

Modernization Update

March 17, 2016



Agenda

- Website Enhancements
- Streamlined Investor Reporting
- Enhanced Data Delivery Protocol
- GMEP 2.0 Pilot
- MISMO
- Q&A

Ginnie Mae Website Enhancements

Goal

Ginnie Mae desires to further enhance the public website that was released in February 2012. The objective of this project is to define and implement several enhancements and support Ginnie Mae with content management efforts

Search



- Improve search through the enablement of sorting, filtering, and advanced search capabilities and introduction of metadata and tagging
- Provide better refinement of results (e.g. by relevancy, date)

User Experience



- Reorganize and regroup the sites and pages on the site
- Improve site navigation, information architecture, links and site/page titles
- Revamp the design of the key webpages (e.g. Home page)

Latest News

APM 15-20: Multifamily Loan Section of the Act Data...

10/15/2015
Ginnie Mae is committed to enhancing the quality of the data collected and disclosed on the multifamily mortgage-backed securities (MBS) it guarantees.

November MBS Loan Level Ginnie II Disclosure File...

10/26/2015
MBS Loan Level Monthly Portfolio Ginnie II file corrections for November 2015 are posted to the Update page.

Ginnie Mae: An Era of Transformation

10/13/2015
A position paper that will outline, from Ginnie Mae's perspective, the major issues presented by the ongoing transformation in mortgage lending as a result of the 2007-2008...

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[View All](#)

Our Mission

Our mission is to bring global capital into the housing finance market — a system that runs through the heart of our nation's economy — while minimizing risk to the taxpayer.

For more than 40 years, Ginnie Mae has provided liquidity and stability, serving as the principal financing arm for government loans and ensuring that mortgage lenders have the necessary funds to provide loans to consumers.



A Message from the President

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Are you a home owner?

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[Contact Us](#) [FAQ](#) [Glossary](#) [Site Policies](#)



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Guides & Policies

APMs
MBS Guide
Investor Reporting Manual

Issuer Resources

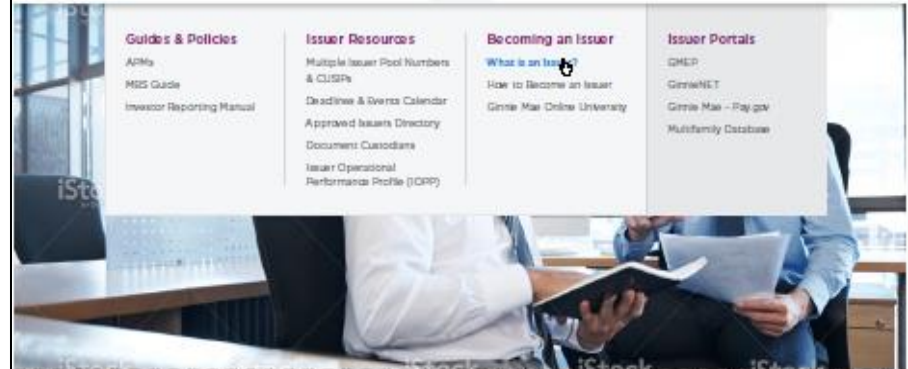
Multiple Issuer Pool Numbers & CUSIPs
How to Become an Issuer
Deadlines & Events Calendar
Approved Issuers Directory
Document Custodians
Issuer Operational Performance Profile (IOPP)

Becoming an Issuer

[What is an Issuer?](#)
[How to Become an Issuer](#)
[Ginnie Mae Online University](#)

Issuer Portals

GMP
GinnieNET
Ginnie Mae - Pay.gov
Multifamily Database



[Guides & Policies](#) [Issuer Resources](#) [Becoming an Issuer](#) [Issuer Portals](#)

