

Multifamily Pool Delivery Module (MFPDM) - MyGinnieMae

U.S. Department of Housing and Urban
Development (HUD)

Ginnie Mae, Office of Securities Operations

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Application Details

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1 INTRODUCTION

1.1 Application Overview

A core Ginnie Mae function is to allow Issuers to submit pool and loan data to be assembled and issued as Ginnie Mae Mortgage-Backed Securities (MBS). The Multifamily Pool Delivery Module (MFPDM) application provides an updated interface to those processes and procedures that are currently supported through the GinnieNET application. Pool and loan data can be submitted through the use of electronically uploaded files or by manual data entry and tracked through the pool processing workflow via a My Dashboard display called My Pools.

1.2 Features

The following features are available to users:

- My Dashboard
- Pools & Loans View
- Pool Details
- All Loans
- Loan Details
- Draw History Details
- Manually add pools, loans, and draws
- Import and Export pools, loans, and draws
- Modify pools, loans, and draws
- Delete and Recall pools
- Maintenance

1.3 Data Flows

The following data flow reflects the different operational activities for the Multifamily Pool Submission:

- Issuers create a new Multifamily Pool, save and validate
- Issuers can then add a Loan and Draws (if applicable), save and validate
- Issuer submits the pool for Final Certification
- Certification will happen as it does today by Document Custodian and once this is complete the pool status is updated to Final Certified
- Pool can continue path to Issuance
- Issuers can also delete pools that have not yet been submitted for Final Certification
- Issuers can recall pools that have not been released for issuance by the system

- Issuers can request pool Transfer at Issuance (TAI) in MFPDM, which needs to be certified by the Document Custodian and accepted by the Buying Issuer in GinnieNET before issuance

1.4 Authorized Use / Permission

Please refer to the My Ginnie Mae Portal – Getting Started Manual for authorized use and permission.

[\(Add link to My Ginnie Mae Portal – Getting Started Manual\)](#)

2 SYSTEM PREREQUISITES

The MFPDM application is implemented on the existing web based MyGinnieMae Portal. No new or enhanced hardware will be required to support MFPMD application. Pool Certification processes performed by Document Custodians will remain in GinnieNET, as is, until a later release.

Please refer to the My Ginnie Mae Portal – Getting Started Manual for system prerequisites for accessing MyGinnieMae and associated applications.

[\(Add link to My Ginnie Mae Portal – Getting Started Manual\)](#)

3 GETTING STARTED

Upon logging into [MyGinnieMae](#), MFPDM application is accessed via a tab on My Dashboard. Before being granted access to the application, the user must complete the MyGinnieMae Portal registration process. Privileged users called Organization Administrators, formerly known as Security Officers and Enrollment Administrators, facilitate the registration and access provisioning process to create user accounts and assign functional roles within each organization.

A functional role is a system access profile based on business activities used to ensure End Users have the appropriate level of access to be able to perform their job functions and responsibilities. There are two functional roles associated with MFPDM.

Table 1 - User Access

Role	User	Description
MF-Loan Delivery and Pooling Basic User	Issuers	Users with the ability to upload, manually enter, and review and edit pool data, run business rules for Final Certifications and submit pools to Authorized Signers

MF-Loan Delivery and Pooling Authorized Signer	Issuers	Users with registered authentication credentials that can retrieve pools for certifications, submit pools, recall pools, and submit pools for immediate transfer
MF-Investor Reporting Basic User	Issuers	User with the ability to view pool and loan data and download related docs/reports
MF-Investor Reporting Authorized Signer	Issuers	User with the ability to view pool and loan data and download related docs/reports

Please refer to the [My Ginnie Mae Portal – Getting Started Manual](#) for gaining access and logging into MyGinnieMae and associated applications.

(Add link to My Ginnie Mae Portal – Getting Started Manual)

4 USING THE APPLICATION

Upon logon, the user is presented with My Dashboard which displays options for navigating to the MFPDM application. To access the MFPDM Application, click **MFPDM Pools & Loans** tab at the top of the screen.

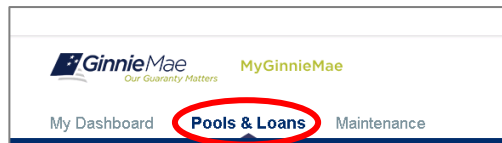


Figure 1: MFPDM Pools & Loans Tab

4.1 Pools & Loans Page

Displays a list of pools associated with the selected Issuer ID.

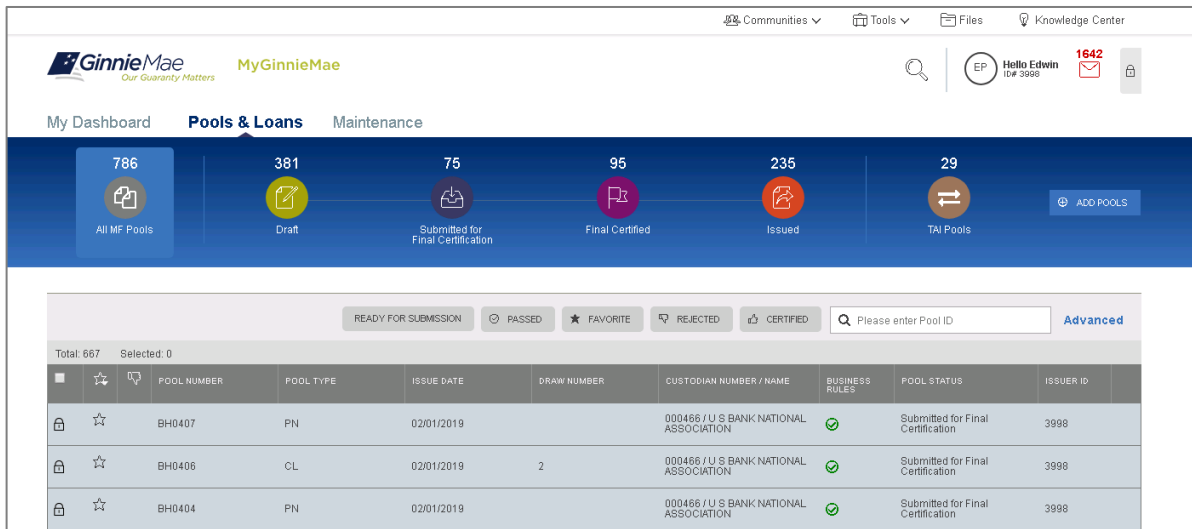


Figure 2: Pools & Loans Page

4.1.1 Header

The Header displays Pool Status icons and the number of pools per status. Clicking on any of the icons filters the pool list by that status.

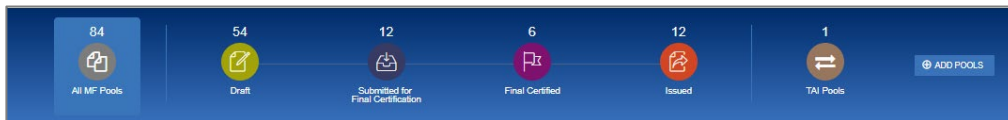






Figure 3: Header

Table 2: Pool Status Icons

Icon	Stage	Definition
	All MF Pools	Summary of all pools in all stages.
	Draft	Pools that have been saved but not yet submitted
	Submitted for Final Certification	Pools that the Issuer has sent to the Document Custodian for Final Certification.

Icon	Stage	Definition
	Final Certified	Pools that have been Final Certified by the Document Custodian.
	Issued	Pools that have been Issued or Transferred to another issuer at time of submission.
	TAI Pools	Pools that are Transferred at Issuance.

4.1.2 Add Pools

Clicking on the  button provides the option to enter pool information manually or to import pool/loan data.

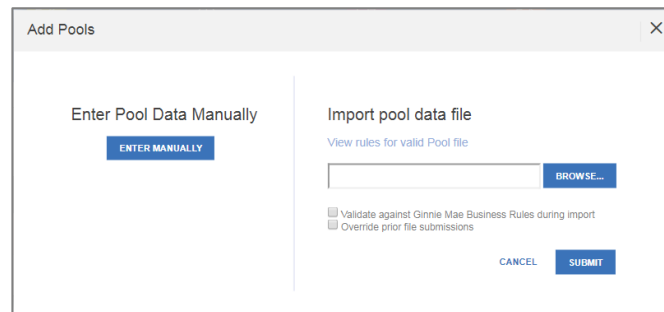




Figure 4: Add Pools

- Under 'Enter Pool Data Manually', click the  button to be taken to the Pool Details screen to manually create a new pool.
- Under 'Import pool data file', click the  button to locate a compatible file containing pool/loan data to import.
 - Select 'Validate against Ginnie Mae Business Rules during import' to run the validation process during file import.
 - Select 'Override prior file submissions' to replace previously entered/imported data.

4.1.3 Quick Filters

Located just above the pool list are quick filter buttons that can be utilized to immediately filter the pool list according the button description.

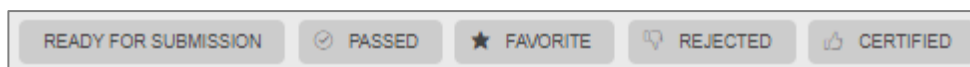


Figure 5: Quick Filters

4.1.4 Search

A type-ahead text entry field to search for a specific Pool ID. The system will start searching for matching pools once at least two (2) characters are entered.

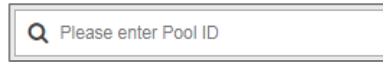


Figure 6: Search

4.1.5 Advanced Search

The Advanced Search option allows for filtering the pool list results by multiple criteria at once.

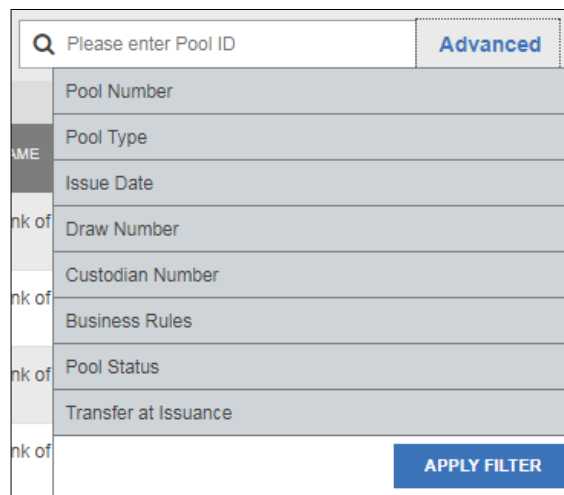
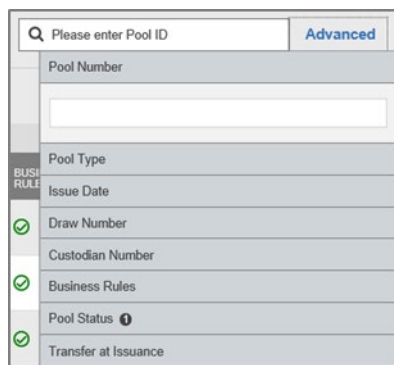


Figure 7: Advanced Search

Users can search based on one or more of the following fields:

- Pool Number



- Pool Type

Q Please enter Pool ID Advanced

Pool Number

Pool Type

- CL
- CS
- LM
- LS
- PL
- PN
- RX

- Issue Date


Q Please enter Pool ID Advanced

Pool Number


Pool Type

Issue Date

from



to



- Draw Number

Q Please enter Pool ID Advanced

Pool Number

Pool Type ⓘ

Issue Date

Draw Number

Business Rules

Custodian Number

Pool Status

Transfer at Issuance

- Custodian Number / Name

Q Please enter Pool ID Advanced

Pool Number

Pool Type ⓘ

Issue Date

Draw Number

Custodian Number

Business Rules

Pool Status

Transfer at Issuance

- Business Rules (Not Passed, Passed, Not Yet Run)

- Pool Status (Draft, Submitted for Final Certification, Final Certified, Issued)

- Transfer at Issuance

4.1.6 Clear Filter

Figure 8: Clear Filter







Users can clear all filters at once by clicking **Clear Filter** on the right. Individual filters may be cleared by clicking on the

'X' on the respective filter.

4.1.7 Pools List

The lower half of the screen will list the information for all issuer pools. Users can click the column headings or icons to display and sort pools:

Table 3: All Pools Columns

Column	Description
Checkbox <input type="checkbox"/>	Check to edit, validate or submit a pool or multiple pools in bulk. A  next to the pool indicates that it is locked for editing.
Favorite 	Indicates pool(s) the user has an interest in tracking.
Rejected 	Indicates pool(s) rejected during Final Certification.
Pool Number	6-character alphanumeric pool ID.
Pool Type	CL, CS, LM, LS, PN, RX
Issue Date	Pool issue date.
Draw Number	Numeric character that represents the draw number being viewed.
Custodian Number / Name	Name and number of the Document Custodian for a specific pool.
Business Rules	Business Rules not yet run  Passed validation  Did not pass validation 
Pool Status	Current status of the pool (Draft, Submitted for Final Certification, Certified, Issued).

4.1.8 Pool Header



Figure 9: Pool Header

The Pool Header is can be viewed at the top of the Pool Details, All Loans, Loan Details, and Draw History Details screens. The Pool Header provides vital information including the following items:

- Pool Number
- Favorite Status
- Pool Status
- Issue Type
- Issue Date
- Business Rules Status
- Draw Number (if applicable)
- Project Number
- Pool Type

- Pool Amount
- Mortgage Amount
- Submission Type
- Security Rate
- Interest Rate
- Maturity Date

4.1.9 Pool Actions

Actions available depend on the Pool Type, Submission Type, and Pool Status.



Figure 10: Pool Actions

Table 4 - Pool Actions

Function	Definition
	Manually refreshes the screen.
	If the pool has not yet been submitted, edit the pool/loan information.
	Once information has been entered and saved, validate the pool/loan data by running Ginnie Mae edits.
	Delete a pool, loan, or loans, when a pool is in Draft status.
	Cancel current edits on a screen.
	Save changes.
	Submit the pool to the Document Custodian for Final Certification. Note: The validation process runs prior to submission.
	Available to pools that are in the <i>Submitted for Final Certification</i> and <i>Final Certified</i> status. Moves the pool from the respective status back to the Draft status. (Authorized Signer users only)
	Export pool/loan data.
	Create/generate forms or reports.
	When there are more than 4 action buttons available they will appear under More.

4.1.10 Contact Cards

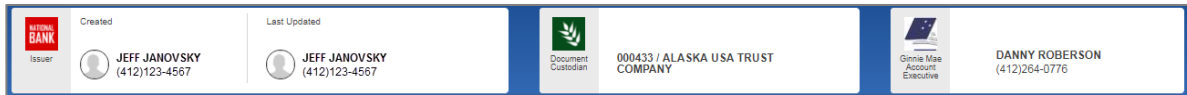


Figure 11: Contact Cards

Contact Cards can be viewed at the top of the Pool Details, All Loans, Loan Details, and Draw History Details screens, and display the following information:

- Who created the pool
- The last person to update the pool
- The Document Custodian associated with the pool
- The associated Account Executive

4.1.11 Pool Details Page

Based on the *Schedule of Subscribers and GNMA Guaranty/Contractual Agreement* (HUD-11705) form, this page allows Users to enter Pool data and complete the *Certification and Agreement* (HUD-11711-B) form.

Pool AB1234
EXPORT SAVE

Issue Type: X - Multifamily (Ginnie Mae I)
Pool Type:
Submission Type:

Issue Date:
Pool Amount: \$ 0.00
Security Rate: 0.000 %

Business Rules: Not Yet Run
Mortgage Amount: \$ 0.00
Interest Rate: 0.000 %

Project Number:
Maturity Date:

Pool Details

Header Information

* Pool Number
AB1234

* Issue Date
[Date Picker]

Issue Type
X Multifamily (Ginnie Mae I)

* Pool Type
[Dropdown]

* Submission Type
[Dropdown]

General Information

* Pool Tax ID
[Text]

Initial Pay Date
[Date]

* Delivery Date
[Date]

Unpaid Balance Date
[Date]

Amortization Method
Concurrent Date (CD)

Rates

* Security Interest Rate
[Text]

Mortgage Interest Rate
[Text]

Servicing Fee
[Text]

Maturity

* Maturity Date
[Date]

Master Agreements

Custodian Number / Name
[Text]

Subservicer Number / Name
[Text]

Transfer
 Transfer at Issuance (TAI)
 Yes No

Principal & Interest Account
 ABA / Federal Routing Number
 Account Number

Escrow Accounts

[ADD](#)

ABA / FEDERAL ROUTING NUMBER

ACCOUNT NUMBER

No data available.

Subscriber

[ADD](#)

ABA NUMBER / DELIVER TO

DESCRIPTION

POSITION (IN \$)

No data available.

Total \$ 0.00

Certification and Agreement - Form 11711B

Pool Document Requirement Indicator

Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

Pool Statistics

Total Amounts
 P&I Payment Amount

 UPB Amount

FHA Totals
 Quantity

 UPB Amount

USDA Rural Development Totals
 Quantity

 UPB Amount

Additional Information
 Weighted Average Interest Rate

* = Required Field

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Figure 12: Pool Details Page

Note: Fields marked with an asterisk (*) are required to save a pool.

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Table 5: Pool Details Field List

Field Name	Section	Description
Pool Number*	Header Information	The Pool Number is a required, unique, six-alphanumeric value between 100001 and 799999. If alphanumeric, the first two characters of the Pool Number are letters. The number is pre-assigned by Ginnie Mae.
Issue Date*	Header Information	The date from which a mortgage-backed securities pool issued under the Ginnie Mae mortgage-backed securities program accrues interest. The Issue Date for such pools is always the first calendar day of the month of issue. The field uses a MM/DD/YYYY format (e.g., 01/01/2017).
Issue Type	Header Information	The Issue Type for Multifamily pools will always be "X" indicating that these are Ginnie Mae I pools. Issue Type is system-generated.
Pool Type*	Header Information	Multifamily Pool Types describe the type of mortgages backing the pool. <ul style="list-style-type: none"> • CL-Construction Loan • CS-Construction Loan Split-Rate • PN-Project Loan – Non-Level Payment • LM-Project Loan – Modified Loan/Mature Loan • LS-Project Loan – 538/515/Small Loans • RX-Project Loan – Mark to Market
Submission Type*	Header Information	The type of Multifamily pool submission. <ul style="list-style-type: none"> • 01-Initial Construction Loan • 02-Construction Loan Draw • 03-Project Loan Conversion • 04-Initial Project • 05-Final Draw/PN Conversion
Pool Tax ID*	General Information	The tax identification number assigned to the pool, if available.
Initial Pay Date*	General Information	The date of the first security payment (system generated).
Delivery Date*	General Information	The date on which Issuers execute settlement with their purchaser. When saving the pool record, the system will check to make sure that the Delivery Date is more than or equal to the Issue Date and more than or equal to the Current Date. In addition, the Delivery Date must be within the same month as the Issue Date.
Unpaid Balance Date	General Information	The next mortgage payment date (system generated).
Amortization Method	General Information	The Amortization Method for all Multifamily pools is 'Concurrent Date (CD)' (system generated).
Security Interest Rate*	General Information	The rate of interest payable by the Issuer to the security holders. The Security Interest Rate is required and accepts five digits. Enter the decimal to indicate fractions. Project Loans and Construction Loans "Without Ginnie Mae's prior written approval of a different rate, the interest rate on project loan securities is:

Field Name	Section	Description
		<ul style="list-style-type: none"> • For securities backed by a PN, LM, or RX pool, at least one-quarter of one percent (25 basis points) but not more than one-half of one percent (50 basis points) below the annual interest rate on the pooled project loan; • For securities backed by an LS pool, at least one-half of one percent (50 basis points) below the annual interest rate on the pooled project loan or loans." (The floor of 50 basis points in each case consists of 13 basis points for the Ginnie Mae Guaranty Fee and a minimum Servicing Fee of 37 basis points.)
Mortgage Interest Rate	General Information	The interest rate on the mortgage(s) that make up the pool. For Multifamily pools (Ginnie Mae I), this will be a single interest rate with the exception of LS/RX pools. This field is retrieved by the system from Loan Details screen when the loan data for the pools added.
Servicing Fee	General Information	The Servicing Fee is a fee received by the Issuer and is system generated according to the following formula: Servicing Fee = (Mortgage Interest Rate – Security Interest Rate – Guarantee Fee) The Guaranty Fee for all Multifamily Programs is 13 basis points.
Maturity Date*	General Information	<p>The last payment date for a mortgage-backed securities pool issued under the Ginnie Mae MBS program. Maturity Dates are always on the fifteenth of the month. The field uses a MM/DD/YYYY format (e.g., 02/15/2017). For construction loan pool submissions (Pool Type CL or CS) the Maturity Date represent the construction period of the project of the project loan's last payment date.</p> <p>If, while adding or editing a Construction Loan Draw (Pool Type CL or CS and Submission Type "02") Users have the option to extend the construction period, and can change the Pool Maturity Date under the following conditions:</p> <ol style="list-style-type: none"> 1. The Maturity Date of the initial draw has not expired; and 2. Ginnie Mae has approved the extension in writing.
Deferred First Principal Payment Date	General Information	For CL, CS, and PN conversion pools, the deferred date of the first principal payment amount.
Final Advance Amount	General Information	The final advance amount associated with a Construction Loan pool.
Change Mortgage Amount	General Information	A checkbox that indicates if the Mortgage Amount of a pool will be changed.
(Rates) Mortgage Amount	General Information	If the Change Mortgage Amount indicator is checked, the new mortgage amount for the pool.
(Rates) P&I Amount	General Information	If the Change Mortgage Amount indicator is checked, the new Principal & Interest amount for the pool.

