting certification.
- ✓ The Custodian completes the certification in GinnieNET. This initiates the pool processing timeline.



# GINNIENET CERTIFICATION MODULE

## DOCUMENT CUSTODIAN CERTIFICATION CERTIFY / REJECT

**GinnieNET On The Web**  
Custodian Communications

**Host Communications Selections**

[Select Pools to Certify](#)

**Pools to be Certified**

Pool
BES461XRX  04 Multifamily

[Select Pools to Reject](#)

**Pools to be Rejected**

No Pools to be Rejected

**GinnieNET On The Web**  
Custodian Communications

**Host Communications Selections**

[Select Pools to Certify](#)

**Pools to be Certified**

No Pools to be Certified

[Select Pools to Reject](#)

Please Select the Rejection Reason, otherwise Pool won't be sent for Rejection

**Pools to be Rejected**

Pool	Rejection Reason
BES461XRX  04 Multifamily	Loan Amt on note differs from schedul <input type="button" value="Edit"/>

**GinnieMae**  
Our Guaranty Matters

[Change My Password](#)

**GinnieNET On The Web**  
Host Communications Results

**GinnieNET Host Communications Result Report (Job Number 1116968)** T.1  
6/27/2019

1. CERTIFY SUCCESSFUL 4188000568B23304XC30627190228409-BZ3306.XCS FCM : 4188000568B23304XC30627190238225
2. CERTIFY SUCCESSFUL 4188000568B23307XFW0627190228449-BZ3307.XFW FCM : 4188000568B23307XFW0627190238221

### [GinnieNET On The Web Issuer Multifamily Training Guide](#)

\*Section 8 Host Communications, Page 109

# GINNIENET CERTIFICATION MODULE

## HUD 11708 – REQUEST FOR RELEASE OF DOCUMENTS

**GinnieNET On The Web**  
Main Menu

- Data Entry/Review
  - New Pool Processing**
    - Multifamily Processing
  - Certifications**
    - Single Family Processing
    - Common
      - Issuer (Transfer) Recertification
      - Custodian (Transfer) Recertification
      - HUD 11708**
      - Document Custodian Transfers
      - Apply Ginnie Mae Edits - Recertification
  - Investor Reporting
  - Data Export/Import
  - Host Communications
  - Reports
  - Maintenance

**GinnieNET On The Web**  
HUD 11708

[Back to Search Page](#)

<< < > >>

Issuer: 1500	EQUIBANK N. A.	Status: New
Custodian: 000038	ReconTrust Comany, N.A.	Date Prepared by Issuer: 07/19/2019
Mortgagor's Name, Address and Zip Code		
Name: BNY Mellon		
Address: 240 Greenwich Street		
City: New York	State: NY	Zip Code: 10286
Reason For Requesting Documents		
Reason Number: 1	Mortgage Paid in Full	
Text:	<input type="text"/>	
Settlement Expected Return Date:		<input type="text"/>
Document Release Date:		<input type="text"/>
Document Return Date:		<input type="text"/>

### [GinnieNET On The Web Issuer Multifamily Training Guide](#)

Section 6.4 HUD 11708 Request for Release of Documents Screen, Page 96

# GINNIENET CERTIFICATION MODULE

## GINNIENET FINAL CERTIFICATION AND RECERTIFICATION

### Final Certification

Once the Custodian certifies the new pool submission, the pool is considered final certified.