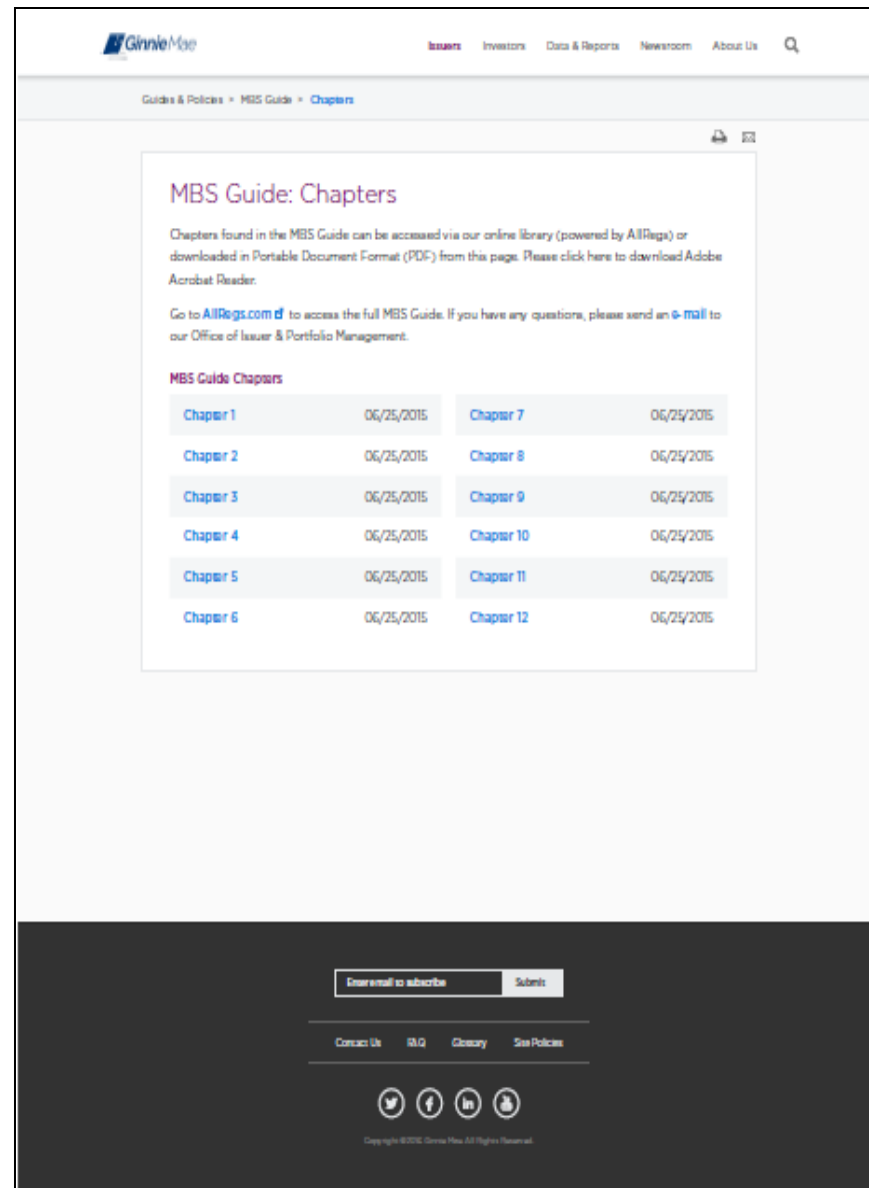
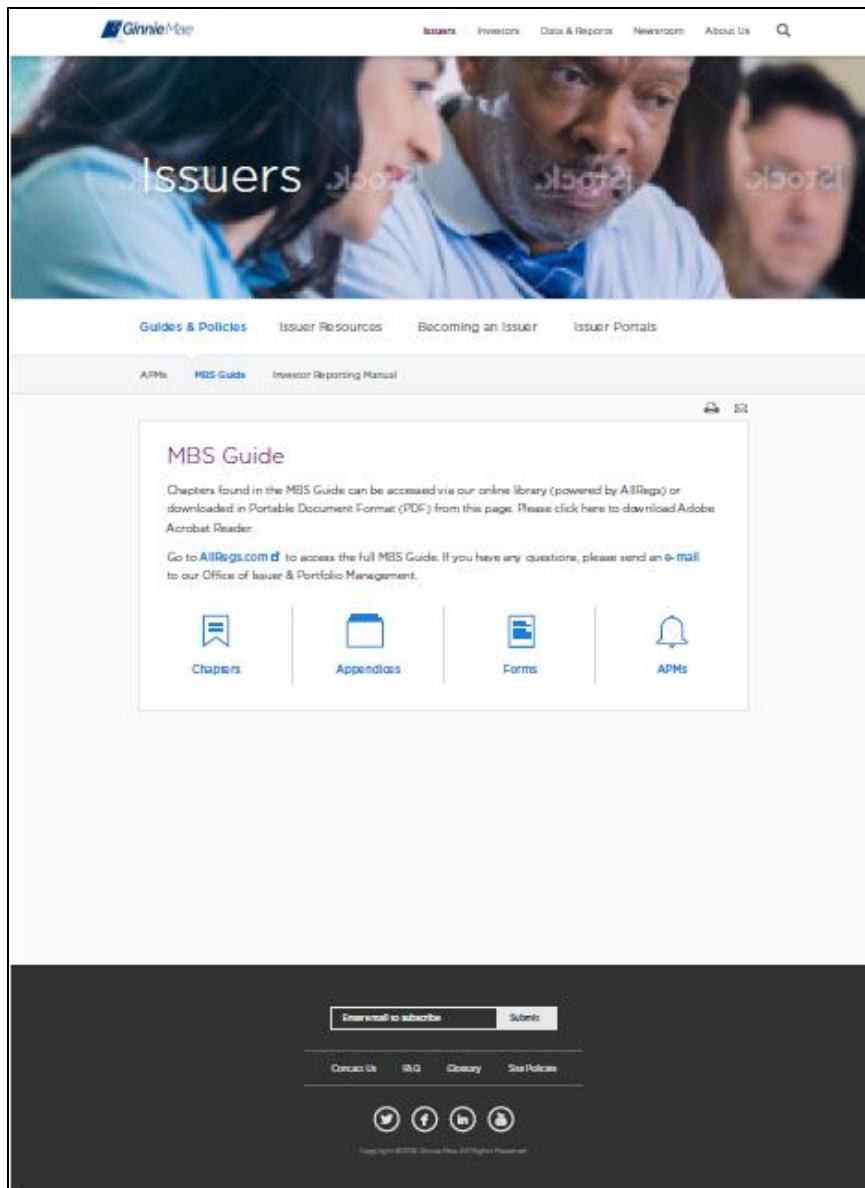
[What is an Issuer?](#) [How to Become an Issuer](#) [Ginnie Mae Online University](#)