Field Name	Section	Description
(Rates) Approval Date	General Information	If the Change Mortgage Amount indicator is checked, the date Ginnie Mae agreed to the mortgage change.
Cross-Reference Pool	General Information	PN/PL Pool ID which is reserved for the associated CL/CS Pool.
Security Interest Split Rate	General Information	For CS pools, allows the issuer to modify the Mortgage Interest Rate during the construction loan period.
PL/PN Security Rate	General Information	The security interest rate that applies to the PL/PN conversion pool
Custodian Number/Name	Master Agreements	<p>The number and legal name of a financial institution that holds the required documents relating to pooled mortgages for the life of a Ginnie Mae pool or loan package until it is replaced by another such institution.</p> <p>Before executing a Master Custodial Agreement, a financial institution must obtain a Ginnie Mae Document Custodian Identification Number as specified in Chapter 2-E of the Document Custodian Manual, Appendix V-1. The identification number must be placed on all documents on which the document custodian's name appears.</p>
Subservicer Number/Name	Master Agreements	The number and legal name of the Issuer servicing the mortgages. If this field is entered, be sure that the appropriate Master Agreements are on file with the PPA.
Transfer at Issuance (TAI) Indicator	Master Agreements	<p>Used to indicate if a pool is to be transferred upon issuance to the selected Issuer.</p> <p>* Note: After a TAI pool has been accepted and Issued, the pool will be visible to the buying Issuer only in MFPDM.</p>
Principal & Interest ABA/Federal Routing Number	Master Agreements	The non-interest bearing account ABA/federal routing number that an Issuer maintains with a financial institution into which account the Issuer deposits P&I collected from individual mortgagors for loans included in Ginnie Mae pools. This must match the information on file with the PPA.
Principal & Interest Bank Account Number	Master Agreements	The non-interest bearing bank account number that an Issuer maintains with a financial institution into which account the Issuer deposits P&I collected from individual mortgagors for loans included in Ginnie Mae pools. This must match the information on file with the PPA.
Escrow Accounts ABA/Federal Routing Number	Master Agreements	The ABA/federal routing number of an account that an Issuer maintains with a financial institution into which the Issuer places the escrowed funds to be used to pay real estate taxes and hazard insurance premiums on property pledged as collateral for mortgages included in pools. This must match the information on file with the PPA.
Escrow Accounts Bank Account Number	Master Agreements	The bank account number of an account that an Issuer maintains with a financial institution into which the Issuer places the escrowed funds to be used to pay real

Field Name	Section	Description
		estate taxes and hazard insurance premiums on property pledged as collateral for mortgages included in pools. This must match the information on file with the PPA.
ABA Number/Deliver To	Subscriber	The account assigned to the participant.
Description	Subscriber	The name of the FRB participant.
Position (in \$)	Subscriber	The amount of the pool the participant has purchased. If the amount purchased is less than 100% of the Original Aggregate Amount of the pool, additional Subscriber screens must be completed until 100% of the pool has been accounted. The total may not be less than \$1,000.00.
Total Position	Subscriber	The amount of the pool the participant has purchased. If the amount purchased is less than 100% of the Original Aggregate Amount of the pool, additional Subscribers must be added until 100% of the pool has been accounted. The total may not be less than \$1000.00.
Pool Document Requirement Indicator	Certification and Agreement - Form 11711B	<p>If the Issuer selects the option for sending the form HUD-11711A to their Document Custodian, they should select the first option.</p> <p>If no mortgages in the referenced Pool or loan package are subject to any security agreement between Issuer and any creditor, option the second “No Mortgages...” radio button.</p> <p>Note also that the Document Custodian must receive the HUD-11711A form prior to the Initial Certification of the pool. In addition, the desktop application of GinnieNET will not allow the User to transmit their pool without sending the form HUD-11711A information, if selected, the User will receive a system-generated error message if they attempt to assemble the pool.</p>
Total Amounts - P&I Payment Amount	Pool Statistics	The total of all P&I payment amounts from all loans associated with a pool.
Total Amounts - UPB Amount	Pool Statistics	The total of all UPB amounts from all loans associated with a pool.
FHA Totals - Quantity	Pool Statistics	The total number of FHA loans associated with a pool.
FHA Totals - UPB Amount	Pool Statistics	The total of all UPB amounts from all FHA loans associated with a pool.
USDA Rural Development Totals - Quantity	Pool Statistics	The total number of USDA loans associated with a pool.
USDA Rural Development Totals - UPB Amount	Pool Statistics	The total of all UPB amounts from all USDA loans associated with a pool.
Additional Information - Weighted Average Interest Rate	Pool Statistics	The calculated weighted average interest rate of all loans associated with a pool.

4.1.12 Loans Page

Provides a listing of the loan(s) associated with a pool. If no loan is associated with a pool, the User can add a loan.

Pool BC3475 ☆ Draft

Issue Type: X - Multifamily (Ginnie Mae I) Submission Type: 04-Initial Project
 Issue Date: 09/01/2017 Pool Type: FN-Project Loan - Non-Level Payment Security Rate: 4.500 %
 Business Rules: Not Yet Run Pool Amount: \$ 0.00 Interest Rate: 0.000 %
 Project Number: Mortgage Amount: \$ 0.00 Maturity Date: 09/15/2027

Created **Last Updated**

Issuer **Document Custodian** **Ginnie Mae Account Executive**

JEFF JANOVSKY (412)123-4567 **JEFF JANOVSKY** (412)123-4567 **000433 / ALASKA USA TRUST COMPANY** **DANNY ROBERSON** (412)264-0776

Pool Details **Loans**

All Loans

ISSUER LOAN NUMBER	CASE NUMBER	MORTGAGE AMOUNT	SECURITY INTEREST RATE	MORTGAGE INTEREST RATE
No data available in table				

[ADD LOANS](#)

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Figure 13: Loans Page

Table 6: All Loans Field List

Field Name	Description
Issuer Loan Number	The Issuer's loan number.
Case Number	The 15-character FHA/USDA Case Number assigned to the mortgage by the FHA/USDA.
Mortgage Amount	The original loan amount.
Security Interest Rate	The rate of interest payable by the Issuer to the security holders.
Mortgage Interest Rate	The interest rate of the mortgage.

Clicking on the [ADD LOANS](#) button provides the option to enter loan information manually on the Loan Details screen.

4.1.13 Loan Details Page

Based on the *Schedule of Pooled Mortgages* (HUD-11706) form, this page allows Users to enter Loan data.

Pool BZ1925 Issued
D DDCS

Issue Type: X - Multifamily (Ginnie Mae I)
Pool Type: LM-Project Loan - Modified Loan/Mature Loan
Submission Type: 04-Initial Project

Issue Date: 00/01/2019
Pool Amount: \$ 473,807.00
Security Rate: 5.500 %

Business Rules: Passed
Pool Interest: 5.750 %
Interest Rate: 5.750 %

Project Number: 000000035353535
Mortgage Amount: \$ 479,658.71
Maturity Date: 10/15/2042

2000 - STATE BANK

Created: 08/03/2018

Last Updated: 08/03/2018

Issuer: **Maria MF End User Zve** (212) 815-2224

Last Updated: 08/03/2018

Issuer: **Maria MF End User Zve** (212) 815-2224

Document Control

000466 (U S BANK NATIONAL ASSOCIATION)

Ginnie Mae Account Executive

Ginnie Mae (212)456-4845

FCN - 3153000466BZ1925XLM0003191254231

Pool Details Loans **Loan 00003344455566** X

General Information

*** Issue Loan Number** 00003344455566 **Loan Unique Id** 217779687 *** Mortgage Type** FHA *** Mortgage Interest Rate** 5.750 %

Balloon Payments

* Is this a Balloon Payment? Yes No

* Amortization Basis Term

Years: 25 * Months: 0

This pool does not conform to a straight line amortization schedule. Confirm this amortization schedule is properly disclosed and you have obtained written security holder acknowledgement.

Confirm

Approx. Balloon Payment Amount: \$ 6,035.12

Mortgage Amounts

* Original Principal Balance: \$ 479,658.71 * Unpaid Balance: \$ 473,807.72

* Principal & Interest: \$ 3,017.56

Term of Mortgages

* Years: 24 Months: 0

Mortgage Note Dates

* Loan Origination: 01/01/2017

Initial Endorsement: 01/01/2018

* Final Endorsement: 01/01/2018

Prepayment Provisions

Are there any prepayment provisions? Yes No

Play Dates

* First: 11/01/2018

* Last: 10/01/2042

Indicators

MIN

MCM Yes No

Agency Details:

* FHA/USDA Case Number: 000000035353535

Section of the Act: 221(d)(4) New Construction or Substantial Rehabilitation of Apartments and Co-ops

Loan Type Code: FHA Multifamily

Development Cost: \$ 0.00

Ratios

Debt Service Coverage Ratio Loan to Value Ratio

Annex-Special Disclosures

* Identifier: Annex

* Description: Subject to Section 9 of ...

Non-Level Payment Provisions

* Identifier: The FHA note provid

* Description: The FHA note provides

Non-Level Payment Schedule

ENTRY	PAYMENT CHANGE DATE	SECURITY RATE	INTEREST RATE	PI
1	10/01/2041	5.000 %	5.500 %	\$ 6,035.12

Modified Loan History

ENTRY NUMBER	PRINCIPAL & INTEREST	ORIGINAL PRINCIPAL BALANCE	UNPAID BALANCE	FIRST PAY DATE	LAST PAY DATE	INTEREST RATE
1	\$ 2,878.95	\$ 453,459.00	\$ 453,459.00	10/01/2007	02/01/2018	6.000 %
2	\$ 3,017.56	\$ 479,658.71	\$ 473,807.72	11/01/2018	10/01/2042	5.750 %

* Certify Loan

CERTIFICATION FOR POOLING A MULTIFAMILY MORTGAGE WHERE THE FIRST PAYMENT TO PRINCIPAL AND INTEREST IS MORE THAN 24 MONTHS BEFORE THE ISSUE DATE OF THE SECURITIES

FHA/USDA Case Number: 000000035353535 Proposed Pool Number: BZ1925 Project Location: NY Issuer Number: 3153

I, the undersigned, do certify:

- The contract of Mortgage Insurance with the Federal Housing Administration is in full force.
- The mortgage is Fully Insured by the Federal Housing Administration and not subject to a Coinsurance Mortgage contract.
- Unless subject to a current modification approved by the Federal Housing Administration, the project has had sustained occupancy of at least 90 percent, for the past 24 months (Audited financial statements)
- Unless subject to a current modification approved by the Federal Housing Administration, the mortgage has been current monthly through principal, interest, and all escrows, including the

* I Agree

Mortgagor Information

* Name of Mortgagor: BNYMellon * Property Site Address: 101 Barclay * City: New York * State: New York * Zip Code: 10286

Figure 14: Loan Details Page

Note: Fields marked with an asterisk (*) are required to save a loan.

Table 7: Loan Details Field List

Field Name	Section	Description
Issuer Loan Number	General Information	The Issuer's loan number.
Mortgage Type	General Information	Select the Mortgage Type from the list of available Mortgage Type, (i.e., FHA or RHS).
Mortgage Interest Rate	General Information	The interest rate of the mortgage. If the pool is type LS, the Interest Rate must be no less than the Security Interest Rate + 0.5. For all other pool types, the Interest Rate must be between Security Interest Rate + 0.25 and Security Interest Rate + 0.5.
Balloon Payments	General Information	Issuer can identify a loan as having a Balloon Payment.
<ul style="list-style-type: none"> Is this a Balloon Payment? 	General Information	Indication if the loan is a Balloon Payment or not. If 'Yes' is selected there will be additional required fields.
<ul style="list-style-type: none"> Amortization Basis Term Years 	General Information	Selected Term in Years for the Amortization Basis of Balloon Payment
<ul style="list-style-type: none"> Amortization Basis Term Months 	General Information	Selected Term in Months for the Amortization Basis of Balloon Payment
<ul style="list-style-type: none"> Confirmation Check Box 	General Information	Confirmation by Issuer that the loan has a Balloon Payment.
<ul style="list-style-type: none"> Approximate Balloon Payment Amount 	General Information	System will auto-populate the expected Balloon Payment Amount.
Loan to Cost	General Information	Applies to USDA loans only. The standard loan-to-value of the mortgage.
Mortgage Amounts – Original Principal Balance	General Information	The original loan amount. The value must be more than or equal to \$100,000.00.
Mortgage Amounts – Unpaid Balance	General Information	The amount remaining on the loan. If no payments have been made on the loan, the value will be equal to the OPB. If payments have been made on the loan, the value will be less than the OPB.
Mortgage Amounts – Principal & Interest	General Information	The monthly Fixed Installment Control (Principal and Interest Amount).
Mortgage Amounts – Approval Date	General Information	If the loan amount has been changed, the date upon which this change was approved.
Term of Mortgage – Years	General Information	The length of the loan in years.
Term of Mortgage – Months	General Information	If the term of the loan includes a partial year, the number of months can be entered in conjunction with the number of years (i.e. 126 month total term would be entered as 10 years 6 months)
Pay Dates – First	General Information	The date for the first scheduled monthly payment must be no more than 24 months before the issue date of the securities except in the case of LM loans, where the first scheduled monthly payment is more than 24 months before the issue date of securities.

Field Name	Section	Description
Pay Dates – Last	General Information	The last payment date of the mortgage. The Last Payment Date must be later than the First Payment Date.
Mortgage Note Dates – Loan Origination	General Information	The date the loan was originated.
Mortgage Note Dates – Initial Endorsement	General Information	The date the mortgage note was initially endorsed by FHA for insurance of advances. This applies to Initial Construction Loan pool submissions only.
Mortgage Note Dates – Final Endorsement	General Information	Date mortgage note is finally endorsed by FHA or Loan Note Guarantee is executed by RD.
Prepayment Provisions – Are there any prepayment provisions?	General Information	Yes / No radio button to show/hide Prepayment Provision options. ‘Yes’ is selected by default.
Prepayment Provisions – Lockout Term	General Information	The term expressed in years that identifies to the Issuer the period of time that the loan cannot have accelerated payments of principal. The Lockout Term is only required if the User enter a Lockout End Date.
Prepayment Provisions – Lockout End Date	General Information	The Lockout End Date is only required if the User enter a Lockout Term (above). The calculation for this is Lockout Term + Final Endorsement Date; this will be a future date (e.g., Final Endorse 01-20-2001 + Lockout Term 10 years = 01-20-2011). The Lockout End Date cannot be less than the Final Endorsement Date and cannot be more than the spread of the Final Endorsement Date with the Lockout Term.
Prepayment Provisions – Prepayment Premium Period	General Information	The Prepayment Premium Period is defined as the period of time when prepayments may be made subject to a percentage prepayment penalty, but only after the expiration of the stated lockout period (i.e., if the lockout Term is 10 years with a prepayment premium period of 5 years and a Final Endorsement Date of 01-20-01, the Prepayment Premium Period would be 01-20-11 through 01-20-2016. The prepayment period cannot exceed 01-20-2016). The Prepayment Premium Period is required if the Users enter a Prepayment End Date (below). The Prepayment Premium Period cannot be more than the Pool Term.

Field Name	Section	Description
Prepayment Provisions – Prepayment End Date	General Information	The provision to the mortgage note that identifies the prepayment premium period. The Prepayment End Date is required if Users enter a Prepayment Premium Period (above). The calculation for this is expiration of the Lockout Term Date + Prepayment Premium Period (e.g., 01-20-2011, which is 10 years after the final endorsement date, + 5 years = 01-20-2016). The Prepayment End Date is required if Users enter a Prepayment Premium Period (above). The Prepayment End Date cannot be less than the Final Endorsement Date and it cannot be more than the spread of the Final Endorsement Date with the Prepayment Premium Period (above).
Prepayment Provisions – Prepayment Description	General Information	The provision to the mortgage note that identifies the prepayment premium period by years.
Indicators – MIN Number	General Information	The Mortgage Identification Number assigned to the loan by MERS. Must be 18 characters. Optional
Indicators – MOM Indicator	General Information	MERS as original mortgagee Yes or No.
Agency Details – FHA/USDA Case Number	General Information	The 15-character FHA/USDA Case Number assigned to the mortgage by the FHA/USDA. The entry must be exactly 15 characters.
Agency Details – Loan Type Code	General Information	FHA, FHA Title I, or USDA.
Agency Details – Section of the Act	General Information	The FHA Housing Section of the Act.
Agency Details – Development Cost	General Information	Applies to USDA loans only. The total development cost of project which is located on the Loan Note Guarantee.
Ratios – Debt Service Coverage Ratio	General Information	The ratio of operating income available to debt servicing for interest and principal.
Ratios – Loan to Value Ratio	General Information	The standard loan-to-value of the mortgage.
Annex-Special Disclosures – Identifier	General Information	A brief identifier for an Annex-Special Disclosures value.
Annex-Special Disclosures – Description	General Information	Description of the prepayment of the project and any other Special Disclosure information related to the project.
Annex-Special Disclosures – Save to Maintenance	General Information	Used to save a newly entered Annex-Special Disclosures value to maintenance for use with a future loan.
Non-Level Payment Provisions – Identifier	General Information	A brief identifier for a Non-Level Payment Provisions value.
Non-Level Payment Provisions – Description	General Information	Text describing Non-Level Payment Provisions. The description is required for the PN Pool Type and is not applicable to the PL Pool Type.
Non-Level Payment Provisions – Save to Maintenance	General Information	Used to save a newly entered Non-Level Payment Provisions value to maintenance for use with a future loan.

Field Name	Section	Description
Non-Level Payment Schedule – Entry (Number)	General Information	The chronological number associated with a Non-Level Payment Schedule entry.
Non-Level Payment Schedule – Payment Change Date	General Information	The date associated with a change in payment for the loan.
Non-Level Payment Schedule – Security Rate	General Information	The rate of interest payable by the Issuer to the security holders. The Security Interest Rate is required and accepts five digits. Enter the decimal to indicate fractions.
Non-Level Payment Schedule – Interest Rate	General Information	The interest rate of the mortgage. If the pool is type LS, the Interest Rate must be no less than the Security Interest Rate + 0.5. For all other pool types, the Interest Rate must be between Security Interest Rate + 0.25 and Security Interest Rate + 0.5.
Non-Level Payment Schedule – P&I	General Information	The monthly Fixed Installment Control (Principal and Interest Amount).
Modified Loan History – Entry (Number)	General Information	The chronological number associated with a Modified Loan History entry for LM Pool Types.
Modified Loan History – P&I	General Information	The monthly Fixed Installment Control (Principal and Interest Amount).
Modified Loan History – Original Principal Balance	General Information	The original loan amount. The value must be more than or equal to \$100,000.00.
Modified Loan History – Unpaid Balance	General Information	The amount remaining on the loan. If no payments have been made on the loan, the value will be equal to the OPB. If payments have been made on the loan, the value will be less than the OPB.
Modified Loan History – First Pay Date	General Information	The date for the first scheduled monthly payment must be no more than 24 months before the issue date of the securities except in the case of LM loans, where the first scheduled monthly payment is more than 24 months before the issue date of securities.
Modified Loan History – Last Pay Date	General Information	The last payment date of the mortgage. The Last Payment Date must be later than the First Payment Date.
Modified Loan History – Interest Rate	General Information	The interest rate of the mortgage. If the pool is type LS, the Interest Rate must be no less than the Security Interest Rate + 0.5. For all other pool types, the Interest Rate must be between Security Interest Rate + 0.25 and Security Interest Rate + 0.5.
Certify Loan – “I Agree”	General Information	A checkbox indicating certification agreement for mature loans.
Name of Mortgager	Mortgager Information	The name of the person(s) to whom the mortgage was issued.
Property Site Address	Mortgager Information	The property site address for the mortgage.
City	Mortgager Information	The city for the mortgage.
State	Mortgager Information	The state for the mortgage.

Field Name	Section	Description
Zip Code	Mortgager Information	The zip code for the mortgage.

4.1.14 Draw History Details Page

Construction Loan Draws are submitted during the life of the CL/CS that draws down on the mortgage amount of the project. This page allows the User to enter each draw issuance for the life of the Construction Loan until the conversion to the Project Loan takes place. The initial Construction Loan pool is considered the first Construction Loan Draw submission. Each draw submission will have a different Draw Number and Draw Issue Date. The system keeps a history of each draw issued in connection to a project until the pool converts.

