

Ginnie Mae
RFS Single Family Issuer Training
March 2016



Getting Started – Who do we have today?

- Give a short “background”
 - Name of your organization? Your role?
 - New to Ginnie Mae Program?
 - Experience with Ginnie Mae Reporting? Pools Issued, Serviced?
 - Do you use a sub-servicer? Who?
 - Do you use a in-house system or a service bureau? Who?
 - Specific Topics or questions you would like us to address

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Ginnie Mae RFS Issuer Training

Section 1: Introduction

Course Overview

- This training course is intended to train Ginnie Mae Issuers on Monthly Investor Reporting with emphasis on the Reporting and Feedback System (RFS) and other important topics that are relevant to monthly investor reporting.
- This course focuses on the monthly investor reporting requirements from a reporting and business perspective. Future training offerings will provide more detailed, interactive training on a complete range of reporting requirements and systems.

Issuer's Primary Functions

- Must have employees knowledgeable of Ginnie Mae requirements
- Quality Control plan for underwriting, originating and servicing mortgage loans and for secondary marketing.
- Service the pooled mortgages and administer the related securities in accordance with the applicable Guaranty Agreement and the MBS Guide.
- Submit remittances and meet all reporting requirements on time.
- Ensure subcontract servicer is in compliance with all applicable guidelines and reporting requirements.

Sub-Servicing Partnerships

- What it should be:
 - Pro-active
 - On-going
 - Customized to your organization's needs
 - Dedicated full-time role
 - “As a Ginnie Mae Issuer, I am accountable for their actions”

“Ginnie Mae Terms”

- **FIC:** The Fixed Installment Control of principal and interest payment on a individual loan or total of all loan payments in a pool. Also known as P&I payment.
- **GMEP:** Ginnie Mae Enterprise Portal (a website).
- **GinnieNET/IPMS:** Pool delivery and pool issuance systems.
- **Guaranty:** Timely payment of principal and interest.
- **Loan Package:** a “pool” that is specifically issued as an underlying pool in a Multi Issuer Pool. Pool and Loan Package often used interchangeably. Issue Type “M”
- **Pool:** Refers to the pool of collateral (the loans). Often the term “pool” and “security” are used to mean “both”. But they are not interchangeable; and they are not the same.
- **Pool UPB:** The balance of the pool of loans. Is not the same as Security Remaining Principal Balance.
- **RFS:** Reporting and Feedback System; post settlement reporting.
- **RPB:** The Security RPB. The balance of the security, not the pool.
- **Security:** The security instrument held by the security holder. This is the “pass through” entity for payment of principal and interest to security holders.
- **WAC/WAIR:** Weighted Average Interest Rate. Calculation used to report Pool Interest Rate for Ginnie Mae II and Manufactured Housing I pools with differing interest rates.

Important Systems and Modules

RFS

- Pool Reporting and Loan Reporting
- E-Notification
- Exception Feedback
- Matching and Suspense
- WHFIT
- Quarterly Certification

GinnieNET

- 11710D Summary
- Form HUD 11714

About RFS

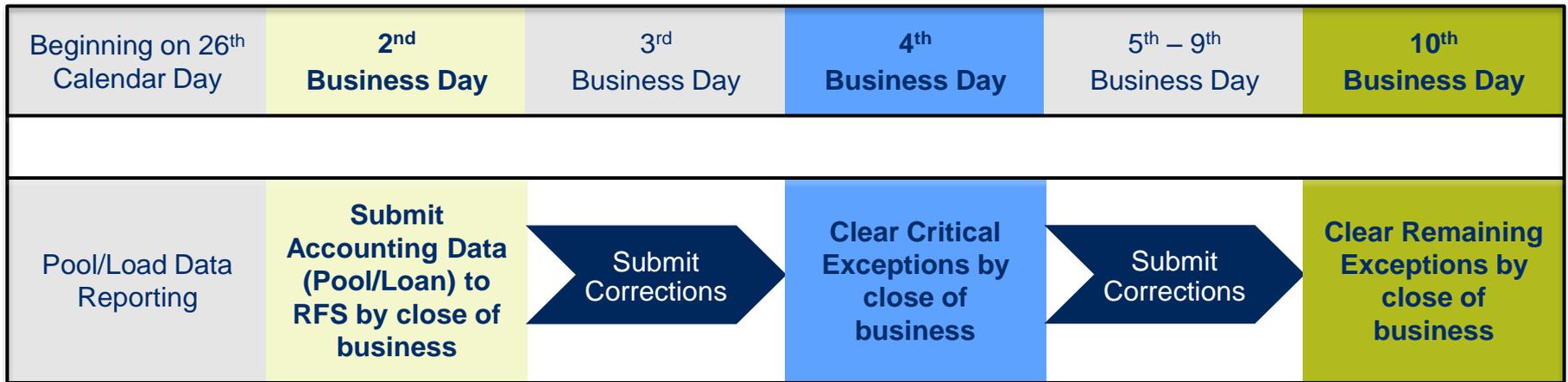
- RFS is a centralized data collection and processing system for Ginnie Mae Monthly Investor Reporting and related functions. RFS is the single point for electronic reporting of monthly pool, loan, and various data related to the Mortgage Backed Securities (MBS) program.
- The reporting and processing functions of RFS focus on:
 - Monthly Reporting of Pool Records, Loan Level Records, Various Data Records (loan details) directly to RFS by Issuers
 - Integration of Data including the 11710D data reported through GinnieNET
 - Functional Acknowledgements, Exception Feedback and Reporting to Issuers
 - e-Notification function that provides Issuers with operation's notices and data on a wide range of monthly activity

Overview of Monthly Investor Reporting

- Issuers must prepare and submit monthly reports of pool and loan data for each pool and loan package by the 2nd business day.
 - 100% of pool and loan data must be reported by 7 pm ET on 2nd business day.
- Monthly Summary Reports (HUD 11710-D) must be reported through *GinnieNET* by the 4th business day.
- Issuers access RFS Exception Feedback online for functional acknowledgements, pool, and loan exceptions.
- Issuers access RFS e-Notification to retrieve notices and content.

RFS: Reporting Timeline

Timeline for Ginnie Mae Issuers to Submit Monthly MBS Data Security RPB and Pool and Loan Data Reporting



COB – Close of Business: 7:00PM Eastern Time

Other Timeline Items – Monthly “Workflow” Items

- RFS Open for reporting on 25th of month
- Processing of RFS Pool/Loan File submission begins 1st Calendar Day AM
- RFS Feedback upon processing Issuer’s data; automatic upon receipt
- Pre-Collection Notices - 3rd Business Day based on 2nd Business Day RFS Pool Record (Security RPB)
- Final Collection Notices - 6th Business Day based on 4th BD final RFS Pool Record (Security RPB)
- G-Fee Draft: Ginnie I - 10th Calendar Day
- G-Fee Draft: Ginnie II - 18th - 20th Calendar Day
- P&I Draft: Ginnie I - 15th & Ginnie II – 20th
- RFS Closed for current month reporting on 25th of Month



Q & A Session



Ginnie Mae RFS Issuer Training

Section 2: Reference Documentation

Reference Documents

Ginnie Mae Guide

www.ginniemae.gov/siteassets/allregs_tpl.aspx

The Ginnie Mae Mortgage-Backed Securities Handbook provides in-depth information about the Ginnie Mae I and Ginnie Mae II programs. It includes program information on many topics, including eligibility requirements, Issuer responsibilities, risks and liabilities, applications, pools, required forms, and other special requirements.

Ginnie Mae Investor Reporting Manual

www.ginniemae.gov/siteassets/allregs_tpl.aspx

The Ginnie Mae Investor Reporting Manual is designed to be a supplement to the Ginnie Mae Mortgage-Backed Securities Handbook. It clarifies certain aspects of pool administration using instructions and examples, including sample forms. The Investor Reporting Manual illustrates many topics, including reconciliations, loan liquidations, due dates and reporting requirements.

Issuer Resources

www.ginniemae.gov/doing_business_with_ginniemae/issuer_resources/Pages/default.aspx

The Issuer Resources page is designed for quick access to many topics such as MBS Guide, Issuer Calendar, GMEP, GinnieNET and Notes and News.

Additional Resources

Ginnie Mae Web Site

<http://www.ginniemae.gov>

Ginnie Mae FAQ

<http://www.ginniemae.gov/Pages/faq.aspx>

Notes and News

http://ginniemae.gov/doing_business_with_ginniemae/issuer_resources/Pages/notes_news.aspx

MBS Guide Appendix VI-19 Issuers Monthly Report of Pool and Loan Data

www.ginniemae.gov/siteassets/allregs_tpl.aspx?did2=952fa22a-46e6-4f9c-8419-5db28444b9e0

Ginnie Mae Hotlines

RFS HelpDesk

For problems concerning Monthly Pool or Loan Level Reporting, use the Ginnie Mae Hotline at 1-888-GINNIE4 (Option 1).

GinnieNET Hotline

For problems concerning GinnieNET and 11710D Reporting, please call the GinnieNET 2020 Hotline at 1-800-234-GNMA.



Ginnie Mae RFS Issuer Training

Section 3: Intro to RFS Monthly Reporting



Ginnie Mae RFS Issuer Training

Access to GMEP and RFS

“Two Systems, Three Registration Points”

- GinnieNET Registration
- GMEP Security Officer
- GMEP RSA Token

GMEP User Accounts Management

- All Ginnie Mae Issuers must register two employees to serve as the GMEP Security Officers (SOs).
 - Security Officer registration is a requirement for an organization to participate in the RFS Issuer testing.
 - The Authorized Officer on the form HUD 11702 is allowed to serve as the Security Officer.
- Issuer GMEP Security Officers are responsible for:
 - Creating and managing GMEP user accounts for company employees who require access to the GMEP.
 - Updating accounts, resetting passwords, and unlocking accounts.

GMEP User Accounts Management

- To obtain Security Officer user accounts:
 - User mails completed GMEP registration form to the following address:
Ginnie Mae Security Administrator
Ginnie Mae Relationship Services C/O The Bank of New York
101 Barclay Street - 8 East
New York, NY 10286-0001
- Ginnie Mae delivers user login information by telephone to SO.
- Registration forms can be found here:
http://www.ginniemae.gov/doing_business_with_ginniemae/issuer_resources/MBSGuideAppendicesLib/Appendix_III-29.pdf
- Appendix III-29 GMEP Registration Forms
 - (A)-Issuer Security Officer Registration
 - (B)-Issuer User Registration
 - (C)- Custodian Security Officer Registration
 - (D)-Custodian User Registration
 - (E)-RSA SecurID Token Request



Ginnie Mae RFS Issuer Training

RFS Monthly Reporting

Submit Pool and Loan Level Data

- Via GMEP:
 - Online Entry - will occur through the RFS web application screens
 - HTTPS - Issuers may upload data files less than 5 MB in size through the web application screens (If exceeded, the user will get a message)
- Via SFTP:
 - Issuers will upload files larger than 5 MB in size

	Online Entry	HTTPS Upload	SFTP Upload
Requires Issuer to create a data file	No	Yes	Yes
File Size Limit	N/A	5 MB	No Limit
Required Software	Internet Explorer 6.0+	Internet Explorer 6.0+	WS_FTP Pro

Logging On GMEP

- Steps for Logging onto GMEP and Accessing RFS:
 - Launch Internet Explorer
 - Navigate to: <https://www.eginniemae.net>
 - Click 'Continue to Login'

GinnieMae
Our Guaranty Matters

Enterprise Portal

Help | Contact Us

Login

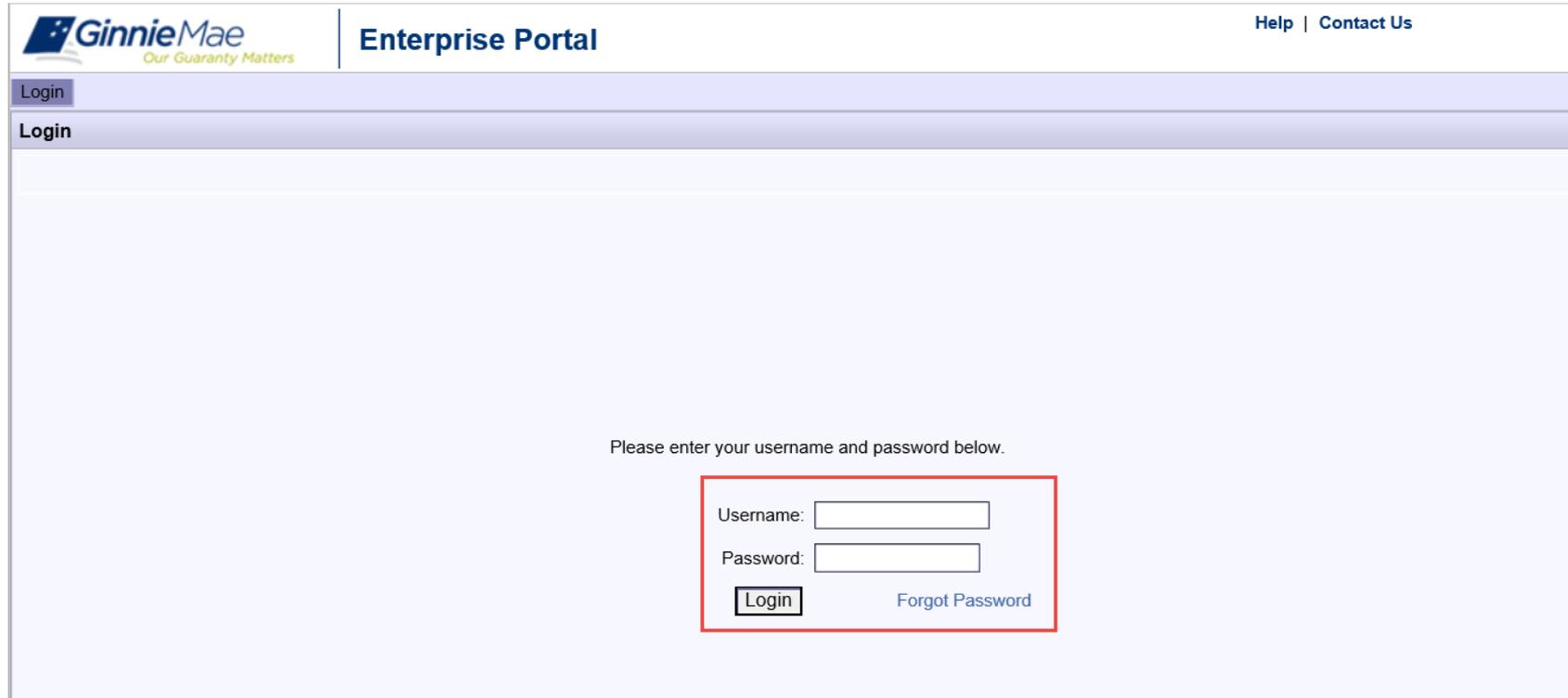
Login

This is a U.S. Government information system under Government National Mortgage Association (Ginnie Mae) It is for authorized use only and is subject to monitoring, recording and audit. Users (authorized and unauthorized) have no explicit and implicit expectation of privacy. Additionally, unauthorized access is a violation of Federal Statute 18 USC 1030 and improper use of this system may result in administrative disciplinary actions and /or civil and criminal penalties. By continuing to use this system you indicate your consent to these terms and conditions of use.

Continue to Login

Logging On GMEP

- Enter in your Username and Password and click the Login button



The screenshot shows the Ginnie Mae Enterprise Portal login page. At the top left is the Ginnie Mae logo with the tagline "Our Guaranty Matters". To its right is the text "Enterprise Portal". At the top right are links for "Help" and "Contact Us". Below the header is a "Login" button. The main content area contains the text "Please enter your username and password below." followed by a form with two input fields: "Username:" and "Password:". Below the "Password:" field is a "Login" button and a "Forgot Password" link. The form fields and buttons are enclosed in a red rectangular box.

- Ginnie Mae will assign usernames to the first two Security Officers.
- The assigned Security Officers will create all other usernames for your company.
- Upon your first successful log in, you will answer various security questions.
- Once you complete your security questions, you must change your password.

Uploading Data File via GMEP

The screenshot displays the Ginnie Mae Enterprise Portal (GMEP) interface. At the top, a navigation bar includes links for Home, My Profile, RFS, File Upload, and IPMS. The 'File Upload' link is highlighted with a red box, and a dropdown menu is open, showing the 'Upload File' option. Below the navigation bar, the user is welcomed as 'Mr. John Doe' and their organization is listed as 'ABC'. The main content area features a red maintenance notice: 'The Ginnie Mae Enterprise Portal will not be available from Saturday February 27, 2016 7:00 AM to 1:00 PM (EST time zone). Any questions or 4662, option #1.' Below this notice, contact information for Ginnie Mae Relationship Services is provided, including the attention of the Portal Security Administrator and the address: 101 Barclay Street - 8 East, New York, NY 10286. A list of services available through the portal is also shown, such as uploading investor reporting files and accessing the Reporting and Feedback System (RFS).

Home My Profile RFS **File Upload** IPMS

Welcome To Ginnie Mae

Welcome Mr. John Doe

Organization:
Issuer ABC

Issuer(s):
o 9225

Welcome To Ginnie Mae Enterprise Portal (GMEP)

The Ginnie Mae Enterprise Portal will not be available from Saturday February 27, 2016 7:00 AM to 1:00 PM (EST time zone). Any questions or 4662, option #1.