What is an Issuer?

Issuers of Ginnie Mae mortgage-backed securities (MBS) make a significant contribution to the expansion of affordable housing opportunities in America. Applicants must therefore demonstrate that they have the organizational, financial, procedural, quality control, and other necessary characteristics that will qualify them to participate in the program.

The Ginnie Mae MBS Guide is an invaluable resource when applying for issuer status. In it you will find discussions about eligibility requirements, issuer responsibilities, the application process as well as the applications themselves.

Eligibility requirements are the same for both the Ginnie Mae I and Ginnie Mae II MBS programs. One



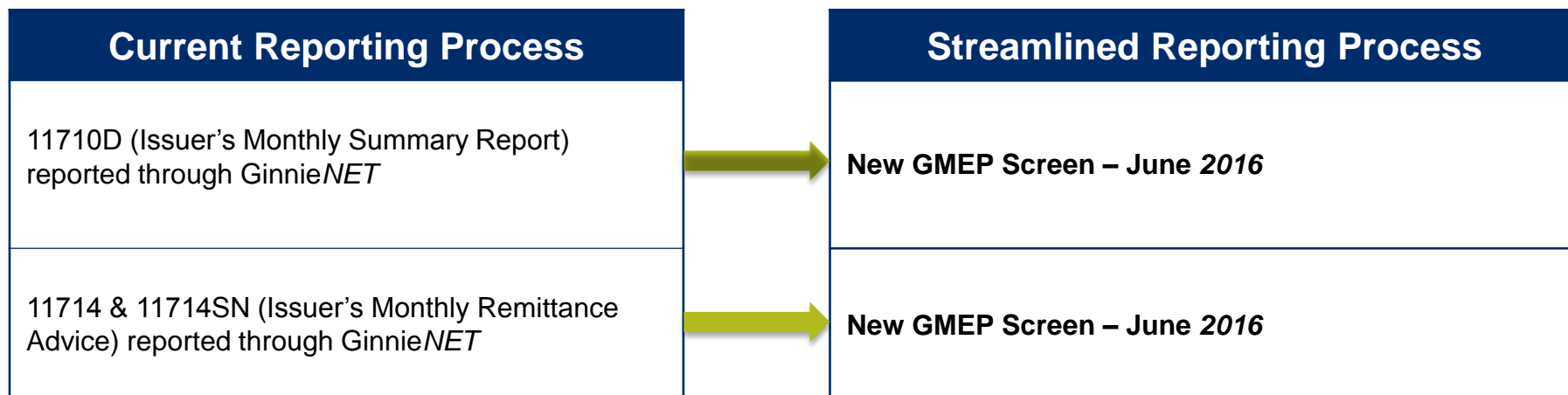
Sneak Peek...

Website Enhancement Webcast

May 11, 2016

Streamlined Investor Reporting Objective

Ginnie Mae is undertaking an effort to streamline investor reporting by removing redundancies in current reporting processes. These redundancies will be discontinued through the retirement of the monthly investor reporting component of GinnieNET.



Benefits

- Eliminates the need for Issuers to provide a separate data stream for 11710D summary data altogether.
- Reduces process redundancy of entering data GMEP and validating in GinnieNET.
- Streamlines Issuer monthly reporting through GMEP.

Impacts All Issuers - June 2016 Implementation



Reporting and Related	Current State	Future State	What is Changing
Monthly Reporting Certification (11710D)	<ul style="list-style-type: none"> ➤ Report Due 4th BD ➤ Reported to GinnieNET ➤ SecurIDToken ➤ Data Interface to RFS for Exceptions 	<ul style="list-style-type: none"> ➤ GMEP/ Screen Certification ➤ SecurID Token 	<ul style="list-style-type: none"> ➤ 11710D Retired; ➤ Leverage Summary Report in RFS ➤ Issuer Certification of Reporting in GMEP ➤ The data entry point changes from GinnieNET to GMEP
Remittance Advice (11714 & 11714SN) <i>Note: Applies to Ginnie I Certificated payments. Approx. 60 Issuers per month</i>	<ul style="list-style-type: none"> ➤ Report Due on 8th BD ➤ Reported to GinnieNET 	<ul style="list-style-type: none"> ➤ GMEP/Screen; File Upload 	<ul style="list-style-type: none"> ➤ Report 11714 & 11714SN to GMEP ➤ No change in data reported; schedule ➤ The data entry point changes from GinnieNET to GMEP

Summary Screen in RFS

THE BANKERS GUARANTEE TITLE AND TRUST COMPANY

Issuer ID:

1442

Report Period:

10/2013

GO

Summary for Issuer ID 1442 - THE BANKERS GUARANTEE TITLE AND TRUST COMPANY

Last File Submission	11/04/2013	Last Pool Summarized	11/24/2013 21:11
		Portfolio Summarize	11/24/2013 21:11
		Pool Exceptions	10 Exception List
		Loan Exceptions	0

	Reported Loans	Expected Loans	Loans Liquidated	Delinquent Loans	Delinquent Loans Percentage	1 Month Delinquent	2 Months Delinquent	3+ Months Delinquent	Foreclosure	DQ2+
I	3	3		0	0%	0	0	0	0	0%
II	32	32	3	1	3.1250%	0	0	1	0	3.1250%
Total	35	35	3	1	2.8571%	0	0	1	0	2.8571%