Pool BE3429 Draft

Issue Type: X - Multifamily (Ginnie Mae I) | Draw Number: 2 | Submission Type: 05-Final Draw/PN Conversion
 Issue Date: 12/01/2017 | Pool Type: CL-Construction Loan | Security Rate: 4.500 %
 Business Rules: Passed | Pool Amount: \$ 150,000.00 | Interest Rate: 5.000 %
 Project Number: 00000023908723 | Mortgage Amount: \$ 500,000.00 | Maturity Date: 11/15/2027

Created: 12/12/2017 | Last Updated: 12/14/2017
 Issuer: Jeff Janovsky (NA) | Document Custodian: 000466 / U S BANK NATIONAL ASSOCIATION
 Ginnie Mae Account Executive: Siva Pamulapati (123-456-7890)

APPROVED ADVANCES								
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS
1	12/01/2017	1	\$ 350,000.25	\$ 350,000.25	\$ 350,000.00	\$ 350,000.00	\$ 0.25	Issued
2	01/01/2018	2	\$ 149,999.75	\$ 500,000.00	\$ 149,998.00	\$ 499,998.00	\$ 2.00	Draft

Final Advance Amount: \$ 0.00
 Approved Amount to Date: \$ 500,000.00
 Cumulative Requested Amount: \$ 499,998.00
 Modify Mortgage Amount
 Old Mortgage Amount: \$ 500,000.00 | Old P & I Amount: \$ 5,303.28
 New Mortgage Amount: \$ 525,000.00 | New P & I Amount: \$ 5,401.23
 Approval Date: 12/13/2017

Figure 15: Draw History Details Page

Table 8: Draw History Details Field List

Field Name	Description
Draw Number	A sequential ID that starts when an Initial Construction Loan Pool (Submission Type 01) is added to the system. The Draw Number is populated from the Multifamily Pool Details record. System generated.
Draw Issue Date	The Issue Date taken from the Multifamily Pool Details record. System generated.

Field Name	Description
Advance Number	The FHA Advance Number(s) associated with a draw that appears on form 92403. System generated.
Approved Advances – Advance Amount	The amount approved by HUD for the FHA Advance of Mortgage Proceeds.
Approved Advances – Cumulative Approved Amount	The cumulative amount approved by HUD for the FHA Advance of Mortgage Proceeds.
Requested Amount	The security amount requested for a draw. It must be at least \$1,000.00.
Cumulative Requested Amount	The cumulative security amount requested for all draws.
Remaining Advance Amount	The difference between the Approved Advance Amount and Requested Amount. This amount is available for use for subsequent draws. System generated.
Status	The status of an individual draw associated with a pool.
Final Advance Amount	Balance of loan after most recent draw.
Approved Amount to Date	Total amount of approved mortgage to date.
Cumulative Requested Amount	Total amount of requested draws.
Modify Mortgage Amount	Section to allow Issuers to change the mortgage amount.
Old Mortgage Amount	The original, or previous, Mortgage Amount associated with a loan.
Old P & I Amount	The original, or previous, Principal and Interest Amount associated with a loan.
New Mortgage Amount	The new Mortgage Amount associated with a loan.
New P & I Amount	The new Principal and Interest Amount associated with a loan.
Comment	A text field to enter a brief note associated with changing of the Mortgage Amount.
Approval Date	The date upon which the request to change the Mortgage Amount was approved. Required and cannot be a future date.

4.2 Pool/Loan Data Export

4.2.1 Export via Pools & Loans


Below are the ways to export pool and loan details from the Pools & Loans screen:

The screenshot shows the 'Pools & Loans' interface. At the top, a summary bar displays counts for different pool statuses: All MF Pools (26), Draft (15), Submitted for Final Certification (4), Final Certified (3), Issued (4), and TAI Pools (0). Below this is a filter bar with buttons for 'EXPORT', 'SUBMIT', 'VALIDATE', and 'DELETE', along with status filters like 'READY FOR SUBMISSION', 'PASSED', 'FAVORITE', 'REJECTED', and 'CERTIFIED'. A search box for 'Please enter Pool ID' and an 'Advanced' link are also present. The main table lists pool details with columns for selection, star, pool number, pool type, issue date, draw number, custodian number/name, business rules, and pool status. The first row (BE3458) is selected, and the 'EXPORT' button is highlighted above the table.

	★	📄	POOL NUMBER	POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES	POOL STATUS
<input checked="" type="checkbox"/>	☆		BE3458	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	✔	Draft
<input type="checkbox"/>	☆		BE3457	LS	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	✘	Draft
<input type="checkbox"/>	☆		BE3450	CL	01/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	✔	Draft
<input type="checkbox"/>	☆		BE3437	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	✔	Draft
<input type="checkbox"/>	☆		BE3435	CL	12/01/2017	1	000466 / U S BANK NATIONAL ASSOCIATION	✔	Submitted for Final Certification

Figure 16: Export – Pools & Loans

Multiple Pools

1. Select the checkbox (☑) on the row(s) of the pool(s) to be exported.
2. Click the  button that appears just above the pool table.

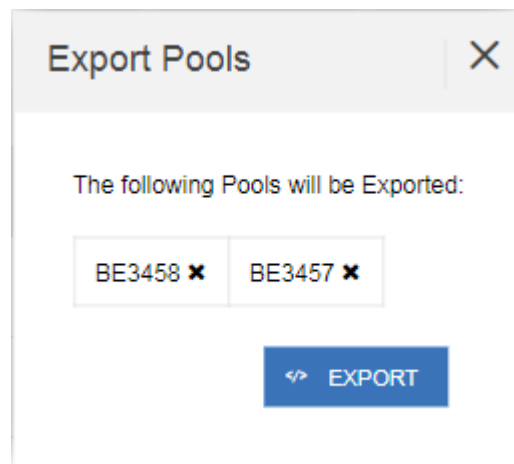



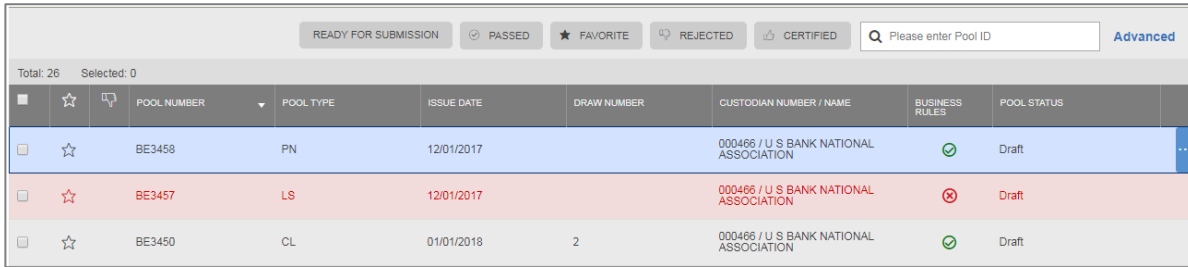
Figure 17: Export Pools Pop-up

- From the Export Pools pop-up, click the  button again to confirm the action.
- The pool and loan data is exported in a text file (*.txt) format to the default browser download directory.

Note: From the Export Pools pop-up, Users can select the 'X' next to a Pool Number to exclude it from being exported.

Single Pool

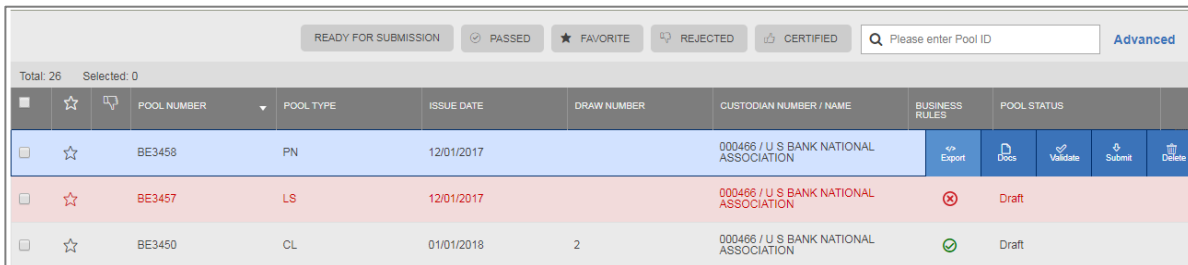
- Hover-over the far-right side of the row of the pool to be exported.



READY FOR SUBMISSION PASSED FAVORITE REJECTED CERTIFIED										Please enter Pool ID Advanced	
Total: 26 Selected: 0											
	★	🔍	POOL NUMBER	POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES	POOL STATUS		
<input type="checkbox"/>	★		BE3458	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	✔	Draft	⋮	
<input type="checkbox"/>	★		BE3457	LS	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	✘	Draft		
<input type="checkbox"/>	★		BE3450	CL	01/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	✔	Draft		

Figure 18: Export – Hover

- Click the **Ellipsis (...)** when it appears.



READY FOR SUBMISSION PASSED FAVORITE REJECTED CERTIFIED										Please enter Pool ID Advanced	
Total: 26 Selected: 0											
	★	🔍	POOL NUMBER	POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES	POOL STATUS		
<input type="checkbox"/>	★		BE3458	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	✔	Draft	⋮	
<input type="checkbox"/>	★		BE3457	LS	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	✘	Draft		
<input type="checkbox"/>	★		BE3450	CL	01/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	✔	Draft		

Figure 19: Export – Row Actions

- Click the **Export** button.

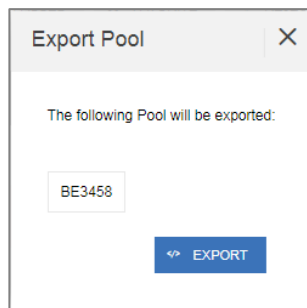


Figure 20: Export Pool Pop-up

- From the Export Pools pop-up, click the **EXPORT** button again to confirm the action.
- The pool and loan data is exported in a text file (*.txt) format to the default browser download directory.

4.2.2 Export via Pool or Loan Details

Pool and loan information can also be exported using the Pool Header Menu options in the Pool Details page as seen below:

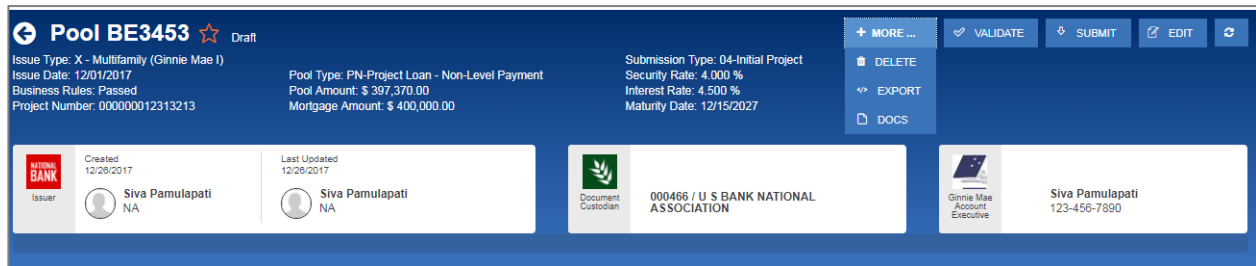


Figure 21: Export - Pool Header

- From the Pool Details screen, select the  button* from the header.
- Click the  button.

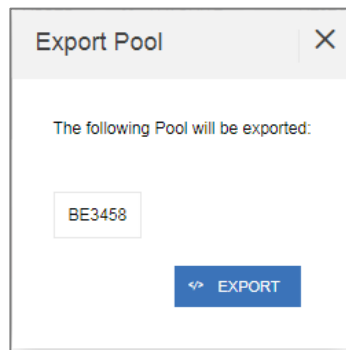



Figure 22: Export Pool Pop-up

- From the Export Pools pop-up, click the **EXPORT** button again to confirm the action.
- The pool and loan data is exported in a text file (*.txt) format to the default browser download directory.

Note: The number and selection of actions available directly from the header depends on the screen selected, Pool Status, and other factors. As such, the  button may not be shown. If the button is not shown, skip to Step 2.

4.3 Maintenance Page

Access the Maintenance tab in the MyGinnieMae Portal to add, modify, delete, and view data/values associated with Annex-Special Disclosures, Non-Level Payment Provisions, Subscribers, and Document Custodians.

Maintenance EDIT

▼ Annex-Special Disclosures

IDENTIFIER	DESCRIPTION
12 new	12 Annex
asdfwer	asdfwerasdfwerasdfwerasdfwer

▼ Non-Level Payment Provisions

IDENTIFIER	DESCRIPTION
1 new NLP	1 new Annex, 1 new Annex1 new Annex1 new Annex1 new Annex1 new Annex1 new Annex1
12 new NLP	12 new NLP

▼ Subscribers

ABA NUMBER	DELIVER TO
000233352	PNC/
021000021	BNYMellon/

▼ Document Custodian



CUSTODIAN NUMBER	CUSTODIAN NAME	ADDRESS 1	ADDRESS 2	CITY	STATE	ZIP CODE	EFFECTIVE START DATE	EFFECTIVE END DATE
000433	ALASKA USA T...	500 east 36th Ave.	Suite 500		New Jersey	63526-4585	06/25/2009	
000466	U S BANK NATI...						06/25/2009	

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Figure 23: Maintenance Page

4.3.1 Add/Modify/Delete Annex-Special Disclosure

To **Add** an Annex-Special Disclosures value:

1. Click  at the top right-hand corner of the Maintenance screen.
2. Click  button under Annex-Special Disclosures section.
3. Enter an Annex-Special Disclosures **Identifier** value.

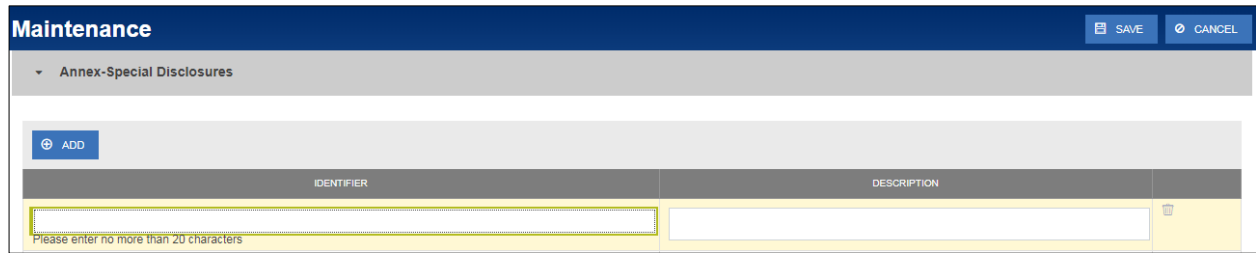


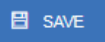


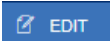

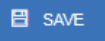
Figure 24: Add New Annex - Special Disclosure

4. Enter an Annex-Special Disclosures **Description**.
5. Click .


To **Modify** an Annex-Special Disclosures value:

1. Click  at the top right-hand corner of the Maintenance screen.
2. Select the Annex-Special Disclosures **Identifier** or **Description** field to modify.
3. Enter the new field value.
4. Click .

To **Delete** an Annex-Special Disclosures value:

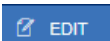
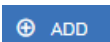
1. Click  at the top right-hand corner of the Maintenance screen.
2. Select the  button next to the Annex-Special Disclosures value to delete.
3. Click .

To **Cancel** adding an Annex-Special Disclosures value:

1. Click  at the top right-hand corner of the Maintenance screen.
2. All changes made will be reverted.

4.3.2 Add/Modify/Delete Non-Level Payment Provision

To **Add** a Non-Level Payment Provisions value:

1. Click  at the top right-hand corner of the Maintenance screen.
2. Click  button under Non-Level Payment Provisions section.
3. Enter a Non-Level Payment Provision **Identifier** value.

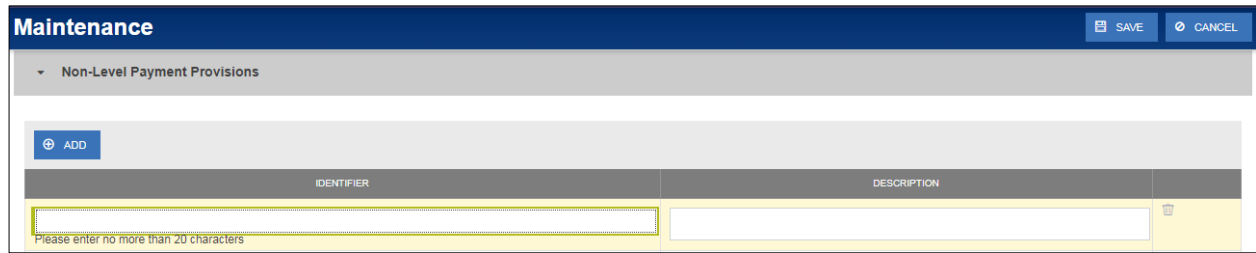

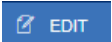
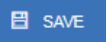


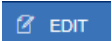

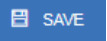
Figure 25: Add New Non-Level Payment Provision

4. Enter a Non-Level Payment Provision **Description**.
5. Click .


To **Modify** a Non-Level Payment Provisions value:

1. Click  at the top right-hand corner of the Maintenance screen.
2. Select the Non-Level Payment Provisions **Identifier** or **Description** field to modify.
3. Enter the new field value.
4. Click .

To **Delete** a Non-Level Payment Provisions value:

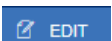
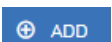
1. Click  at the top right-hand corner of the Maintenance screen.
2. Select the  button next to the Non-Level Payment Provisions value to delete.
3. Click .

To **Cancel** adding a Non-Level Payment Provisions value:

1. Click  at the top right-hand corner of the Maintenance screen.
2. All changes made will be reverted.


4.3.3 Add/Modify/Delete Subscriber

To **Add** a Subscriber:



1. Click  at the top right-hand corner of the Maintenance screen.
2. Click  button under Subscribers section.
3. Enter a Subscriber **ABA Number**.

The screenshot shows a web interface titled "Maintenance" with a "Subscribers" section. It features a table with two columns: "ABA NUMBER" and "DELIVER TO". The first row contains "043005440" and "FirstBank/". A tooltip is visible over the "FirstBank/" entry, stating "Please enter no more than 20 characters". The second row contains "000233352" and "PNC/". Above the table is an "ADD" button. At the top right of the page are "SAVE" and "CANCEL" buttons.




Figure 26: Add New Subscriber

4. Enter a Subscriber **Delivery To**.
5. Click .


To **Modify** a Subscriber:

1. Click  at the top right-hand corner of the Maintenance screen.
2. Select the Subscriber's **ABA Number** or **Delivery To** field to modify.
3. Enter the new field value.
4. Click .

To **Delete** a Subscriber:


1. Click  at the top right-hand corner of the Maintenance screen.
2. Select the  button next to the Subscriber to delete.
3. Click .

To **Cancel** adding a Subscriber:

1. Click  at the top right-hand corner of the Maintenance screen.
2. All changes made will be reverted.

4.3.4 Modify Document Custodian Address

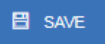
To **Modify** a Document Custodian address:

1. Click  at the top right-hand corner of the Maintenance screen.
2. Select the address field to modify.

- Address 1
- Address 2
- City
- State
- Zip Code


Maintenance									
Document Custodian									
CUSTODIAN NUMBER	CUSTODIAN NAME	ADDRESS 1	ADDRESS 2	CITY	STATE	ZIP CODE	EFFECTIVE START DATE	EFFECTIVE END DATE	
000433	ALASKA USA T...	500 east 36th Ave.	Suite 500	Hoboken	New Jersey	63526-4585	06/25/2009		
000466	U S BANK NATI...	23 Main St		Pittsburgh	Pennsylvania	15222	06/25/2009		

Figure 27: Modify Document Custodian Address

3. Enter the new value(s) for any/all fields to be updated.
4. Click .

Note: Custodian Number, Custodian Name, Effective Start Date, and Effective End Date cannot be updated through MFPDM.

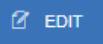
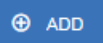
To **Cancel** changes made to Document Custodian(s):

1. Click  at the top right-hand corner of the Maintenance screen.
2. All changes made will be reverted.

4.4 Multiple Escrow Accounts

4.4.1 Adding Additional Escrow Account(s)

To **Add** multiple Escrow Accounts to a pool:

1. Click  at the top right-hand corner of the header on the Pool Details screen.
2. Under the Master Agreements section, click the  button under Escrow Accounts.

Master Agreements

Custodian Number / Name: 000466 / U S BANK NATIONAL ...

Subservicer Number / Name: [Empty]

Transfer at Issuance (TAI): Yes No

Principal & Interest Account ABA / Federal Routing Number: 101000019 / Commerce Bank

Account Number: 208015544

Escrow Accounts

+ ADD

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER	
101000019 / Commerce Bank	208015545	
[Dropdown Menu]	[Dropdown Menu]	
081001387 / Regions Bank		
081006162 / Enterprise Bank And Trust		
Subs: 101000019 / Commerce Bank		
081206907 / Peoples National Bank, N.A.		