Ginnie Mae Relationship Services
ATTN: Portal Security Administrator
c/o BNY Mellon
101 Barclay Street - 8 East
New York, NY 10286

Please contact the Portal Help Desk at (800) 234-4662, Option 1 for more information. The Ginnie Mae Enterprise Portal will allow you to:

- o Upload Monthly Investor Reporting Files
- o Access the Reporting and Feedback System (RFS)
- o Create/Manage Security Officer Accounts for your Organizations
- o Create/Manage your individual Issuer/Custodian User Accounts
- o Manage your GMEP user profile and password
- o Access RSA Token Validation

Uploading Data File via GMEP



[Home](#) [My Profile](#) [RFS](#) **[File Upload](#)** [IPMS](#)

File Upload

Select File Type: HRA Files IPA Files Matching and Suspense file Pool Accounting Files Service Members Civil Relief Act Files
 WHFIT Files MF Prepayment Penalty Federal Home Loan Supplemental PFI-CAA Custodial Account Verification

Uploading Data File via GMEP



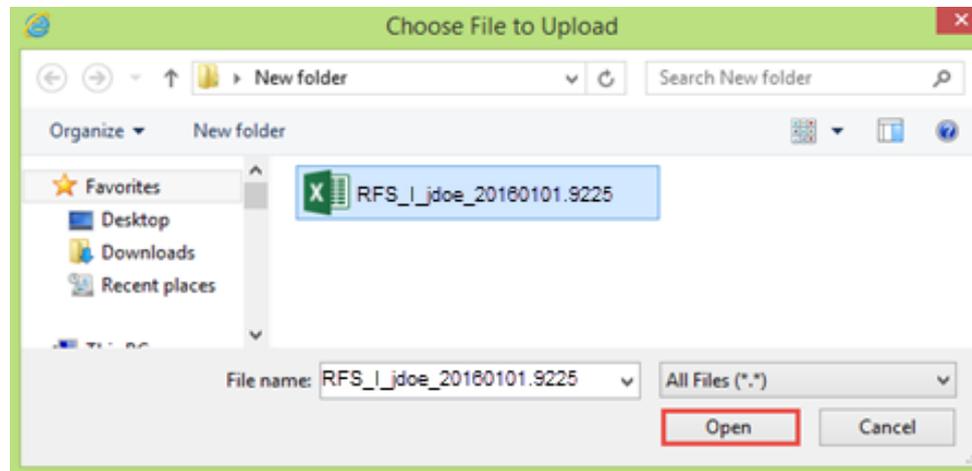
Enterprise Portal

[Help](#) | [Logout](#) | [Contact Us](#)

Home [My Profile](#) [RFS](#) **File Upload** [IPMS](#)

File Upload

Select File Type: HRA Files IPA Files Matching and Suspense file Pool Accounting Files Service Members Civil Relief Act Files
 WHFIT Files MF Prepayment Penalty Federal Home Loan Supplemental PFI-CAA Custodial Account Verification



Uploading Data File via GMEP



File Upload

Select File Type: HRA Files IPA Files Matching and Suspense file Pool Accounting Files Service Members Civil Relief Act Files
 WHFIT Files MF Prepayment Penalty Federal Home Loan Supplemental PFI-CAA Custodial Account Verification

C:\Users\satse\Desktop\New folder\RFS_I_jdoe_20160101.9225

Browse...

Upload

Viewing Functional Acknowledgements

Exception Feedback

1.0

[Home](#)

[Summary](#)

[Exceptions](#)

[Download](#)

[User Guide](#)

[Home](#)

Navigation Overview

Use the tabbed links at the top of this page to navigate to the major functional areas of Exception Feedback:

- Home
- Summary
- Exception
- Download

The purpose and general content of each major functional area is described below.

Home

Clicking on this tab from any page will return you to this home page.

Viewing Functional Acknowledgements



Home [My Profile](#) **RFS**

Exception Feedback



1.0 [Home](#) [Summary](#) [Exceptions](#) **Download** [User Guide](#)

[Issuer FA List](#) [Download Exceptions](#) [Download List of ALL RFS Exceptions](#)

Issuer ID:

9225

Report Period:

01/2016

[GO](#)

Functional Acknowledgement List

Issuer File Name Reported	File Size	Receipt Date	Pool Count	Loan Count	Accepted/Rejected
RFS_i_jdoe_201601019225.32	510579	2016-02-02 12:45	531	1376	A

Viewing Functional Acknowledgements



Home [My Profile](#) **RFS**

Exception Feedback



1.0 [Home](#) [Summary](#) [Exceptions](#) **Download** [User Guide](#)

[Issuer FA List](#) [Download Exceptions](#) [Download List of ALL RFS Exceptions](#)

Issuer ID:

Report Period:

Issuer Functional Acknowledgement

File Name: RFS_i_jdoe_201601019225.32

File Size 510579

Issuer ID: 9225

Record Date: 1/1/2016

Date Received: 2/2/2016

Time Received: 12:45 PM

User Account ID: Luser

File Accepted/Rejected: A

Counts In Submitted File

Pool Count: 531
Sensitive Count: 0

Loan Count: 1376
Various Count: 0

End Issuer Functional Acknowledgement



Q & A Session

Overview of RFS Records

- P – Pool Record
- L – Loan Record
- S – Sensitive Loan Record
- V – Various Loan Record

- MBS Guide Appendix VI-19:
www.ginniemae.gov/siteassets/allregs_tpl.aspx?did2=952fa22a-46e6-4f9c-8419-5db28444b9e0

- Provides the detailed specifications for these records.

P – Pool Record

- Turn to page 7 of Appendix VI-19
- This record contains data elements related to the Ginnie Mae pool, one record reports on one pool.
- The “P” record represents the end of report period status of the pool (activity netted to reporting period end).

P – Pool Record

P - Pool Record Field #	Field Name	Remarks	Description
1	Record Type	Constant P - Pool	The letter P will be the first character on each pool record.
2	Pool ID	Must be a valid Ginnie Mae pool.	The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.
3	Adjust FIC	99999999.99 Signed Field	The amount of adjustment, if any, to the pool FIC for the current Reporting Month.
4	Pool FIC	99999999.99	Dollar amount of the Fixed Installment Control for this pool for this reporting period.
5	Servicing Fee	99999999.99	Dollar amount of the Servicing Fee as calculated per the Ginnie Mae MBS Guide. If the Issuer calculates a Servicing Fee value that is negative, report zeroes to RFS.
6	Weighted Average Interest Rate	99.9999	The weighted average interest rate per the Ginnie Mae MBS Guide. Required for Ginnie Mae I Manufactured Housing pools and for all Ginnie Mae II pools.
7	Net Adjust RPB	9999999999.99 Signed Field	Adjustment to principal remitted to security holders. (For construction and serial note pools, this value must be zero.).
8	Deferred GPM Interest	99999999.99	Deferred Interest paid holders (GPM only): For GPM pools only, the dollar amount that is attributed to interest previously deferred and added to the principal of each loan that was paid to security holders in the current reporting month.
9	Serial Note	9999999999.99	Serial Notes principal available for distribution to holders. This field is only used for Serial Note pools.

P – Pool Record

P - Pool Record Field #	Field Name	Remarks	Description
10	Security RPB	999999999.99 The reported security RPB for the reporting period.	The Security remaining unpaid principal dollar amount of this pool as of the end of this reporting period. The Security RPB reported to RFS must be equal to the final RPB monthly report. The final Security RPB is the reported value that RFS releases to the CPTA after 7 PM (Eastern Time) on the 4 th business day.
11	T&I Escrow Balance	99999999.99 Signed Field	The dollar amount of the balance of tax and insurance account applicable to this pool as of the reporting period. Include any funds advanced by the Issuer for individual mortgage deficit escrow.
12	P&I Fund Balance	99999999.99 Signed Field	The dollar amount of the balance in the Principal and Interest account for this pool as of the reporting period.
13	Other Balance	99999999.99 Signed Field	The dollar amount of the balance of other funds.
14	Replacement Reserve Balance	99999999.99	Total dollar amount of all repair and replacement funds applicable to the pool as of the reporting period. Applies to Multifamily only.
15	Construction Loan Principal Balance	99999999.99 Signed Field	The principal portion of the payment collected when construction has not been completed prior to the required commencement of amortization. Applies to Multifamily only.
16	P&I Account Number		The custodial bank account number holding the principal and interest for this pool.
17	P&I Bank ID		The American Bankers Association routing number of the custodial bank where the principal and interest of the pool is held.

P – Pool Record

P - Pool Record Field #	Field Name	Remarks	Description
18	T&I Account Number		The custodial bank account number holding the taxes and insurance for this pool.
19	T&I Bank ID		The American Bankers Association routing number of the custodial bank where the taxes and insurance of the pool is held.
20	Replacement Reserve Account Number		The custodial bank account number holding the repair and replacement fund for this Multifamily pool.
21	Replacement Reserve Bank ID		The American Bankers Association routing number of the custodial bank holding the repair and replacement fund for this Multifamily pool.
22	Construction Loan Principal Account Number		The custodial bank account number holding the principal for this Multifamily pool.
23	Construction Loan Principal Bank ID		The American Bankers Association routing number of the custodial bank holding the principal funds for this Multifamily pool.
24	Filler		Reserved for future use.
25	Filler		Reserved for future use.

SF Pool Activity Screen

Pool Accounting - Single Family

1.0 Home **Pool** Loan Quarterly Verification User Guide

Pool List Pool Activity

Issuer ID: 9225 Pool ID: Report Period: 09/2015 GO

Issuer ID: Pool ID: Type:

Opening FIC: 0 [View 11710A](#)

Liquidations-In-Full FIC: 0 Opening Security RPB: 0

Adjustment to FIC: 0

Closing FIC: 0 Scheduled Principal: 0

Security Int. Rate: Curtailments: 0

Install Interest: Liquidations: 0

Pool Mortgage Rate: 0.0000 RPB Adjustment: 0

Service Fee: 0 Total Principal: 0

Int. Due Security Holder:

	Reported	Calculated
Cash Due Security Holder:		
Closing Security RPB:		0
Released Security RPB:		
T & I Balance:	0	
P & I Balance:	0	
Other Balance:	0	
	Guaranty Fee:	

 Custodial Bank Information

“Boxed” fields indicate data is reported on the Pool record.

The full Pool Record layout may be found in Appendix VI-19 of the Guide.

SF Pool Activity Screen

Custodial Bank Information			
Principal Account#:	<input type="text"/>	Principal Bank ABA#:	<input type="text"/>
Escrow Account#:	<input type="text"/>	Escrow Bank ABA#:	<input type="text"/>

Important Calculations Performed by RFS

Pool Record – the below fields are not “boxed”

Fields “calculated” per data on Pool Record and Master File

- Opening Security RPB
- Scheduled Principal
- Interest Due Security Holder
- Cash Due Security Holder
- “Calculated” Closing Security Balance
- Guaranty Fee
- Liquidations in Full FIC, Curtailments and Liquidations are from loan level data

Pool Record Exception Example

Appendix VI-19 Instructions

Page 8 of appendix

Pool Record Field Instructions

1. Record Type: The letter P will be the first character on each pool record.

2. Pool ID: The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.

Exception Messages

- E-RFS100 Pool ID must be specified.
- E-RFS102 Pool ID must be 6 characters.
- E-RFS103 Pool ID not found for this Issuer number.
- E-RFS104 Pool ID is associated with another Issuer.
- E-RFS105 Pool ID is on file but has not been issued yet.
- E-RFS106 Pool ID has been terminated.
- E-RFS107 Pool ID previously reported as paid-off.
- E-RFS110 Pool ID activity for this period belongs to another Issuer.
- *E-RFS111 Pool ID no activity reported this period.*

3. Adjust FIC: A signed field. The amount of an adjustment, if any, to the pool FIC for the current Reporting Month.

Exception Messages

- H-POOL050 FIC Adjustment should be specified when interest rate changed during the reporting period.
- E-POOL051 FIC Adjustment must be numeric.
- E-POOL052 FIC Adjustment must include a decimal point.
- E-POOL053 FIC Adjustment must include a sign in first position.
- *H-POOL054 FIC Adjustment should equal the difference between the opening and closing Fixed Installment Constant (FIC) for the pool minus the FIC for loans liquidated during the reporting period.*

Pool Record Exception Example

Home My Profile **RFS**

Pool Accounting - Single Family

1.0 Home **Pool** Loan User Guide

Pool List Pool Activity

ABC Mortgage

Issuer ID: 9225 Pool ID: AN5064 Report Period: 05/2015 GO

Exceptions					
Severity	Alert ID	Field Name	Field Value	Alert Text	Expected Value
E	RFS111	Pool Id	AN5064	no activity reported this period or the record was rejected.	

Issuer ID: 9225 Pool ID: AN5064 Type: SF CD M [View 11710A](#)

Opening FIC: 990.79

Liquidations-In-Full FIC: 0.00

Adjustment to FIC: 0.00

Closing FIC: 990.79

Security Int. Rate: 2.5000

Install Interest: 0.00

Pool Mortgage Rate: 3.0000

Service Fee: 0.00

Int. Due Security Holder: 486.22

Cash Due Security Holder: 893.55

T & I Balance: 0.00

P & I Balance: 0.00

Other Balance: 0.00

Opening Security RPB: 233384.00

Scheduled Principal: 407.33

Curtailments: 0.00

Liquidations: 0.00

RPB Adjustment: 0.00

Total Principal: 407.33

	Reported	Calculated
Closing Security RPB:	0.00	232976.67
Released Security RPB:		

Guaranty Fee: 0.12

Custodial Bank Information

L – Loan Record

- **Turn to page 12 of Appendix VI-19**
- This loan level record contains data elements related to the active loans associated with the pool records (one record for each loan).
- The “L” record represents the end of report period status of the loan (activity netted to reporting period end).
- Loan(s) liquidating from the pool are reported on loan record.

L – Loan Record

L – Loan Record Field #	Field Name	Remarks	Description
1	Record Type	Constant L – Loan	The letter L will be the first character on each loan record.
2	Unique Loan ID		A number assigned by Ginnie Mae, which uniquely identifies this loan. See the appendix to this document, which provides additional Unique Loan ID information.
3	Pool ID	Must be a valid Ginnie Mae pool.	The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.
4	Loan Type	FHA, FH1, FMF, RHS, RMF, PIH, VAG, VAV	A code, which denotes the government agency, associated with this loan.
5	Case Number		The Case Number to be reported per Ginnie Mae APM 02-17 (e.g., FHA, RHS, PIH, or VA). It must be the same Case Number that was reported (on the Schedule of Pooled Mortgages) to GinnieNET at the time of pool origination. All Case Numbers must contain 15 character positions.
6	Issuer Loan ID		The number assigned by the Issuer to uniquely identify the loan to their internal system.
7	First Payment Date	MMDDYYYY	The date in which the first monthly installment payment was due in accordance with the mortgage/note. For modified loans, report the first payment date of the re-amortized loan; the same date reported at pooling.
8	Loan Maturity Date	MMDDYYYY	The maturity date of this loan in accordance with mortgage/note. For modified loans, report the maturity date of the re-amortized loan; the same date reported at pooling.

L – Loan Record

L – Loan Record Field #	Field Name	Remarks	Description
9	Loan Interest Rate	99.9999	The interest rate of the loan. For modified loans, report the loan interest rate of the re-amortized loan; the same rate reported at pooling.
10	Loan OPB	9999999999.99	Original Principal Balance, the dollar amount of the original loan principal balance as stated on the mortgage note. For modified loans, report the original OPB of the loan per the “original” note; not the modified OPB.
11	Loan FIC	99999999.99	The current fixed installment constant of principal and interest payments for this loan. For modified loans, report the monthly FIC (principal and interest) of the re-amortized loan; the same value reported at pooling.
12	Last Installment Paid Date	MMDDYYYY	The loan amortization schedule date of the last installment payment received. If the borrower has not made any payment to the loan and if there is no Last Installment Paid Date, do not report a value in this field (report blank in this field).
13	In Foreclosure Flag	N or Y (default N)	A flag that indicates whether or not this loan is in foreclosure.
14	Delinquent Interest	99999999.99	The total interest portions of delinquent installments due for this loan. This is the interest portion of unpaid installments that are delinquent (or in foreclosure) as of the end of the reporting period.
15	Delinquent Principal	9999999999.99	The total principal portions of delinquent installments due for this loan. This is the principal portion of unpaid installments that are delinquent (or in foreclosure) as of the end of the reporting period.

L – Loan Record

L – Loan Record Field #	Field Name	Remarks	Description
16	Prepaid Interest	99999999.99	The total interest portions of prepaid installments collected for this loan. Report interest portion of monthly installments that have been collected where the due dates of the installments are later than the current reporting month.
17	Prepaid Principal	9999999999.9 9	The total principal portions of prepaid installments collected for this loan. Report the principal portion of monthly installments that have been collected where the due dates of the installments are later than the current reporting month.
18	Install Interest	99999999.99	The amount of all installment interest collected for this loan this reporting period. This includes the scheduled payment due this month; delinquent installments collected, as well as prepaid installments. Report all monthly installments of interest collected (actually received) on pooled loans during the reporting month.
19	Install Principal	9999999999.9 9	The amount of all installment principal collected for this loan this reporting period. This includes the scheduled payment due this month; delinquent installments collected, as well as prepaid installments. Enter all monthly installments of principal collected (actually received) on pooled loans during the reporting month. Do not include curtailments.
20	Curtailment	9999999999.9 9	The dollar amount of non-scheduled additional principal collected for this loan this reporting period. Report principal amounts credited to the mortgage loan this reporting period that is “in addition” to monthly installments. Do not report liquidation-in-full in this field.
21	Adjust Interest	99999999.99 Signed Field	A signed field. Dollar amount of adjustment to the loan interest collected. Reasons for adjustments may include: 1) Curtailment interest adjustment, 2) Reversal of installment payment because the check bounced, 3) Corrections to mistakes made in prior reporting.

L – Loan Record

L – Loan Record Field #	Field Name	Remarks	Description
22	Net Adjust UPB	9999999999.99 Signed Field	A signed field. Adjustments to the loan principal balance: The dollar amount of adjustment to the unpaid principal balance of the loan. Reasons for adjustments may include: 1) Construction Draws, 2) New loan substituted for a liquidated loan 3) Reversal of an installment payment because the check bounced, 4) Corrections to mistakes made in prior reporting.
23	Loan UPB	9999999999.99 Signed Field	A signed field. The UPB of the loan this reporting period, as of the close of the Issuer's reporting cutoff for the reporting period. The value reported should not include amounts for unsecuritized construction loan draws. For loans being liquidated, report the amount of the principal balance remaining on the loan after application of the last installment received from the mortgagor prior to the liquidation.
24	Removal Date	MMDDYYYY	For loan liquidation, the date in which the loan was removed from the Ginnie Mae pool. Format MMDDYYYY. Liquidation is any transaction that reduces the unpaid principal balance of a loan to zero in the reporting period.
25	Removal Reason	1, 2, 3, 4, 5, 6	A code that denotes the reason why the loan was removed from the Ginnie Mae pool.
26	Liquidation Interest Due	99999999.99	The dollar amount of the interest, due the pool.
27	Liquidation Principal Remitted	9999999999.9 9	The sum of each of the installment principal amounts remitted.
28	Liquidation Principal Balance	9999999999.99 Signed Field	A signed field. The remaining principal balance of the loan at liquidation.
29	Loan T&I Balance	99999999.99 Signed Field	A signed field. The balance of taxes and insurance funds in escrow or impound account, for the loan, as of the Issuers reporting cutoff date. This field applies to Single Family loans only and is not required for Multifamily loans.