	Reported Pools	Expected Pools	T & I Funds	Other Funds	Guaranty Fee	Fixed Installment Constant	Unpaid Pool Principal Balance	Security Remaining Principal Balance	Principal Due Holders	Interest Due Holders
I	3	3	\$ 149084.35	\$ 1796.92	\$ 931.89	\$ 42022.12	\$ 8601996.07	\$ 8578788.94	\$ 23206.22	\$ 17023.83
II	18	18	\$ 38019.79	\$ 4815.13	\$ 184.50	\$ 20464.89	\$ 3825715.87	\$ 3820058.77	\$ 7474.32	\$ 12399.27
Total	21	21	\$ 187104.14	\$ 6612.05	\$ 1116.39	\$ 62487.01	\$ 12427711.94	\$ 12398847.71	\$ 30680.54	\$ 29423.10

Requirements

If you submit forms HUD-11710D or 11714 please ensure you meet the criteria listed below.

Requirements:

- Must be an authorized signer;
 - On the Issuer's 11702 or
 - Have a subservicer agreement 11707 with the Issuer on file and be listed on the subservicer's 11702
- Must have the Pool Accounting, Exception Feedback Role assigned in GMEP 1.0; and
- Must have a valid SecurID Token.

Remittance Advice

- Data collection remains the same.
 - Same file layout.
- Where data is submitted changes.
 - Currently GinnieNET will be GMEP.
- Appendices will be updated accordingly
 - Appendix VI-10
 - Appendix VI-11
 - Appendix VI-12

Issuers File Layout for Ginnie Mae Remittance Advices

The following is the file layout required for electronic submission of payment information. The file should be blocked at 4000 bytes, 6250 bpi density, fixed length 200 byte records.

Header:

Field Description	Format	Width	Decimals
Record ID	C Value 'H'	1	
Issuer number	I	4	
Issuer name	C	50	
Security holder	C	30	
*Payable Date (15 th of Month)	I	6	
*Creation Date	I	6	
Filler	C	103	

Detail:

Field Description	Format	Width	Decimals
Record ID	C Value 'D'	1	
Pool Indicator	C Value 'X', 'C' or 'M'	1	
Pool Number	I	6	
Certificate	C	12	
Interest rate	N	7	5
Pro Rata share %	N	11	8
Principal (A)	N	12	2
Interest (B)	N	12	2
Additional	N	12	2
Adjustments (D)	N	12	2
Federal Tax (E)	N	12	2
Total (F)	N	14	2
Balance (G)	N	16	2
Explanation	C	72	

Next Steps in migration of forms HUD-11710D & 11714

- April – Conducting targeted outreach to the individuals that certify/submit these forms in Ginnie*NET* today
- May – Demonstration and Training session via WebEx on how the new process will work.
- June – Issuers begin to perform monthly certification in GMEP (for May reporting period) and submit remittance advice in GMEP
- Questions can be submitted to ginniemaecustomeradoption@hud.gov

Data Delivery to Ginnie Mae

Currently in GMEP Issuers can submit data in three ways:

- Direct data entry, using online screens—this is web-based direct data entry into RFS.
- File Upload (import)—RFS provides functionality for file import that is web-based upload using the HTTPS protocol.
- Secure File Transfer Protocol (SFTP)—RFS supports file transfer for monthly reporting data submission using the secure file transfer protocol (SFTP).