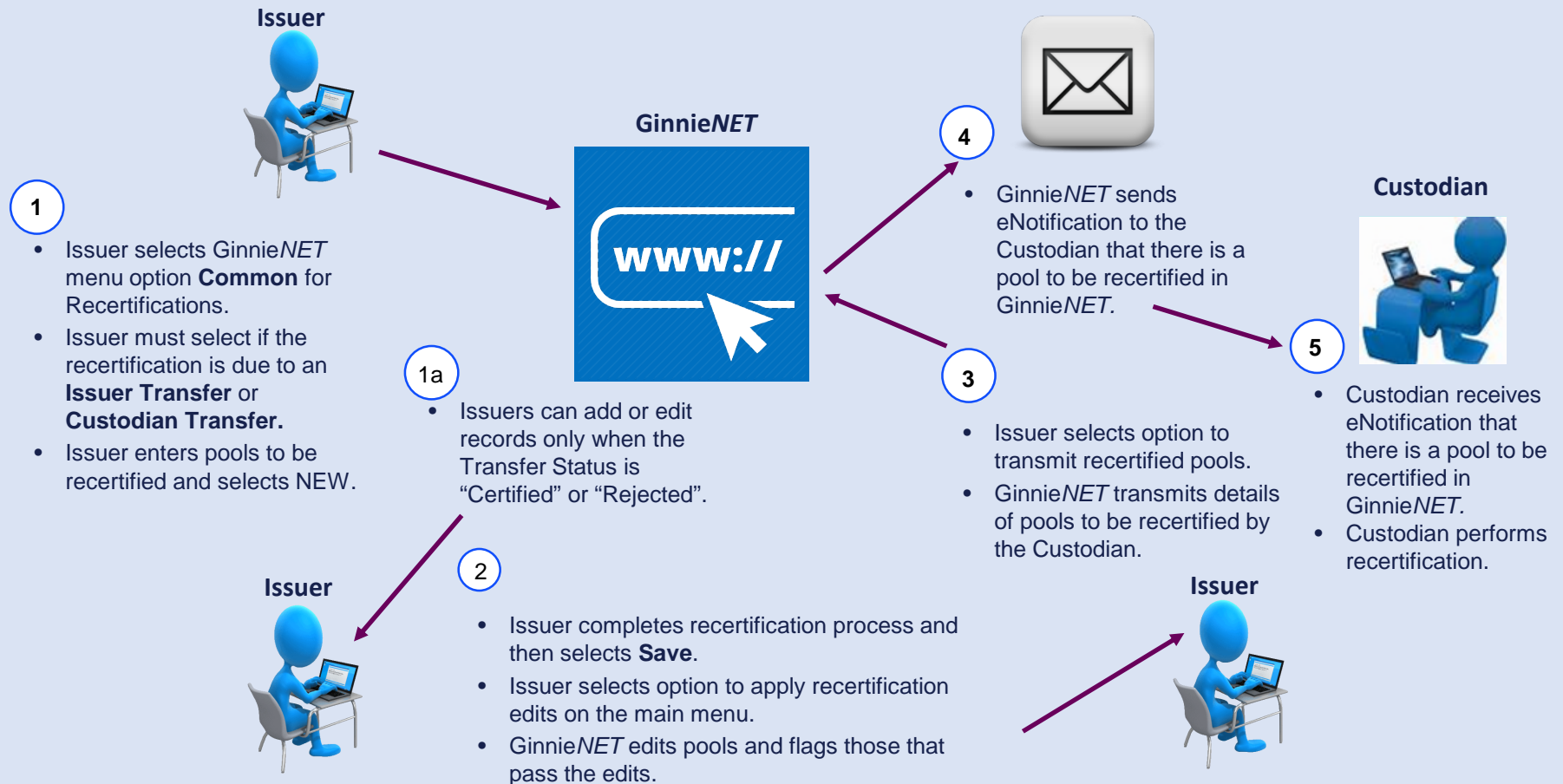
### Re-Certification

If there is an Issuer Portfolio Transfer or Document Custodian Transfer, the Issuer of record is required to submit a Recertification for all affected pools 12 months from the Effective Transfer Date to Ginnie Mae.

- ✓ All Recertifications are on a pool level and are to be submitted via GinnieNET.