SF Loan Activity Screen

Pool Accounting - Single Family

1.0 Home Pool **Loan** Quarterly Verification User Guide

Loan List Pool List Edit Loan Liquidate Loan

Issuer ID: 9225 Unique Loan ID: Report Period: 09/2015 GO

Issuer ID: 9225 Pool ID: [View Pool Activity](#) Pool Type: Unique Loan ID: [View Loan Master](#) Loan Type:

Case #: Issuer Loan ID: Security Int. Rate: 0
 OPB: 0 Loan Int. Rate: 0
 FIC: 0 First Payment: mm/dd/yyyy
 Borrower: Click (+) for Additional Borrowers Maturity: mm/dd/yyyy
 Address: SSN:
 City: Orig. UPB: 0
 State: Zip: Active:

Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: N		Delinquent: 0	0
Record Date: mm/yyyy		Prepaid: 0	0
Prior Payment Date: mm/dd/yyyy		Opening UPB:	0
Last Installment Date: mm/dd/yyyy		Installment: 0	0
		Curtailment:	0
		Adjustments: 0	
Loan T&I Balance:		Net Adjust UPB:	0
		Closing UPB:	0

Loan Various Data Fields

SAVE

The full Loan Record layout may be found in Appendix VI-19 of the Guide.

Loan Record Exception Example

Appendix VI-19 Instructions

Page 13 of appendix

Loan Record Field Instructions

1. Record Type: The letter L will be the first character on each loan record.

2. Unique Loan ID: A number assigned by Ginnie Mae, which uniquely identifies this loan.

Exception Messages

- E-RFS150 Ginnie Mae Unique Loan ID must be specified.
- E-RFS151 Ginnie Mae Unique Loan ID must be numeric.
- E-RFS152 Ginnie Mae Unique Loan ID could not be found.
- E-RFS153 Ginnie Mae Unique Loan ID is assigned to another Issuer and a different pool.
- E-RFS154 Ginnie Mae Unique Loan ID is assigned to another Issuer.
- E-RFS155 Ginnie Mae Unique Loan ID belongs to another pool.
- E-RFS156 Ginnie Mae Unique Loan ID must not be reported for a previously liquidated loan.
- C-RFS204 Ginnie Mae Unique Loan ID no activity is reported this period.

3. Pool ID: The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.

Exception Messages

- E-RFS100 Pool ID must be specified.
- E-RFS102 Pool ID must be 6 characters.
- E-RFS103 Pool ID not found for this Issuer number.]

SF Loan Activity Screen

Home My Profile **RFS**

Pool Accounting - Single Family

1.0 Home Pool **Loan** User Guide

Loan List Pool List Edit Loan Liquidate Loan

ABC Mortgage

Issuer ID: 9225 Unique Loan ID: 214704497 Report Period: 05/2015

Exceptions					
Severity	Alert ID	Field Name	Field Value	Alert Text	Expected Value
C	RFS204	Reporting Period		for this pool was not received by Ginnie Mae or the record was rejected.	01-MAY-15

Issuer ID: 9225 Pool ID: AN5067 [View Pool Activity](#) Pool Type: SF CD M Unique Loan ID: 214704497 [View Loan Master](#) Loan Type: FHA

Case #: Issuer Loan ID: 213559 OPB: 64145.26 FIC: 320.27 Borrower: Address: City: State: Security Int. Rate: 4.0000 Loan Int. Rate: 4.3750 First Payment: 12/01/2014 Maturity: 11/01/2044 SSN: Orig.UPB: 63621.82 Active: Y

Borrower Activity During Reporting Period		
	Interest	Principal
In Foreclosure: N	Delinquent: 0	0
Record Date: 05/2015	Prepaid: 0	0
Prior Payment Date: mm/dd/yyyy	Opening UPB: 63621.82	
Last Installment Date: mm/dd/yyyy	Installment: 0	0
	Curtailment: 0	0
	Adjustments: 0	
Loan T&I Balance:	Net Adjust UPB: 0	0
	Closing UPB: 0	0

S – Sensitive Loan Record

- **Turn to page 20 of Appendix VI-19**
- This loan level record contains “static” information and personally identifiable information (PII). It is only reported if there is a change to incorrect or incomplete data.

S – Sensitive Loan Record

S – Sensitive Record Field #	Field Name	Remarks	Description
1	Record Type	Constant S – Sensitive	The letter S will be the first character on each sensitive loan record.
2	Unique Loan ID		A number assigned via GinnieNET that uniquely identifies this Ginnie Mae loan. See the appendix to this document, which provides additional Unique Loan ID information.
3	Loan Street	Property address	The street address of the property that is mortgaged under this loan.
4	Loan City	Property city	The name of the city in which the property associated with this mortgage is located.
5	Loan State	Property state	The U.S. Postal Service code for the state in which the property is located.
6	Loan Zip	Property zip code	The U.S. Postal Service ZIP code of the property.
7	SSN 1		Social Security Number or Tax ID for the loan.
8	First Name 1		The First name of the borrower of this loan.
9	Last Name 1		Last name of the borrower of this loan. If the loan is a Multifamily loan, enter the name of the organization.
10	SSN 2		Social Security Number of a second borrower of the mortgage loan.

S – Sensitive Loan Record

S – Sensitive Record Field #	Field Name	Remarks	Description
11	First Name 2		The First name of the second borrower of this loan.
12	Last Name 2		Last name of the second borrower of this loan.
13	SSN 3		Social Security Number of the third borrower for the mortgage loan.
14	First Name 3		The First name of the third borrower of this loan.
15	Last Name 3		Last name of the third borrower of this loan.
16	SSN 4		Social Security Number of the fourth borrower for the mortgage loan.
17	First Name 4		The First name of the fourth borrower of this loan.
18	Last Name 4		Last name of the fourth borrower of this loan.
19	SSN 5		Social Security Number of the fifth borrower for the mortgage loan.
20	First Name 5		The First name of the fifth borrower of this loan.
21	Last Name 5		Last name of the fifth borrower of this loan.

V – Various Loan Record

- **Turn to page 23 of Appendix VI-19**
- This loan record contains various other “static” information related to the loan. It is only reported if there is a change to the data that was initially submitted on form HUD 11706 Schedule of Pooled Mortgages.
- Many various data items are subject to an edit and suspense process. Issuers will be contacted to confirm the changes.

V – Various Loan Record

V – Various Record Field #	Field Name	Remarks	Description
1	Record Type	Constant V – Various	The letter V will be the first character on each record to update various other loan data. This field cannot be corrected to a blank value.
2	Unique Loan ID		A number assigned via <i>GinnieNET</i> that uniquely identifies this Ginnie Mae loan. This field cannot be deleted from a previously-reported value.
3	Living Units *	1, 2, 3, 4	The number of living units in the property; the same codes used by FHA and VA to indicate one living unit, two, etc.. Valid values are: 1, 2, 3, and 4. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
4	Loan Purpose *	1, 2, 3, 4	A code that denotes the purpose of the loan. Valid values are: 1 - Regular, 2 - Refinance, 3 – Loan Modification (HAMP), and 4 – Loan Modification (non-HAMP). This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be corrected to a blank value.
5	Loan to Value *	999.99	The ratio (expressed as a percent) of the Original Principal Balance, including any financed mortgage insurance premium, to either; (i) in the case of a purchase money loan, the lower of the property’s sale price or appraised value at origination; or (ii) in the case of a refinance loan (non-streamline), the appraised value at the time of refinancing. In the case of a streamlined refinance, a value of zero may be entered. RD loans may use the appraised value when calculating the LTV. If reporting for Multifamily, report the standard loan-to-value of the mortgage. This is a controlled field on the Various Loan Record.
6	Filler		Reserved for future use.
7	Debt Service Ratio	99.9999	The debt service ratio can be blank. This field applies to Multifamily pools only.
8	Credit Score *		Numeric credit score resulting from credit evaluation model. This field applies to Single Family loans only and is not applicable to Multifamily loans. This is a controlled field on the Various Loan Record.

V – Various Loan Record

V – Various Record Field #	Field Name	Remarks	Description
9	Loan Buydown Code	1 or 2	A code indicating whether the loan has a buydown feature. Valid values are: 1 – Buydown Loan, 2 – Not a Buydown Loan. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
10	MIN		A code that identifies this loan in the Mortgage Electronic Registration System (MERS). This field applies to both Single Family and Multifamily loans.
11	MERS Original Mortgagee	N or Y	A flag that indicates whether this loan defines MERS (Mortgage Electronic Registration System) as the Original Mortgagee. This field applies to both Single Family and Multifamily loans.
12	GEM Percent Increase	99.9999	Growing Equity loans Mortgage Percentage Increase is the predetermined rate at which monthly payments increase annually for loans in Pool type GD - Growing Equity Mortgages for a number of years acceptable to FHA or VA. This field applies to Single Family loans only.
13	Down Payment Assistance Flag *	1 or 2	flag that indicates whether the borrower received gift funds for the down payment. Valid values are: 1 – Borrower Received Gift Funds for Down Payment, 2 – No Gift Assistance. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
14	Combined LTV Ratio Percent *	999.99	The ratio (expressed as a percent) of the Original Principal Balance including any financed mortgage insurance premium plus all subordinate mortgages to either; (i) in the case of a purchase money loan, the lower of the property's sale price or appraised value at origination, or (ii) in the case of a refinance loan (non-streamline), the appraised value at the time of refinancing. In the case of a streamlined refinance, a value of zero may be entered. RD loans may use the appraised value when calculating the CLTV. If there is no second lien, report the LTV. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record.

V – Various Loan Record

V – Various Record Field #	Field Name	Remarks	Description
15	Total Debt Expense Ratio Percent *	999.99	The ratio of all debts of the borrower(s) to the borrower’s qualifying income as defined by the mortgage insurer or guarantor. Also known as: Back End Ratio. If this is not required by the insuring agency then enter “000.00” This field applies to Single Family loans only. This is a controlled field on the Various Loan Record.
16	Refinance Type *	1, 2, 3, 4	Identifies the type of refinance. Valid values are: 1 – Not Streamlined, Not Cash Out, 2 – Cash Out, and 3 –Streamlined. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be “2”.
17	Pre-Modification First Installment Due Date	YYYYMMDD	The original first scheduled installment due prior to the modification (First Payment Due Date prior to modification taking place). This field applies to Single Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be “3” or “4”.
18	Pre-Modification Original Principle Balance (OPB) Amount	99999999.99	The Original Principal Balance (OPB) of the modified loan prior to the modification taking place -- the unmodified Original Principal Balance of the loan per the original note. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be “3” or “4”.
19	Pre-Modification Interest Rate Percent	99.999	The original interest rate of the modified loan prior to the modification taking place -- the interest rate per the unmodified original note. For ARM loans the unmodified original interest rate per the original note without any interest rate adjustments. This field applies to Single Family loans only. If this field is reported, Loan Purpose must be “3” or “4”.
20	Pre-Modification Loan Maturity Date	YYYYMMDD	The original loan maturity date of the modified loan prior to modification taking place -- the maturity date of the loan per the unmodified original note. This field applies to Single Family loans only. If this field is reported, Loan Purpose must be “3” or “4”.

V – Various Loan Record

V – Various Record Field #	Field Name	Remarks	Description
21	First-Time Homebuyer Indicator	N or Y, *, Blank	A flag that indicates whether the borrower qualifies as a first time homebuyer. This field applies to Single Family loans only and applies only to purchase loans (ie. Loan Purpose = “1”). This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record.
22	Third-Party Origination Type	1, 2, 3, Blank	Identifies the type of third party that originated the loan. Valid values are: 1 – Broker, 2 – Correspondent, and 3 –Retail. This field applies to Single Family loans only. This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
23	Upfront MIP Rate	99.999 , *, Blank	The upfront mortgage insurance premium percentage rate that institutions charge to insure FHA loans. This field applies to FHA Single Family loans only. This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value when the Loan Type is FHA.
24	Annual MIP Rate	99.999 , *, Blank	The annual mortgage insurance premium percentage rate that institutions charge to insure FHA loans. This field applies to FHA Single Family loans only. This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value when the Loan Type is FHA.
25	Loan Origination Date	YYYYMMDD	The origination date of the mortgage. This field applies to Single-Family loans only and is a controlled field on the Various Record. VARY623 is only applicable to loans in ARM pools. VARY624 is only applicable to loans originated in January 2015 and thereafter.

Process Flow – Monthly Various Suspense Process

- “Various” Data is initially entered into Ginnie Mae systems on GinnieNET at Pool Delivery.
- RFS is updated with the data from GinnieNET Pool Delivery (Pool detail and loan detail).
- Issuers use RFS Various input to correct/change data, on an exception basis; as needed basis.
- RFS “Suspends” Various Records and Issuer is notified on RFS E-Notification. RFS Operations contacts the Issuer.
- Issuer provides instructions to RFS Operations about applying the changes/corrections.



Q & A Session

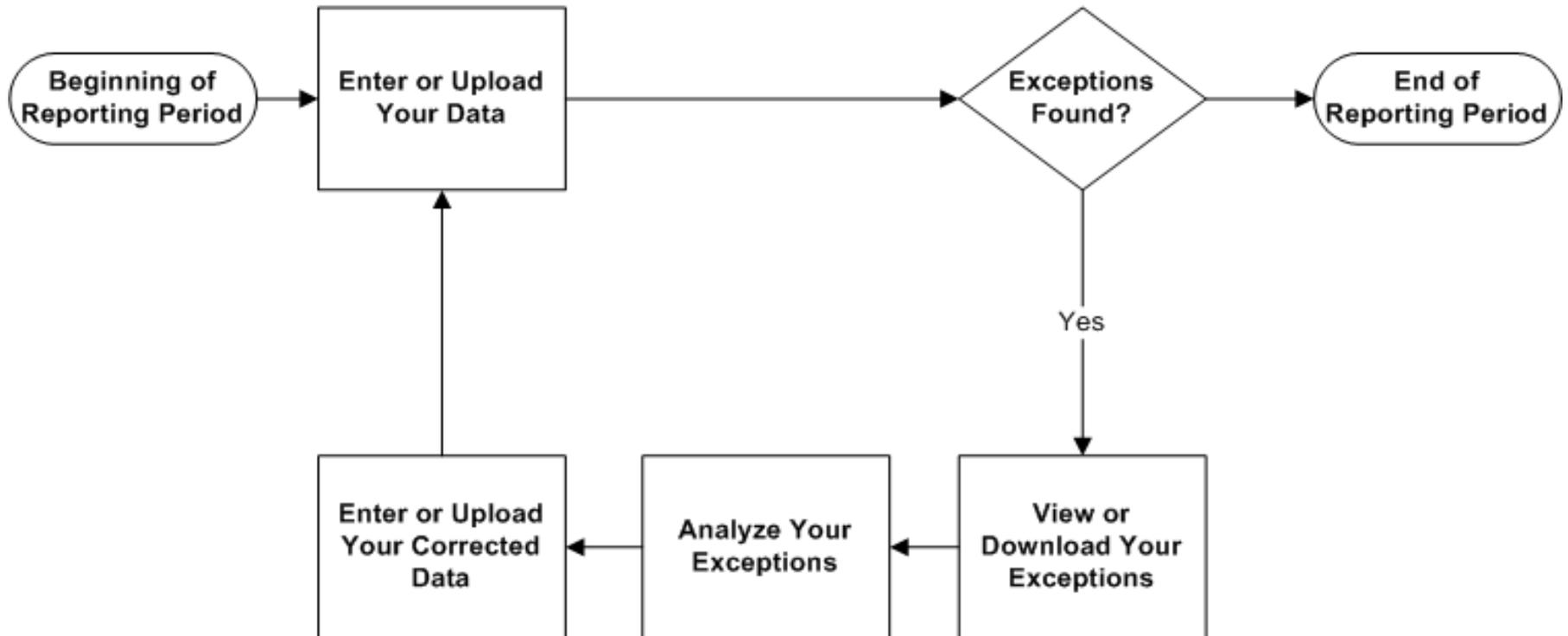


Ginnie Mae RFS Issuer Training

Overview of Reporting Workflow

The Big Picture

Monthly Reporting Workflow Under RFS



Single Family Workflow Online Entry Loan Level Data

Home My Profile RFS File Upload IPMS

Welcome To Ginn Exception Feedback

Pool Accounting - Single Family

Welcome Mr. John Pool Accounting - Multifamily

Organization: Matching and Suspense (MAS)

Issuer ABC Servicemembers Civil Relief Act (SCRA)

Issuer(s): e-Notification (eN)

o 9225 Issuer Feedback

HMBS Reporting and Administration (HRA)

Widely Held Fixed Investment Trust (WHFIT)

Issuer Operational Performance Profile (IOPP)

Welcome To Ginnie Mae Enter

prise Portal will not be available from Saturday F
s, please call 1-800-234-4662, option #1.

ship Services
ty Administrator

8 East

Portal Help Desk at (800) 234-4662, Option 1 for

o Upload Monthly Investor Reporting Files

Single Family Workflow Online Entry Loan Level Data

Pool Accounting - Single Family

1.0 Home Pool **Loan** Quarterly Verification User Guide

Loan List Pool List Edit Loan Liquidate Loan

Issuer ID: 9225 Unique Loan ID: Report Period: 08/2015 GO

Issuer ID: 9225 Pool ID: [View Pool Activity](#) Pool Type: Unique Loan ID: [View Loan Master](#) Loan Type:

Case #: Issuer Loan ID: OPB: 0 FIC: 0 Borrower: Click for Additional Borrowers Address: City: State: Zip:

Security Int. Rate: 0 Loan Int. Rate: 0 First Payment: mm/dd/yyyy Maturity: mm/dd/yyyy SSN: Orig. UPB: 0 Active:

Borrower Activity During Reporting Period

In Foreclosure: <input type="text" value="N"/>	Delinquent: <input type="text" value="0"/>	Principal: <input type="text" value="0"/>
Record Date: mm/yyyy	Prepaid: <input type="text" value="0"/>	<input type="text" value="0"/>
Prior Payment Date: mm/dd/yyyy	Opening UPB: <input type="text" value="0"/>	<input type="text" value="0"/>
Last Installment Date: mm/dd/yyyy	Installment: <input type="text" value="0"/>	<input type="text" value="0"/>
	Curtailment: <input type="text" value="0"/>	<input type="text" value="0"/>
	Adjustments: <input type="text" value="0"/>	<input type="text" value="0"/>
Loan T&I Balance: <input type="text"/>	Net Adjust UPB: <input type="text" value="0"/>	<input type="text" value="0"/>
	Closing UPB: <input type="text" value="0"/>	<input type="text" value="0"/>

Single Family Workflow Online Entry Loan Level Data

Pool Accounting - Single Family

1.0

Home | Pool | **Loan** | Quarterly Verification | User Guide

Loan List | Pool List | Edit Loan | Liquidate Loan

Issuer ID: 9225 | Pool ID: | Unique Loan ID: | Report Period: 09/2015 | GO

Message from webpage

 Please enter a Pool ID to see the loan list

OK

Single Family Workflow Online Entry Loan Level Data

Pool Accounting - Single Family

1.0

Home Pool **Loan** Quarterly Verification User Guide

Loan List Pool List Edit Loan Liquidate Loan

Issuer ID: 9225 Pool ID: 123456 Unique Loan ID: Report Period: 09/2015 GO

Unique Loan ID Ranges: 123456789 -

Page 1

Unique Loan ID	Issuer Loan Id	Loan Status
123456789	01	Not Reported
123456790	02	Not Reported
123456791	03	Not Reported

Page 1

Single Family Workflow Online Entry Loan Level Data

Turn to page 12 Appendix VI-19

Pool Accounting - Single Family

1.0 Home Pool **Loan** Quarterly Verification User Guide
 Loan List Pool List Edit Loan Liquidate Loan

ABC Mortgage

Issuer ID: 9225 Unique Loan ID: 123456789 Report Period: 09/2015 GO

Issuer ID: 9225 Pool ID: 123456 Pool Type: SF CD M Unique Loan ID: 123456789 Loan Type: FHA
[View Pool Activity](#) [View Loan Master](#)

Case #: 004114750460703 Security Int. Rate: 4.5000
 Issuer Loan ID: 226548537 Loan Int. Rate: 4.8750
 OPB: 63625.00 First Payment: 08/01/2015
 FIC: 336.71 Maturity: 10/01/2040
 Borrower: John Doe Click for Additional Borrowers SSN: XXXXX1239
 Address: 123 Street Orig UPB: 58392.73
 City: Anytown Active: Y
 State: OH Zip: 12345

Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure:	N	Delinquent: 0.00	0.00
Record Date:	09/2015	Prepaid: 0.00	0.00
Prior Payment Date:	08/01/2015	Opening UPB:	+58392.73
Last Installment Date:	mm/dd/yyyy	Installment: 0.00	0.00
		Curtailment:	0.00
		Adjustments: 0.00	
Loan T&I Balance:		Net Adjust UPB:	+0.00
		Closing UPB:	0.00

Loan Various Data Fields

SAVE

To report 9/2015 activity, which fields should be reported?

Single Family Workflow Online Entry Loan Level Data

Loan Various Data Fields

Living Units: <input type="text" value="1"/>	Loan to Value: <input type="text" value="80.24"/>	Loan Purpose: <input type="text" value="1 Regular"/>
Credit Score: <input type="text" value="644"/>	MOM: <input type="text"/>	GEM % Increase: <input type="text" value="00.0000"/>
MIN ID: <input type="text"/>	Combined LTV Ratio %: <input type="text" value="99.24"/>	Loan Buydown Code: <input type="text" value="2 Not a Buydown Code"/>
Down Payment Assistance Flag: <input type="text" value="2 No Gift Assistance"/>	Pre-Mod 1st Installment Due Date: <input type="text"/>	Total Debt Expense Ratio %: <input type="text" value="41.96"/>
Refinance Type: <input type="text"/>	Pre-Mod Loan Maturity Date: <input type="text"/>	Pre-Mod OPB Amount: <input type="text"/>
Upfront MIP Rate: <input type="text" value="0.000"/>	1st Time Homebuyer Ind.: <input type="text"/>	Pre-Mod Int. Rate %: <input type="text"/>
Annual MIP Rate: <input type="text" value="0.000"/>	3rd Party Origination Type: <input type="text"/>	
Loan Origination Date: <input type="text"/>		

Report Liquidated Loan (As Needed)

Turn to page 12 Appendix VI-19

Pool Accounting - Single Family

1.0 Home Pool **Loan** Quarterly Verification User Guide

Loan List Pool List Edit Loan **Liquidate Loan**

Issuer ID

9225

Unique Loan ID

123456789

Report Period

09/2015

GO

Issuer ID: 9225

Pool ID: 123456

Pool Type: SF CD M

Unique Loan ID: 123456789

Loan Type: FHA

Case #: 004114750460703

Security Int. Rate: 4.5000

Issuer Loan ID: 226548537

Loan Int. Rate: 4.8750

OPB: 63625.00

First Payment: 11/01/2010

FIC: 336.71

Maturity: 10/01/2040

Orig.UPB: 58392.73

Active: Y

Liquidation Activity During Reporting Period

Record Date: 09/2015

Opening UPB:

+58263.87

Prior Payment Date: 09/01/2015

Liquidation: 236.70

100.01

Last Installment Date: 09/01/2015

Liquidation Balance:

58163.86

Removal Reason: Mortgagor Payoff

Removal Date: 09/10/2015

SAVE

CANCEL LIQUIDATION

Example of Liquidation

Why is the 10/01/2015 payment reported on the form?

Liquation Record

Issuer ID: 9225	Reporting Month: 9/2015	Pool #: 123456	P&I: 336.71
Case #: 004114750460703	Date Removed: 09/10/2015	Loan Type: FHA	Interest Rate: 4.875
Payment Due Date	Interest Due	Principal Remitted	Balance
9/1/2015			58,263.87
10/1/2015	236.7	100.01	58,163.86
	Total Interest Due	Total Principal Remitted	Liquidation Balance
	236.7	100.01	58,163.86

Reason Codes:	<input checked="" type="checkbox"/> 1. Mortgagor Payoff	<input type="checkbox"/> 2. Repurchase	<input type="checkbox"/> 3 Foreclosure w/claim pmt
	<input type="checkbox"/> 4. Loss Mitigation	<input type="checkbox"/> 5. Substitution	<input type="checkbox"/> 6. Other

First Month Reporting - Loan Activity

- Three General Scenarios
 - New Loan, First Installment Paid As of Pool Issue Date
 - New Loan, First Scheduled Installment One Month After Pool Issue Date
 - Seasoned Loan, Last Installment Paid As of Pool Issue Date

Loan Values Reported on form HUD 11706 Schedule of Pooled Mortgages

First Scheduled Installment paid as of Pool Issue Date of May 2013

Originations Query

Unique Loan ID

Pool #: 12345

Issuer ID: 9225

Disclosure Seq Num:

Interest Rate: 3.5000

Mortgage Margin: 0

Loan To Value: 10.54

Unique Loan ID: 123456789

Issuer Loan ID: 159159

Census Tract:

Maturity Date: 4/1/2043

MH

Type:

Unscheduled Prin: \$0.00

Case #: :xxxxxxxxxx

Loan Type: VAG

Pool Type: SF

First Payment Date: 5/1/2013

Loan Term:

OPB: \$189,009.0

UPB: \$188,711.5

P & I: \$848.73

MIN: 1000157000

MOM: Y

GMP % Increase: 0

Reported Borrower Activity

First Scheduled Installment paid as of Pool Issue Date of May 2013

Pool Accounting - Single Family

0.1.0

Loan Disc Pool Disc Edit Loan Liquidate Loan

Issuer ID: 9225 Unique Loan ID: 2456456749 Report Period: 05/2013 GO

Issuer ID: 9225 Pool ID: 159159 Pool Type: SF CD X Unique Loan ID: 210874883 View Loan Master Loan Type: VAG

Case #: xxxxxxxxxxxxxxxx Security Int. Rate: 3.0000
 Issuer Loan ID: 245503893 Loan Int. Rate: 3.5000
 OPB: 189009.00 2456456749 First Payment: 05/01/2013
 FIC: 848.73 Maturity: 04/01/2043
 Borrower: SSN: XXXXX5755
 Address: Orig.UPB: 188711.54
 City: Active: Y
 State:

Borrower Activity During Reporting Period

In Foreclosure: N	Interest	Principal
Record Date: 05/2013	Delinquent: 0.00	0.00
Prior Payment Date: mm/dd/yyyy	Prepaid: 0.00	0.00
Last Installment Date: 05/01/2013	Opening UPB:	+188711.54
	Installment: 0.00	0.00
	Curtailment:	0.00
	Adjustments: +0.00	
Loan T&I Balance: +3157.95	Net Adjust UPB:	
	Closing UPB:	+188711.54

Loan Various Data Fields

Loan Values Reported on form HUD 11706 Schedule of Pooled Mortgages

First Scheduled Installment one month after Pool Issue Date of May 2013

Originations Query

Unique Loan ID: 123456789

Pool #: AB9972

Issuer ID: 9225

Disclosure Seq Num:

Interest Rate: 3.5000

Mortgage Margin: 0

Loan To Value: 10.54

Unique Loan ID: 123456789

Issuer Loan ID: 354354

Census Tract:

Maturity Date: 5/1/2043

MH

Type:

Unscheduled Prin: \$0.00

Case #: xxxxxxxxxxxx

Loan Type: FHA

First Payment Date: 6/1/2013

Pool Type: SF

Loan Term:

OPB: \$212,436.0

MIN: 1000157000

UPB: \$212,436.0

MOM: Y

P & I: \$848.73

GMP % Increase: 0

Reported Borrower Activity

First Scheduled Installment one month after Pool Issue Date of May 2013

Pool Accounting - Single Family

0.1.0

Loan Dist Pool Dist Edit Loan Liquidate Loan

Issuer ABC

Issuer ID

1234

Unique Loan ID

22222222

Report Period

05/2013 GO

Issuer ID: 1234

Pool ID: 123456
[View Pool Activity](#)

Pool Type: SF CD X

Unique Loan ID: 22222222
[View Loan Master](#)

Loan Type: FHA

Case #: xxxxxxxxxxxxxxxxx

Issuer Loan ID: 345345

OPB: 212436.00

FIC: 953.93

Borrower:

Address:

City:

State:

Security Int. Rate: 3.0000

Loan Int. Rate: 3.5000

First Payment: 06/01/2013

Maturity: 05/01/2043

Orig UPB: 212436.00

Active: Y

Borrower Activity During Reporting Period

In Foreclosure: N

Record Date: 05/2013

Prior Payment Date: mm/dd/yyyy

Last Installment Date: 06/01/2013

Loan T&I Balance: +1830.50

Interest

Delinquent: 0.00

Prepaid: 619.61

Opening UPB:

Installment: 619.61

Curtailment:

Adjustments: +0.00

Net Adjust UPB:

Closing UPB:

Principal

0.00

334.32

+212436.00

334.32

0.00

+0.00

+0.00

+212101.68

Loan Various Data Fields

Loan Values Reported on form HUD 11706 Schedule of Pooled Mortgages

Seasoned Loan – Last Installment Paid as of Pool Issue Date of Sept. 2015

Originations Query

Unique Loan ID

Pool #: AA1234 <input type="button" value="View Pool"/>	Unique Loan ID: 201789456	Case #: xxxxxxxxxxxxxxxx	Loan Type: VAG
Issuer ID: 9225	Issuer Loan ID: 252099682	First Payment Date: 7/1/2015	Pool Type: SF
Disclosure Seq Num: 1504517019	Census Tract: 13051002200	Loan Term: 360	MIN: 100015700091002515
Interest Rate: 3.5000	Maturity Date: 6/1/2045	OPB: \$111,650.00	MOM: Y
je Margin: 0	MH	UPB: \$111,121.32	GMP % 0
Loan To Value: 101.5	Type:	P & I: \$501.36	Increase:
	Unscheduled Prin: \$0.00		

Reported Borrower Activity

Seasoned Loan – Last Installment Paid as of Pool Issue Date of Sept. 2015

Pool Accounting - Single Family

1.0 Home Pool **Loan** Quarterly Verification User Guide
 Loan List Pool List Edit Loan Liquidate Loan

Issuer ID: 9225 Unique Loan ID: 201789456 Report Period: 09/2015 GO

Issuer ID: 9225 Pool ID: AA1234 Pool Type: SF CD M Unique Loan ID: 201789456 Loan Type: VAG
[View Pool Activity](#) [View Loan Master](#)

Case #: XXXXXXXXXXXXXXXX Security Int. Rate: 3.0000
 Issuer Loan ID: 252099682 Loan Int. Rate: 3.5000
 OPB: 111650.00 First Payment: 07/01/2015
 FIC: 501.36 Maturity: 06/01/2045
 Borrower: John Smith Click for Additional Borrowers SSN: XXXXX1245
 Address: 1 Elm Street Orig. UPB: 111121.32
 City: Anytown Active: Y
 State: GA Zip: 314040000

Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: N		Delinquent: 0.00	0.00
Record Date: 09/2015		Prepaid: 0.00	0.00
Prior Payment Date: mm/dd/yyyy		Opening UPB:	+111121.32
Last Installment Date: 09/01/2015		Installment: 0.00	0.00
		Curtailment:	0.00
		Adjustments: +0.00	
Loan T&I Balance: +1409.28		Net Adjust UPB:	+0.00
		Closing UPB:	+111121.32

Loan Various Data Fields



Q & A Session



Ginnie Mae RFS Issuer Training

Section 4: RFS Exception Feedback

RFS Upload, Summarize Functions, and Exception Feedback

UPLOAD

Data is uploaded (or entered online) to RFS and is subject to RFS Upload Editing. When 90% or more of the Issuer's data has been loaded, the RFS Summarize (calculations, summarization of loan detail, and related) executes automatically.

SUMMARIZE

Summary information is calculated for each of the pools in the Issuer's portfolio.

Summarization will occur:

- Automatically when the Issuer has reported 90% or more expected pool data.
- RFS Operations Team executes the Summarize "all pools for all Issuers".

REVIEW EXCEPTIONS

The Issuer should view the online RFS Issuer Summary screen by navigating to the RFS > Exception Feedback > Summary:

- Provides a snapshot of the monthly reporting activity and total number of outstanding exceptions.
- Provides summary data similar to HUD Form 11710D.
- The Summary screen also shows the 11710D data as reported to GinnieNET.

RFS Information

- Summary of RFS Calculations and Reconciliation to Issuers Monthly Summary Report (11710-D).
- The tables below provides information that cross walks the following:
 - RFS monthly pool and loan accounting data (Appendix VI-19)
 - Monthly Issuer Summary Report (Appendix VI-5)
- Issuers are responsible for reporting complete and accurate data to RFS that reconciles to the Issuers Monthly Summary Report.

Important Calculations Performed by RFS Summarize

- Number of Pools Expected and Number Reported
- Number of Loans Expected and Number Reported
- Loan Delinquency, based on:
 - Current Reporting Period (Header Record Field 3)
 - Last Installment Paid Date (Loan Record Field 12)
- Pool FIC compared to Reported Loans FIC
- Principal and Interest Collected, summarized from the loan level

RFS Information

Record	Field #	Field Name	RFS Calculation Monthly Report of Pool and Loan Data	Reconciliation to 11710-D
Loan Record	11	Loan FIC	Summarizes the dollar amount reported in Field 11 for all loans reported, for the Program type (Ginnie I or Ginnie II).	RFS calculated should equal the “Total Fixed Installment Control” amount reported on the 11710-D Field (6) for the Program type.
Pool Record	4	Pool FIC		
Pool Record	10	Security RPB	Summarizes the dollar amount of Security RPB as reported to and accepted by RFS on all pool records for the Issuer for the Program type (Ginnie I or Ginnie II).	Should equal the “Total Security Principal Balance” as reported on the 11710-D Field (8) for the Program type.
Pool Record	11	T&I Escrow Balance	Summarizes the dollar amount reported in Field 11 for all pools reported, for the Program type (Ginnie I or Ginnie II).	RFS calculated should equal the T&I amount reported on the 11710-D Field (2) for the Program type.

RFS Information

Record	Field #	Field Name	RFS Calculation Monthly Report of Pool and Loan Data	Reconciliation to 11710-D
Pool Record	12	P&I Fund Balance	Summarizes the dollar amount reported in Field 12 for all pools reported, for the Program type (Ginnie I or Ginnie II).	RFS calculated P&I and Other Fund Balance should equal the Total Funds Other than Escrow field amount reported on the 11710-D Field (3) for the Program type.
Pool Record	13	Other Fund Balance	Summarizes the dollar amount reported in Field 13 for all pools reported, for the Program type (Ginnie I or Ginnie II).	
Pool Record	General	Guaranty Fee	Calculates the amount of Guaranty Fee based on the prior period closing Security RPB.	Should equal Total Guaranty Fee as reported in Field (4) of the 11710-D for the Program type.

RFS Information

Record	Field #	Field Name	RFS Calculation Monthly Report of Pool and Loan Data	Reconciliation to 11710-D
Pool and Loan Record	General	Total Principal — Due Holders	Calculates the Total Principal Due holders based on RFS pool data and loan data for all loans and pools reported and accepted by RFS, for the Program type (Ginnie I or Ginnie II).	Should equal the Total Principal Due Holders as reported in Field (9) of the 11710-D for the Program type.
Pool and Loan Record	General	Total Interest— Due Holders	Calculates the Total Interest Due holders based on RFS pool data and loan data for all loans and pools reported and accepted by RFS, for the Program type (Ginnie I or Ginnie II).	Should equal the Total Interest Due Holders as reported in Field (10) of the 11710-D for the Program type.
Loan Record	General	Each Loan Record Reported by the Issuer and accepted by RFS	Calculates the number of loans reported for all loans for the Issuer for the Program type (Ginnie I or Ginnie II).	Should equal “Total No. Of Mortgages” as reported in Field (1) of the 11710-D for the Program type.