Figure 28: Escrow Accounts – ABA / Federal Routing Number Selection

3. Select an **ABA / Federal Routing Number** value from the dropdown menu.

Escrow Accounts

+ ADD

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER	
101000019 / Commerce Bank	208015545	
081006162 / Enterprise Bank And Trust	[Dropdown Menu]	
Subscriber	2135419	
	2135478	
	2160649	
	2134520	

Figure 29: Escrow Accounts – Account Number Selection

4. Select an **Account Number** value from the dropdown menu.
5. Click SAVE.

4.4.2 Removing an Escrow Account

To **Remove** an Escrow Account from a pool:



1. Click EDIT at the top right-hand corner of the header on the Pool Details screen.

Escrow Accounts

+ ADD

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER	
101000019 / Commerce Bank	208015545	
081006162 / Enterprise Bank And Trust	2135419	



Figure 30: Escrow Accounts – Remove

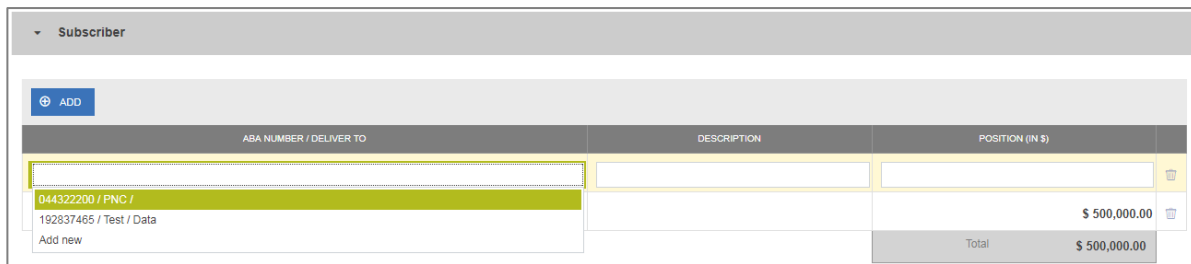
- Under the Master Agreements section, click the  button at the far right of the row of the Escrow Account to be removed.
- Click .

4.5 Multiple Subscribers

4.5.1 Adding Additional Subscribers

To **Add** additional Subscribers to a pool:

- Click  at the top right-hand corner of the header on the Pool Details screen.
- Under the Subscriber section, click .





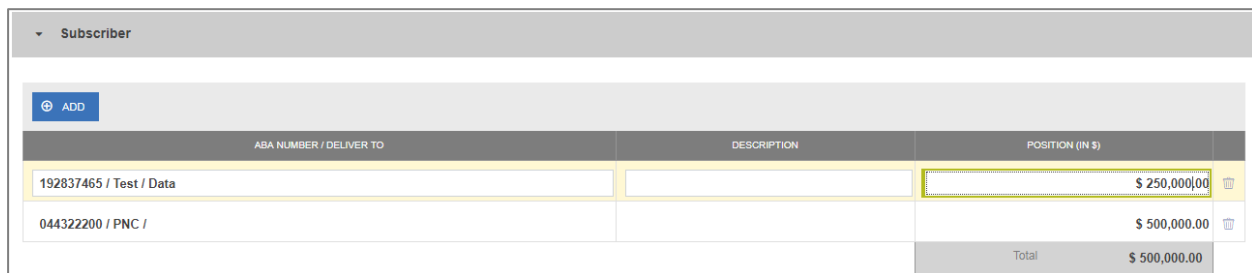
ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)	
044322200 / PNC /			
192837465 / Test / Data		\$ 500,000.00	
Add new			
Total		\$ 500,000.00	

Figure 31: Subscriber – ABA / Deliver To

- Select an **ABA / Deliver To** value from the dropdown menu.
- Enter a brief **Description**. (optional)






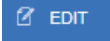
ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)	
192837465 / Test / Data		\$ 250,000.00	
044322200 / PNC /		\$ 500,000.00	
Total		\$ 500,000.00	

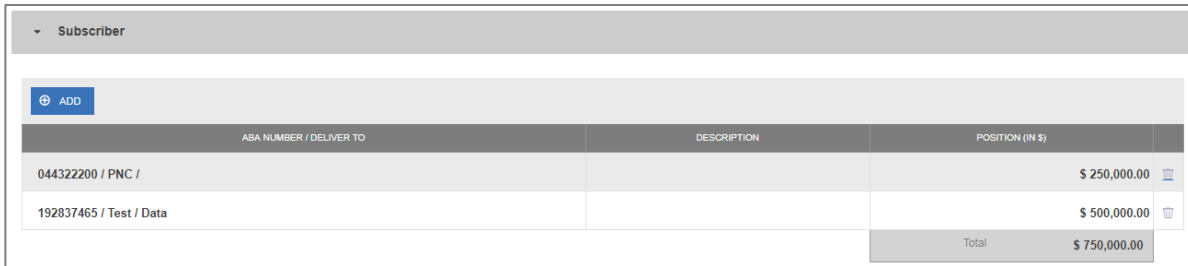
Figure 32: Subscriber – Position (in \$)

- Enter a **Position (in \$)**.
- Click .

4.5.2 Removing a Subscriber

To **Remove** a Subscriber from a pool:

1. Click  at the top right-hand corner of the header on the Pool Details screen.







ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)	
044322200 / PNC /		\$ 250,000.00	
192837465 / Test / Data		\$ 500,000.00	
Total		\$ 750,000.00	

Figure 33: Escrow Accounts – Remove

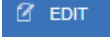

2. Under the Subscriber section, click the  button at the far right of the row of the Subscriber to be removed.
3. Click .

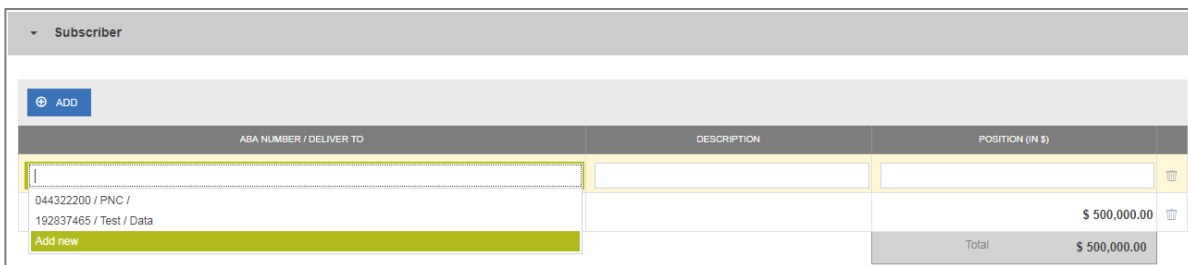
4.6 Save to Maintenance

Certain fields in MFPDM provide the ability to save a value to Maintenance directly from their respective form. This is applicable to the Subscriber, Annex-Special Disclosures, and Non-Level Payment Provisions fields. By using the Save to Maintenance option the values entered for their respective fields will appear in their respective dropdowns.

4.6.1 Subscriber

To **Add** a new Subscriber to Maintenance directly from Pool Details:

1. Click  in the header to enable modification to the Pool Details screen.
2. Under the Subscriber section, click .
3. Click the **ABA / DELIVER TO** field.






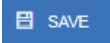
ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)	
<input type="text"/>			
044322200 / PNC /		\$ 500,000.00	
192837465 / Test / Data		\$ 500,000.00	
Add new			
Total		\$ 500,000.00	

Figure 34: Subscriber – Add New

- From the dropdown menu that appears, click **Add new**.
- Click the **ABA / DELIVER TO** field.

ABA NUMBER / DELIVER TO		DESCRIPTION	POSITION (IN \$)
* ABA Number 043005687	* Deliver To NorthernFinancial		\$ 250,000.00
			\$ 500,000.00
044322200 / PNC /			\$ 750,000.00
Total			\$ 750,000.00

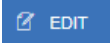
Figure 35: Subscriber – Save to Maintenance

- Enter an **ABA Number**.
- Enter a **Deliver To** value.
- Click the checkbox to **Save to Maintenance**.
- Enter a **Description**. (optional)
- Enter a **Position (in \$)**.
- Click .

Note: Only the ABA Number / Deliver To information is saved to Maintenance for future use.

4.6.2 Annex-Special Disclosures

To **Add** a new Annex-Special Disclosure directly from Loan Details:

- Click  in the header to enable modification to the Loan Details screen.
- Under the General Information section, click the **Identifier** field.

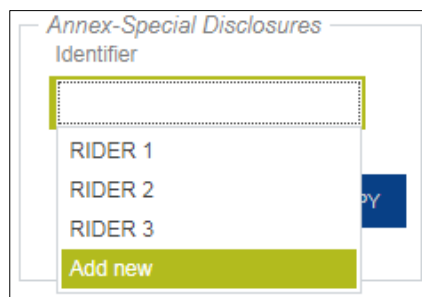


Figure 36: Annex – Add New

- From the dropdown, select **Add new**.
- Enter an **Identifier** value.
- Enter a **Description**.

Annex-Special Disclosures

* Identifier

RIDER 4

* Description

NOTE (MANISTATE) OF
LEGACY FESTIVUS,
LLC TO /
LOWLAND COMICAL
MORTGAGE, LLC /
Dated: November, 2018

1. Except as
provided in Paragraph 9
of the Note, Borrower
may not prepay the
indebtedness
evidenced hereby in
whole or in part prior to
October 1, 2017

Save To Maintenance

Figure 37: Annex – Save to Maintenance


6. Click the checkbox to **Save to Maintenance**.

7. Click .

***Note:** If **Add new** is selected by accident or inadvertently, the user must cancel the changes to the Loan Details form, re-open for the form for modification, and then select the appropriate drop-down value.

4.6.3 Non-Level Payment Provisions

To **Add** a new Non-Level Payment Provision directly from Loan Details:

1. Click  in the header to enable modification to the Loan Details screen.
2. Under the General Information section, click the **Non-Level** field.
3. From the dropdown, select **Add new**.
4. Enter an **Identifier** value.
5. Enter a **Description**.

Non-Level Payment Provisions

* Identifier

Accel. Schedule 4

* Description

Non Level Payments may result under the Note for:
 Accelerated repayment schedule imposed by HUD as a result of State or Local property tax abatement programs;
 Mandatory mortgage reduction after final closing by HUD;
 Scheduled partial repayment and recasting of the mortgage loan for

Save To Maintenance

Figure 38: Non-Level – Save to Maintenance

6. Click the checkbox to **Save to Maintenance**.

7. Click **SAVE**.

***Note:** If **Add new** is selected by accident or inadvertently, the user must cancel the changes to the Loan Details form, re-open for the form for modification, and then select the appropriate drop-down value.

4.7 Creating a Pool Manually

4.7.1 Pool Details

1. From the Pools & Loans screen, click the **ADD POOLS** button in the header.

2. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.

3. Enter the **Pool Number**.

- Must be six (6) alphanumeric characters.
- If alphanumeric, only the first two characters may be letters. (e.g. AB1234)
- If numeric, cannot be all zero's (e.g. 000000).

4. Select an **Issue Date** from the dropdown.

Note: The Issue Date is always the 1st of each month. Only the 1st of the current month, and the 1st of the next sequential month will be available as options. (e.g. If today is 12/15/2017, the options available for selection would be 12/01/2017 or 01/01/2018.)

5. Select the appropriate **Pool Type** from the dropdown menu. Available Pool Types are:

- CL-Construction Loan

- CS-Construction Loan Split-Rate
 - PN-Project Loan – Non-Level Payment
 - LM-Project Loan – Modified Loan/Mature Loan
 - LS-Project Loan – 538/515/Small Loans
 - RX-Project Loan – Market to Market
6. Based on the Pool Type value selected, the Submission Type field displays only the applicable selections. Select a **Submission Type** from the dropdown menu. Available Submission Types are:
- 01-Initial Construction Loan
 - 02-Construction Loan Draw
 - 03-Project Loan Conversion
 - 04-Initial Project
 - 05-Final Draw/PN Conversion
7. Enter a **Pool Tax ID**. Must be nine (9) digits.

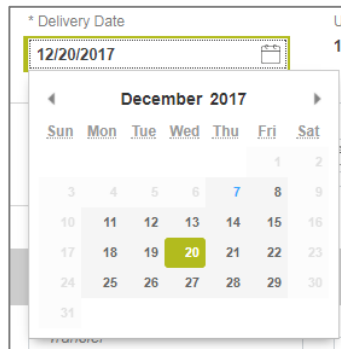


Figure 39: Delivery Date

8. Select a **Delivery Date** from the date calendar.
- Must be a valid business day.
 - Must be greater than or equal to the current date.
 - Must be within the month associated with the Issue Date.

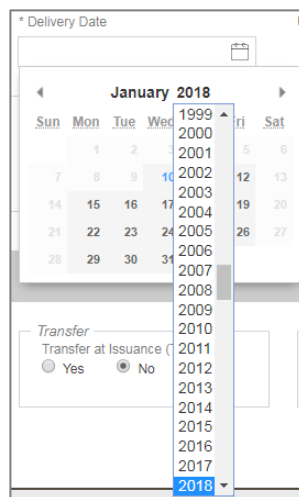





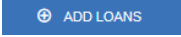
Figure 40: Delivery Date - Year

Note: Clicking on the year located to the right of the month allows the user to scroll through/select an applicable year.

9. Enter a **Security Interest Rate**. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
10. Select a **Maturity Date** from the date calendar. Must be the 15th of the month.
11. Select a **Custodian Number / Name** from the dropdown menu. Only Document Custodians with an active and/or valid agreement on file with the Issuer will appear in the dropdown menu.
12. Select a **Subservicer Number / Name** from the dropdown menu.
13. If this is a Transfer at Issuance (TAI) pool, select **Yes**. If it is not a TAI pool, leave the default of **No**. If Yes is selected, select from the dropdown Issuer Number / Name transferee..
14. In the Principal & Interest Account box:
 - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - b. Select an **Account Number** from the dropdown menu.
15. In the **Escrow Accounts** section:
 - a. Click .
 - b. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - c. Select an **Account Number** from the dropdown menu.
16. In the Subscriber section:
 - a. Click .
 - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
 - c. Enter a **Description**. (optional)
 - d. Enter a **Position (in \$)**.
17. In the Certification and Agreement – Form 11711B section:
 - a. Select an option:
 - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711-A has been forwarded to the Document Custodian.
18. Click .

4.7.2 Loan Details

1. From the Pool Details screen, click the Loans tab.

2. From the All Loans screen, click the  button.
3. Enter the Issuer Loan Number.
 - a. Must be 15 characters.
 - b. Numbers only.
4. Select a Mortgage Type from the dropdown. Available options are FHA and USDA.
5. Enter a Mortgage Interest Rate.
 - a. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
6. Balloon Payment indicator:
 - a. Is this a Balloon Payment? YES or NO.
If YES –
 - b. Enter Amortization Basis Term Years
 - c. Enter Amortization Basis Term Months
 - d. Select Confirmation Check Box
 - e. Approximate Balloon Payment Amount will auto populate
7. Select an Approval Date.
 - a. Required if the difference between the Security Interest Rate and Mortgage Interest Rate exceed 50 basis points.
8. Enter an Original Principal Balance.
9. Enter an Unpaid Balance.
10. Enter a Principal & Interest amount.
11. Enter a Term of Mortgage in Years.
 - a. Must be between 5 and 40 years.
 - b. Term of Mortgage Months is optional
12. Select a First Pay Date from the date calendar. Must be the 1st of the month.
13. Select a Last Pay Date from the date calendar. Must be the 1st of the month.
14. Select a Loan Origination date from the date calendar.
15. Select a Final Endorsement date from the date calendar.
16. Enter a FHA/USDA Case Number.
17. Select a Loan Type Code. Available options are:
 - a. FHA Multifamily
 - b. USDA Multifamily
18. Select a Section of the Act from the dropdown (as seen in figure below).
19. Select an Annex-Special Disclosures value.


20. Select a Non-Level Payment Provisions value.
21. Complete the Non-Level Payment Schedule section (if applicable).
22. Complete the Modified Payment History section (if applicable).
23. Complete the Certify this loan section (if applicable).
24. Complete the Mortgager Information section:
 - a. Name of Mortgager
 - b. Property Site Address
 - c. City
 - d. State
 - e. Zip Code
25. Click .



Figure 41: Section of the Act Dropdown Menu Options

Balloon Payments

*Is this a Balloon Payment?
 Yes No

*Amortization Basis Term

Years	* Months
25	0

This pool does not conform to a straight line amortization schedule. Confirm this amortization schedule is properly disclosed and you have obtained written security holder acknowledgement.

Confirm

Approx Balloon Payment Amount
\$ 6,035.12

Figure 42: Balloon Payment Indicator

4.8 Non-Level Payment Schedule

For pools with multiple interest rate changes and P&I payments, the Non-Level Payment Schedule section must be used to track these changes. Multiple interest rate changes and P&I payments are acceptable with the following Submission Types:

- Submissions Type **01** – Initial Construction Loan (CL/CS Pool Type Only)
- Submission Type **03** and **05** - Conversion (PN Pool Type only)
- Submission Type **04** - Initial Project Loan


The following fields associated with the Non-Level Payment Schedule are available on the Loan Details screen:



Table 9: Non-Level Payment Schedule Field List

Field Name	Description
Entry Number	A sequential ID that orders the Non-Level Payment Schedule. System generated.
Payment Change Date	The new payment date for the loan. The date reflects a change in the loan's interest rates and/or P&I payments. If more than one entry, the dates should be entered in chronological order when the changes and payments take place in the mortgage note(s).
Security Rate	The Security Interest Rate at the time of the new payment change. The spread for the Security Interest Rate and Mortgage Interest Rate is 25 to 50 basis points.
Interest Rate	The Mortgage Interest Rate at the time of the new payment change. The spread for the Security Interest Rate and Mortgage Interest Rate is 25 to 50 basis points.
Principal & Interest	The P&I amount at the time of the new payment change.

ENTRY	PAYMENT CHANGE DATE	SECURITY RATE	INTEREST RATE	P&I
2	04/01/2018	4.600 %	5.100 %	\$ 5,500.00
1	02/01/2018	4.550 %	5.050 %	\$ 5,400.00

Figure 43: Non-Level Payment Schedule

1. From the Loan Details screen, check the Non-Level Payment Schedule checkbox.
2. Click the  button to add a new entry.
3. Select the Payment Change Date associated with the entry.
4. Enter the Security Rate associated with the entry.
5. Enter the Interest Rate associated with the entry.

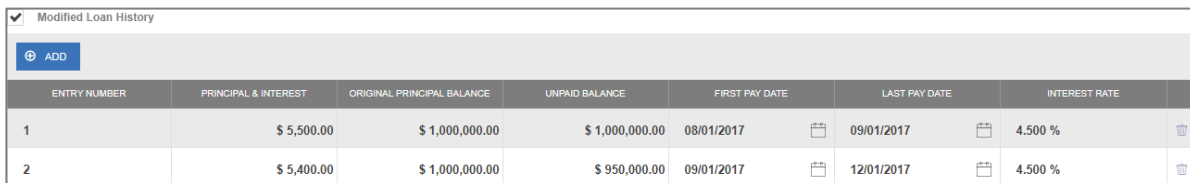
6. Enter the P&I amount associated with the entry.
7. Click the  button to add additional entries (as required).
8. When all entries have been added, click .

4.9 Modified Payment History

A modified loan is a project mortgage that has been modified with FHA’s approval after the final endorsement. This type of loan is eligible for pooling in a LM pool. A mature loan LM pool can have loans that are either older than twenty-four month old or modified loans. Mature Loan (LM) pools are submitted under Submission Type 04. Once the LM loan is identified as a modified loan, the following fields are available.

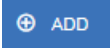
Table 10: Modified Loan History Field List



Field Name	Description
Entry Number	A sequential ID that orders the Modified Loan History. System generated.
Principal & Interest	The Principal and Interest amount for the identified modified period (first and last payment dates).
Original Principal Balance	The loan’s principal balance amount at the start of the identified modified period (first and last payment dates).
Unpaid Balance	The unpaid principal balance (amortized) for the identified modified period (first and last payment dates).
First Pay Date	The original payment dates of the loan or subsequent changes to the amortization schedule can be entered here. The dates should be entered in chronological order when the changes and payments take place in the mortgage notes and the modification(s) to the mortgage note.
Last Pay Date	The ending date or last payment to any modified payments of the loan. This field should be entered in chronological order when the changes and payments take place in the mortgage notes and the modification(s) to the mortgage notes.
Interest Rate	The Mortgage Interest Rate of the loan at the time of the modified payment change.



ENTRY NUMBER	PRINCIPAL & INTEREST	ORIGINAL PRINCIPAL BALANCE	UNPAID BALANCE	FIRST PAY DATE	LAST PAY DATE	INTEREST RATE
1	\$ 5,500.00	\$ 1,000,000.00	\$ 1,000,000.00	08/01/2017	09/01/2017	4.500 %
2	\$ 5,400.00	\$ 1,000,000.00	\$ 950,000.00	09/01/2017	12/01/2017	4.500 %

Figure 44: Modified Loan History

1. From the Loan Details screen, check the Modified Loan History checkbox.
2. Click the  button to add a new entry.
3. Enter the Principal & Interest amount associated with the entry.

4. Enter the Original Principal Balance associated with the entry.
5. Enter the Unpaid Balance associated with the entry.
6. Select a First Pay Date associated with the entry.
7. Select a Last Pay Date associated with the entry.
8. Enter an Interest Rate associated with entry.
9. Click the  button to add additional entries (as required).
10. When all entries have been added, click .

4.10 Certify Loan

When entering a new loan for a pool with a Pool Type of LM, the **Certify Loan** section must be completed.