# GINNIENET CERTIFICATION MODULE

## GINNIENET RECERTIFICATION PROCESS



### [GinnieNET On The Web Issuer Multifamily Training Guide](#)

*\*Section 6.2 Issuer (Transfer) Recertification, Page 90*

# GINNIENET CERTIFICATION MODULE

## GINNIENET RECERTIFICATION

Issuer  
Recertification

Custodian  
Recertification

### GinnieNET On The Web Certifications Communications Certifications Communications Selections

**Final Certifications**  
[Select Final Certification Pools to Submit](#)  
 Final Certification pools to be Submitted  
 No Final Certification Pools to be Submitted

[Select Final Certification Pools to Delete](#)  
 Final Certification pools to be Deleted  
 No Final Certification Pools to be Deleted

Retrieve Pools for Final Certification  
 Create List Manually  By Initial Certification Date

Add Pools to Retrieve for Final Certification  
 Pool Number:  Issue Type:  Pool Type:

Pools to be Retrieved for Final Certification  
 No Pools to be Retrieved for Final Certification

**Document Custodian Transfer/Merger**  
[Select Transfer/Merger Requests to Submit](#)  
 Transfer/Merger Requests to be Submitted  
 No Transfer/Merger Requests to be Submitted

[Select Transfer/Merger Requests to Delete](#)  
 Transfer/Merger Requests to be Deleted  
 No Transfer/Merger Requests to be Deleted

**HUD 11708**  
[Select HUD11708 Reports to Submit](#)  
 HUD 11708 Reports to be Submitted  
 No HUD 11708 Reports to be Submitted

[Select HUD 11708 Reports to Delete](#)  
 HUD 11708 Reports to be Deleted  
 No HUD 11708 Reports to be Deleted

**Issuer Recertification**  
 Select from the List  Create List Manually  
[Select Issuer Recertification to Submit](#)  
 Issuer Recertification pools to be Submitted  
 No Pools to Submit for Issuer Recertification

**Previous Issuer - Pool ID**  
 3201 - B20361XPN

Select from the List  Create List Manually  
[Select Issuer Recertification to Delete](#)  
 Issuer Recertification pools to be Deleted  
 No Pools to Delete for Issuer Recertification

**Custodian Recertification**  
 Select from the List  Create List Manually  
[Select Custodian Recertification to Submit](#)  
 Custodian Recertification pools to be Submitted  
 No Pools to Submit for Custodian Recertification

Select from the List  Create List Manually  
[Select Custodian Recertification to Delete](#)  
 Custodian Recertification pools to be Deleted  
 No Pools to Delete for Custodian Recertification

### GinnieNET On The Web Certifications Communications Certifications Communications Selections

**Final Certifications**  
[Select Final Certification Pools to Submit](#)  
 Final Certification pools to be Submitted  
 No Final Certification Pools to be Submitted

[Select Final Certification Pools to Delete](#)  
 Final Certification pools to be Deleted  
 No Final Certification Pools to be Deleted

Retrieve Pools for Final Certification  
 Create List Manually  By Initial Certification Date

Add Pools to Retrieve for Final Certification  
 Pool Number:  Issue Type:  Pool Type:

Pools to be Retrieved for Final Certification  
 No Pools to be Retrieved for Final Certification

**Document Custodian Transfer/Merger**  
[Select Transfer/Merger Requests to Submit](#)  
 Transfer/Merger Requests to be Submitted  
 No Transfer/Merger Requests to be Submitted

[Select Transfer/Merger Requests to Delete](#)  
 Transfer/Merger Requests to be Deleted  
 No Transfer/Merger Requests to be Deleted

**HUD 11708**  
[Select HUD11708 Reports to Submit](#)  
 HUD 11708 Reports to be Submitted  
 No HUD 11708 Reports to be Submitted

[Select HUD 11708 Reports to Delete](#)  
 HUD 11708 Reports to be Deleted  
 No HUD 11708 Reports to be Deleted

**Issuer Recertification**  
 Select from the List  Create List Manually  
[Select Issuer Recertification to Submit](#)  
 Issuer Recertification pools to be Submitted  
 No Pools to Submit for Issuer Recertification

Select from the List  Create List Manually  
[Select Issuer Recertification to Delete](#)  
 Issuer Recertification pools to be Deleted  
 No Pools to Delete for Issuer Recertification

