

## 1 Overview

### 1.1 Description of Implementation Effort

The RFS Expanded Data Collection Initiative aims to enhance existing Investor Reporting that will fill critical operational and disclosure data gaps needed to increase the accuracy and efficiency of Ginnie Mae's monthly investor reporting and align with industry standards. The enhancement will allow for expanded data collection of **11 additional** and **1 updated** existing data elements for Single Family portfolios and **7 additional** for Multifamily portfolios.

The enhancement will allow for expanded data collection of the following identified data elements.

#### *L - Loan Record*

<i>Field #</i>	<i>Element Name</i>	<i>Definition/Remarks</i>
25	<i>Removal Reason Code</i>	<i>This indicates to RFS that the Issuer is reporting a loan that is being liquidated. Reason code 7 is being added: "Special Assistance." Reason code 7 is not applicable for Multifamily loans.  Reason codes 2, 3, and 6 have been updated as well.</i>
30	<i>Schedule UPB</i>	<i>The dollar amount of the current Unpaid Principal Balance of the loan amortized through the month following the current reporting period.</i>
31	<i>Scheduled Monthly Principal Amount</i>	<i>The calculated scheduled (per the amortization schedule) monthly principal amount for the mortgage as of the end of the reporting period.</i>
32	<i>Scheduled Monthly Interest Amount</i>	<i>The calculated scheduled (per the amortization schedule) monthly interest amount for the mortgage as of the end of the reporting period.</i>
33	<i>Gross Service Fee Amount Collected</i>	<i>The dollar amount of servicing fee collected on the mortgage, for the reporting period.</i>

34	<i>Actual Payment Date</i>	<i>The actual date the last scheduled payment was received (the posting date for the scheduled installment).</i>
35	<i>Curtailment Principal Code</i>	<i>A code indicating the type of curtailment reported.</i>
36	<i>ARM Prospective Interest Rate</i>	<i>The new "to be" interest rate of the ARM loan.</i>
37	<i>ARM Prospective Monthly P&amp;I</i>	<i>The new "to be" monthly P&amp;I payment amount of the ARM loan.</i>
38	<i>ARM Adjustment Effective Date</i>	<i>The effective date of the ARM adjustment; the scheduled installment due date of the new "to be" P&amp;I on the loan.</i>

#### V – Various Record

<i>Field #</i>	<i>Element Name</i>	<i>Definition/Remarks</i>
26	<i>Servicer/Subservicer ID</i>	<i>The organization actually servicing the mortgage. The Issuer ID of the servicer/subservicer servicing the loan.</i>
27	<i>Document Custodian</i>	<i>The Document Custodian ID for the document custodian of the mortgage. Ginnie Mae Document Custodian ID.</i>

## 1.2 RFS Additional Data Elements Testing Organizations

Issuers are responsible for maintaining compliance with the updated MBS Guide Appendix VI-19. This includes Issuers with standalone servicing or reporting systems; sub-servicers; servicing bureaus; servicing platform providers; and servicing software providers. Ginnie Mae requires the following **Testing Organizations** to successfully complete test file submissions prior to implementation.

- Issuers who use proprietary in house monthly reporting software or a custom configuration of a service bureau's monthly reporting file.
- Service bureaus or other providers of monthly reporting software. Issuers who utilize service bureaus, or other providers of monthly reporting software, are not required to test individually. Issuers relying on those entities will be considered

compliant with the testing requirements with a successful test completed by service bureaus or other software providers.

- Issuers who desire to test regardless of other considerations.

### 1.3 Testing Scope

Testing of RFS Additional Data Elements will focus on the Testing Organization's ability to successfully report the new data elements documented in [Ginnie Mae's Appendix VI-19](#), in accordance with their Test Plan as submitted per [Section 1.5 below](#). Each **Testing Organization will be required to successfully complete at least one testing cycle**. Each cycle will encompass a specified Ginnie Mae reporting period of data.

Testing Organizations will submit a test plan, per [Section 1.5 below](#), which allows the Issuer to customize their individual test plan.