* Certify Loan

CERTIFICATION FOR POOLING A MULTIFAMILY MORTGAGE WHERE THE FIRST PAYMENT TO PRINCIPAL AND INTEREST IS MORE THAN 24 MONTHS BEFORE THE ISSUE DATE OF THE SECURITIES

FHA/USDA Case Number	Proposed Pool Number	Project Location	Issuer Number
000000023426235	BE3452	PA	2045

I, the undersigned, do certify:

1. The contract of Mortgage Insurance with the Federal Housing Administration is in full force.
2. The mortgage is Fully Insured by the Federal Housing Administration and not subject to a Coinsurance Mortgage contract.
3. Unless subject to a current modification approved by the Federal Housing Administration, the project has had sustained occupancy of at least 90 percent, for the past 24 months.(Audited financial statements)
4. Unless subject to a current modification approved by the Federal Housing Administration, the mortgage has been current monthly through principal, interest, and all escrows, including the

* I Agree

Figure 45: Certify Loan

The text of the agreement is as follows:

I, the undersigned, do certify:

- 1. The contract of Mortgage Insurance with the Federal Housing Administration is in full force.*
- 2. The mortgage is Fully Insured by the Federal Housing Administration and not subject to a Coinsurance Mortgage contract.*
- 3. Unless subject to a current modification approved by the Federal Housing Administration, the project has had sustained occupancy of at least 90 percent, for the past 24 months. (Audited financial statements)*
- 4. Unless subject to a current modification approved by the Federal Housing Administration, the mortgage has been current monthly through principal, interest, and all escrows, including the Reserve for Replacement account, for the past 24 months. (Servicing records and audited financial reports)*
- 5. Unless subject to a current modification approved by the Federal Housing Administration, the project's Reserve for Replacement account is funded to an amount of at least 24 monthly payments. (Servicing records and Regulatory Agreement)*
- 6. Unless subject to a current modification approved by the Federal Housing Administration, the most current project physical inspection performed denotes a rating of satisfactory or higher, and all required repairs have been made and inspected by the mortgagee and determined to be satisfactory. (Project physical inspection)*
- 7. If the mortgaged property is subject to a project-based rental subsidy contract, the loan has been marked-to-market by HUD. (Servicing records and legal file)*
- 8. Unless subject to a current modification approved by the Federal Housing Administration, the project has a minimum Debt Service Coverage of 117 percent. (Audited financial report)*

WARNING: It is a crime to knowingly make false statements to a Federal Agency. Penalties upon conviction can include a fine and imprisonment. For details, see Title 18, U.S. Code 1001 and 1010.

For a Pool Type of LM, check the **I Agree** checkbox to save the loan.

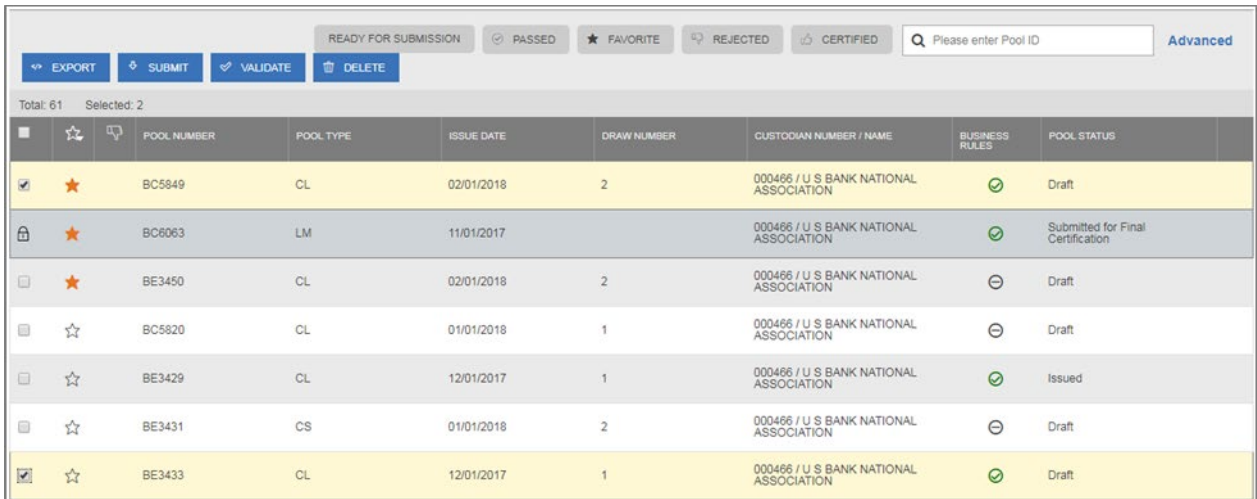
4.11 Submission Steps by Pool Type

Each section below details the steps necessary to prepare a pool for submission to the Document Custodian respective to their Pool Type.

4.11.1 Pool Submission Methods

Users have the option to submit Pools from various locations in the application listed below.


Pools & Loans - Checkbox



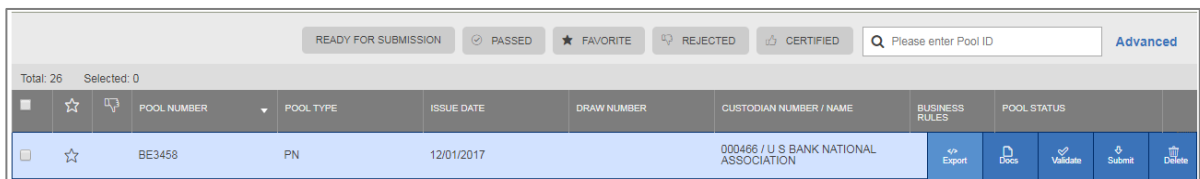
The screenshot shows a web interface for managing pools. At the top, there are buttons for 'EXPORT', 'SUBMIT', 'VALIDATE', and 'DELETE'. A search bar is labeled 'Please enter Pool ID' and an 'Advanced' link is on the right. Below the buttons, it says 'Total: 61 Selected: 2'. The table has columns: POOL NUMBER, POOL TYPE, ISSUE DATE, DRAW NUMBER, CUSTODIAN NUMBER / NAME, BUSINESS RULES, and POOL STATUS. The first row is highlighted in yellow and has a checked checkbox. The second row is greyed out and has a lock icon. The last row is highlighted in yellow and has a checked checkbox.

	POOL NUMBER	POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES	POOL STATUS
<input checked="" type="checkbox"/>	BC5849	CL	02/01/2018	2	000466 / U.S. BANK NATIONAL ASSOCIATION	✓	Draft
<input type="checkbox"/>	BC6063	LM	11/01/2017		000466 / U.S. BANK NATIONAL ASSOCIATION	✓	Submitted for Final Certification
<input type="checkbox"/>	BE3450	CL	02/01/2018	2	000466 / U.S. BANK NATIONAL ASSOCIATION	⊖	Draft
<input type="checkbox"/>	BC5820	CL	01/01/2018	1	000466 / U.S. BANK NATIONAL ASSOCIATION	⊖	Draft
<input type="checkbox"/>	BE3429	CL	12/01/2017	1	000466 / U.S. BANK NATIONAL ASSOCIATION	✓	Issued
<input type="checkbox"/>	BE3431	CS	01/01/2018	2	000466 / U.S. BANK NATIONAL ASSOCIATION	⊖	Draft
<input checked="" type="checkbox"/>	BE3433	CL	12/01/2017	1	000466 / U.S. BANK NATIONAL ASSOCIATION	✓	Draft

Figure 46: Single / Multiple Submission on Pools & Loans Page

To submit a single pool, or multiple pools in bulk, from the **Pools & Loans** page users select the checkbox(es)  next to the pool(s) they wish to submit. Once the pools are selected, the users click the **Submit** button from the table header.


Pools & Loans - Row Action



The screenshot shows a single row in the table with the following data: POOL NUMBER: BE3458, POOL TYPE: PN, ISSUE DATE: 12/01/2017, CUSTODIAN NUMBER / NAME: 000466 / U.S. BANK NATIONAL ASSOCIATION. To the right of the row, there are action buttons: 'Export', 'Docs', 'Validate', 'Submit', and 'Delete'.

POOL NUMBER	POOL TYPE	ISSUE DATE	CUSTODIAN NUMBER / NAME	BUSINESS RULES	POOL STATUS			
BE3458	PN	12/01/2017	000466 / U.S. BANK NATIONAL ASSOCIATION	Export	Docs	Validate	Submit	Delete

Figure 47: Row Action Submission on Pools & Loans Page

To submit a Pool from the **Pools & Loans** page users click the ellipsis  button on the right side of each pool, and click the **Submit** button.

Pool Details

To submit a Pool from the Pool Details page, once the pool is validated, click the **Submit** button in the pool header, as seen below:



Figure 48: Submission from Pool Details and Draw History Details Page

Draw History Details

To submit a Pool from the Pool Details page, once the pool is validated, click the **Submit** button on the pool header, as seen in the figure above.

4.11.2 Data Entry Users and Authorized Signer Users

Data Entry and Authorized Signer users are able to create, update, and delete pools in Draft status. Data Entry users may submit a pool to Authorized Signers for their review and submission to the Document Custodian. These pools can be identified by clicking the 'Ready for Submission' quick filter on the Pools & Loans screen. Only Authorized Signers are able to submit a pool for certification by their Document Custodian as a SecurID Token is required.

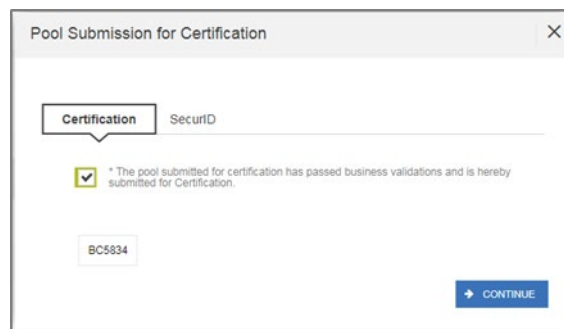


Figure 49: Certification Checkbox

1. Once the Authorized Signer has clicked the **Submit** button to submit a pool for Final Certification, a Pool Submission for Certification pop-up appears with Certification and SecurID tabs. The user must first check the box confirming the pool is being Submitted for Final Certification, and then select **CONTINUE**.

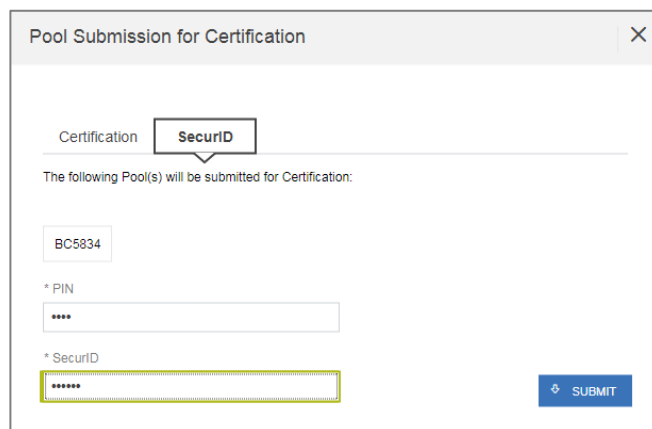


Figure 50: SecurID and Pin

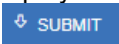

- The SecurID tab will then be displayed. The user will be enter their four (4) digit PIN and six (6) digit SecurID Token, followed by clicking the  button to Submit the pool.



Figure 51: Submission Processing Message

- A pop-up confirming the pool is being processed will appear. Once the process is complete the user will receive a notification message in their Inbox stating whether the pool was submitted successfully or failed during submission. If successfully submitted, the status of the pool will be updated to 'Submitted for Final Certification' in the Pool's header and on the Pools & Loans page and the system will return an FTN.

Note: Certain actions such as 'Validate' or 'Submit' are asynchronous processes and may take a few minutes to process. A notification will be sent to the user once the process is complete. At this time, users may refresh the screen by clicking the refresh icon  in the Pool's header.

4.11.3 01 Initial Construction Loan (CL) Pool

Pool Details

Loans

Draw History Details

▼ Header Information

* Pool Number BH0838	* Issue Date 05/01/2019	Issue Type X-Multifamily (Ginnie Mae I)	Pool Type CL-Construction Loan	* Submission Type 01-Initial Construction Loan
--------------------------------	-----------------------------------	---	--	--

▼ General Information

* Pool Tax ID 929812773	* Initial Pay Date 06/15/2019	* Delivery Date 05/24/2019	Unpaid Balance Date 05/01/2019	Amortization Method Concurrent Date (CD)
-----------------------------------	---	--------------------------------------	--	--

Rates

* Security Interest Rate 8.000 %	Mortgage Interest Rate 8.500 %	Servicing Fee 0.370 %
--	--	---------------------------------

* PL/PN Security Rate
8.000 %

* Maturity
* Maturity Date
04/15/2049

Deferred First Principal Payment Date

Cross-Reference Pool (PN)
Pool BH0839

▼ Master Agreements

Custodian Number / Name 000466 / U S BANK NATIONAL ASSOCIATION	Subservicer Number / Name	<p><i>Principal & Interest Account</i></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">ABA / Federal Routing Number 121000248 / Wells Fargo Bank, Na</td> <td style="width: 50%;">Account Number 4121366876</td> </tr> </table>	ABA / Federal Routing Number 121000248 / Wells Fargo Bank, Na	Account Number 4121366876
ABA / Federal Routing Number 121000248 / Wells Fargo Bank, Na	Account Number 4121366876			

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
121000248 / Wells Fargo Bank, Na	4121366918

▼ Subscriber

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
132432123 / something / somethi		\$ 100,000.00
Total		\$ 100,000.00

▼ Certification and Agreement - Form 11711B

Check the appropriate box:

Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

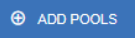

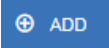
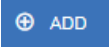

▼ Pool Statistics

<p><i>Total Amounts</i></p> <p>P&I Payment Amount \$ 65,357.65</p> <p>UPB Amount \$ 8,494,850.68</p>	<p><i>FHA Totals</i></p> <p>Quantity 1</p> <p>UPB Amount \$ 8,494,850.68</p>	<p><i>USDA Rural Development Totals</i></p> <p>Quantity 0</p> <p>UPB Amount \$ 0.00</p>	<p><i>Additional Information</i></p> <p>Weighted Average Interest Rate 8.500 %</p>
--	--	---	---

* = Required Field

Figure 52: 01 Initial Construction Loan (CL) Pool Details Page

Pool Details Page

1. From the Pools & Loans screen, click the  button in the header.
2. Select the  button to be taken to the Pool Details screen.
3. Enter the **Pool Number**.
4. Select an **Issue Date** from the dropdown.
5. Select **CL-Construction Loan** from the Pool Type dropdown menu.
6. Select **01-Initial Construction Loan** from the Submission Type dropdown menu.
7. Enter a **Pool Tax ID**.
8. Select a **Delivery Date** from the date calendar.
9. Enter a **Security Interest Rate**.
10. Enter a **PL/PN Security Rate**.
11. Select a **Maturity Date** from the date calendar.
12. Select a **Custodian Number / Name** from the dropdown menu.
13. Select a Subservicer Number/Name, if applicable
14. In the Principal & Interest Account box:
 - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - b. Select an **Account Number** from the dropdown menu.
15. In the Escrow Accounts section:
 - a. Click .
 - b. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - c. Select an **Account Number** from the dropdown menu.
16. In the Subscriber section:
 - a. Click .
 - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
 - c. Enter a **Description**. (optional)
 - d. Enter a **Position (in \$)**.
17. In the Certification and Agreement – Form 11711B section:
 - a. Select an option:
 - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.
18. Click .

Pool Details | Loans | **Loan 982192912933333** | Draw History Details

General Information

* Issuer Loan Number 982192912933333	* Mortgage Type FHA	* Mortgage Interest Rate 8.500 %	Balloon Payments * Is this a Balloon Payment? <input type="radio"/> Yes <input checked="" type="radio"/> No
Approval Date	Mortgage Amounts * Original Principal Balance \$ 8,500,000.00 * Unpaid Balance \$ 8,494,850.68 * Principal & Interest \$ 65,357.65		Term of Mortgages * Years 30 Months 0
Prepayment Provisions Are there any prepayment provisions? <input type="radio"/> Yes <input checked="" type="radio"/> No	Indicators MIN <input type="radio"/> Yes <input checked="" type="radio"/> No MCM <input type="radio"/> Yes <input checked="" type="radio"/> No	Agency Details * FHA/USDA Case Number 0000000022939 Section of the Act 207(23)(f) Refinance or Purchase of Existing Multifamily Rental Housing	Loan Type Code FHA Multifamily Development Cost \$ 0.00
		Pay Dates * First 05/01/2019 * Last 04/01/2049	Mortgage Note Dates * Loan Origination 05/01/2019 * Initial Endorsement 05/01/2019
Ratios Debt Service Coverage Ratio Loan to Value Ratio			
Annex-Special Disclosures * Identifier Annex Special Disc1 * Description This pool mortgage is	Non-Level Payment Provisions * Identifier Non Level Payment * Description This pool mortgage is		
Non-Level Payment Schedule			


Mortgagor Information

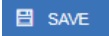
* Name of Mortgagor Best Mortgagor	* Property Site Address 2 Hanson Place	* City Brooklyn	* State New York	* Zip Code 11217-
--	--	---------------------------	----------------------------	-----------------------------

* = Required Field

Figure 53: 01 Initial Construction Loan (CL) Loan Details Page

Loan Details Page

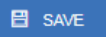
1. From the Pool Details screen, click the Loans tab.
2. From the All Loans screen, click the  button.
3. Enter the Issuer Loan Number.
4. Select a Mortgage Type from the dropdown.
5. Enter a Mortgage Interest Rate.
6. Select Balloon Payment indicator – No. (If yes, see sample details under LM Pool Section 5.11.10)
7. Enter an Original Principal Balance.
8. Enter an Unpaid Balance.
9. Enter a Principal & Interest amount.
10. Enter a Term of Mortgage in Years and Months.
11. Select a First Pay Date from the date calendar.

12. Select a Last Pay Date from the date calendar.
13. Select a Loan Origination Date from the date calendar.
14. Select an Initial Endorsement Date from the date calendar.
15. If there are Prepayment Provisions, complete the applicable terms.
16. Enter a FHA/USDA Case Number.
17. Select a Loan Type Code.
18. Select a Section of the Act from the dropdown.
19. Select an Annex-Special Disclosures value.
20. Complete the Mortgager Information section:
 - Name of Mortgager
 - Property Site Address
 - City
 - State
 - Zip Code
21. Click .

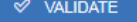
Pool Details		Loans		Draw History Details				
APPROVED ADVANCES								
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS
1	05/01/2019	1	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 0.00	Issued
Approved Amount to Date					\$ 100,000.00			
Cumulative Requested Amount					\$ 100,000.00			
Mortgage Amount					\$ 8,500,000.00			

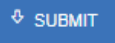
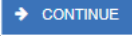

Figure 54: 01 Initial Construction Loan (CL) Draw History Details Page

Draw History Details Page

1. Click the **Draw History Details** tab.
2. Enter an **Approved Advance Amount**.
3. Enter the **Requested Amount**.
4. Click .

Validate and Submit Pool

1. From either the Pool Details, Loan Details, or Draw History Details screens, click .

2. Resolve all Fatal errors and/or Warnings (if applicable).
3. From the Pool Details screen or Draw History Details screen (available once pool has passed validation), click .
4. Complete the Certification confirmation, click .
5. Enter the **SecurID PIN** and **Passcode**, click .

Note: In the event of a Mortgage modification for a Loan that is a Balloon Payment, a warning will appear on the Draw History Details page. In the case of Type 3 Conversions with no Draw, the warning will appear on the Pool Details screen.

4.11.4 02 Subsequent Construction Loan (CL) Pool

Pool Details
Loans
Draw History Details

▼ **Header Information**

* Pool Number FA4051	* Issue Date 03/01/2019	Issue Type X-Multifamily (Ginnie Mae I)	Pool Type CL-Construction Loan	* Submission Type 02-Construction Loan Draw
--------------------------------	-----------------------------------	---	--	---

▼ **General Information**

* Pool Tax ID 999356222	* Initial Pay Date 04/15/2019	* Delivery Date 03/06/2019	Unpaid Balance Date 03/01/2019	Amortization Method Concurrent Date (CD)
-----------------------------------	---	--------------------------------------	--	--

Rates

* Security Interest Rate 4.000 %	Mortgage Interest Rate 4.500 %	Servicing Fee 0.370 %
--	--	---------------------------------

* PL/PN Security Rate
4.000 %

Maturity

* Maturity Date
02/15/2020

Request an Extension Date
Maturity Extension Approval Date

Cross-Reference Pool (PN)
Pool FA4052

▼ **Master Agreements**

Custodian Number / Name 000466 / U S BANK NATIONAL ASSOCIATION	Subservicer Number / Name	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="font-size: small;"><i>Principal & Interest Account</i></td> <td style="font-size: small;"><i>Account Number</i></td> </tr> <tr> <td style="font-size: small;">ABA / Federal Routing Number</td> <td style="font-size: small;">Account Number</td> </tr> <tr> <td>041001039 / Keybank</td> <td>359681452892</td> </tr> </table>	<i>Principal & Interest Account</i>	<i>Account Number</i>	ABA / Federal Routing Number	Account Number	041001039 / Keybank	359681452892
<i>Principal & Interest Account</i>	<i>Account Number</i>							
ABA / Federal Routing Number	Account Number							
041001039 / Keybank	359681452892							

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
041001039 / Keybank	359683066724

▼ **Subscriber**

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
021000021 / JPMCHASE/CUST		\$ 1,000,000.00
Total		\$ 1,000,000.00

▼ **Certification and Agreement - Form 11711B**

Check the appropriate box:

Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.