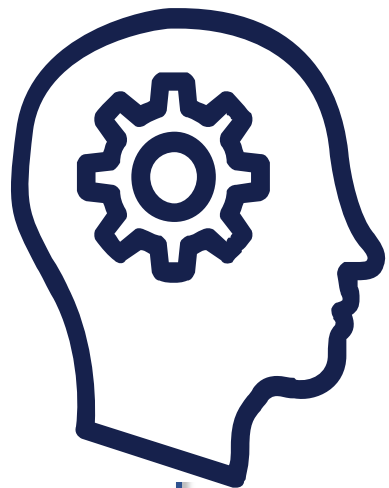
**Custodian Recertification**  
 Select from the List  Create List Manually  
*Only certified pools that exist in the system will be Posted.*

Add Pools to Submit for Custodian Recertification  
 Pool Number:  Issue Type:  Pool Type:

Custodian Recertification pools to be Submitted  
 No Pools to Submit for Custodian Recertification

No Pools available to be Submitted for Custodian Recertification...

Select from the List  Create List Manually  
[Select Custodian Recertification to Delete](#)  
 Custodian Recertification pools to be Deleted  
 No Pools to Delete for Custodian Recertification



# KNOWLEDGE CHECK



# QUESTIONS & ANSWERS



# Resources

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# RESOURCES

## MANUALS, QRCs, FAQs

### **MyGinnieMae Organization Administrator Guide**

[https://www.ginniemae.gov/issuers/issuer\\_training/Documents/mgm\\_orgadmin\\_userguide\\_102018.pdf](https://www.ginniemae.gov/issuers/issuer_training/Documents/mgm_orgadmin_userguide_102018.pdf)

### **GinnieNET On The Web Issuer Multifamily Training Guide**

[https://ginniemae.gov/issuers/GinnieNETTrainingGuides/GinnieNET\\_Multifamily\\_Issuer\\_Training\\_Guide.pdf](https://ginniemae.gov/issuers/GinnieNETTrainingGuides/GinnieNET_Multifamily_Issuer_Training_Guide.pdf)

### **MFPDM Issuer User Manual**

[https://www.ginniemae.gov/issuers/issuer\\_training/Documents/mfpdm\\_user\\_guide.pdf](https://www.ginniemae.gov/issuers/issuer_training/Documents/mfpdm_user_guide.pdf)

### **Government National Mortgage Association Systems Access Forms**

[https://ginniemae.gov/issuers/program\\_guidelines/MBSGuideAppendicesLib/Appendix\\_III-29.pdf](https://ginniemae.gov/issuers/program_guidelines/MBSGuideAppendicesLib/Appendix_III-29.pdf)

### **MFPDM Frequently Asked Questions (FAQs)**

[https://www.ginniemae.gov/issuers/issuer\\_training/Documents/MFPDM\\_FAQ\\_April-2019\\_v1.4.pdf](https://www.ginniemae.gov/issuers/issuer_training/Documents/MFPDM_FAQ_April-2019_v1.4.pdf)

### **MyGinnieMae Quick Reference Card**

Logging into MyGinnieMae

[https://www.ginniemae.gov/issuers/issuer\\_training/Documents/myginniemae\\_login\\_qrc.pdf](https://www.ginniemae.gov/issuers/issuer_training/Documents/myginniemae_login_qrc.pdf)

# RESOURCES

## MANUALS, QRCs, FAQs (continued)

### **RSA SecurID Quick Reference Card**

[https://ginniemae.gov/issuers/issuer\\_training/Documents/RSA\\_QRC.pdf](https://ginniemae.gov/issuers/issuer_training/Documents/RSA_QRC.pdf)

### **Issuer MFPDM Quick Reference Card**

Submission of Multifamily Pools on MFPDM Application

[https://www.ginniemae.gov/issuers/issuer\\_training/Documents/submit\\_mfpools\\_mfpdm\\_qrc.pdf](https://www.ginniemae.gov/issuers/issuer_training/Documents/submit_mfpools_mfpdm_qrc.pdf)

### **GinnieNET Multifamily Import File Layouts**

[https://www.ginniemae.gov/issuers/GinnieNETFileLayoutsLib/GinnieNET\\_MultiFamily\\_File\\_Layout.pdf](https://www.ginniemae.gov/issuers/GinnieNETFileLayoutsLib/GinnieNET_MultiFamily_File_Layout.pdf)