RFS Information

Record	Field #	Field Name	RFS Calculation Monthly Report of Pool and Loan Data	Reconciliation to 11710-D
Loan Record	12	Last Installment Paid Date	This field is used for calculating loan delinquency at the loan level, then summarized to the pool level and Program type (Ginnie I or Ginnie II).	Should equal the "Installment Delinquent" as reported in Field (1) of the 11710-D for the Program type.
Loan Record	12	Last Installment Paid Date	This field is used for calculating loan delinquency and the number of loans delinquent for all loans for the Issuer for the Program type (Ginnie I or Ginnie II).	Should equal the "Total No Delinquent" as reported in Field (1) of the 11710-D for the Program type.
Loan Record	13	In Foreclosure Flag	This field is used for calculating the number of loans in Foreclosure for the Issuer for the Program type (Ginnie I or Ginnie II).	Should equal the "Foreclosure" number of loans reported in Field (1) of the 11710-D for the Program type.
Loan Record	23	Loan UPB	Summarized to the pool level and to the Program type (Ginnie I or Ginnie II) for the Issuer for all loans reported and accepted by RFS.	Should equal the "Total Pool/Loan Pkg Principal Balance" as reported in Field (7) of the 11710-D for the Program type.

Retrieve Exceptions

- Pool and Loan Level Data Exceptions
 - Online - Issuers can view exceptions through the RFS Exception Feedback online screens.
 - Download - Issuers may download a file containing exceptions from the RFS exception feedback download screen.
- Downloading of exception feedback is recommended

Accessing Exception Feedback

The screenshot displays a web application interface with a navigation menu at the top. The menu items are: Home, My Profile, RFS, File Upload, and IPMS. The 'RFS' item is highlighted with a blue background. A dropdown menu is open under 'RFS', and the 'Exception Feedback' option is highlighted with a red border. Other options in the dropdown include: Pool Accounting - Single Family, Pool Accounting - Multifamily, Matching and Suspense (MAS), Servicemembers Civil Relief Act (SCRA), e-Notification (eN), Issuer Feedback, HMBS Reporting and Administration (HRA), and Widely Held Fixed Investment Trust (WHFIT). On the left side of the page, there are sections for 'Welcome To Ginn', 'Welcome', 'Organization:', and 'Issuer(s):'. The 'Issuer(s):' section shows a radio button next to '9225'. On the right side, there is a 'Welcome' message and a red text warning: 'Surprise Portal will not be available, please call 1-800-234-4666'. Below this, there is a 'Shipping Services' section with the text 'ty Administrator' and '8 East'.

Download Feedback File

Home My Profile RFS File Upload IPMS

Exception Feedback

1.0 [Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

[Home](#)

Navigation Overview

Use the tabbed links at the top of this page to navigate to the major functional areas of Exception Feedback:

- Home
- Summary
- Exception
- Download

The purpose and general content of each major functional area is described below.

Home

Clicking on this tab from any page will return you to this home page.

Summary

Download Feedback File

Home My Profile RFS

Exception Feedback



1.0

Home Summary Exceptions **Download** User Guide

Issuer FA List **Download Exceptions** Download List of ALL RFS Exceptions

ABC Mortgage

Issuer ID:

9225

Report Period:

05/2015

GO

Functional Acknowledgement List

Issuer File Name Reported	File Size	Receipt Date	Pool Count	Loan Count	Accepted/Rejected
rfs_I_name_20150501.9225.35	2126254	2015-06-01 22:35	647	6646	A

Download Exception File

Home My Profile RFS

Exception Feedback

1.0 Home Summary Exceptions **Download** User Guide

Issuer FA List **Download Exceptions** Download List of ALL RFS Exceptions

ABC Mortgage

Issuer ID: 9225

Report Period: 05/2015

View / Download Exception Data

Select a Data Set Type To View:

- All Exceptions
- Error Exceptions (only)
- Error and Critical Warning Exceptions
- Critical Warning Exceptions (only)
- High Warning Exceptions
- Medium & Low Exceptions
- Summarization Related Exceptions Only
- Non-Summarization Related Exceptions Only

Note: The View button has been temporarily disabled due to performance reasons.

Download Exception File

Exception Feedback 

1.0 [Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

[Issuer FA List](#) [Download Exceptions](#) [Download List of ALL RFS Exceptions](#)

Issuer ID: ABC Mortgage
Report Period:

Instructions

- 1) Right-click on the "Download Exceptions CSV File" link
- 2) Left-click on "Save Target As"
- 3) Type a new file ending with the letters ".csv" (example: Mar09exceptions.csv)
- 4) Select a location in which to save the file and left-click the Save button
- 5) Find the saved file and open it in MS Excel

[Download Exceptions CSV File](#)

Generating CSV File

Exception Feedback 

1.0 [Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

[Issuer FA List](#) [Download Exceptions](#) [Download List of ALL RFS Exceptions](#)

ABC Mortgage

Issuer ID: Report Period:

Instructions

- 1) Right-click on the "Download Exceptions CSV File" link
- 2) Left-click on "Save Target As"
- 3) Type a new file ending with the letters ".csv" (example:Mar09exceptions.csv)
- 4) Select a location in which to save the file and left-click the Save button
- 5) Find the saved file and open it in MS Excel

[Download Exceptions CSV File](#)

Do you want to open or save `qxvupo3bjzex3tyl1qwsz155Exception_0_nstrickland_9225_20150502081518.csv` (9.61 KB) from `eginniema.net`?

 100%

Download Exception File

	A	B	C	D	E	F	G	H	I
1	POOL	LOAN	ISSUER LOAN	SEVERITY	CODE	FIELD	VALUE	MESSAGE	EXPECTED
2	#899991	0		E	RFS111	Pool Id	#899991	no activity reported this period or the r #	
3	#AN5064	0		E	RFS111	Pool Id	#AN5064	no activity reported this period or the r #	
4	#AN5067	0		C	POOL104	Pool FIC	# 6559.25	should equal the sum of the Loan FICs f #	5508.83
5	#AN5067	0		C	POOL452	Security RPB	# 1316991.96	should equal prior month Security Rem #	1317001.63
6	#AN5067	214704497	213559	C	RFS204	Reporting Period	#	for this pool was not received by Ginnie #	01-MAY-15
7	#AN5067	214704498	320834	C	RFS204	Reporting Period	#	for this pool was not received by Ginnie #	01-MAY-15
8	#AN5070	0		C	POOL452	Security RPB	# 1933201.69	should equal prior month Security Rem #	1933201.7
9	#AN5070	214704504	9125036290	C	LOAN453	Curtailment	#-.01	should not be negative.	#
10	#769581	0		H	POOL153	Servicing Fee	# 1556.35	should be within a dollar of calculated s #	1855.85
11	#773982	0		H	POOL153	Servicing Fee	# 1367.70	should be within a dollar of calculated s #	1483.65
12	#AB2519	0		H	POOL153	Servicing Fee	# 2628.75	should be within a dollar of calculated s #	2788.32
13	#AB2525	0		H	POOL153	Servicing Fee	# 5038.15	should be within a dollar of calculated s #	5170.63
14	#AB2531	0		H	POOL153	Servicing Fee	# 1516.85	should be within a dollar of calculated s #	1632.88
15	#AD4044	210700871	9223067834	C	LOAN655	Loan Unpaid Principal	#160299.17	is not consistent with other values repc #	161906.35
16	#AD6484	211133323	9123088487	H	NOTE253	First Payment Date	#08/01/2013	should not be more than one month aft #	01-JUN-13
17	#AF4012	0		H	POOL153	Servicing Fee	# 814.56	should be within a dollar of calculated s #	677.01

Analyze Exceptions

Severity Level	Correction Timeframe	Severity Description
E	Corrections to Pool and Loan Records as applicable; corrections on these exceptions are due no later than the 4th business day. Corrections to Various and Sensitive record exceptions are due no later than the 10th business day.	Record cannot be processed – Exceptions must be addressed in order to complete monthly reporting; resubmit data as applicable to the particular RFS message. Exceptions can occur on any Pool, Loan, Sensitive, or Various records.
C	Corrections must be addressed by the 4th business day. The severity level, “C”, is only associated with Pool and Loan reporting.	Generally these are exceptions related to remittance and/or disclosure data. These only occur on data related to Pool reporting and/or Loan reporting.
H	Corrections should be addressed by the 10th business day.	Exceptions related to Pool reporting and/or Loan reporting data.
M	Corrections should be addressed by the 10th business day.	Single Family Loan Matching and/or Suspense; corrections may require research, and therefore corrections could be made in the following reporting period
L	Corrections should be addressed by the 10th business day.	Exceptions can occur on any reporting of Pool, Loan, Sensitive, or Various records.

RFS Summary Screen

Exception Feedback

1.0

Home **Summary** Exceptions Download User Guide

Issuer Summary Alert List

ABC Mortgage

Issuer ID:

9225

Report Period:

05/2015

GO

Summary for Issuer ID 9225 ABC Mortgage

Reporting Date	6/2/2015	Corrections Due	6/4/2015
Last Bulk Submission	06/01/2015	Last Pool Summarized	06/01/2015 21:06
Pools Reported	547	Pool Exceptions	31 Exception List
Loans Reported	7234	Loan Exceptions	24 Exception List

	Loans	Delinquent	Percent	One	Two	Three	Foreclosure	%2+	
I	231 of 231	17	7.4236%	8	1	8	7	3.9301%	
II	7003 of 7016	351	5.0951%	166	34	151	39	2.6854%	
									Ginnie Mae I
									Ginnie Mae II
									Pools: 25 of 25
									T & I Funds: \$ 284345.23
									\$ 10846754.74
									Other Funds: \$ 428277.58
									\$ 28870988.73
									Guaranty Fee: \$ 2465.45
									\$ 83920.08
									Fixed Installment Constant: \$ 239167.64
									\$ 8320254.60
									Unpaid Pool Principal Balance: \$ 48919726.12
									\$ 1653187778.01
									Security Remaining Principal Balance: \$ 48781627.02
									\$ 1651505347.96
									Principal Due Holders: \$ 665208.39
									\$ 32751644.09
									Interest Due Holders: \$ 136158.93
									\$ 4742415.67

+

Reported 11710D Data

Overview of Exceptions

Exception Feedback

1.0 [Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

Alert List

ABC Mortgage

Issuer ID: Report Period:

[Error/Critical/High Exceptions](#)
[Error/Critical Exceptions \(Only\)](#)
[Medium/Low Exceptions](#)

Severity	Alert ID	Count
Error		
	RFS111 (Pool)	2
Critical Warning		
	LOAN453	1
	POOL104	6
	POOL301	1
	POOL452	13
	RFS204 (Loan)	11
High Warning		
Severity Level is now Critical	LOAN652	1
	LOAN655	1
	NOTE253	1
	NOTE254	4
	POOL153	9
Medium Warning		
	NOTE131	1
	NOTE453	4

Pool Exception

Home My Profile **RFS**

Pool Accounting - Single Family

1.0 Home **Pool** Loan User Guide

Pool List Pool Activity

ABC Mortgage

Issuer ID: 9225 Pool ID: AN5064 Report Period: 05/2015

Exceptions					
Severity	Alert ID	Field Name	Field Value	Alert Text	Expected Value
E	RFS111	Pool Id	AN5064	no activity reported this period or the record was rejected.	

Issuer ID: 9225 Pool ID: AN5064 Type: SF CD M [View 11710A](#)

Opening FIC: 990.79

Liquidations-In-Full FIC: 0.00

Adjustment to FIC: 0.00

Closing FIC: 990.79

Security Int. Rate: 2.5000

Install Interest: 0.00

Pool Mortgage Rate: 3.0000

Service Fee: 0.00

Int. Due Security Holder: 486.22

Cash Due Security Holder: 893.55

T & I Balance: 0.00

P & I Balance: 0.00

Other Balance: 0.00

Opening Security RPB: 233384.00

Scheduled Principal: 407.33

Curtailments: 0.00

Liquidations: 0.00

RPB Adjustment: 0.00

Total Principal: 407.33

	Reported	Calculated
Closing Security RPB:	0.00	232976.67
Released Security RPB:		
Guaranty Fee:	0.12	

Custodial Bank Information

Pool Exception

Home My Profile **RFS**

Pool Accounting - Single Family

1.0 Home **Pool** Loan User Guide

Pool List Pool Activity

ABC Mortgage

Issuer ID: 9225 Pool ID: AN5067 Report Period: 05/2015 GO

Exceptions					
Severity	Alert ID	Field Name	Field Value	Alert Text	Expected Value
C	POOL452	Security RPB	1316991.96	should equal prior month Security Remaining Principal Balance minus (Total Principal or Serial Notes).	1317001.63
C	POOL104	Pool FIC	6559.25	should equal the sum of the Loan FICs for non-ARM, non-GEM, non-GPM pools.	5508.83

Issuer ID: 9225 Pool ID: AN5067 Type: SF CD M [View 11710A](#)

Opening FIC: 6559.25

Liquidations-In-Full FIC: 0.00

Adjustment to FIC: 0.00

Closing FIC: 6559.25

Security Int. Rate: 4.0000

Install Interest: 0.00

Pool Mortgage Rate: 4.3425

Service Fee: 0.00

Int. Due Security Holder: 4395.96

Cash Due Security Holder: 6182.33

T & I Balance: 5450.07

P & I Balance: 0.00

Other Balance: 0.00

Opening Security RPB: 1318788.00

Scheduled Principal: 1786.89

Curtailments: 0.00

Liquidations: 0.00

RPB Adjustment: -0.52

Total Principal: 1786.37

	Reported	Calculated
Closing Security RPB:	1316991.96	1317001.63
Released Security RPB:		
Guaranty Fee:	65.94	

Custodial Bank Information

Loan Exception.....also part of Pool Exception

Home My Profile **RFS**

Pool Accounting - Single Family 

1.0 **Home** **Pool** **Loan** User Guide

Loan List Pool List Edit Loan Liquidate Loan

ABC Mortgage

Issuer ID: Pool ID: Unique Loan ID: Report Period:

Unique Loan ID Ranges:

Page 1

Unique Loan ID ▲	Issuer Loan Id	Loan Status
214704497	213559	Not Reported
214704498	320834	Not Reported
214704499	9125052309	Corrected Activity
214704500	9125050783	Corrected Activity
214704501	9125052329	Corrected Activity
214704502	9125050825	Corrected Activity

Page 1

Loan Exception

Home My Profile **RFS**

Pool Accounting - Single Family

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[Loan List](#) [Pool List](#) [Edit Loan](#) [Liquidate Loan](#)

ABC Mortgage

Issuer ID: Unique Loan ID: Report Period:

Exceptions

Severity	Alert ID	Field Name	Field Value	Alert Text	Expected Value
C	RFS204	Reporting Period		for this pool was not received by Ginnie Mae or the record was rejected.	01-MAY-15

Issuer ID: 9225 Pool ID: AN5067 [View Pool Activity](#) Pool Type: SF CD M Unique Loan ID: 214704497 [View Loan Master](#) Loan Type:

Case #: Security Int. Rate: 4.0000
 Issuer Loan ID: Loan Int. Rate:
 OPB: First Payment:
 FIC: Maturity:
 Borrower: SSN:
 Address: Orig.UPB:
 City: Active: Y
 State:

Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent: <input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
Record Date: <input type="text" value="05/2015"/>	Prepaid: <input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
Prior Payment Date: <input type="text" value="mm/dd/yyyy"/>	Opening UPB: <input type="text" value="63621.82"/>		
Last Installment Date: <input type="text" value="mm/dd/yyyy"/>	Installment: <input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
	Curtailment: <input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
	Adjustments: <input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
Loan T&I Balance: <input type="text"/>	Net Adjust UPB: <input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
	Closing UPB: <input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>

Loan Various Data Fields

Pool Record – all exceptions cleared

Pool Accounting - Single Family

1.0 [Home](#) [Pool](#) [Loan](#) [User Guide](#)

[Pool List](#) [Pool Activity](#)

ABC Mortgage

Issuer ID: Pool ID: Report Period:

Issuer ID: 9225 Pool ID: AN5067 Type: SF CD M

Opening FIC:	<input type="text" value="6559.25"/>	View 11710A
Liquidations-In-Full FIC:	<input type="text" value="0.00"/>	Opening Security RPB: <input type="text" value="1318788.00"/>
Adjustment to FIC:	<input type="text" value="0.00"/>	Scheduled Principal: <input type="text" value="1796.56"/>
Closing FIC:	<input type="text" value="6559.25"/>	Curtailments: <input type="text" value="0.00"/>
Security Int. Rate:	<input type="text" value="4.0000"/>	Liquidations: <input type="text" value="0.00"/>
Install Interest:	<input type="text" value="0.00"/>	RPB Adjustment: <input type="text" value="-0.52"/>
Pool Mortgage Rate:	<input type="text" value="4.3337"/>	Total Principal: <input type="text" value="1796.04"/>
Service Fee:	<input type="text" value="0.00"/>	Reported
Int. Due Security Holder:	<input type="text" value="4395.96"/>	Closing Security RPB: <input type="text" value="1316991.96"/>
Cash Due Security Holder:	<input type="text" value="6192.00"/>	Released Security RPB: <input type="text" value="1316991.96"/>
T & I Balance:	<input type="text" value="5450.07"/>	Guaranty Fee: <input type="text" value="65.94"/>
P & I Balance:	<input type="text" value="0.00"/>	
Other Balance:	<input type="text" value="0.00"/>	

Custodial Bank Information

RFS Monthly Pool Summary

Issuer Detail

Issuer ID: 9225

Pool ID: AN5067

Reporting Period: 05/2015

Name: ABC Mortgage

Issue Type: GNMA-II

Suffix: M

Address:

Pool Type: SF

Accounting Method: Concurrent Data

Section 1 - Pool Administration	Total Number of Mtgs.	Fixed Installment Controls(\$)	Pool Interest(\$)	Pool Principal(\$)
Balances from Last Report:	6	6,559.25	-	1,318,788.00
Installment Collections:	-	-	0.00	0.00
Additional Principal Collections:	-	-	-	0.00
Liquidations-in-Full:	0	0.00	0.00	0.00
Other:	0	0.00	0.00	0.00
Balances this Monthend :	6	6,559.25	-	1,318,788.52

Installments Delinquent

Total Number of Delinquencies	% Delinquencies	1 Month	2 Months	3 Months	Foreclosed
0	0	0	0	0	0

	Interest(\$)	Principal(\$)
Prepaid:	0.00	0.00
Delinquent:	0.00	0.00

Servicing Fee(\$): 0.00

Calculated FIC Amount(\$): 6,559.25

Calculated Interest: 4,762.69

Scheduled Principal (\$): 1,796.56

Weighted Average Interest Rate(%): 4.334

RFS Monthly Pool Summary

Section 2- Schedule of Payments (Principal and Interest)

	Scheduled Principal(\$)	Additional Principal(\$)	Liquidations(\$)	Other Adjustments(\$)	Total Principal(\$)
	1,796.56	0.00	0.00	-0.52	1,796.04
		Interest Due Security Holders:	4,395.96		
Security Interest Rate(%):		Total Cash Distribution Due	6,192.00		
4.000		Deferred Interest Paid Holders:	0.00		

Section 3 -Principal Amount of Securities

Principal Amount of Securities from Last Report:	1,318,788.00
Principal Distributed to Holders of This Report:	1,796.04
Principal Available for Distribution to Holders:	0.00
Principal of Securities This Month End:	1,316,991.96

Section 4- Remittance Due on Ginnie Mae

Guaranty Fee Rate(%):	0.0006
Ginnie Mae Guaranty Fee(\$):	65.94
Other Adjustments(\$):	0.00

Section 5- Status of Custodial Funds

Principal and Interest Custodial Bank:	Principal and Interest Funds at Month End(\$):	0.00
Account Number: 0188009142	Escrow Funds at Monthend(\$):	5,450.07
Escrow Custodial Bank:	Other Funds at Monthend(\$):	0.00
Account Number(s): 0188009150		



Additional Exceptions

Pool Exception

Pool Accounting - Single Family

1.0 Home **Pool** Loan User Guide

Pool List Pool Activity

ABC Mortgage

Issuer ID: 9225 Pool ID: AB8749 Report Period: 05/2015 GO

Exceptions

Severity	Alert ID	Field Name	Field Value	Alert Text	Expected Value
C	POOL301	Net RPB Adjustment	-1188.26	should not cause Total Principal Remitted to be negative.	