▼ **Pool Statistics**

<p><i>Total Amounts</i></p> <p>P&I Payment Amount \$ 25,000.00</p> <p>UPB Amount \$ 5,000,000.00</p>	<p><i>FHA Totals</i></p> <p>Quantity 1</p> <p>UPB Amount \$ 5,000,000.00</p>	<p><i>USDA Rural Development Totals</i></p> <p>Quantity 0</p> <p>UPB Amount \$ 0.00</p>	<p><i>Additional Information</i></p> <p>Weighted Average Interest Rate 4.500 %</p>
--	--	---	---

* = Required Field

Figure 55: Subsequent Construction Loan (CL) Pool Details Page

Pool Details Page


1. From the pool header, select the  button to add a subsequent draw.
2. Click Edit to enter Pool information
3. Select the **Issue Date** from the dropdown
4. Select **02-Construction Loan Draw** from the Submission Type dropdown menu
5. Select a **Delivery Date** from the date calendar
6. In the Subscriber section:
 - a. Click .
 - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
 - c. Enter a **Description**. (optional)
 - d. Enter a **Position (in \$)**.
7. Click .

Pool Details		Loans		Draw History Details				
APPROVED ADVANCES								
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS
1	02/01/2019	1	\$ 1,000,000.00	\$ 1,000,000.00	\$ 1,000,000.00	\$ 1,000,000.00	\$ 0.00	Issued
2	03/01/2019	2	\$ 1,000,000.00	\$ 2,000,000.00	\$ 1,000,000.00	\$ 2,000,000.00	\$ 0.00	Final Certified
Approved Amount to Date					\$ 2,000,000.00			
Cumulative Requested Amount					\$ 2,000,000.00			
Mortgage Amount					\$ 5,000,000.00			


Figure 56: Subsequent Construction Loan (CL) Draw History Details Page

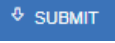

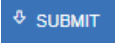
Draw History Details Page

1. Click the **Draw History Details** tab.

Note: Approved Advance Amount and Requested Amount fields are immediately available for entry on the Draw History Details screen.
2. Enter an **Approved Advance Amount**.
3. Enter the **Requested Amount**.
4. Click .

Validate and Submit Pool

1. From either the Pool Details, Loan Details, or Draw History Details screens, click .

2. Resolve all Fatal errors and/or Warnings (if applicable).
3. From the Pool Details screen or the Draw History Details screen, click .
4. Complete the Certification confirmation, click .
5. Enter the **SecurID PIN** and **Passcode**, click .

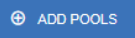




Note: In the event of a Mortgage modification for a Loan that is a Balloon Payment, a warning will appear on the Draw History Details page. In the case of Type 3 Conversions with no Draw, the warning will appear on the Pool Details screen.

4.11.5 01 Initial Construction Loan (CS) Pool

Pool Details		Loans	Draw History Details
Header Information			
* Pool Number BH0840	* Issue Date 05/01/2019	Issue Type X-Multifamily (Ginnie Mae I)	Pool Type CS-Construction Loan Split-Rate
* Submission Type 01-Initial Construction Loan			
General Information			
* Pool Tax ID 349582171	* Initial Pay Date 06/15/2019	* Delivery Date 05/22/2019	Unpaid Balance Date 05/01/2019
Amortization Method Concurrent Date (CD)			
Rates * Security Interest Rate 8.000 %		Mortgage Interest Rate 8.250 %	Servicing Fee 0.120 %
		* PUPN Security Rate 8.000 %	Maturity * Maturity Date 03/15/2049
		Deferred First Principal Payment Date	Cross-Reference Pool (PN) Pool BH0841
Escrow Accounts			
ABA / FEDERAL ROUTING NUMBER		ACCOUNT NUMBER	
121000248 / Wells Fargo Bank, Na		4121366918	
Subscriber			
ABA NUMBER / DELIVER TO		DESCRIPTION	POSITION (IN \$)
021000021 / JPMCHASE/CUST			\$ 100,000.00
			Total \$ 100,000.00
Certification and Agreement - Form 11711B			
Check the appropriate box:			
<input type="radio"/> Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.			
<input checked="" type="radio"/> No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.			
Master Agreements			
Custodian Number / Name 000466 / U S BANK NATIONAL ASSOCIATION	Subservicer Number / Name	Principal & Interest Account ABA / Federal Routing Number Account Number 121000248 / Wells Fargo Bank, Na 4121366876	
Certification and Agreement - Form 11711B			
Check the appropriate box:			
<input type="radio"/> Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.			
<input checked="" type="radio"/> No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.			
Pool Statistics			
Total Amounts P&I Payment Amount \$ 65,357.65 UPB Amount \$ 8,494,850.68	FHA Totals Quantity 1 UPB Amount \$ 8,494,850.68	USDA Rural Development Totals Quantity 0 UPB Amount \$ 0.00	Additional Information Weighted Average Interest Rate 8.500 %
* = Required Field			

Figure 57: Initial Construction Loan (CS) Pool Details Page

Pool Details Page

1. From the Pools & Loans screen, click the  button in the header.
2. Select the  button to be taken to the Pool Details screen.
3. Enter the **Pool Number**.
4. Select an **Issue Date** from the dropdown.
5. Select **CS-Construction Loan Split-Rate** from the Pool Type dropdown menu.
6. Select **01-Initial Construction Loan** from the Submission Type dropdown menu.
7. Enter a **Pool Tax ID**.
8. Select a **Delivery Date** from the date calendar.
9. Enter a **Security Interest Rate**.
10. Enter a **PL/PN Security Rate**.
11. Select a **Maturity Date** from the date calendar.
12. Select a **Custodian Number / Name** from the dropdown menu.
13. Select a **Subservicer Number/Name**, if applicable
14. In the Principal & Interest Account box:
 - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - b. Select an **Account Number** from the dropdown menu.
15. In the Escrow Accounts section:
 - a. Click .
 - b. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - c. Select an **Account Number** from the dropdown menu.
16. In the Subscriber section:
 - a. Click .
 - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
 - c. Enter a **Description**. (optional)
 - d. Enter a **Position (in \$)**.
17. In the Certification and Agreement – Form 11711B section:
 - a. Select an option:
 - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.
18. Click .

Pool Details **Loans** Loan 852985209680246 Draw History Details

General Information

* Issuer Loan Number 852985209680246	* Mortgage Type FHA	* Mortgage Interest Rate 8.250 %	Balloon Payments *Is this a Balloon Payment? <input type="radio"/> Yes <input checked="" type="radio"/> No
* Construction Loan Interest Rate 8.500 %	Approval Date 04/01/2019	Mortgage Amounts * Original Principal Balance \$ 14,500,000.00 * Unpaid Balance \$ 14,481,323.70 * Principal & Interest \$ 108,993.66	
Term of Mortgages * Years 30	Months 0	Pay Dates * First 04/01/2019 * Last 03/01/2049	Mortgage Note Dates * Loan Origination 11/10/2018 * Initial Endorsement 11/10/2018
Agency Details * FHA/USDA Case Number 00000053665666 Loan Type Code FHA Multifamily Section of the Act 207/223(f) Refinance or Purchase of Existing Multifamily Rental Housing Development Cost \$ 0.00		Ratios Debt Service Coverage Ratio Loan to Value Ratio	
Annex-Special Disclosures * Identifier Annex * Description Allonge # 1 token	Non-Level Payment Provisions * Identifier TEST 1 * Description TEST 1		
Non-Level Payment Schedule			

Mortgagor Information

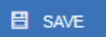
* Name of Mortgagor Best Mortgagor	* Property Site Address 2 Hanson Place	* City Brooklyn	* State New York	* Zip Code 11214
--	--	---------------------------	----------------------------	----------------------------

* = Required Field

Figure 58: 01 Initial Construction Loan Split-Rate (CS) Loan Details Page

Loan Details Page

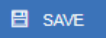
1. From the Pool Details screen, click the **Loans** tab.
2. From the All Loans screen, click the **ADD LOANS** button.
3. Enter the **Issuer Loan Number**.
4. Select a **Mortgage Type** from the dropdown.
5. Enter a **Mortgage Interest Rate**.
6. Select **Balloon Payment** indicator – No. (If yes see sample details under LM Pool figure 84)
7. Enter a **Construction Loan Interest Rate**
8. Enter an **Original Principal Balance**.
9. Enter an **Unpaid Balance**.
10. Enter a **Principal & Interest** amount.

11. Enter a **Term of Mortgage in Years and Months**.
12. Select a **First Pay Date** from the date calendar.
13. Select a **Last Pay Date** from the date calendar.
14. Select a **Loan Origination** date from the date calendar.
15. Select an **Initial Endorsement** date from the date calendar.
16. If there are Prepayment Provisions, complete the applicable terms.
17. Enter a **FHA/USDA Case Number**.
18. Select a **Loan Type Code**.
19. Select a **Section of the Act** from the dropdown.
20. Select an Annex-Special Disclosures value.
21. Complete the **Mortgager Information** section:
 - a. Name of Mortgager
 - b. Property Site Address
 - c. City
 - d. State
 - e. Zip Code
22. Click .


Pool Details		Loans		Draw History Details				
APPROVED ADVANCES								
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS
1	05/01/2019	1	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 0.00	Issued
Approved Amount to Date					\$ 100,000.00			
Cumulative Requested Amount					\$ 100,000.00			
Mortgage Amount					\$ 14,500,000.00			

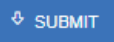
Figure 59: 01 Initial Construction Loan Split-Rate (CS) Draw History Details Page

Draw History Details Page

1. Click the **Draw History Details** tab.
2. Enter an **Approved Advance Amount**.
3. Enter the **Requested Amount**.
4. Click .

Validate and Submit Pool

1. From either the Pool Details, Loan Details, or Draw History Details screens, click .
2. Resolve all Fatal errors and/or Warnings (if applicable).

3. From the Pool Details screen, click  .

Note: In the event of a Mortgage modification for a Loan that is a Balloon Payment, a warning will appear on the Draw History Details page. In the case of Type 3 Conversions with no Draw, the warning will appear on the Pool Details screen.

4.11.6 02 Subsequent Construction Loan (CS) Pool

Pool Details
Loans
Draw History Details

▼ Header Information

* Pool Number BZ1809	* Issue Date 06/01/2019	Issue Type X.Multifamily (Ginnie Mae I)	Pool Type CS-Construction Loan Split-Rate	* Submission Type 02-Construction Loan Draw
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▼ General Information

* Pool Tax ID 464861564	* Initial Pay Date 07/15/2019	* Delivery Date 06/12/2019	Unpaid Balance Date 06/01/2019	Amortization Method Concurrent Date (CD)
-----------------------------------	---	--------------------------------------	--	--

Rates

* Security Interest Rate 5.000 %	Mortgage Interest Rate 4.000 %	Servicing Fee 0.370 %
--	--	---------------------------------

* PLPN Security Rate
3.500 %

Maturity

* Maturity Date
05/15/2049

Request an Extension Date
Maturity Extension Approval Date

Cross-Reference Pool (PN)
Pool BZ1810

Split Rate

Construction Loan Interest Rate
5.500 %

▼ Master Agreements

Custodian Number / Name 000568 / SunTrust Bank	Subservicer Number / Name	<p><i>Principal & Interest Account</i></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="font-size: small;">ABA / Federal Routing Number</td> <td style="font-size: small;">Account Number</td> </tr> <tr> <td>021000018 / Bank Of New York Mellon</td> <td>123455</td> </tr> </table>	ABA / Federal Routing Number	Account Number	021000018 / Bank Of New York Mellon	123455
ABA / Federal Routing Number	Account Number					
021000018 / Bank Of New York Mellon	123455					

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
074909153 / Merchants Bank Of Indiana	7220172

▼ Subscriber

ABA NUMBER / DELIVER TO	POSITION (IN \$)
021000018 / BKOFNYC/CUST/45698	\$ 500,000.00
Total	\$ 500,000.00

▼ Certification and Agreement - Form 11711B

Check the appropriate box:

Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.



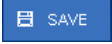
▼ Pool Statistics

<p style="font-size: x-small;"><i>Total Amounts</i></p> <p>P&I Payment Amount \$ 22,760.04</p> <p>UPB Amount \$ 5,000,000.00</p>	<p style="font-size: x-small;"><i>FHA Totals</i></p> <p>Quantity 1</p> <p>UPB Amount \$ 5,000,000.00</p>	<p style="font-size: x-small;"><i>USDA Rural Development Totals</i></p> <p>Quantity 0</p> <p>UPB Amount \$ 0.00</p>	<p style="font-size: x-small;"><i>Additional Information</i></p> <p>Weighted Average Interest Rate 4.000 %</p>
--	--	---	---

* = Required Field

Figure 60: 02 Subsequent Construction Loan Split-Rate (CS) Pool Details Page

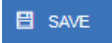
Pool Details Page

1. Select  button to add second draw
2. Click Edit to enter Pool information
3. Select **Issue Date** from the dropdown
4. Select **02 or 05 - Construction Loan-Split Rate** from the Submission Type dropdown menu
5. Select a **Delivery Date** from the date calendar
6. In the Subscriber section:
 - a. Click .
 - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
 - c. Enter a **Description**. (optional)
 - d. Enter a **Position (in \$)**.
7. Click .

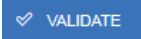
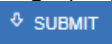
Pool Details		Loans		Draw History Details				
APPROVED ADVANCES								
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS
1	11/01/2017	1	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 0.00	Issued
2	12/01/2017	2						
Approved Amount to Date					\$ 50,000.00			
Cumulative Requested Amount					\$ 50,000.00			
Mortgage Amount					\$ 500,000.00			

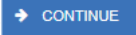

Figure 61: Subsequent Construction Loan (CS) Draw History Detail Page

Draw History Details Page

1. After clicking save in Pool Details, navigate to **Draw History Details** tab.
Note: Approved Advance Amount and Requested Amount fields are immediately available for entry on the Draw History Details screen.
2. Enter an **Approved Advance Amount**.
3. Enter the **Requested Amount**.
4. Click .

Validate and Submit Pool

1. From either the Pool Details, Loan Details, or Draw History Details screens, click .
2. Resolve all Fatal errors and/or Warnings (if applicable).
3. From the Pool Details screen, click .

4. Complete the Certification confirmation, click .
5. Enter the **SecurID PIN** and **Passcode**, click .

Note: In the event of a Mortgage modification for a Loan that is a Balloon Payment, a warning will appear on the Draw History Details page. In the case of Type 3 Conversions with no Draw, the warning will appear on the Pool Details screen.

4.11.7 Submission Type 03-Project Loan Conversion

The following section will describe the steps to create a CL Submission Type 03 with a project loan conversion. The steps also apply similarly to CS pool types.

Pool Details
Loans
Draw History Details

▼ Header Information

* Pool Number BC5383	* Issue Date 01/01/2018	Issue Type X-Multifamily (Ginnie Mae I)	* Pool Type PN-Project Loan - Non-Level Payment	* Submission Type 03-Project Loan Conversion
--------------------------------	-----------------------------------	---	---	--

▼ General Information

* Pool Tax ID 76555589	* Initial Pay Date 02/15/2018	* Delivery Date 01/10/2018	Unpaid Balance Date 01/01/2018	Amortization Method Concurrent Date (CD)
----------------------------------	---	--------------------------------------	--	--

Rates

* Security Interest Rate 5.000 %	Mortgage Interest Rate 5.500 %	Servicing Fee 0.370 %
--	--	---------------------------------

Change Mortgage Amount

Mortgage Amount \$ 900,000.00	P&I Amount \$ 9,266.40	* Approval Date 12/15/2017
---	----------------------------------	--------------------------------------

Comment

Maturity

* Maturity Date
12/15/2027

Deferred First Principal Payment

Cross-Reference Pool Construction Loan (CL) Pool BC5382

* Final Advance Amount
\$ 600,000.00

▼ Master Agreements

Custodian Number / Name 000466	Subservicer Number / Name	<p><i>Transfer</i></p> <p>Transfer at Issuance (TAI)</p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p>	<p><i>Principal & Interest Account</i></p> <p>ABA / Federal Routing Number 121000248 / Wells Fargo B...</p> <p>Account Number 4121366876</p>
--	---------------------------	---	--

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
121000248 / Wells Fargo Bank, Na	4593263510

▼ Subscriber

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
122334556 / 12234444/wweeeeee		\$ 894,357.00
Total		\$ 894,357.00

▼ Certification and Agreement - Form 11711B 🔍

Pool Document Requirement Indicator

Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

Form HUD-11711-A forwarded to Document Custodian

Yes No

No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

▼ Pool Statistics

<p><i>Total Amounts</i></p> <p>P&I Payment Amount \$ 9,767.37</p> <p>UPB Amount \$ 894,357.63</p>	<p><i>FHA Totals</i></p> <p>Quantity 1</p> <p>UPB Amount \$ 894,357.63</p>	<p><i>USDA Rural Development Totals</i></p> <p>Quantity 0</p> <p>UPB Amount \$ 0.00</p>	<p><i>Additional Information</i></p> <p>Weighted Average Interest Rate 5.500 %</p>
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Figure 62: CL Submission Type 03 with PN Conversion – Pool Details Page

To create a Project Loan Conversion pool:

1. From the Pools & Loans screen, click the **ADD POOLS** button in the header.
2. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.
3. Enter the **Pool Number**. This must be the next sequential Pool Number from the associated Construction Loan (CL/CS) pool.
4. Select an **Issue Date** from the dropdown.
5. Select Pool Type **PN-Project Loan – Non-Level Payment**.
6. Select Submission Type **03-Project Loan Conversion**.
7. Enter the **Final Advance Amount**.
 - The final advance amount (form HUD-92403) of a construction loan pool (CL or CS) converting to a Project Loan pool (PN). This last advance, combined with the cumulative approved amount of the cross-referenced Construction Loan pool, must equal the Total Mortgage Amount of the pool (to date).
8. Enter a **Pool Tax ID**. Must be nine (9) digits.

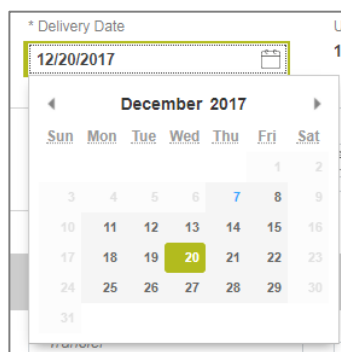


Figure 63: Delivery Date

9. Select a **Delivery Date** from the date calendar.
 - Must be a valid business day.
 - Must be greater than or equal to the current date.
 - Must be within the month associated with the Issue Date.

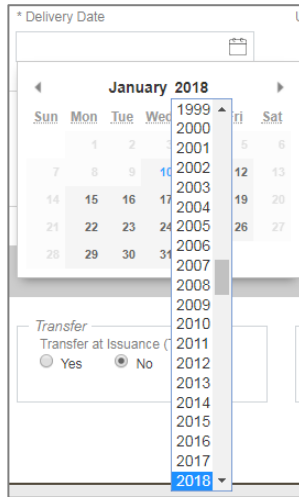



Figure 64: Delivery Date - Year

Note: Clicking on the year located to the right of the month allows the user to scroll through/select an applicable year.

10. Enter a **Security Interest Rate**. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
11. (Optional) Select **Change Mortgage Amount** checkbox.
 - a. Enter the **Mortgage Amount**.
 - b. Enter the **P&I Amount**.
 - c. Select an **Approval Date**.
 - d. Enter a **Comment** (optional).
12. Select a **Maturity Date** from the date calendar. Must be the 15th of the month.
13. Select a **Custodian Number / Name** from the dropdown menu. Only Document Custodians with an active and/or valid agreement on file with the Issuer will appear in the dropdown menu.
14. Select a **Subservicer Number / Name** from the dropdown menu. If no Subservicers are listed, they can be added from the Maintenance screen.
15. If this is a Transfer at Issuance (TAI) pool, select **Yes**. If it is not a TAI pool, leave the default of **No**. If Yes is selected, an Issuer Number / Name transferee is required.
16. In the Principal & Interest Account box:
 - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - b. Select an **Account Number** from the dropdown menu.
17. In the **Escrow Accounts** section:
 - a. Click  .

b. Select an **ABA / Federal Routing Number** from the dropdown menu.

c. Select an **Account Number** from the dropdown menu.

18. In the Subscriber section:

a. Click  .

b. Select an **ABA Number / Deliver To** value from the dropdown menu.

c. Enter a **Description**. (optional)

d. Enter a **Position (in \$)**.

19. In the Certification and Agreement – Form 11711B section:

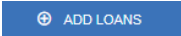
a. Select an option:

- i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
- ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711-A has been forwarded to the Document Custodian.

20. Click  .

21. From the Pool Details screen, click the Loans tab.

22. From the All Loans screen, click the  button.

23. Enter the Issuer **Loan Number**.

a. Must be 15 alphanumeric characters.

24. Select a **Mortgage Type** from the dropdown.

a. Available options are FHA and USDA.

25. Enter a **Mortgage Interest Rate**.

a. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).

26. Select an **Approval Date**.

a. Required if the difference between the Security Interest Rate and Mortgage Interest Rate exceed 50 basis points.