- **Test Dataset Requirements:** See below for guidance and requirements for the test dataset pulled from production data. The completion of at least one test dataset is required: **January 2024 Report Period Test Dataset:** Pull this data after completion of the January 2024 Report Period data is final (January 2024 Report Period reported in calendar February 2024). Prepare this dataset for by March 29, 2024.
- **February 2024 Report Period Test Dataset:** Pull this data after completion of the February 2024 Report Period data is final (February Report 2024 Period data reported in calendar March 2024). Prepare this dataset for testing by May 31, 2024.
- **May 2024 Report Period Test Dataset:** Pull this data after completion of the May 2024 Report Period data is final (May Report 2024 Period data reported in calendar June 2024). Prepare this dataset for testing by July 31, 2024.

**Testing will be done via file submission only.** Files can be submitted as often as necessary to complete the testing successfully. The latest file submitted will be the file used for testing.

**Issuers who key data manually will not be required to participate in RFS testing.** Ginnie Mae will provide training prior to Go-Live to those Issuers who key data manually. Additionally, the Loan and Pool Accounting/ Summarization process will not be part of the testing process.

### 1.4 Testing Registration

In order to test, all Testing Organizations must register through the registration link on Ginnie Mae's [RFS Expanded Data Elements Modernization Initiative](#) web page. The registration process will collect basic information about the testing organization and the issuers they support. The registration web page(s) will collect:

- Organization name

- Points of contact, email, and phone numbers
- Issuers supported by the Testing Organization
- Type of Testing Organization

If multiple registrations are submitted for the same testing information, the RFS team will be in contact to clarify which information should be used for testing.

## **1.5 Testing Organization Test Plan**

Along with the registration, each Testing Organization must complete a Test Plan which a template will be made available through Ginnie Mae's [RFS Expanded Data Elements Modernization Initiative](#) web page. Testing Organizations will only be required to submit a test plan for their applicable program:

- Single-Family Test Plan if testing for Single Family Reporting
- Multifamily Test Plan if testing for Multifamily Reporting

Testing Organizations with both Single-Family and Multifamily portfolios will be required to submit a test plan for each. The test plan will describe the organization's overall testing strategy and will include:

- Organization name
- Points of contact, email, and phone numbers
- Distinguish between Single-Family and Multifamily
- Issuer IDs to be used for testing
- The anticipated volume of test data (Number of Pools and Loans)
- The method of file submission
- The reporting periods to be tested (January 2024, February 2024, and May 2024)
- Any special conditions, obfuscations, or constraints in the L-Records and V-Records

## **2 Testing Organization Preparation**

To have a successful test, Testing Organizations will need to prepare their software and environment. It is expected that each Testing Organization will have completed their own development lifecycle to address the required changes and are production ready for the new reporting requirements prior to testing with Ginnie Mae. It is the responsibility of the Testing Organization to prepare test data as described in their test plan(s) and to submit their test data through the high volume secure FTP (sFTP) or the MGM file upload.

### 3 RFS General Test Data Preparation Instructions

Each Testing Organization is required to prepare an extract or entire portfolio based on production data. It is up to the Testing Organization to select the appropriate pools and loans to be used for testing purposes. The test data must meet the following requirements:

- Test data must be based on production data. Any deviations from production data must be documented in the test plan and approved prior to testing with Ginnie Mae. This includes obfuscation of any fields.
- Test data within a test file must be for the same report period as specified by Ginnie Mae (see below for reporting periods).
- The Testing Organization must participate in at least one of the three test cycles, unless otherwise approved per their Test Plan. Each cycle will represent a different reporting period of data. The Ginnie Mae specified report periods are as follows:
  - Testing conducted during March 2024 will use January 2024 reporting period data.
  - Testing conducted during May 2024 will use February 2024 reporting period data.
  - Testing conducted during July 2024 will use May 2024 reporting period data.
- The Testing Organization may submit an entire portfolio of test data according to Appendix VI-19, or at a minimum enough pools and related loans that reasonably represent a populus of loans that include the new loan data elements. The test data must be documented in the test plan and approved by Ginnie Mae prior to the start of testing.