Issuer ID: 9225

Pool ID: .AB8749

Type:

SF CD M

Opening FIC: 3688.65

[View 11710A](#)

Liquidations-In-Full FIC: 0.00

Opening Security RPB: 716680.53

Adjustment to FIC: 0.00

Closing FIC: 3688.65

Scheduled Principal: 1150.41

Security Int. Rate: 4.0000

Curtailments: 27.90

Install Interest: 2546.48

Liquidations: 0.00

Pool Mortgage Rate: 4.2500

RPB Adjustment: -1188.26

Service Fee: 149.79

Total Principal: -9.95

Int. Due Security Holder: 2388.94

Cash Due Security Holder: 2378.99

Reported

Calculated

T & I Balance: 2315.34

Closing Security RPB: 716690.48

716690.48

P & I Balance: -1159.84

Released Security RPB:

Other Balance: 0.00

Guaranty Fee: 35.83



Custodial Bank Information

Loan Exception

Pool Accounting - Single Family

Loan List Pool List Edit Loan Liquidate Loan

Issuer ID:
 ABC Mortgage Unique Loan ID:
 Report Period:

Exceptions					
Severity	Alert ID	Field Name	Field Value	Alert Text	Expected Value
C	LOAN655	Loan Unpaid Principal Balance	160299.17	is not consistent with other values reported on the loan record.	161906.35

Issuer ID:
 Pool ID: [View Pool Activity](#)
 Pool Type:
 Unique Loan ID: [View Loan Master](#)
 Loan Type:

Case #:
 Security Int. Rate:

Issuer Loan ID:
 Loan Int. Rate:

OPB:
 First Payment:

FIC:
 Maturity:

Borrower:
 SSN:

Address:
 Orig. UPB:

City:
 Active:

State:

Borrower Activity During Reporting Period

	Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="05/2015"/>	Prepaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="10/01/2014"/>	Opening UPB: <input type="text" value="+162177.15"/>	
Last Installment Date: <input type="text" value="05/01/2015"/>	Installment: <input type="text" value="501.78"/>	<input type="text" value="270.80"/>
	Curtailment: <input type="text" value="0.00"/>	
	Adjustments: <input type="text" value="+0.00"/>	
Loan T&I Balance: <input type="text" value="+794.20"/>	Net Adjust UPB: <input type="text" value="+0.00"/>	
	Closing UPB: <input type="text" value="+160299.17"/>	

Loan Various Data Fields

Loan Exception

Pool Accounting - Single Family

1.0

[Home](#) [Pool](#) [Loan](#) [User Guide](#)

[Loan List](#) [Pool List](#) [Edit Loan](#) [Liquidate Loan](#)

Issuer ID: 9225

Unique Loan ID

213940554

Report Period

05/2015

Exceptions

Severity	Alert ID	Field Name	Field Value	Alert Text	Expected Value
H	LOAN652	Loan Unpaid Principal Balance	179829.62	should not be greater than value at beginning of Reporting Period for non-construction, non-GPM and non-GEM loans when positive adjustments exist.	

Issuer ID: 9225

Pool ID: AF7464

[View Pool Activity](#)

Pool Type: SF CD M

Unique Loan ID: 213940554

[View Loan Master](#)

Loan Type:

Case #:

Issuer Loan ID: 20104029

OPB: 181499.00

FI: 946.78

Borrower:

Address:

City:

State:

Security Int. Rate: 4.5000

Loan Int. Rate: 4.7500

First Payment: 11/01/2014

Maturity: 10/01/2044

SSN:

Orig.UPB: 180811.24

Active: Y

Borrower Activity During Reporting Period

In Foreclosure:

Record Date: 05/2015

Prior Payment Date: 05/01/2015

Last Installment Date: 05/01/2015

Loan T&I Balance: +1406.01

	Interest	Principal
Delinquent:	0.00	0.00
Prepaid:	0.00	0.00
Opening UPB:		+178549.59
Installment:	20.85	-20.85
Curtailment:		0.00
Adjustments:	-4.98	
Net Adjust UPB:		+1259.18
Closing UPB:		+179829.62

Loan Various Data Fields

Loan Exception

Pool Accounting - Single Family

1.0

[Home](#) [Pool](#) [Loan](#) [User Guide](#)

[Loan List](#) [Pool List](#) [Edit Loan](#) [Liquidate Loan](#)

Issuer ID

Unique Loan ID

Report Period

Exceptions

Severity	Alert ID	Field Name	Field Value	Alert Text	Expected Value
E	NOTE102	Case Number	1428124638	must be 15 digits long.	

Issuer ID:

Pool ID: AD4971

Pool Type: SF CD M

Unique Loan ID: 210929626

Loan Type:

[View Pool Activity](#)

[View Loan Master](#)

Case #:

Security Int. Rate: 3.5000

Issuer Loan ID:

Loan Int. Rate:

OPB:

First Payment:

FI:

Maturity:

Borrower:

for Additional Borrowers

SSN:

Address:

Orig.UPB:

City:

Active: Y

Borrower Activity During Reporting Period

In Foreclosure:

Interest

Delinquent:

Principal

Record Date: 04/2015

Prepaid:

Prior Payment Date: 05/01/2015

Opening UPB:

Last Installment Date:

Installment:

Curtailment:

Adjustments:

Loan T&I Balance:

Net Adjust UPB:

Closing UPB:

Loan Various Data Fields

Submitting “Corrections”

- “Corrections” are submitted in the same format as initial reports – the P, L, S, and/or V records
- RFS processes files automatically as received, and there is no special record type or transaction for “corrections”
- “Last Record In” becomes the data of record for the report period

Method	Process
Online	Make corrections using the RFS pool and loan activity screens
HTTPS	Upload files via the GMEP file upload screen
SFTP	Upload files via SFTP

- RFS only retains the most recently submitted data



Q & A Session



Ginnie Mae RFS Issuer Training

Section 5: Using E-Notification

About RFS E-Notification

- E-Notification is an online function, accessible from the Ginnie Mae Enterprise Portal (GMEP). E-Notification provides an automatic email notice. However, it is the Issuers responsibility to check their notifications on line via RFS, on a routine basis.
- E-Notification directly supports the Monthly Investor Reporting and Related Activity by providing “notices” and “content” (reports, documents, files, etc.) accessible on line:

Name of Notice	Purpose
PA Functional Acknowledgement	Related to reporting of monthly files to RFS
PA Exception Feedback Notice	As a result of RFS editing of file receipt, and also as a result of RFS Summarize/Summary edit process.
Pre-Collection Notice	Part of the ACH-draft process: Ginnie Mae’s Central Paying and Transfer Agent
TLI Notice	Related to pools that qualify for TLI credit and therefore have reduced Guaranty Fee rates
Daily and Monthly Unique Loan IDs	Provides the ULIDs for loans in new pools
Various Suspense Notice	As a result of RFS editing of various records (V-Records)
Other items such as LOC Letters, Notices from Ginnie Mae announcing APMs, Issuer Outreach Calls, Modernization Updates, events, outages, etc.	

Passive Email



e-Notification (eN)

[Inbox](#)

[Passive e-Mail](#)

[News And Updates](#)

[User Guide](#)

9225

Go

Today is: 06/17/2014

Issuer 9225 ABC

Sign Up To Receive A Passive E-mail

How it works: Enter an e-mail address. Each time a notice is posted to this mailbox an e-mail will be sent informing you that there is a notice in the e-Notification mailbox. The user must go to the e-Notification mailbox to view the actual notification.

Issuer #

9225

E-mail
Address

your email address

Accessing E-Notification



Enterprise Portal

Home My Profile RFS File Upload IPMS

Welcome To Ginnie Mae Enterprise Portal

Welcome

Organization:

Issuer(s):

- Exception Feedback
- Pool Accounting - Single Family
- Pool Accounting - Multifamily
- Matching and Suspense (MAS)
- Servicemembers Civil Relief Act (SCRA)
- e-Notification (eN)**
- Issuer Feedback
- HMBS Reporting and Administration (HRA)
- Widely Held Fixed Investment Trust (WHFIT)
- Issuer Operational Performance Profile

Welcome To Ginnie Mae Enterprise Portal

Enterprise Portal will not be available from Saturday February 11, 2011 through Sunday February 13, 2011. Please call 1-800-234-4662, option #1.

Customer Support Services
System Administrator
10000 East
Enterprise Portal Help Desk at (800) 234-4662, Option 1 for more information

E-Notification Information

- E-Notification provides notices and “content”
 - Content may be text files, PDFs, letters, etc. from Ginnie Mae’s processing systems (e.g. from RFS exception feedback system, the pool processing systems, central payment and transfer systems, custom notices from Ginnie Mae, etc.).
 - Many of these are routine daily, weekly, monthly notices and content related to monthly investor reporting.
- Many of the notices have the direct link to the content. It is up to the Issuer to determine how best to use the content. Some content is in ‘raw’ text files, where other files are formatted.
- The notification is always linked to the most currently available content.
 - Notifications for the same subject, for recurring notices that have links, will always provide only the most current content.
 - Prior period content must be obtained through the Ginnie Mae Help Desk (800-234-4662).

Messages List (<= 30 Days)

Subject	Date & Time Sent	Read By	Date Read
PA Exception Feedback	09/02/2015 03:30:13PM		
PA Functional Acknowledgment	09/02/2015 03:25:08PM		

Exception Feedback Notification Example

- View Issuer Notification Screen with Link for Exception Feedback Files

Today is: 11/06/2012

1111 - Issuer ABC

View Issuer Notification

Issuer #: 1111

Date Created: 11/01/2012 6:26:54 PM

Reference #: 123456

Notice Type: Loan Processing

Subject: PA Exception Feedback

Message: You have PA Exception Feedback

(right click on a file name below to download the file)

[Exception_I_User 1111 2012100118636.csv / \(1234566\)](#)

Read By:

Date Read:

Exception Feedback Notification Example

	A	B	C	D	E	F	G	H	I	J	K
1	POOL	LOAN	ISSUER LOAN	SEVERITY	CODE	FIELD	VALUE	MESSAGE	EXPECTED	REC_TYPE	UPDATED
2	#899991	0		E	RFS111	Pool Id	#899991	no activity reported this perio #		R	6/1/2015 21:01
3	#AN5064	0		E	RFS111	Pool Id	#AN5064	no activity reported this perio #		R	6/1/2015 21:01
4	#774084	0		C	POOL452	Security RPB	# 3285669.33	should equal prior month Seci	#3285668.79	R	6/1/2015 21:01
5	#794668	0		C	POOL452	Security RPB	# 7866055.45	should equal prior month Seci	#7866054.9	R	6/1/2015 21:01
6	#AB2524	0		C	POOL452	Security RPB	# 501252.94	should equal prior month Seci	#501252.92	R	6/1/2015 21:01
7	#AB2531	0		C	POOL104	Pool FIC	# 23842.61	should equal the sum of the Li	# 23366.12	R	6/1/2015 21:01
8	#AB2531	0		C	POOL452	Security RPB	# 4845312.58	should equal prior month Seci	#4845309.23	R	6/1/2015 21:01
9	#AB2531	209748834	9223062511	C	RFS204	Reporting Period	#	for this pool was not received	#01-MAY-15	R	6/1/2015 21:01
10	#AB2542	0		C	POOL104	Pool FIC	# 128416.77	should equal the sum of the Li	# 127406.28	R	6/1/2015 21:01
11	#AB2542	0		C	POOL452	Security RPB	# 27257174.91	should equal prior month Seci	#27257168.03	R	6/1/2015 21:01
12	#AB2542	209957756	9223063125	C	RFS204	Reporting Period	#	for this pool was not received	#01-MAY-15	R	6/1/2015 21:01
13	#AB8749	0		C	POOL301	Net RPB Adjustmer	# -1188.26	should not cause Total Princip	#	R	6/1/2015 21:01
14	#AD6470	0		C	POOL104	Pool FIC	# 44504.69	should equal the sum of the Li	# 43312.63	R	6/1/2015 21:01
15	#AD6470	0		C	POOL452	Security RPB	# 9192681.36	should equal prior month Seci	#9192659.1	R	6/1/2015 21:01
16	#AD6470	210764459	9223063319	C	RFS204	Reporting Period	#	for this pool was not received	#01-MAY-15	R	6/1/2015 21:01
17	#AI6653	0		C	POOL452	Security RPB	# 1570817.62	should equal prior month Seci	#1570817.05	R	6/1/2015 21:01
18	#AI6665	0		C	POOL452	Security RPB	# 9966069.06	should equal prior month Seci	#9966068.95	R	6/1/2015 21:01
19	#AK2066	0		C	POOL452	Security RPB	# 19073238.16	should equal prior month Seci	#19073238.07	R	6/1/2015 21:01
20	#AN5065	0		C	POOL104	Pool FIC	# 26543.45	should equal the sum of the Li	# 25462.12	R	6/1/2015 21:01
21	#AN5065	0		C	POOL452	Security RPB	# 5950497.79	should equal prior month Seci	#5950475.44	R	6/1/2015 21:01
22	#AN5065	214705532	324992	C	RFS204	Reporting Period	#	for this pool was not received	#01-MAY-15	R	6/1/2015 21:01
23	#AN5066	0		C	POOL104	Pool FIC	# 43644.08	should equal the sum of the Li	# 39704.58	R	6/1/2015 21:01
24	#AN5066	0		C	POOL452	Security RPB	# 9302140.90	should equal prior month Seci	#9302143.23	R	6/1/2015 21:01
25	#AN5066	214704460	314339	C	RFS204	Reporting Period	#	for this pool was not received	#01-MAY-15	R	6/1/2015 21:01
26	#AN5066	214704461	332673	C	RFS204	Reporting Period	#	for this pool was not received	#01-MAY-15	R	6/1/2015 21:01
27	#AN5066	214704462	338423	C	RFS204	Reporting Period	#	for this pool was not received	#01-MAY-15	R	6/1/2015 21:01
28	#AN5066	214704463	342692	C	RFS204	Reporting Period	#	for this pool was not received	#01-MAY-15	R	6/1/2015 21:01
29	#AN5066	214704464	345701	C	RFS204	Reporting Period	#	for this pool was not received	#01-MAY-15	R	6/1/2015 21:01

Issuer Inbox – Posted Notifications

Home My Profile **RFS** File Upload

e-Notification (eN) 

Inbox Passive e-Mail News And Updates User Guide

Messages List (<= 30 Days)

Subject	Date & Time Sent	Read By	Date Read
Newpools Targeted Lending Info	06/18/2014 01:10:06PM		
Commitment Authority Availability	06/18/2014 12:48:11AM		
RFS Suspense Download	06/13/2014 12:13:59PM	John	06/13/14
Newpools Targeted Lending Info	06/12/2014 06:20:05PM	John	06/12/14
Daily Unique Loan ID Raw	06/10/2014 09:00:37PM	John	06/11/14
Newpools Certified /Rejected	06/10/2014 07:30:15PM	John	06/11/14
Newpools Targeted Lending Info	06/10/2014 01:00:21PM	John	06/10/14
RFS Various Suspense Download	06/10/2014 09:19:32AM	John	06/10/14
FinalCert Pools are Rejected/Approved by GinnieNET	06/10/2014 01:10:07AM	John	06/10/14
Final Certification Letters Raw	06/10/2014 12:50:04AM	John	06/10/14
Pre-Collection Notices Ginnie Mae II Formatted	06/07/2014 02:15:05AM	John	06/09/14
Pre-Collection Notices Ginnie Mae II Raw	06/07/2014 01:56:36AM	John	06/09/14
Pre-Collection Notices Ginnie Mae I Formatted	06/07/2014 01:01:25AM	John	06/09/14

Pre Collection Notice Example

ISSUER NUMBER: GINNIE MAE MORTGAGE-BACKED SECURITIES PROGRAM PAGE: 6409

REPORT DATE 3/07/16

GINNIE MAE II REPORTING SYSTEM
 PRINCIPAL, INTEREST AND GUARANTY FEE PRECOLLECTION NOTICE
 CENTRAL P & I ACCOUNT

ACCOUNT NUMBER

BANK'S ACH ROUTING CODE
 CHECK DIGIT 9

BASED ON THE RPB PROVIDED BY YOU FOR EACH OF THE FOLLOWING POOLS OR LOAN PACKAGES, THE PRINCIPAL, INTEREST AND GUARANTY FEE AMOUNTS WILL BE COLLECTED FROM YOUR CENTRAL P & I ACCOUNT VIA ACH. COLLECTION FOR SECURITIES HELD IN CERTIFICATED FORM AND THE GUARANTY FEE WILL BE ON THE 19TH CALENDAR DAY AND COLLECTION FOR SECURITIES HELD IN BOOK ENTRY FORM WILL BE ON THE 20TH CALENDAR DAY. THE TOTAL DRAFT AMOUNT FOR EACH COLLECTION DATE IS PROVIDED AT THE END OF THIS NOTICE.