27. Enter an **Original Principal Balance**.

28. Enter an **Unpaid Balance**.
29. Enter a **Principal & Interest** amount.
30. Enter a **Term of Mortgage** in Years.
 - a. Must be between 5 and 40 years.
 - b. Term of Mortgage Months is optional
31. Select a **First Pay Date** from the date calendar.
 - a. Must be the 1st of the month.
32. Select a **Last Pay Date** from the date calendar.
 - a. Must be the 1st of the month.
33. Select a **Loan Origination Date** from the date calendar.
34. Select an **Initial Endorsement Date** from the date calendar.
35. Select a **Final Endorsement Date** from the date calendar.
36. Enter an **FHA/USDA Case Number**.
37. Select a **Loan Type Code**.
 - a. Available options are:
 - i. FHA Multifamily
 - ii. USDA Multifamily
38. Select a **Section of the Act** from the dropdown (as seen in figure below).
39. Select an **Annex-Special Disclosures** value.
40. Select a **Non-Level Payment Provisions** value.
41. Complete the **Non-Level Payment Schedule** section (if applicable).
42. Complete the **Modified Payment History** section (if applicable).
43. Complete the **Certify this loan** section (if applicable).
44. Complete the **Mortgager Information** section:
 - a. Name of Mortgager
 - b. Property Site Address
 - c. City

- d. State
- e. Zip Code

45. Click  .

4.11.8 Submission Type 05-Final Draw/PN Conversion

The section below will display the steps to create a CS Submission Type 05 Final Draw with a PN Conversion. The steps also apply similarly to CL pool types.

Utilizing Submission Type '05-Final Draw/PN Conversion', all CL/CS pools will automatically be converted to PN pools after the settlements of the final CL/CS Draw position. All pools will be issued as PN. A PN pool structure allows Issuers to avoid early pool termination under predetermined circumstances and offers issues options to prevent the default and assignment of a loan to FHA.

The Issuer will be required to submit the Final CL/CS Draw issuance and PN Conversion pool (two pool packages) under one transmission. It is required that data be entered using two consecutive pool numbers.

The CL/CS-to-PN conversion process has two (2) settlement streams.

1. Issuer will simultaneously submit the Final CL/CS pool and the new PN Conversion pool to the Pool Processing Agent (PPA).
2. The Final Construction Loan Draw would be issued as a CL/CS security to the contracted investor.
3. Issuers will contract the PPA to cancel/exchange the outstanding securities and issue the final PN security.
4. The PPA will contact the Depository.
5. The Depository will broadcast a message announcing the CL/CS cancellation/exchange date of the pool to all investors with notice that, "The replacement PN pool will be issued within two business dates."
6. On the cancellation date at approximately 8:30 A.M., the CUSIP will be withdrawn. The PN CUSIP will also be settled on this date.
7. The new PN pool would be issued and delivered to the investor of record, based on the delivery instruction provided.

The Final Construction Loan Draw will settle and three (3) business days later the Project Loan Conversion is scheduled to settle. On the morning of the settlement of the Project Loan Conversion, the Construction Loan pool number will be matured (cancelled) by the Depository.

Note: Both pools (CL/CS and PN) must be entered on the system and Submission Type 05 *must* be selected.

Pool Details

Loans

Draw History Details

▼ Header Information

* Pool Number BC5386	* Issue Date 12/01/2017	Issue Type X-Multifamily (Ginnie Mae I)	* Pool Type CS-Construction Loan Split-Rate	* Submission Type 05-Final Draw/PN Conversion
--------------------------------	-----------------------------------	---	---	---

▼ General Information

* Pool Tax ID 262554854	* Initial Pay Date 01/15/2018	* Delivery Date 12/06/2017	Unpaid Balance Date 12/01/2017	Amortization Method Concurrent Date (CD)
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Rates

* Security Interest Rate 4.000 %	Mortgage Interest Rate 4.500 %	Servicing Fee 0.370 %
--	--	---------------------------------

* PL/PN Security Rate 4.250 %	<div style="border: 1px solid #ccc; padding: 2px;"> <i>Maturity</i> * Maturity Date 11/15/2027 </div>
---	--

Deferred First Principal Payment

Cross-Reference Pool (PN)
[Pool BC5387](#)

Split Rate

Construction Loan Interest Rate
4.500 %

▼ Master Agreements

Custodian Number / Name 000466	Subservicer Number / Name	<div style="border: 1px solid #ccc; padding: 5px;"> <p><i>Principal & Interest Account</i></p> <p>ABA / Federal Routing Number Account Number</p> <p>121000248 / Wells Fargo B... 4121366876</p> </div>
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Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
121000248 / Wells Fargo Bank, Na	4593263510

▼ Subscriber

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
122334556 / 1223444/wwwwwww	test	\$ 350,000.00
Total		\$ 350,000.00

▼ Certification and Agreement - Form 11711B

Pool Document Requirement Indicator

Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

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Yes No

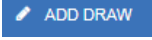
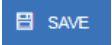

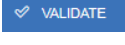
No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

▼ Pool Statistics

<p><i>Total Amounts</i></p> <p>P&I Payment Amount \$ 4,130.00</p> <p>UPB Amount \$ 397,370.00</p>	<p><i>FHA Totals</i></p> <p>Quantity 0</p> <p>UPB Amount \$ 0.00</p>	<p><i>USDA Rural Development Totals</i></p> <p>Quantity 1</p> <p>UPB Amount \$ 397,370.00</p>	<p><i>Additional Information</i></p> <p>Weighted Average Interest Rate 4.500 %</p>
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Figure 65: CS Submission Type 05– Pool Details Page

Pool Details

1. From the Pool Details screen, click the  button.
2. Select an **Issue Date**.
3. Select Submission Type **05-Final Draw/PN Conversion**.
4. Select a **Delivery Date** from the calendar.
5. Select a **Custodian Number / Name**.
6. Select a Principal & Interest **ABA / Federal Routing Number** and **Account Number**.
7. Select an Escrow Account **ABA / Federal Routing Number** and **Account Number**.
8. Select a Subscriber **ABA Number / Deliver To** and **Position (in \$)**.
9. Click .
10. Click the **Draw History Details** tab.
11. Enter an **Approved Advance Amount**.
12. Enter a **Requested Amount**.
13. Click .
14. Click  to validate the pool against the business rules.
15. Resolve all Fatal errors and/or Warnings (if applicable).

Pool Details
Loans
Draw History Details

▼ Header Information

* Pool Number BC5387	* Issue Date 12/01/2017	Issue Type X.Multifamily (Ginnie Mae I)	* Pool Type PN-Project Loan - Non-Level Payment	* Submission Type 05-Final Draw/PN Conversion
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▼ General Information

* Pool Tax ID 245478546	* Initial Pay Date 01/15/2018	* Delivery Date 12/11/2017	Unpaid Balance Date 12/01/2017	Amortization Method Concurrent Date (CD)
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Rates

* Security Interest Rate 4.000 %	Mortgage Interest Rate 4.500 %	Servicing Fee 0.370 %
--	--	---------------------------------

Maturity

* Maturity Date
12/15/2027

Deferred First Principal Payment

Cross-Reference Pool Construction Loan (CL)
Pool BC5386

▼ Master Agreements

Custodian Number / Name 000466	Subservicer Number / Name	<p><i>Transfer</i></p> <p>Transfer at Issuance (TAI)</p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p>	<p><i>Principal & Interest Account</i></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td>ABA / Federal Routing Number 121000248 / Wells Fargo B..</td> <td>Account Number 4121366876</td> </tr> </table>	ABA / Federal Routing Number 121000248 / Wells Fargo B..	Account Number 4121366876
ABA / Federal Routing Number 121000248 / Wells Fargo B..	Account Number 4121366876				

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
121000248 / Wells Fargo Bank, Na	4593263510

▼ Subscriber

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
122334556 / 12234444/wwwwwwwww	test	\$ 397,370.00
Total		\$ 397,370.00

▼ Certification and Agreement - Form 11711B

Pool Document Requirement Indicator

Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

Form HUD-11711-A forwarded to Document Custodian

Yes No

No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

▼ Pool Statistics

<p><i>Total Amounts</i></p> <p>P&I Payment Amount \$ 4,130.00</p> <p>UPB Amount \$ 397,370.00</p>	<p><i>FHA Totals</i></p> <p>Quantity 1</p> <p>UPB Amount \$ 397,370.00</p>	<p><i>USDA Rural Development Totals</i></p> <p>Quantity 0</p> <p>UPB Amount \$ 0.00</p>	<p><i>Additional Information</i></p> <p>Weighted Average Interest Rate 4.500 %</p>
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* = Required Field

Figure 66: PN Conversion for CS Submission Type 05 – Pool Details Page

16. From the Pools & Loans screen, click + ADD POOLS.

17. Select the ENTER MANUALLY button to be taken to the Pool Details screen.

18. Enter the next sequential **Pool Number** from the associated CL/CS pool.
 - a) Ex. If the CL/CS Pool Number is AB1234, the PN Pool Number must be AB1235.
19. Select an **Issue Date**.
20. Select Pool Type **PN-Project Loan – Non-Level Payment**.
21. Select Submission Type **05-Final Draw/PN Conversion**.
22. Enter a **Pool Tax ID**. Must be nine (9) digits.

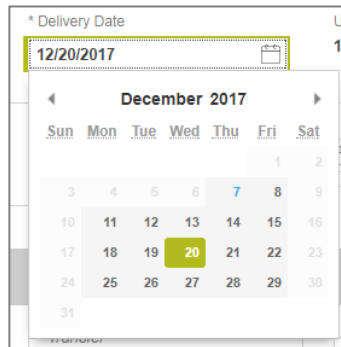


Figure 67: Delivery Date

23. Select a **Delivery Date** from the date calendar.
 - a) Must be a valid business day.
 - b) Must be greater than or equal to the current date.
 - c) Must be within the month associated with the Issue Date.

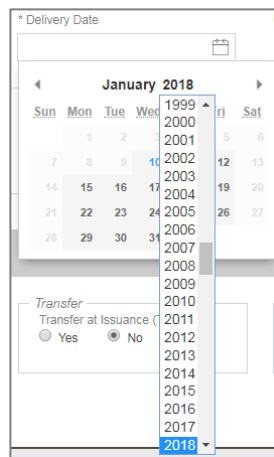



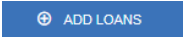
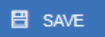
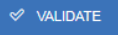


Figure 68: Delivery Date - Year

Note: Clicking on the year located to the right of the month allows the user to scroll through/select an applicable year.

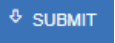

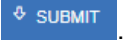
24. Enter a **Security Interest Rate**. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
25. Select a **Maturity Date** from the date calendar. Must be the 15th of the month.
26. Select a **Custodian Number / Name** from the dropdown menu. Only Document Custodians with an active and/or valid agreement on file with the Issuer will appear in the dropdown menu.
27. Select a **Subservicer Number / Name** from the dropdown menu. If no Subservicers are listed, they can be added from the Maintenance screen.
28. If this is a Transfer at Issuance (TAI) pool, select **Yes**. If it is not a TAI pool, leave the default of **No**. If Yes is selected, an Issuer Number / Name transferee is required.
29. In the Principal & Interest Account box:
 - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - b. Select an **Account Number** from the dropdown menu.
30. In the **Escrow Accounts** section:
 - a. Click  .
 - b. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - c. Select an **Account Number** from the dropdown menu.
31. In the Subscriber section:
 - a. Click  .
 - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
 - c. Enter a **Description**. (optional)
 - d. Enter a **Position (in \$)**.
32. In the Certification and Agreement – Form 11711B section:
 - a. Select an option:
 - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
33. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711-A has been forwarded to the Document Custodian.

34. Click .
35. From the Pool Details screen, click the Loans tab.
36. From the All Loans screen, click the  button.
37. Enter the Issuer Loan Number.
 - a) Must be 15 alphanumeric characters.
38. Select a **Mortgage Type** from the dropdown.
 - a) Available options are:
 - i. FHA
 - ii. USDA
39. Enter a **Mortgage Interest Rate**.
 - a) Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
40. Select an **Approval Date**.
 - a) Required if the difference between the Security Interest Rate and Mortgage Interest Rate exceeds 50 basis points.
41. Enter an **Original Principal Balance**.
42. Enter an **Unpaid Balance**.
43. Enter a **Principal & Interest** amount.
44. Enter a **Term of Mortgage** in Years.
 - a) Must be between 5 and 40 years.
 - b) Term of Mortgage Months is optional
45. Select a **First Pay Date** from the date calendar.
 - a) Must be the 1st of the month.
46. Select a **Last Pay Date** from the date calendar.
 - a) Must be the 1st of the month.
47. Select a **Loan Origination Date** from the date calendar.
48. Select a **Final Endorsement Date** from the date calendar.
49. Enter a **FHA/USDA Case Number**.

50. Select a **Loan Type Code**. Available options are:
 - a) FHA Multifamily
 - b) USDA Multifamily
51. Select a **Section of the Act** from the dropdown.
52. Select an **Annex-Special Disclosures** value.
53. Select a **Non-Level Payment Provisions** value.
54. Complete the **Non-Level Payment Schedule** section (if applicable).
55. Complete the **Modified Payment History** section (if applicable).
56. Complete the **Certify this loan** section (if applicable).
57. Complete the **Mortgager Information** section:
 - a) Name of Mortgager
 - b) Property Site Address
 - c) City
 - d) State
 - e) Zip Code
58. Click  .
59. Click  to validate the pool against the business rules.
60. Resolve Errors and/or Warnings (if applicable).

EXPORT		SUBMIT		READY FOR SUBMISSION		PASSED		FAVORITE		REJECTED		CERTIFIED		bc538		Advanced	
Search: bc538																1 filters applied clear filter	
Total: 8		Selected: 2															
<input type="checkbox"/>	<input type="checkbox"/>	POOL NUMBER	POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTODIAN NUMBER / NAME		BUSINESS RULES	POOL STATUS								
<input type="checkbox"/>	<input type="checkbox"/>	BC5380	CS	11/01/2017	1	000466 / U S BANK NATIONAL ASSOCIATION		<input checked="" type="checkbox"/>	Issued								
<input checked="" type="checkbox"/>	<input type="checkbox"/>	BC5387	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION		<input checked="" type="checkbox"/>	Draft								
<input type="checkbox"/>	<input type="checkbox"/>	BC5384	CL	12/01/2017	2	000466 / U S BANK NATIONAL ASSOCIATION		<input checked="" type="checkbox"/>	Issued								
<input type="checkbox"/>	<input type="checkbox"/>	BC5389	RX	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION		<input checked="" type="checkbox"/>	Draft								
<input type="checkbox"/>	<input type="checkbox"/>	BC5383	PN	01/01/2018		000466 / U S BANK NATIONAL ASSOCIATION		<input checked="" type="checkbox"/>	Draft								
<input checked="" type="checkbox"/>	<input type="checkbox"/>	BC5386	CS	12/01/2017	2	000466 / U S BANK NATIONAL ASSOCIATION		<input checked="" type="checkbox"/>	Draft								

Figure 69: Bulk Submission of CS Type05 and PN conversion

61. On the **Pools & Loans** screen, select the **checkbox** next to *both* the CL/CS and PN pools.
62. Click the  button.
63. Complete the Certification confirmation, click .
64. Enter the **SecurID PIN** and **Passcode**, click .

4.11.9 Project Loan (PN) Pool

Pool Details Loans

▼ Header Information

* Pool Number BH0848	* Issue Date 05/01/2019	Issue Type X-Multifamily (Ginnie Mae I)	Pool Type PN-Project Loan - Non-Level Payment	* Submission Type 04-Initial Project
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▼ General Information

* Pool Tax ID 222307833	* Initial Pay Date 06/15/2019	* Delivery Date 05/17/2019	Unpaid Balance Date 05/01/2019	Amortization Method Concurrent Date (CD)
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Rates

* Security Interest Rate 8.000 %	Mortgage Interest Rate 8.500 %	Servicing Fee 0.370 %
--	--	---------------------------------

Maturity

* Maturity Date
05/15/2049

▼ Master Agreements

Custodian Number / Name 000466 / U S BANK NATIONAL ASSOCIATION	Subservicer Number / Name	<i>Transfer</i> Transfer at Issuance (TAI) <input type="radio"/> Yes <input checked="" type="radio"/> No	<i>Principal & Interest Account</i> ABA / Federal Routing Number 121000248 / Wells Fargo Bank, Na	Account Number 4121366876
--	---------------------------	--	--	-------------------------------------

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
121000248 / Wells Fargo Bank, Na	4121366876

▼ Subscriber

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
122334556 / 12234444/wweeeeee		\$ 9,500,000.00
Total		\$ 9,500,000.00

▼ Certification and Agreement - Form 11711B

Check the appropriate box:

Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

▼ Pool Statistics

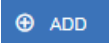
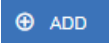
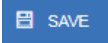
<i>Total Amounts</i> P&I Payment Amount \$ 73,046.78 UPB Amount \$ 9,500,000.00	<i>FHA Totals</i> Quantity 1 UPB Amount \$ 9,500,000.00	<i>USDA Rural Development Totals</i> Quantity 0 UPB Amount \$ 0.00	<i>Additional Information</i> Weighted Average Interest Rate 8.500 %
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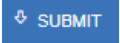


* = Required Field

Figure 70: 04 PN-Project Loan-Non Level Payment Pool Details Page

Pool Details Page

1. From the Pools & Loans screen, click the ⊕ ADD POOLS button in the header.
2. Select the ENTER MANUALLY button to be taken to the Pool Details screen.
3. Enter the **Pool Number**.
4. Select an **Issue Date** from the dropdown.

5. Select **PN-Project Loan-Non Level Payment** from the Pool Type dropdown menu.
6. Select **04-Initial Project** from the Submission Type dropdown menu.
7. Enter a **Pool Tax ID**.
8. Select a **Delivery Date** from the date calendar.
9. Enter a **Security Interest Rate**.
10. Select a **Maturity Date** from the date calendar.
11. Select a **Custodian Number / Name** from the dropdown menu.
12. In the Principal & Interest Account box:
 - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - b. Select an **Account Number** from the dropdown menu.
13. In the Escrow Accounts section:
 - a. Click  .
 - b. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - c. Select an **Account Number** from the dropdown menu.
14. In the Subscriber section:
 - a. Click  .
 - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
 - c. Enter a **Description**. (optional)
 - d. Enter a **Position (in \$)**.
15. In the Certification and Agreement – Form 11711B section:
 - a. Select an option:
 - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.
16. Click  .

8. Enter an **Unpaid Balance**.
9. Enter a **Principal & Interest** amount.
10. Enter a **Term of Mortgage in Years and Month**.
11. Select a **First Pay Date** from the date calendar.
12. Select a **Last Pay Date** from the date calendar.
13. Select a **Loan Origination** date from the date calendar.
14. Select an **Initial Endorsement** date from the date calendar.
15. If there are Prepayment Provisions, complete the applicable terms.
16. Enter a **FHA/USDA Case Number**.
17. Select a **Loan Type Code**.
18. Select a **Section of the Act** from the dropdown.
19. Select an Annex-Special Disclosures value.
20. Select a Non Level Payment Provision
21. Complete the **Mortgager Information** section:
 - a) Name of Mortgager
 - b) Property Site Address
 - c) City
 - d) State
 - e) Zip Code
22. Click .
23. Click  to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).
24. Click the  button.
25. Complete the Certification confirmation, click .
26. Enter the **SecurID PIN** and **Passcode**, click .

Pool Details Loans

▼ **Header Information**

* Pool Number	* Issue Date	Issue Type	Pool Type	* Submission Type
BH0842	05/01/2019	X-Multifamily (Ginnie Mae I)	LM-Project Loan - Modified Loan/Mature Loan	04-Initial Project

▼ **General Information**

* Pool Tax ID	* Initial Pay Date	* Delivery Date	Unpaid Balance Date	Amortization Method
995638299	06/15/2019	05/23/2019	05/01/2019	Concurrent Date (CD)

<p><i>Rates</i></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td>* Security Interest Rate</td> <td>Mortgage Interest Rate</td> <td>Servicing Fee</td> </tr> <tr> <td>7.000 %</td> <td>7.500 %</td> <td>0.370 %</td> </tr> </table>	* Security Interest Rate	Mortgage Interest Rate	Servicing Fee	7.000 %	7.500 %	0.370 %	<p><i>Maturity</i></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td>* Maturity Date</td> </tr> <tr> <td>02/15/2047</td> </tr> </table>	* Maturity Date	02/15/2047	<p>History</p>
* Security Interest Rate	Mortgage Interest Rate	Servicing Fee								
7.000 %	7.500 %	0.370 %								
* Maturity Date										
02/15/2047										

▼ **Master Agreements**

Custodian Number / Name	Subservicer Number / Name	<p><i>Transfer</i></p> <p>Transfer at Issuance (TAI)</p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p>	<p><i>Principal & Interest Account</i></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td>ABA / Federal Routing Number</td> <td>Account Number</td> </tr> <tr> <td>121000248 / Wells Fargo Bank, Na</td> <td>4121366876</td> </tr> </table>	ABA / Federal Routing Number	Account Number	121000248 / Wells Fargo Bank, Na	4121366876
ABA / Federal Routing Number	Account Number						
121000248 / Wells Fargo Bank, Na	4121366876						

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
121000248 / Wells Fargo Bank, Na	4121366918

▼ **Subscriber**

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
122334556 / 12234444/wweeeeee		\$ 14,225,343.00
Total		\$ 14,225,343.00

▼ **Certification and Agreement - Form 11711B**

Check the appropriate box:

Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.