Enhanced (SFTP) Data Delivery Protocol

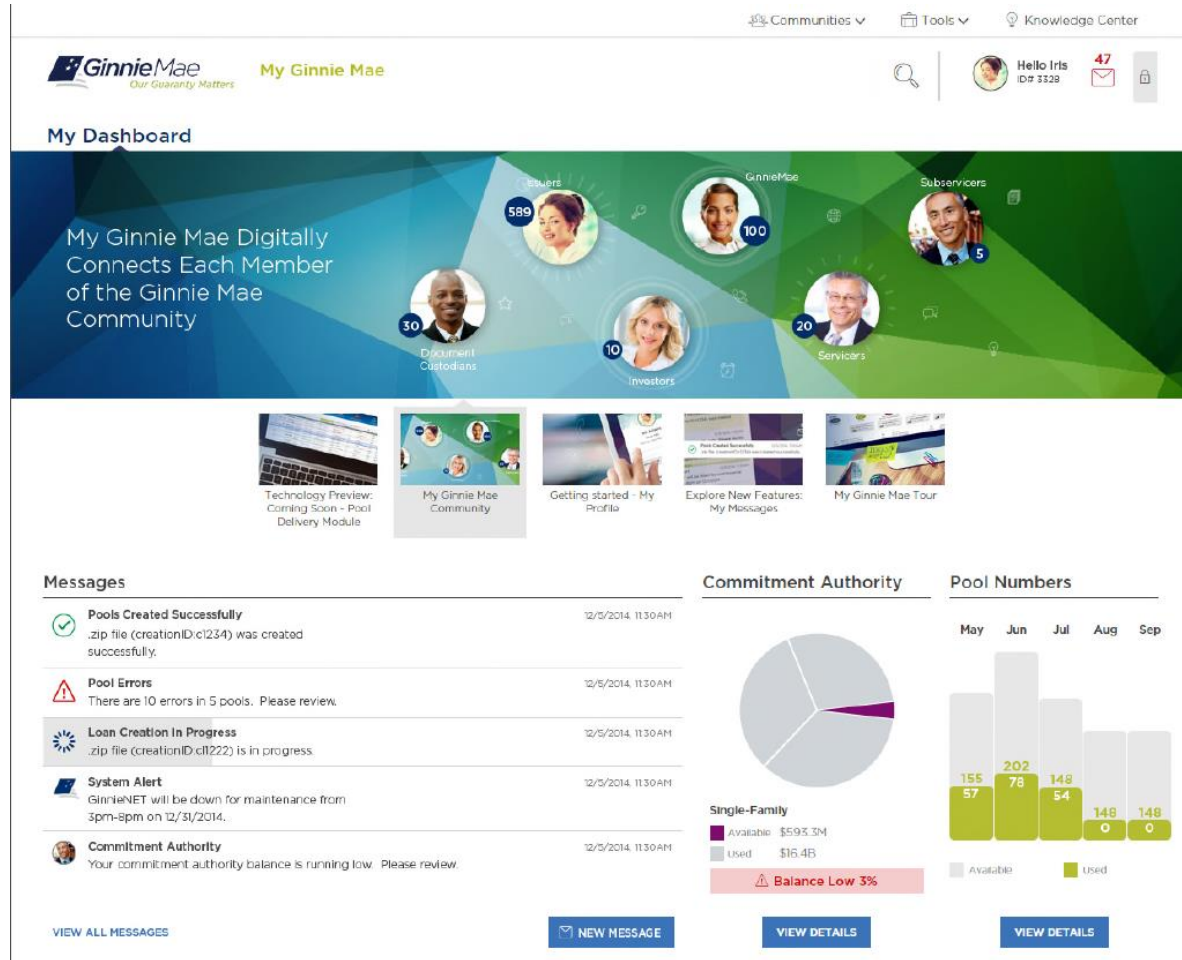
Ginnie Mae is introducing new software to provide for improved security, better monitoring and enhanced traceability

Subject	Description
SFTP Change	Upgrading the backend software, No changes to how data is currently delivered.
Audience	Clients that submit SFTP data to Ginnie Mae Enterprise Portal
Validation exercise	Ginnie Mae will reach out directly to these parties, many of them are service bureaus, to ensure they participate in our validation process. Tentatively scheduled for April.

Questions can be directed to 1-800-234-4662 or ginniemae1@bnymellon.com

GMEP 2.0

- Launched our pilot in December
- Continue to refine and add functionality
- Goal is to make this available to all Issuers in 2017



The screenshot displays the 'My Dashboard' interface for GinnieMae. At the top, there are navigation links for 'Communities', 'Tools', and 'Knowledge Center'. The user is logged in as 'Hello Iris' with ID # 3329. The dashboard features a central graphic titled 'My Ginnie Mae Digitally Connects Each Member of the Ginnie Mae Community' showing a network of roles: Issuers (589), GinnieMae (100), Subservicers (5), Document Custodians (30), Investors (10), and Servicers (20). Below this are five tiles: 'Technology Preview: Coming Soon - Pool Delivery Module', 'My Ginnie Mae Community', 'Getting started - My Profile', 'Explore New Features: My Messages', and 'My Ginnie Mae Tour'.