POOL/LOAN PACKAGE NUMBER	POOL INDICATOR	POOL TYPE	RPB REPORTED	PRINCIPAL PAYMENT	INTEREST PAYMENT	TOTAL P & I PAYMENT	GUARANTY FEE
AP0588	M	SF	604,978.50	912.95	1,767.18	2,680.13	30.29
AP0589	M	SF	1,091,393.59	1,502.47	3,642.99	5,145.46	54.64
AP0590	M	SF	1,299,353.81	2,324.53	3,796.56	6,121.09	65.08
AP0591	M	SF	1,014,737.52	1,370.14	3,387.03	4,757.17	50.81
AP0592	M	SF	818,577.21	1,198.91	2,391.01	3,589.92	40.99
AP0593	M	SF	416,742.21	581.64	1,391.08	1,972.72	20.87
AP0594	M	SF	2,051,516.48	4,646.32	5,997.14	10,643.46	85.67
AP0595	M	SF	1,040,350.39	1,422.12	3,472.58	4,894.70	43.41
P & I TOTALS				13,959.08	25,845.57	39,804.65	
GUARANTY FEE TOTALS						391.76	

TOTAL ISSUER COLLECTION		40,196.41
ACH DRAFT	3/18/16	.00
ACH DRAFT	3/21/16	39,804.65
GUARANTY FEE TOTAL	3/18/16	391.76

FOR INQUIRIES, PLEASE CONTACT EVAN DELCOLLE AT 212-815-2086 DRAFT TOTALS: 40,196.41

POOLS WHOSE RPBs ARE UNAVAILABLE. POOLS FOR WHICH RPBs WERE NOT REPORTED (I.E., "NO INFORMATION AVAILABLE") MUST BE REPORTED AS SOON AS POSSIBLE.
 THIS FIGURE IS SUBJECT TO CHANGE UPON RECEIPT OF UPDATED INFORMATION.



Ginnie Mae RFS Issuer Training

Section 6: Other Reporting Requirements

Loan Matching and Suspense

- **Ginnie Mae Loan Matching**
 - RFS automated process; run “monthly”; electronically matches Issuer-reported loan data to the Agency “master” data:
 - FHA Single Family Endorsement (FHA Connection; SFIS)
 - VA Guaranty Data (“GIL”; “Valeri”; “webLGY”)
 - RD (USDA RHS) USDA RD Endorsement Data
 - NA (PIH) not matched at this time

Loan Matching and Suspense

- **Ginnie Mae Loan Matching – “Match Criteria”**
- **Issuer-Reported Loan Data** from RFS Reporting and **Agency Loan Data** from Agency
- Fields Matched are: Case Number* (Field 5 RFS “L” Record) and OPB** (Field 10 RFS “L” Record)
- Also may be matched: Interest Rate, Maturity Date, Zip Code***
- Issuers Must Resolve “Non Matches”

* Agency Case Number within 15 Digit Case Number

** Original Principal Balance per the mortgage note

*** First 3 digits

Accessing Matching and Suspense

The screenshot shows the Ginnie Mae Enterprise Portal interface. At the top left is the Ginnie Mae logo with the tagline "Our Guaranty Matters". To the right is the "Enterprise Portal" title. Below the logo is a navigation bar with "Home", "My Profile", and "RFS" (the latter is highlighted in a blue box). A dropdown menu is open under "RFS", listing several options: "Exception Feedback", "Pool Accounting - Single Family", "Pool Accounting - Multifamily", "Independent Public Accountant (IPA)", "Matching and Suspense (MAS)", "Servicemembers Civil Relief Act (SCRA)", "Custodial Account Verification System (CAVS)", "Contact Management (CM)", "Ginnie Mae Portfolio Analysis Database System (GPADS)", and "RFS Administration (ADMIN)". The "Matching and Suspense (MAS)" option is highlighted with a red rectangular border. To the right of the menu, there is a "Welcome To Ginn" header and a red text notification: "Enterprise Portal will not be available from Saturday, please call 1-800-234-4662, option #1." Below this, there is a "Welcome To Ginnie M" header and a "Shipping Services" section with "ty Administrator" and "8 East". At the bottom right, there is a "Portal Help Desk at (800) 234-4662, Opt" text.

Matching and Suspense Downloads

Matching and Suspense (MAS)

Home Loan Suspense Matching Results Downloads Matching Reports About MAS User Guide

Navigation Overview

Click on the tabs/links at the top of this page to navigate to the various sections of RFS Matching and Suspense:

- Home
- Loan
- Suspense
- Matching Results
- Downloads
- Matching Reports
- About MAS
- User Guide

The purpose and general content of each major function is described below:

Home

Click on this tab from any page to return to the home page.

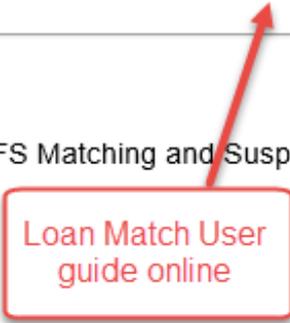
Loan

Downloads

- Originations
- Insurance
- Terminate
- Suspense
- Aged Matching
- Aged Terminated Matching
- Various Suspense

User Guide

Loan Match User guide online



Matching and Suspense – A Module of RFS

MAS exceptions are accessible on the “Downloads” tab; there are 7 downloads on RFS:

Schedule	Download File or Letter	E-Notification
After 2nd BD	“Origination” Match for loans in new pools	No
After 5th BD and 10th BD	“Insurance” Match all 3 Agencies (Corrections can be made between the 5 th and 10 th BD, and after 10 th BD)	No
10th BD	Match to Terminate FHA only	Yes
10th BD	Loan Match Suspense (for Data Changes)	Yes
10th BD	Aged Matching Monthly	Yes
10th BD	Aged Terminated Matching	Yes
7th BD	Various Suspense (for Data Changes)	Yes
As Applicable	Monitoring Letters.....	Yes

Modified Loans

Reporting Instructions for Loan Purpose 3, 4 (modified loans)

RFS Reference Appendix VI-19	GinnieNET Reference File Layouts "M" Records	Data Item Name	GinnieNET "M record Instruction" for Pool Issuance	RFS "L" Record Instruction for monthly reporting	Description of Data Item
Field 7	M2 Field 2	First Payment Date*	Report the first scheduled payment of the re-amortized loan	Report the first payment date of the re-amortized loan; the same date reported to GinnieNET	"The date in which the first monthly installment payment was due in accordance with the mortgage/note."
Field 8	M1 Field 10	Loan Maturity Date**	Report the loan maturity date of the re-amortized loan	Report the maturity date of the re-amortized loan; the same date reported to GinnieNET	"The maturity date of this loan in accordance with the mortgage/note."
Field 9		Loan Interest Rate	Report the loan interest rate of the re-amortized loan	Report the loan interest rate of the re-amortized loan; the same date reported to GinnieNET	"The interest rate of the loan."
Field 10	M1 Field 12	Loan OPB***	Report the OPB of the re-amortized loan (OPB for the modified loan , not the original OPB)	Report the ORIGINAL OPB of the loan per the "original" note; not the modified OPB	"Original Principal Balance, the dollar amount of the original loan principal balance as stated on the mortgage note."
Field 11	M1 Field 11	Loan FIC (Loan P&I)	Report the monthly FIC (principal and interest) of the re-amortized loan	Report the monthly FIC (principal and interest) of the re-amortized loan; the same date reported to GinnieNET	"The current fixed installment constant of principal and interest payment for this loan"

Some issuers change the data reported to GinnieNET for Pool Issuance:

*Some issuers change the Date back to the "Original" First Payment Date for RFS reporting. Do not change it

**Some issuers change the Maturity Date back to the "Original" Maturity Date for RFS reporting. Do not change it. (It is not used in matching for Loan Purpose 3,4)

***For RFS reporting, Issuers must "change" the (modified) OPB that was reported to GinnieNET back to the Original OPB which is to be reported to RFS (OPB per the "original" note for RFS reporting). This is required for Loan Matching

Reporting Instructions for Loan Purpose 1,2 (Purchase or Refi)

Report the same information to RFS, as was reported to GinnieNET for pool issuance.

Loan Substitutions

- MBS Guide Chapter 14-8 (D) Defective Loans
- Loan may be substituted (with Ginnie Mae approval) if identified as defective within four months of issue date of pool
- Replacement loan must satisfy all pool eligibility requirements
- Issuer must submit substitution request in accordance with the Form Letter for Loan Repurchase (Appendix VI-2)
- Once approval has been granted, Issuer must complete substitution form with loan data.
- Unique Loan ID will be generated for the substitution after the 25th of the month.
- Defective loan should be removed (liquidated) from RFS using removal code 5 – Substitution.

Additional File Uploads



Enterprise Portal

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File Upload

Select File Type: HRA Files IPA Files Matching and Suspense file Pool Accounting Files Service Members Civil Relief Act Files
 WHFIT Files MF Prepayment Penalty Federal Home Loan Supplemental PFI-CAA Custodial Account Verification

Servicemembers Civil Relief Act (SCRA)

- MBS Guide Chapter 34-3 SCRA Interest Shortfall Assistance
- SCRA provides that no obligation or liability bearing interest at a rate in excess of 6% a year incurred by a borrower before the borrower enters active military duty shall, during the borrower's period of active military duty and for one year thereafter, bear interest at a rate in excess of 6% a year. Once the borrower's period of active military duty and one year thereafter is over, the Issuer is permitted to collect the rate of interest provided for in the mortgage.
- Ginnie Mae reimburses Issuers for interest forgiven under the SCRA for the borrower's period of active military duty. Ginnie Mae reimburses Issuers for interest forgiven under the SCRA for one year after a borrower's period of active military duty provided that the borrower is on active duty on or after July 30, 2008, and the borrower's active duty ends prior to December 31, 2015.

Servicemembers Civil Relief Act (SCRA)

The screenshot displays the GinnieMae Enterprise Portal interface. At the top left is the GinnieMae logo with the tagline "Our Guaranty Matters". To the right is the "Enterprise Portal" header. Below the header is a navigation menu with "Home" selected and "My Profile" and "RFS" as sub-items. A dropdown menu is open under "RFS", listing several services: "Exception Feedback", "Pool Accounting - Single Family", "Pool Accounting - Multifamily", "Independent Public Accountant (IPA)", "Matching and Suspense (MAS)", "Servicemembers Civil Relief Act (SCRA)", "Custodial Account Verification System (CAVS)", "Contact Management (CM)", and "Ginnie Mae Portfolio Analysis Database System (GPADS)". The "Servicemembers Civil Relief Act (SCRA)" item is highlighted with a red border. On the right side of the page, there is a "Welcome To" message and a red warning text: "Enterprise Portal will not be available... please call 1-800-234-4662". Below this, there is a "Shipping Services" section with "by Administrator" and "8 East".

Servicemembers Civil Relief Act (SCRA)

Servicemembers Civil Relief Act (SCRA)

[Home](#)

[Eligibility](#)

[Reimbursement](#)

[E-Library](#)

[User Guide](#)

• Eligibility Processing

- [Summary](#)
- [Eligibility Form](#)
- [New Eligibility List](#)
- [Pending Eligibility List](#)
- [Denied Eligibility List](#)
- [Approved Eligibility List](#)
- [Download Eligibility Feedback](#)

• E-Library

- [Archived Eligibility List](#)
- [Archived Reimbursement List](#)
- [Bulk Archive](#)

• Important Submission Schedule

• Reimbursement Processing

- [Summary](#)
- [Reimbursement Form](#)
- [New Reimbursement List](#)
- [Pending Reimbursement List](#)
- [Denied Reimbursement List](#)
- [Approved Reimbursement List](#)
- [Download Reimbursement Feedback](#)

• Other Information

- [View Issuer Information](#)
- [Loan Key Lookup](#)
- [View/Update SCRA Contact](#)
- [Contact Us](#)

Custodial Institution Rating

- Issuer must submit a certification with the monthly accounting reports due the 10th of March, June, September and December stating funds custodian meets the requirements specified above
- Certification must be transmitted through RFS.
- Separate certification for each fund custodian pursuant to Master Agreement for Servicer's Principal and Interest Custodial Account, form HUD 11709.
- MBS Guide Chapter 16-8 Custodial Institution Ratings

Widely Held Fixed Investment Trust - WHFIT

- Appendix VI-18 Widely Held Fixed Investment Trust
- Reported through Ginnie Mae Enterprise Portal utilizing WHFIT module
- Additional information in FAQs – subcategory – WHFIT
- WHFIT tax information is to be submitted by the 10th calendar day of the month – corrections due by 15th calendar day
- Due quarterly:

Report Months	Quarterly Reports
January, February, March	Due April 10th, corrections by the 15th
April, May, June	Due July 10th, corrections by the 15th
July, August, September	Due October 10th, corrections by the 15th
October, November, December	Due January 10th, corrections by the 15th

Submission of Issuer's Insurance and Annual Audited Financial Documents

- To remain in compliance with Ginnie Mae requirements, Issuers must submit year-end **Audited Financial Statements, Certificates of Insurance for Fidelity Bond and Errors and Omissions Insurance**, including the Ginnie Mae loss payee endorsement, annually. This includes Issuers that did not have outstanding Ginnie Mae securities or commitment authority to issue new securities at any time during the fiscal year.
- These documents must be submitted via the Independent Public Accounting (IPA) module in Ginnie Mae Enterprise Portal (GMEP) within 90 days of the Issuer's fiscal year-end (FYE). Issuers with a FYE of December 31 must submit the annual financial statements and supplementary documents to Ginnie Mae by March 31st.
- Instructions for electronic submission of the documents through GMEP are available in **Appendix VI-20** of the Ginnie Mae Mortgage Backed Securities Guide.

Best Practices

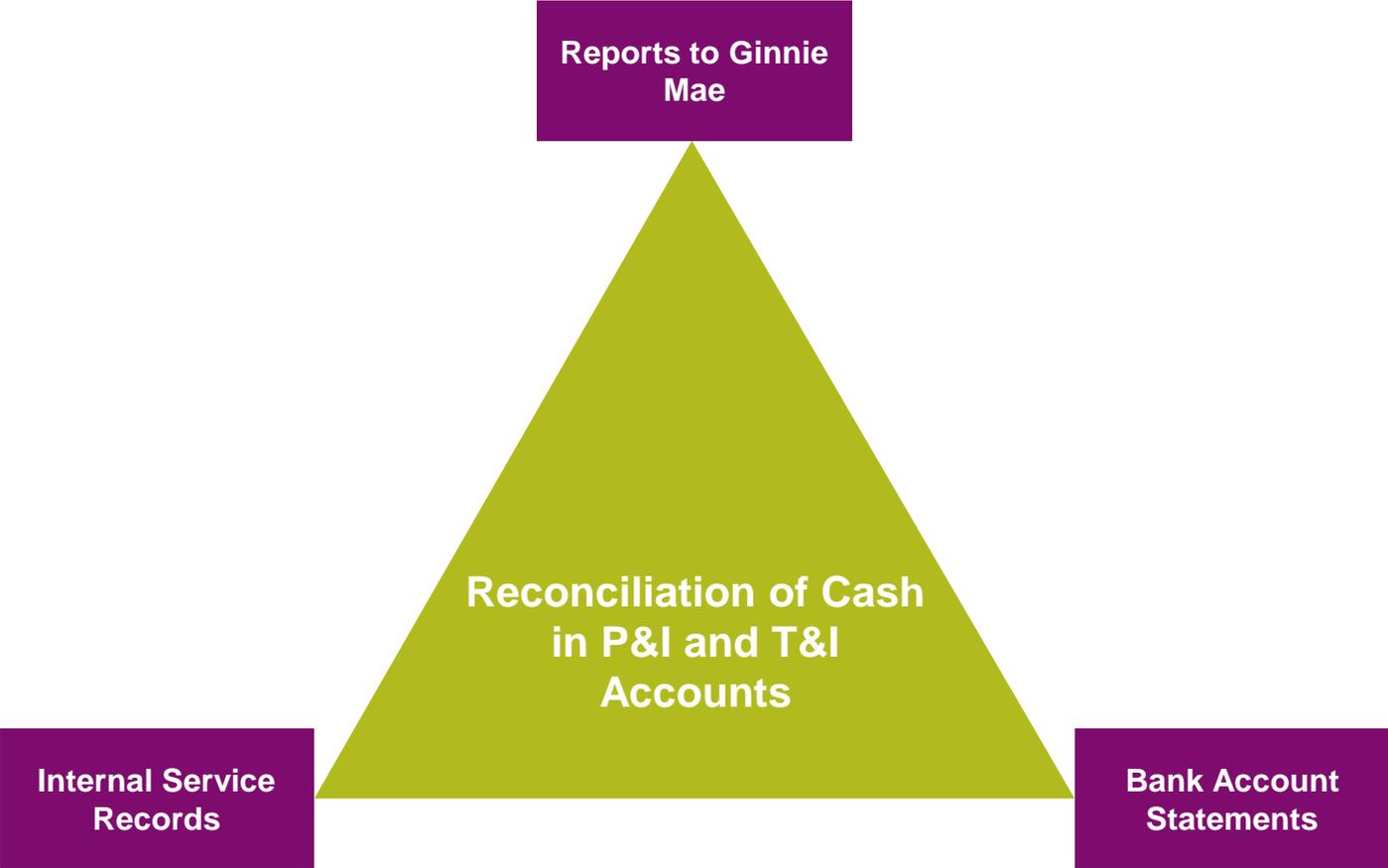
- 100% of Pool and Loan data reported by 2nd Business Day.
- All E and C level alerts related to the Pool and Loan record must be cleared no later than 7:00 pm (EST) on the 4th Business Day.
- Consistency of data reported in RFS.
- Case number reported on Loan File should match case number reported at Origination.
- Issuers are fully responsible for meeting reporting timelines and accuracy of data reported by a sub-servicer.
- Adhering to established Cut-off date.
- Ensure the correct liquidation removal reason code is reported.
- Analyze and correct RFS edit exceptions per Severity Level requirements.



