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APM 14-13

August 26, 2014

To: All Participants in Ginnie Mae Programs

From: Theodore W. Tozer, President

Subject: Military Orders Documentation for SCRA Relief Reimbursement Purposes

Ginnie Mae is pleased to announce that it has streamlined the process for Issuers to obtain reimbursement for Servicemembers Civil Relief Act (SCRA) relief provided to borrowers. Effective immediately, Ginnie Mae will begin accepting a borrower's Status Report Pursuant to Servicemembers Civil Relief Act (Status Report) generated by the Department of Defense Manpower Data Center (DMDC) as evidence of Military Orders for the purposes of providing Issuers reimbursement for interest rate relief provided to servicemember borrowers. Issuers are required by the SCRA to provide relief to servicemembers with eligible loans with an interest rate above 6%¹. A borrower's Status Report must include an Active Duty Start Date consistent with the SCRA at minimum as proof that the borrower is a servicemember that is or was on active duty. For borrowers who are still serving on active duty, Issuers are eligible for reimbursement through the "Active Duty Status As Of" date on the Status Report.

Issuers can access a borrower's Status Report on the Official Servicemembers Civil Relief Act Website at <https://www.dmdc.osd.mil/appj/scra/welcome.xhtml>.

References to "Military Orders" in Appendices XI-6 and XI-9 can be interpreted as "Official Military Orders or Status Report Pursuant to Servicemembers Civil Relief Act generated by the DMDC with an Active Duty Start Date."

Please direct any questions you may have to your Ginnie Mae Account Executive in the Office of Issuer and Portfolio Management directly or at (202) 708-1535.

¹ 50 U.S.C. app. § 527



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