Messages

Message	Date
Pools Created Successfully .zip file (creationID:c1234) was created successfully.	12/5/2014, 11:30 AM
Pool Errors There are 10 errors in 5 pools. Please review.	12/5/2014, 11:30 AM
Loan Creation In Progress .zip file (creationID:c1222) is in progress.	12/5/2014, 11:30 AM
System Alert GinnieNET will be down for maintenance from 3pm-5pm on 12/31/2014.	12/5/2014, 11:30 AM
Commitment Authority Your commitment authority balance is running low. Please review.	12/5/2014, 11:30 AM

[VIEW ALL MESSAGES](#) [NEW MESSAGE](#)

Commitment Authority

Single-Family
 Available: \$595.3M
 Used: \$16.4B
 Balance Low 3%

[VIEW DETAILS](#)

Pool Numbers


Month	Available	Used
May	155	57
Jun	202	78
Jul	149	54
Aug	148	0
Sep	148	0


[VIEW DETAILS](#)

MISMO ADOPTION UPDATES

Ginnie Mae is adopting the data standards of the Mortgage Industry Standards Maintenance Organization (MISMO) in order to better align to the broader mortgage industry. The use of **Pool Delivery Dataset (PDD)** and the new **Single Family Pool Delivery Module (SFPDM)** will enable Ginnie Mae to improve data consistency and quality and modernize the Issuer's single family data submission process. Below are updates to our MISMO implementation timeline as well as PDD testing opportunities for the Issuer community.

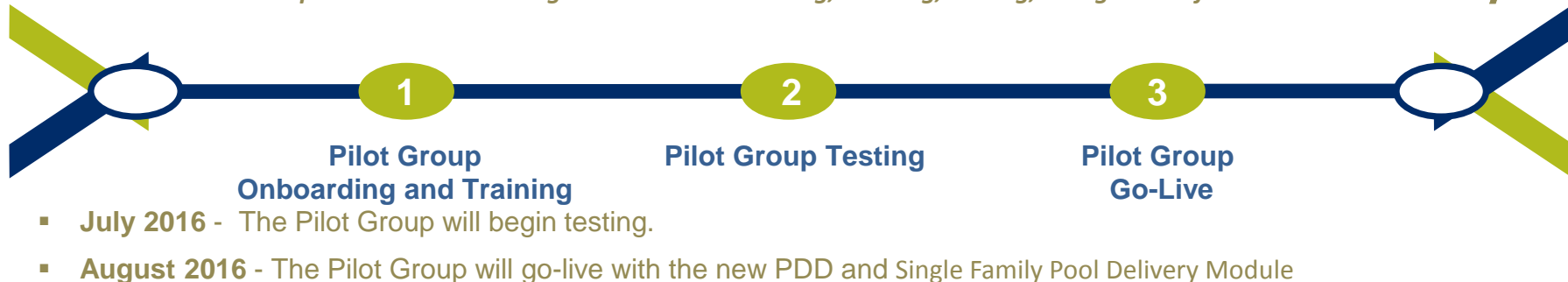
Summary of Updates

 **Implementation Timeline** - Ginnie Mae's MISMO adoption timeline begins with a Pilot Issuer Group as part of a waved approach for Issuer onboarding, training, testing and go-live.

 **Testing Opportunities** – Currently, Issuers may submit their test PDD XML files to the MISMO Adoption Project team (GinnieMaeMISMOProject@hud.gov) for validation and feedback prior to testing.

Implementation Timeline

*Ginnie Mae's MISMO adoption timeline will begin with the onboarding, training, testing, and go-live of a **Pilot Issuer Group**.*



Remaining Issuers will have at least six months from the initial Pilot Go-Live in August 2016 to begin submitting the PDD to the new SFPDM.

Q&A