Ginnie Mae RFS Issuer Training

Section 7: Cash and Reconciliation

The Reconciling Triangle





Ginnie Mae Monthly Reporting Keys to Quality Reporting

- Program Knowledge
- Reconciliations
- Tests
- Internal Controls

Cash Management

- Custodial Account Requirements
- P&I Shortfalls
- Test of Expected P&I
- Reconciliation of Mortgage Collateral to Securities Outstanding
- Bank Reconciliation
- Miscellaneous

Collections Clearing Account

- Optional
- Used for Ginnie Mae and non-Ginnie Mae funds
- Transfer to P&I and T&I accounts within 1 business day
- Recover Corporate Advances provided excess funds restored to Custodial Account
- Zero Balance Account

P&I Custodial Bank Account Requirements

- Ginnie Mae funds only
- Single non-interest bearing Custodial Account
- May contain funds for more than one pool
- Form HUD 11709 must exist for each account
- Maintained at financial institution capable of ACH
- Bank reconciliation completed timely
- Meet bank rating requirements

P&I Disbursement Account Requirements

- May use separate disbursement account
- Non-interest bearing account
- Zero balance account
- Maintained at financial institution capable of ACH
- Ginnie Mae Funds only
- Only one Ginnie Mae Issuer ID# per account
- Form HUD 11709 must exist for each account

P&I Custodial Bank Account Bank Rating Requirements

- Not Required If:
 - Aggregate principal and interest payments due from borrowers is less than \$100,000 in any one month as measured by the fixed installment control.
- Thompson Bankwatch: C or better
- Moody's: P-3 or better (short term bank deposits)
- Standard & Poor's: A-3 or better (short term CDs)
- Additional Requirements if funds custodian is not rated by any of the agencies listed above...

P&I Custodial Bank Account Bank Rating Requirements

- LACE Financial Corporation: C or better
- Cates Bank Rating Service: 3.5 or better
- IDC Financial Publishing: 75 or better (Rank of Financial Ratio)
- Highline Rating Service: 47 or better

T&I Custodial Bank Account Requirements

- Account may be Interest Bearing
- Ginnie Mae Funds Only
- Form HUD 11720 Must Exist for Each Account
- Bank Reconciliation Completed Timely

T&I Custodial Bank Account Requirements

- Separate escrow custodial account for FHA section 203(k) funds.
- Separate escrow custodial account for buydown funds.
- Separate escrow custodial account for any other funds are required to be held pursuant to FHA, VA, RD or PIH requirements.

P&I Collection Shortfalls

- Temporary Shortfalls
 - Late Payments From Mortgagor
 - Non-Sufficient Funds Check
 - Incorrect Advance Calculation

Non-Recoverable Corporate Advances

- Permanent Shortfalls
 - Servicemembers Civil Relief Act
 - Curtailment Adjustments
 - Loan Payoffs
 - Foreclosure Liquidations
 - T&I Shortfalls

Any Shortfall Due in Custodial Account By...

- Due Dates for Security Holder Payments
 - Ginnie Mae I Pools
 - Checks (received no later than 15th calendar day)
 - Electronic Transfer (15th calendar day)
 - Book-Entry Securities (prior to 7am EST 15th calendar day)
 - Ginnie Mae II Pools
 - Certificated Securities (prior to 7am EST 19th calendar day)
 - Book-Entry Securities (prior to 7am EST 20th calendar day)

Funding P&I Shortfalls Methods of Funding Shortfalls

- Corporate Advances
 - Uses Issuer Funds
- Excess Funds
 - Minimizes Use of Issuer Funds
- Pool Advance Agreement
 - Uses Bank Funds
 - Guide 5500.3 Appendix VI-1



Funding P&I Shortfalls

Corporate Advances

- Timing of Advances
 - Ginnie Mae I
 - Ginnie Mae II
- Recovery of Corporate Advances
- Documentation of Advances

Funding P&I Shortfalls

Corporate Advances – Ginnie Mae I

P&I Bank balance at negotiable date

Less:

- Undelivered security holder checks plus outstanding checks from prior months
- Additional principal payments not passed through until the following month
- Liquidations not passed through until the following month
- Prepaid installments
- Guaranty fees owed to Ginnie Mae
- = Adjusted bank balance
- Amount due to security holders
- = **Overage (Shortage)**

Funding P&I Shortfalls

Corporate Advances – Ginnie Mae II

P&I Bank balance at negotiable date

Less:

- Additional principal payments not passed through until the following month
- Liquidations not passed through until the following month
- Prepaid installments
- Guaranty fees owed to Ginnie Mae
- = Adjusted bank balance
- Amount due to security holders
- = **Overage (Shortage)**

Assumes Separate Ginnie Mae II Custodial Account

Funding P&I Shortfalls Excess Funds

- MBS Guide Chapter 15-5 Excess Funds
- Excess funds are defined as:
 - Unscheduled recoveries of principal on pooled mortgages received during the current month that are to be passed through with the following month's payment
 - Early receipt of scheduled payments

Corporate Advances Using Excess Funds

- Unapplied Funds and Service Fees
- Pools Sharing Same Custodial Account
- Commingling Ginnie Mae I and Ginnie Mae II Funds

Funding P&I Shortfalls

Corporate Advances using Excess Funds – Ginnie Mae I

P&I Bank balance at negotiable date

Less:

- Undelivered security holder checks plus outstanding checks from prior months
- Guaranty fees owed to Ginnie Mae (ACH on 10th calendar day)
- = Adjusted bank balance
- Amount due to security holders
- **Overage (Shortage)**

Funding P&I Shortfalls

Corporate Advances using Excess Funds – Ginnie Mae II

P&I Bank balance at ACH debit date

Less:

= Adjusted bank balance

- Amount due to security holders

- Guaranty fee owed to Ginnie Mae (ACH on 19th calendar day)

= **Overage (Shortage)**

Assumes Separate Ginnie Mae II Custodial Account

Test of Expected P&I

- Requirement on every pool
- Performed by Issuer
- Provides Minimum Dollar Amount in P&I Account
- Tolerance:
 - \$1.00 per loan per pool
 - Maximum of \$50.00 per pool
- Cash Shortage Funded by Issuer

Test of Expected P&I

TEST OF EXPECTED P&I CUSTODIAL ACCOUNT BALANCE AT CUTOFF

POOL NUMBER: _____	Reporting Month: _____
+ Prepaid Principal and Interest (Sum of L-Record Fields 16 and 17 for each prepaid loan in the pool)	\$ _____
+ Additional Principal Payments (Sum of L-Record Field 20 for each loan in the pool)	\$ _____
+ Additional Principal Adjustment (Sum of L-Record Field 21 curtailment adjustments for each current loan in the pool)	\$ _____
+ Liquidation Principal (Sum of L-Record Field 28 for each liquidated loan in the pool prior to its liquidation)	\$ _____
+ Delinquent Service Fee (Sum of L-Record Field 14 for each delinquent loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ _____
+ Service Fee (P-Record Field 5: Enter only if taken after cutoff date)	\$ _____
+ Fixed Installment on Liquidation (Sum of L-Record Field 11 for each liquidated loan in the pool)	\$ _____
- Delinquent Principal and Interest (Sum of L-Record Fields 14 and 15 for each delinquent loan in the pool)	\$ _____
- Prepaid Service Fee (Sum of L-Record Field 16 for each prepaid loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ _____
- Service Fee from Liquidations (Sum of L-Record Field 26 for each liquidated loan in the pool multiplied by the service fee rate divided by the mortgage interest rate, based on last interest installment on Monthly Liquidation Worksheet)	\$ _____
= Subtotal (Expected P&I Balance)	\$ _____
- Reported P&I Balance (Field 12 of P-Record for pool)	\$ _____
= Difference: Over/Short	\$ _____

Reconciliation of Mortgage Collateral to Securities Outstanding

- Required on every pool
- Performed by the Issuer
- Pool of Loans is Collateral for Securities
 - Overcollateralization – adjusted pool principal balance is larger than the securities balance – recover principal
 - Undercollateralization – adjusted pool principal balance is less than the securities balance – remit principal

Reconciliation of Mortgage Collateral to Securities Outstanding

RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

POOL NUMBER: _____

REPORTING MONTH: _____

+ Month end pool principal balance (Sum of Fields 23 on L-Records in the pool (except liquidated loans))	\$ _____
+ Prepaid installment principal (Sum of Fields 17 on all L-Records in the pool)	\$ _____
- Delinquent installment principal (Sum of Fields 15 on all L-Records in the pool)	\$ _____
- CD Pools Only: Scheduled Principal (Enter amount from Section 2.A. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	\$ _____
+ CD Pools Only: Liquidation Principal Installment (Enter principal portion of last installment reported on Issuer's Monthly Liquidation Reconciliation Worksheet)	\$ _____
- CD Pools Only: Additional Principal Adjustments or FIC change on GPM (Enter amount from Section 2.D. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	\$ _____
= Adjusted Pool Principal Balance	\$ _____
- Securities Principal Balance (Amount in Field 10 on the P-Record as entered by Issuer)	\$ _____
= Difference: Over / Short	\$ _____

SF Pool Activity Screen

Pool Accounting - Single Family 

1.0 [Home](#) [Pool](#) [Loan](#) [Quarterly Verification](#) [User Guide](#)

[Pool List](#) [Pool Activity](#)

Issuer ID: Pool ID: Report Period:

Issuer ID: Pool ID: Type:

Opening FIC: [View 11710A](#)

Liquidations-In-Full FIC: Opening Security RPB:

Adjustment to FIC:

Closing FIC: Scheduled Principal:

Security Int. Rate: Curtailments:

Install Interest: Liquidations:

Pool Mortgage Rate: RPB Adjustment:

Service Fee: Total Principal:

Int. Due Security Holder:

	Reported	Calculated
Cash Due Security Holder:		
Closing Security RPB:	<input type="text"/>	<input type="text" value="0"/>
Released Security RPB:	<input type="text"/>	
T & I Balance:	<input type="text" value="0"/>	
P & I Balance:	<input type="text" value="0"/>	
Other Balance:	<input type="text" value="0"/>	
Guaranty Fee:		

 Custodial Bank Information

SF Pool Activity Screen

 Custodial Bank Information

Principal Account#:	<input type="text"/>	Principal Bank ABA#:	<input type="text"/>
Escrow Account#:	<input type="text"/>	Escrow Bank ABA#:	<input type="text"/>



P&I Reconciliation

Ginnie Mae P&I Account Reconciliation

Bank statement balance at cutoff date of _____	\$ _____
Deposits in transit (total):	+ _____
Outstanding checks (total):	- _____
Adjustments (Explanation required):	- _____
SUBTOTAL (Adjusted bank balance):	= _____
LESS Reported P&I and Other Funds (Sum of Fields 12 and 13 on the Pool Record as entered by Issuer)	- _____
Unreconciled difference (explain):	= _____
Explanation for "Adjustments" noted above:	
Deposits in transit over thirty (30) days (date and amount):	
Checks outstanding over thirty (30) days (date and amount):	
Preparer: _____	Date: _____
Reviewer: _____	Date: _____



T&I Reconciliation

Ginnie Mae T&I Account Reconciliation

Bank statement balance at cutoff date of _____	\$ _____
Deposits in transit (total):	+ _____
Outstanding checks (total):	- _____
Adjustments (Explanation required):	- _____
SUBTOTAL (Adjusted bank balance):	= _____
LESS Reported T&I Funds (Field 11 on the Pool Record as entered by Issuer	- _____
Unreconciled difference (explain):	= _____

Explanation for "Adjustments" noted above:

Deposits in transit over thirty (30) days (date and amount):

Checks outstanding over thirty (30) days (date and amount):

Preparer: _____ Date: _____

Reviewer: _____ Date: _____



Appendix A

Monthly “Workflow” and “Timeline”

Monthly MBS Reporting Workflow

Timeline	Workflow Item	Workflow Reporting Item Description
25 th CD	RFS Opens	➤ RFS “Opens” for reporting on 25 th of the month (Opens 8/25 for August Report Period).
25 th CD	Loan Substitution	➤ RFS Loan Substitutions – Approved by AE and RFS is updated on the 1 st Business Day.
1 st CD AM	RFS File Processing	➤ Processing of RFS Pool/Loan File submission begins 1 st Calendar Day AM (For September, Report Period begins 10/1). RFS is updated as files are processed.
1 st BD - Ongoing	RFS Feedback	➤ RFS Feedback automatic upon receipt of Issuer’s data. RFS is updated as files are processed.
2 nd BD	Monthly Reporting Due	➤ Per Ginnie Mae policy, Pool/Loan data must be reported 2 nd Business Day by Close of Business (7:00 PM Eastern Time).
2 nd BD	Security RPB Release to CPTA	➤ RFS processes Issuer-reported data as of 7:00 PM for preliminary release of Security RPBs. The Issuer-reported Security RPBs passing RFS critical edits are released to Ginnie Mae’s Central Paying Agent (BNYM) NLT 8:00 PM. Issuer reports must be received prior to 7:00 PM Eastern Time.
3 rd BD AM	Pre Collection Notices	➤ Pre-Collection Notices – 3 rd Business Day AM based on 2 nd Business Day RPB reporting. These notices are based on the Issuer-reported Security RPBs released by RFS on the 2 nd Business Day.
4 th BD	RFS Critical Exceptions	➤ RFS Critical Exceptions must be resolved by the 4 th Business Day by Close of Business (7:00 PM EST). Corrections are processed and updated in RFS upon receipt.
4 th BD	11710D Summary	➤ Issuer Summary Report (11710D) must be reported through GinnieNET on 4 th Business Day by Close of Business (7:00 PM EST).
4 th BD	Security RPB Release to CPTA	➤ RFS processes Issuer-reported data for final release of Security RPBs. The Issuer-reported Security RPBs are released to Ginnie Mae’s Central Paying Agent (BNYM) NLT 8:00 for factor and payment processing. Issuer reports must be received prior to 7:00PM Eastern Time.

Monthly MBS Reporting Workflow

Timeline	Workflow Item	Workflow Reporting Item Description
5 th BD	RFS Loan Matching	➤ RFS Loan Matching runs the 5 th and 10 th Business Days. Exceptions and Download Files are available on RFS for Issuer download. Corrections are processed upon receipt, however, matching runs only twice per month.
6 th BD	Final Collection Notices	<ul style="list-style-type: none"> ➤ Final Collection Notices – 6th Business Day based on the 4th Business Day final RPBs. ➤ Issuer Funds P&I “Disbursement” Account (ACH Account drafted by BNYM) prior to 7:00am EST on the 15th and 20th Calendar Day of each month. Final notices are based on the Security RPB released by RFS on the 4th Business Day.
7 th BD	RFS Various “Suspense” Notice	➤ RFS ‘V’ record (Various Suspense) – Issuer notified on the 7 th Business Day. Responses are due no later than the 20 th Calendar Day. Updates are posted in RFS by the end of the month.
10 th BD	RFS Loan Matching Final	➤ RFS Loan Matching runs the 5 th and 10 th Business Days. Exceptions and Download Files are available on RFS for Issuer download. Corrections are processed upon receipt, however, matching runs only twice per month.
10 th BD	RFS Matching	➤ RFS Loan Matching “Suspense” – Issuers are notified on the 10 th Business Day. Reply as soon as possible by no later than month end.
10 th BD	RFS Letters	➤ RFS Matching Compliance Letters sent on the 10 th Business Day.
After 10 th BD	RFS	➤ Loan Matching corrections to RFS after the 10 th Business Day are posted to RFS database but will be processed for Loan Matching the following month on 5 th BD.
10 th CD	G-Fee Draft	➤ G-Fee Draft: Ginnie I
15 th CD	G1 P&I Draft	➤ P&I Draft: Ginnie I

Monthly MBS Reporting Workflow

Timeline	Workflow Item	Workflow Reporting Item Description
19 th CD	G2 G-Fee Draft	➤ G-Fee Draft: Ginnie II
20 th CD	G2 P&I Draft	➤ P&I Draft: Ginnie II
20 th CD	Various Suspense	➤ Various Suspense responses are due no later than the 20 th Calendar Day. Updates are posted in RFS by the end of the month.
24 th /25 th CD	RFS Close	➤ RFS closes for the current reporting month on the 24 th /25 th Calendar Day of the month. No corrections can be made after this date.
Last BD Month	Loan Match Suspense Posted	➤ Last day for loan match suspense updates to be posted in RFS by Operations (Issuers must submit the update items based on 10 th Business Day report).
Monthly	Each Month	<ul style="list-style-type: none"> ➤ P&I Custodial Accounts – Reconcile accounts within 30 days of the previous month’s cut-off date. ➤ T&I Custodial Accounts – Reconcile accounts within 30 days of the previous month’s cut-off date. ➤ Test of Expected P&I – Required calculation performed on all pools each month. Shortages funded by Issuer. ➤ Pool to Security Reconciliation – Required calculation performed on all pools each month. Under-collateralized Issuer must fund P&I account.
Quarterly	Per Guide	<ul style="list-style-type: none"> ➤ Custodial Accounts Certification – 10th Calendar Day of March, June, September and December. Beginning with the December 10th 2015 report, enter this report in RFS. ➤ WHFIT information is due by the 10th Calendar Day of the month with corrections due by the 15th Calendar Day of the month, on a quarterly basis.
Annual	Per Guide	➤ Annual Reporting of Financial Statements – Upload to GMEP IPA. Due 90 Days after close of Issuer Fiscal Year.

Success Factors

- Report 100% of Pool and Loan data reported by 2nd Business Day
- Review all postings to e-Notification daily
 - Generation of ULIDs
 - PreCollection Notice (balance to reported data in RFS)
 - All other notices
- Analyze and correct RFS Exceptions per Severity Level requirements.
- Analyze and correct Matching Exceptions monthly
- Complete all reconciliations within required timeline
- Submit required Quarterly and Annual reports within required timeline



Q & A Session

Please complete your feedback form

For more information see:

<http://www.ginniemaegov/Pages/faq.aspx>