#### 3.1 Single-Family Test Dataset Requirements

Testing Organizations with a Single-Family portfolio must report the Loan Record (L Record) including the customary current fields as applicable to each loan/loan activity. The L-Record must include valid Issuer ID(s), Pool IDs, Ginnie Mae Unique Loan IDs and the fields as defined in Appendix VI-19: The new fields should be populated based on the loan data available. For example, if there are no ARM loans then the ARM fields would not be populated.

Field #	Element Name
25	Removal Reason Code (For Newly Added Reason Code 7)
30	Schedule UPB
31	Scheduled Monthly Principal Amount

32	Scheduled Monthly Interest Amount
33	Gross Service Fee Amount Collected
34	Actual Payment Date
35	Curtailment Principal Code
36	ARM Prospective Interest P&I
37	ARM Prospective Monthly P&I
38	ARM Adjustment Effective Date

- Field 35 must be reported as applicable to the loan activity, unless there are no curtailments (data can be “constructed” for testing, if there is no actual data)
- Fields 36, 37, 38 can be blank on all records if there is no ARM data applicable to the test dataset.

Testing Organizations with a Single-Family portfolio must also report the Loan Various Record (V Record), including the Unique Loan ID and the following new fields:

Field #	Element Name
26	Servicer/Subservicer ID
27	Document Custodian

### 3.2 Multifamily Test Dataset Requirements

Testing Organizations with a Multifamily portfolio must report the Loan Record (L Record) including the customary current fields as applicable to each loan/loan activity. Additionally, the L-Record must include valid Issuer ID(s), Pool IDs, Ginnie Mae Unique Loan IDs and the new fields as defined in Appendix VI-19:

Field #	Element Name
30	Schedule UPB
31	Scheduled Monthly Principal Amount

32	Scheduled Monthly Interest Amount
33	Gross Service Fee Amount Collected
34	Actual Payment Date
35	Curtailment Principal Code

Field 35 must be reported as applicable to the loan activity, unless there are no curtailments (data can be “constructed” for testing if there is no actual data). Testing organizations with a multifamily portfolio must report the Loan Various Record (V Record), including the customary current fields as applicable to each loan/loan activity. Additionally, the new field 26 Servicer/Subservicer must be reported.

### 3.3 RFS Test File Requirements

The Testing Organization must report the RFS Issuer Monthly Report of Pool and Loan Data as described in Appendix VI-19. This requirement includes the P Record, L Record, V Record and the S Record. If a Testing Organization has a conflict with reporting the S records, they must specify it in their plan and have it approved by Ginnie Mae.

#### 3.3.1 RFS Test File Naming Convention

Each Testing Organization is required to submit at least one RFS testing cycle data as described in Appendix VI-19.

The file naming convention for a submission file is as follows:

- Test cycle one – rfs202401ss.iiii
- Test cycle two – rfs202402ss.iiii
- Test cycle three – rfs202403ss.iiii

Where:

- “rfs” is constant
- “ss” is a file sequence number; the default value is 01; if needed this number should be incremented by one for every subsequent file submitted during a test cycle. (For example, if an Issuer submits four files during a given reporting period, the valid formats would be rfs20240101.iiii, rfs20240102.iiii, rfs20240103.iiii, and rfs20240104.iiii).
- “iiii” is the Issuer ID number for the Issuer

The file naming convention for a submission file that contains data for more than one Issuer ID is:

- Test cycle one – rfs202401ss.iiiim
- Test cycle two – rfs202402ss.iiiim
- Test cycle three – rfs202403ss.iiiim

Where:

- “rfs” is constant
- “ss” is a file sequence number; the default value is 01; if needed this number should be incremented by one for every subsequent file submitted during a test cycle. (For example, if an Issuer submits four files during a given reporting period, the valid formats would be rfs20240101.iiiim, rfs20240102.iiiim, rfs20240103.iiiim, and rfs20240104.iiiim).
- “iii” is the Issuer ID # for any of the Issuers represented in the file. For example, if a single submission file contains data for Issuer with Issuer ID#’s 9997, 9998, and 9999, the valid formats would be any of the following: rfsyyyymmss.9997m, rfsyyyymmss.9998m, or rfsyyyymmss.9999m.
- “m” is constant.

### **3.3.2 RFS Test File Submission**

Testing Organizations will utilize the same methods they currently use to submit their Issuer Monthly Report of Pool and Loan Level data. Currently there are two methods for submitting test files to Ginnie Mae:

- MyGinnieMae File Upload (import) using the HTTPS protocol.
- Secure File Transfer Protocol (SFTP)

For those Testing Organizations that do not have a SFTP account and would like to submit their test files utilizing SFTP, they must request this as part of the registration process.

## **4 Test Window for Submission of Files**

The testing window will open on business days between 7:00AM to 5:00PM ET during the windows indicated below.

Cycle 1 - Testing Begins March 1, 2024, and ends March 29, 2024

Cycle 2 - Testing Begins May 1, 2024, and ends May 31, 2024

Cycle 3 – Testing Begins July 1, 2024, and ends July 31, 2024



## 5 Testing Feedback During Test Execution

After a test file is processed by RFS, the identified exceptions will be communicated back to the POC identified in the test plan. Any questions or concerns regarding the exceptions should be directed to [Ginnie Mae's help desk](#).

## 6 Testing Acceptance

Generally, acceptance of testing will be measured by the extent of RFS Exceptions triggered by the specific test files. Ideally there will be no exceptions, and the testing is accepted. Otherwise, there can be “explainable” reasons for the RFS exceptions, and the testing will be accepted.

## 7 Go-Live First Production Month

All Testing Organizations will be responsible for reporting the enhanced RFS data starting in September 2024. The data reported will be data reflecting August 2024 activity. Note: For the first production month, Issuers will be required to populate all loans as applicable on the on the Various “V” Record for Field 26 Servicer / Subservicer ID and Field 27 Document Custodian ID. These are to be populated in total for the first month reporting. Thereafter report incremental changes.

## Appendix A: Field by Field Test Data and Coverage Requirements

The **H-Header Issuer Record**, **T-Trailer Issuer Record** and **P-Pool Record** must all be provided in accordance with appendix VI-19. **The P-Pool Record** test data must be the same as Production Data.

**Special Conditions:** Organizations will have the opportunity to provide any additional information about the data that will be used when submitting their Test Plan, if there is anything (Obfuscation, Lack of Data for Certain Fields, Other).

### L - Loan Record

Field #	Field Name	Test Instructions
1	Record Type	Mandatory, must be reported for testing purposes
2	Unique Loan ID	Mandatory, must be reported for testing purposes
3	Pool ID	Mandatory, must be reported for testing purposes
4	Loan Type	Mandatory, must be reported for testing purposes
5	Case Number	Mandatory, must be reported for testing purposes
6	Issuer Loan ID	Mandatory, must be reported for testing purposes
7	First Payment Date	Mandatory, must be reported for testing purposes
8	Loan Maturity Date	Mandatory, must be reported for testing purposes
9	Loan Interest Rate	Mandatory, must be reported for testing purposes
10	Loan OPB	Mandatory, must be reported for testing purposes
11	Loan FIC	Mandatory, must be reported for testing purposes

12	Last Installment Paid Date	Mandatory, must be reported for testing purposes
13	In Foreclosure Flag	Not required for testing; Optional
14	Delinquent Interest	If available, must provide some records with these fields reported. Typically, there are some loans in production with these fields reported.
15	Delinquent Principal	If available, must provide some records with these fields reported. Typically, there are some loans in production with these fields reported.
16	Prepaid Interest	If available, must provide some records with these fields reported. Typically, there are some loans in production with these fields reported.
17	Prepaid Principal	If available, must provide some records with these fields reported. Typically, there are some loans in production with these fields reported.
18	Install Interest	Mandatory, must be reported for testing purposes
19	Install Principal	Mandatory, must be reported for testing purposes
20	Curtailment	Mandatory, must be reported for testing purposes
21	Adjust Interest	Not required for testing; Optional
22	Net Adjust UPB	Not required for testing; Optional
23	Actual Loan UPB	Mandatory, must be reported for testing purposes
24	Removal Date	Report as applicable to Liquidation if reported for testing
25	Removal Reason Code	Mandatory, must report a Code 7 for testing for some loans Single Family
26	Liquidation Interest Due	If available, must provide some records with these fields reported. Typically, there are some loans in production with these fields reported.
27	Liquidation Principal Remitted	If available, must provide some records with these fields reported. Typically, there are some loans in production with these fields reported.
28	Liquidation Principal Balance	If available, must provide some records with these fields reported. Typically, there are some loans in production with these fields reported.
29	Loan T&I Balance	Not required for testing; Optional
30	Scheduled UPB	Mandatory, must be reported for testing purposes. Scheduled UPB is not applicable to Single Family loan types GPM and GEM, or Multifamily loan types CL and CS.
31	Scheduled Monthly Principal Amount	Mandatory, must be reported for testing purposes. Scheduled Monthly Principal Amount is not applicable to Single Family loan types GPM and GEM, or Multifamily loan types CL and CS.
32	Scheduled Monthly Interest Amount	Mandatory, must be reported for testing purposes. Scheduled Monthly Interest Amount is not applicable to Single Family loan types GPM and GEM, or Multifamily loan types CL and CS.
33	Gross Service Fee Amount Collected	Mandatory, must be reported for testing purposes
34	Actual Payment Date	Mandatory, must be reported for testing purposes

35	Curtailment Principal Code	Mandatory, must be reported for testing purposes
36	ARM Prospective Interest Rate	If available, must provide some records with these fields reported. Typically, there are some loans in production with these fields reported. If there are no ARM loans available, the ARM fields can be blank throughout.
37	ARM Prospective Monthly P&I	If available, must provide some records with these fields reported. Typically, there are some loans in production with these fields reported. If there are no ARM loans available, the ARM fields can be blank throughout.
38	ARM Adjustment Effective Date	If available, must provide some records with these fields reported. Typically, there are some loans in production with these fields reported. If there are no ARM loans available, the ARM fields can be blank throughout.

### V - Loan Record

Field #	Field Name	Test Instructions
1	Record Type	Mandatory, must be reported for testing purposes
2	Unique Loan ID	Mandatory, must be reported for testing purposes
3	Living Units <sup>1</sup>	Not required for testing; Optional
4	Loan Purpose <sup>1</sup>	Not required for testing; Optional
5	Loan to Value <sup>1</sup>	Not required for testing; Optional
6	Filler	Not required for testing; Optional
7	Debt Service Ratio	Not required for testing; Optional
8	Credit Score <sup>1</sup>	Not required for testing; Optional
9	Loan Buydown Code <sup>1</sup>	Not required for testing; Optional
10	MIN	Not required for testing; Optional
11	MERS Original Mortgagee	Not required for testing; Optional
12	GEM Percent Increase	Not required for testing; Optional
13	Down Payment Assistance Flag <sup>1</sup>	Not required for testing; Optional
14	Combined LTV Ratio Percent <sup>1</sup>	Not required for testing; Optional
15	Total Debt Expense Ratio Percent <sup>1</sup>	Not required for testing; Optional
16	Refinance Type <sup>1</sup>	Not required for testing; Optional
17	Pre-Modification First Installment Due Date <sup>1</sup>	Not required for testing; Optional
18	Pre-Modification Original Principal Balance (OPB) Amount <sup>1</sup>	Not required for testing; Optional
19	Pre-Modification Interest Rate Percent	Not required for testing; Optional
20	Pre-Modification Loan Maturity Date	Not required for testing; Optional

21	First-Time Homebuyer Indicator <sup>1</sup>	Not required for testing; Optional
22	Third-Party Origination Type <sup>1</sup>	Not required for testing; Optional
23	Upfront MIP Rate <sup>1</sup>	Not required for testing; Optional
24	Annual MIP Rate <sup>1</sup>	Not required for testing; Optional
25	Loan Origination Date <sup>1</sup>	Not required for testing; Optional
26	Servicer/Subservicer ID	Mandatory, must be reported for testing purposes
27	Document Custodian	Mandatory, must be reported for testing purposes. Document Custodian is not applicable to Multifamily loan types.