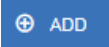
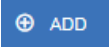
▼ **Pool Statistics**

<p><i>Total Amounts</i></p> <p>P&I Payment Amount</p> <p>\$ 99,994.98</p> <p>UPB Amount</p> <p>\$ 14,225,343.23</p>	<p><i>FHA Totals</i></p> <p>Quantity</p> <p>1</p> <p>UPB Amount</p> <p>\$ 14,225,343.23</p>	<p><i>USDA Rural Development Totals</i></p> <p>Quantity</p> <p>0</p> <p>UPB Amount</p> <p>\$ 0.00</p>	<p><i>Additional Information</i></p> <p>Weighted Average Interest Rate</p> <p>7.500 %</p>
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* = Required Field

Figure 72: Project Loan (LM) Pool Details Page

Pool Details Page

1. From the Pools & Loans screen, click the  button in the header.
2. Select the  button to be taken to the Pool Details screen.
3. Enter the **Pool Number**.
4. Select an **Issue Date** from the dropdown.
5. Select **LM-Project Loan-Modified Loan/Mature Loan** from the Pool Type dropdown menu.
6. Select **04-Initial Project** from the Submission Type dropdown menu.
7. Enter a **Pool Tax ID**.
8. Select a **Delivery Date** from the date calendar.
9. Enter a **Security Interest Rate**.
10. Select a **Maturity Date** from the date calendar.
11. Select a **Custodian Number / Name** from the dropdown menu.
12. In the Principal & Interest Account box:
 - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - b. Select an **Account Number** from the dropdown menu.
13. In the Escrow Accounts section:
 - a. Click .
 - b. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - c. Select an **Account Number** from the dropdown menu.
14. In the Subscriber section:
 - a. Click .
 - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
 - c. Enter a **Description**. (optional)
 - d. Enter a **Position (in \$)**.
15. In the Certification and Agreement – Form 11711B section:
 - a. Select an option:
 - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated

document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
- b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

16. Click  .

Pool Details
Loans Loan 000033344455666 ✕

General Information

<p><small>* Issuer Loan Number</small> 000033344455666</p>	<p><small>* Mortgage Type</small> FHA</p>	<p><small>* Mortgage Interest Rate</small> 5.750 %</p>
---	--	---

Ballloon Payments

*Is this a Ballloon Payment?
 Yes No

*Amortization Basis Term

<small>Years</small> 25	<small>* Months</small> 0
-----------------------------------	-------------------------------------

This pool does not conform to a straight line amortization schedule. Confirm this amortization schedule is properly disclosed and you have obtained written security holder acknowledgement.

Confirm

Approx. Ballloon Payment Amount
\$ 6,035.12

<p><small>Mortgage Amounts</small></p> <p><small>* Original Principal Balance</small> \$ 479,658.71</p> <p><small>* Principal & Interest</small> \$ 3,017.56</p>	<p><small>* Unpaid Balance</small> \$ 473,807.72</p>	<p><small>Term of Mortgages</small></p> <p><small>* Years</small> 24</p> <p><small>Months</small> 0</p>	<p><small>Pay Dates</small></p> <p><small>* First</small> 11/01/2018</p> <p><small>* Last</small> 10/01/2042</p>
--	---	---	--

<p><small>Mortgage Note Dates</small></p> <p><small>* Loan Origination</small> 01/01/2017</p> <p><small>Initial Endorsement</small> 01/01/2018</p> <p><small>* Final Endorsement</small> 01/01/2018</p>	<p><small>Prepayment Provisions</small></p> <p><small>Are there any prepayment provisions?</small></p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p>	<p><small>Indicators</small></p> <p><small>MIN</small></p> <p><input type="radio"/> MOM <input checked="" type="radio"/> No</p>	<p><small>Agency Details</small></p> <p><small>* FHA/USDA Case Number</small> 000000035353535</p> <p><small>Section of the Act</small> 221(d)(4) New Construction or Substantial Rehabilitation of Apartments and Co-ops</p> <p><small>Loan Type Code</small> FHA Multifamily</p> <p><small>Development Cost</small> \$ 0.00</p>
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Non-Level Payment Schedule

ENTRY	PAYMENT CHANGE DATE	SECURITY RATE	INTEREST RATE	P&I
1	10/01/2041	5.000 %	5.500 %	\$ 6,035.12

Modified Loan History

ENTRY NUMBER	PRINCIPAL & INTEREST	ORIGINAL PRINCIPAL BALANCE	UNPAID BALANCE	FIRST PAY DATE	LAST PAY DATE	INTEREST RATE
1	\$ 2,878.95	\$ 453,459.00	\$ 453,459.00	10/01/2007	02/01/2018	6.000 %
2	\$ 3,017.56	\$ 479,658.71	\$ 473,807.72	11/01/2018	10/01/2042	5.750 %

* Certify Loan

CERTIFICATION FOR POOLING A MULTIFAMILY MORTGAGE WHERE THE FIRST PAYMENT TO PRINCIPAL AND INTEREST IS MORE THAN 24 MONTHS BEFORE THE ISSUE DATE OF THE SECURITIES

FHA/USDA Case Number 000000035353535	Proposed Pool Number BZ1933	Project Location NY	Issuer Number 3153
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I, the undersigned, do certify:

- 1. The contract of Mortgage Insurance with the Federal Housing Administration is in full force.**
- 2. The mortgage is Fully Insured by the Federal Housing Administration and not subject to a Coinsurance Mortgage contract.**
- 3. Unless subject to a current modification approved by the Federal Housing Administration, the project has had sustained occupancy of at least 90 percent, for the past 24 months.(Audited financial statements)**
- 4. Unless subject to a current modification approved by the Federal Housing Administration, the mortgage has been current monthly through principal, interest, and all escrows, including the**

* I Agree


Mortgagor Information

<small>* Name of Mortgagor</small> BNYMellon	<small>* Property Site Address</small> 101 Barclay	<small>* City</small> New York	<small>* State</small> New York	<small>* Zip Code</small> 10286
--	--	--	---	---

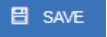

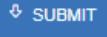
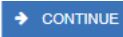
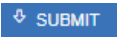
* = Required Field

Figure 73: Project Loan (LM) Loan Details Page

Loan Details Page

1. From the Pool Details screen, click the **Loans** tab.
2. From the All Loans screen, click the  button.
3. Enter the **Issuer Loan Number**.
4. Select a **Mortgage Type** from the dropdown.
5. Enter a **Mortgage Interest Rate**.
6. Select **Balloon Payment** indicator.
 - a. Is this a **Balloon Payment**? YES
 - b. Enter **Amortization Basis Term Years**
 - c. Enter **Amortization Basis Term Months**
 - d. **Confirmation** Check Box
 - e. **Approximate Balloon Payment Amount** will auto populate
7. Enter an **Original Principal Balance**.
8. Enter an **Unpaid Balance**.
9. Enter a **Principal & Interest** amount.
10. Enter a **Term of Mortgage in Years**.
11. Select a **First Pay Date** from the date calendar.
12. Select a **Last Pay Date** from the date calendar.
13. Select a **Loan Origination** date from the date calendar.
14. Select an **Initial Endorsement** date from the date calendar.
15. Select a **Final Endorsement** date from the date calendar.
16. If there are Prepayment Provisions, complete the applicable terms.
17. Enter a **FHA/USDA Case Number**.
18. Select a **Loan Type Code**.
19. Select a **Section of the Act** from the dropdown.
20. Select an Annex-Special Disclosures value.
21. Select a Non-Level Payment Provision value (if available).
22. Select the checkbox next to **Modified Loan History**.
 - a. Add **Principal & Interest**.
 - b. Add **Original Principal Balance**.
 - c. Add **Unpaid Balance**.
 - d. Add **First Pay Date**.
 - e. Add **Last Pay Date**.
 - f. Add **Interest Rate**.
 - g. Add a second entry.
23. Select the checkbox to **Certify Loan**.
24. Complete the **Mortgager Information** section:
 - a) Name of Mortgager
 - b) Property Site Address

- c) City
- d) State
- e) Zip Code

25. Click .
26. Click  to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).
27. Click the  button.
28. Complete the Certification confirmation, click .
29. Enter the **SecurID PIN** and **Passcode**, click .

Pool Details Loans

▼ Header Information

* Pool Number BH0847	* Issue Date 05/01/2019	Issue Type X-Multifamily (Ginnie Mae I)	Pool Type LS-Project Loan - 538/515/Small Loans	* Submission Type 04-Initial Project
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▼ General Information

* Pool Tax ID 093952293	* Initial Pay Date 06/15/2019	* Delivery Date 05/23/2019	Unpaid Balance Date 05/01/2019	Amortization Method Concurrent Date (CD)
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Rates

* Security Interest Rate 8.000 %	Mortgage Interest Rate 8.600 %	Servicing Fee 0.470 %
--	--	---------------------------------

Maturity

* Maturity Date
04/15/2049

▼ Master Agreements ✎

Custodian Number / Name 000466 / U S BANK NATIONAL ASSOCIATION	Subservicer Number / Name	<p><i>Transfer</i></p> <p>Transfer at Issuance (TAI)</p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p>	<p><i>Principal & Interest Account</i></p> <p>ABA / Federal Routing Number Account Number</p> <p>121000248 / Wells Fargo Bank, Na 4121366876</p>
--	---------------------------	---	--

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
121000248 / Wells Fargo Bank, Na	4121366918

▼ Subscriber

ABA NUMBER / DELIVER TO	POSITION (IN \$)
122334556 / 12234444/wweeeeee	\$ 8,494,955.00
Total	\$ 8,494,955.00

▼ Certification and Agreement - Form 11711B

Check the appropriate box:

Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

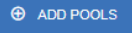

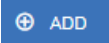
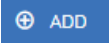

▼ Pool Statistics

<p><i>Total Amounts</i></p> <p>P&I Payment Amount \$ 65,961.00</p> <p>UPB Amount \$ 8,494,955.67</p>	<p><i>FHA Totals</i></p> <p>Quantity 1</p> <p>UPB Amount \$ 8,494,955.67</p>	<p><i>USDA Rural Development Totals</i></p> <p>Quantity 0</p> <p>UPB Amount \$ 0.00</p>	<p><i>Additional Information</i></p> <p>Weighted Average Interest Rate 8.600 %</p>
--	--	---	---

* = Required Field

Figure 74: Project Loan (LS) Pool Detail Page

Pool Details Page

1. From the Pools & Loans screen, click the  button in the header.
2. Select the  button to be taken to the Pool Details screen.
3. Enter the **Pool Number**.
4. Select an **Issue Date** from the dropdown.
5. Select **LS-Project Loan-538/515/Small Loans** from the Pool Type dropdown menu.
6. Select **04-Initial Project** from the Submission Type dropdown menu.
7. Enter a **Pool Tax ID**.
8. Select a **Delivery Date** from the date calendar.
9. Enter a **Security Interest Rate**.
10. Select a **Maturity Date** from the date calendar.
11. Select a **Custodian Number / Name** from the dropdown menu.
12. In the Principal & Interest Account box:
 - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - b. Select an **Account Number** from the dropdown menu.
13. In the Escrow Accounts section:
 - a. Click .
 - b. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - c. Select an **Account Number** from the dropdown menu.
14. In the Subscriber section:
 - a. Click .
 - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
 - c. Enter a **Description**. (optional)
 - d. Enter a **Position (in \$)**.
15. In the Certification and Agreement – Form 11711B section:
 - a. Select an option:
 - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.
16. Click .

Pool Details | Loans | Loan 939283293949444 X

General Information

* Issuer Loan Number: 939283293949444

* Mortgage Type: FHA

* Mortgage Interest Rate: 8.600 %

Approval Date: [Empty]

Balloon Payments
* Is this a Balloon Payment?
 Yes No

Mortgage Amounts
* Original Principal Balance: \$ 8,500,000.00
* Unpaid Balance: \$ 8,494,955.67
* Principal & Interest: \$ 65,961.00

Term of Mortgages
* Years: 30
Months: 0

Pay Dates
* First: 05/01/2019
* Last: 04/01/2049

Mortgage Note Dates
* Loan Origination: 01/01/2019
Initial Endorsement: 01/01/2019
* Final Endorsement: 01/01/2019

Prepayment Provisions
Are there any prepayment provisions?
 Yes No

Indicators
MIN
MOM
 Yes No

Agency Details
* FHA/USDA Case Number: 000000039393939
Section of the Act: 221(d)(4) New Construction or Substantial Rehabilitation of Apartments and Co-ops
Loan Type Code: FHA Multifamily
Development Cost: \$ 0.00

Ratios
Debt Service Coverage Ratio: [Empty]
Loan to Value Ratio: [Empty]

Annex-Special Disclosures
* Identifier: Annex Special Disc1
* Description: This pool mortgage is [Dropdown]

Non-Level Payment Provisions
* Identifier: Non Level Payment
* Description: This pool mortgage is [Dropdown]


Non-Level Payment Schedule





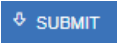
Mortgagor Information

* Name of Mortgagor: Best Mortgagor
* Property Site Address: 2 Hanson Place
* City: Brooklyn
* State: New York
* Zip Code: 11217

Figure 75: Project Loan (LS) Loan Details Page

Loan Details Page

1. From the Pool Details screen, click the **Loans** tab.
2. From the All Loans screen, click the  button.
3. Enter the **Issuer Loan Number**.
4. Select a **Mortgage Type** from the dropdown.
5. Enter a **Mortgage Interest Rate**.
6. Select Balloon Payment indicator – No. (If yes see sample details under LM Pool figure 84)
7. Enter an **Original Principal Balance**.
8. Enter an **Unpaid Balance**.
9. Enter a **Principal & Interest** amount.

10. Enter a **Term of Mortgage in Years**.
11. Select a **First Pay Date** from the date calendar.
12. Select a **Last Pay Date** from the date calendar.
13. Select a **Loan Origination** date from the date calendar.
14. Select an **Initial Endorsement** date from the date calendar.
15. If there are Prepayment Provisions, complete the applicable terms.
16. Enter a **FHA/USDA Case Number**.
17. Select a **Loan Type Code**.
18. Select a **Section of the Act** from the dropdown.
19. Select an Annex-Special Disclosures value.
20. Select a Non-Level Payment Provision value (if available).
21. Complete the **Mortgager Information** section:
 - a) Name of Mortgager
 - b) Property Site Address
 - c) City
 - d) State
 - e) Zip Code
22. Click .
23. Click  to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).
24. Click the  button.
25. Complete the Certification confirmation, click .
26. Enter the **SecurID PIN** and **Passcode**, click .

Pool Details Loans

▼ **Header Information**

* Pool Number BH0849	* Issue Date 05/01/2019	Issue Type X-Multifamily (Ginnie Mae I)	Pool Type RX-Project Loan - Mark to Market	* Submission Type 04-Initial Project
--------------------------------	-----------------------------------	---	--	--

▼ **General Information**

* Pool Tax ID 942983283	* Initial Pay Date 06/15/2019	* Delivery Date 05/23/2019	Unpaid Balance Date 05/01/2019	Amortization Method Concurrent Date (CD)
-----------------------------------	---	--------------------------------------	--	--

<p><i>Rates</i></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">* Security Interest Rate 8.000 %</td> <td style="width: 33%;">Mortgage Interest Rate 8.550 %</td> <td style="width: 33%;">Servicing Fee 0.420 %</td> </tr> </table>	* Security Interest Rate 8.000 %	Mortgage Interest Rate 8.550 %	Servicing Fee 0.420 %	<p><i>Maturity</i></p> <p>* Maturity Date 04/15/2049</p>
* Security Interest Rate 8.000 %	Mortgage Interest Rate 8.550 %	Servicing Fee 0.420 %		

▼ **Master Agreements**

Custodian Number / Name 000466 / U S BANK NATIONAL ASSOCIATION	Subservicer Number / Name	<p><i>Transfer</i></p> <p>Transfer at Issuance (TAI)</p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p>	<p><i>Principal & Interest Account</i></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">ABA / Federal Routing Number 121000248 / Wells Fargo Bank, Na</td> <td style="width: 50%;">Account Number 4121366876</td> </tr> </table>	ABA / Federal Routing Number 121000248 / Wells Fargo Bank, Na	Account Number 4121366876
ABA / Federal Routing Number 121000248 / Wells Fargo Bank, Na	Account Number 4121366876				

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
121000248 / Wells Fargo Bank, Na	4121366918

▼ **Subscriber**

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
122334556 / 12234444/wweeeeee		\$ 7,495,770.00
Total		\$ 7,495,770.00

▼ **Certification and Agreement - Form 11711B**

Check the appropriate box:

Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

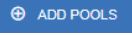

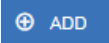
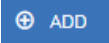

No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

▼ **Pool Statistics**

<p><i>Total Amounts</i></p> <p>P&I Payment Amount \$ 57,666.53</p> <p>UPB Amount \$ 7,495,770.97</p>	<p><i>FHA Totals</i></p> <p>Quantity 1</p> <p>UPB Amount \$ 7,495,770.97</p>	<p><i>USDA Rural Development Totals</i></p> <p>Quantity 0</p> <p>UPB Amount \$ 0.00</p>	<p><i>Additional Information</i></p> <p>Weighted Average Interest Rate 8.550 %</p>
--	--	---	---

Figure 76: Project Loan (RX) Pool Details Page

Pool Details Page

1. From the Pools & Loans screen, click the  button in the header.
2. Select the  button to be taken to the Pool Details screen.
3. Enter the **Pool Number**.
4. Select an **Issue Date** from the dropdown.
5. Select **RX-Project Loan-Mark to Market** from the Pool Type dropdown menu.
6. Select **04-Initial Project** from the Submission Type dropdown menu.
7. Enter a **Pool Tax ID**.
8. Select a **Delivery Date** from the date calendar.
9. Enter a **Security Interest Rate**.
10. Select a **Maturity Date** from the date calendar.
11. Select a **Custodian Number / Name** from the dropdown menu.
12. In the Principal & Interest Account box:
 - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - b. Select an **Account Number** from the dropdown menu.
13. In the Escrow Accounts section:
 - a. Click .
 - b. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - c. Select an **Account Number** from the dropdown menu.
14. In the Subscriber section:
 - a. Click .
 - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
 - c. Enter a **Description**. (optional)
 - d. Enter a **Position (in \$)**.
15. In the Certification and Agreement – Form 11711B section:
 - a. Select an option:
 - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.
16. Click .

Pool Details
Loans
Loan 93828392393233
✕

General Information

<p><small>* Issuer Loan Number</small> 93828392393233</p>	<p><small>* Mortgage Type</small> FHA</p>	<p><small>* Mortgage Interest Rate</small> 8.550 %</p>	<p><small>Balloon Payments</small> <small>* Is this a Balloon Payment?</small></p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p>						
<p><small>Approval Date</small> 04/01/2019</p>	<p><small>Mortgage Amounts</small></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><small>* Original Principal Balance</small> \$ 7,500,000.00</td> <td style="width: 50%;"><small>* Unpaid Balance</small> \$ 7,495,770.97</td> </tr> <tr> <td colspan="2"><small>* Principal & Interest</small> \$ 57,666.53</td> </tr> </table>		<small>* Original Principal Balance</small> \$ 7,500,000.00	<small>* Unpaid Balance</small> \$ 7,495,770.97	<small>* Principal & Interest</small> \$ 57,666.53		<p><small>Term of Mortgages</small></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><small>* Years</small> 30</td> <td style="width: 50%;"><small>Months</small> 0</td> </tr> </table>	<small>* Years</small> 30	<small>Months</small> 0
<small>* Original Principal Balance</small> \$ 7,500,000.00	<small>* Unpaid Balance</small> \$ 7,495,770.97								
<small>* Principal & Interest</small> \$ 57,666.53									
<small>* Years</small> 30	<small>Months</small> 0								
	<p><small>Pay Dates</small></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><small>* First</small> 05/01/2019</td> <td style="width: 50%;"><small>* Last</small> 04/01/2049</td> </tr> </table>	<small>* First</small> 05/01/2019	<small>* Last</small> 04/01/2049	<p><small>Mortgage Note Dates</small></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><small>* Loan Origination</small> 01/01/2019</td> <td style="width: 50%;"><small>Initial Endorsement</small> 01/01/2019</td> </tr> <tr> <td colspan="2"><small>* Final Endorsement</small> 01/01/2019</td> </tr> </table>		<small>* Loan Origination</small> 01/01/2019	<small>Initial Endorsement</small> 01/01/2019	<small>* Final Endorsement</small> 01/01/2019	
<small>* First</small> 05/01/2019	<small>* Last</small> 04/01/2049								
<small>* Loan Origination</small> 01/01/2019	<small>Initial Endorsement</small> 01/01/2019								
<small>* Final Endorsement</small> 01/01/2019									

<p><small>Prepayment Provisions</small> <small>Are there any prepayment provisions?</small></p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p>	<p><small>Indicators</small></p> <p><small>MIN</small></p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p>	<p><small>Agency Details</small></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><small>* FHA/USDA Case Number</small> 000000039392030</td> <td style="width: 50%;"><small>Loan Type Code</small> FHA Multifamily</td> </tr> <tr> <td><small>Section of the Act</small> 207/223(f) Refinance or Purchase of Existing Multifamily Rental Housing</td> <td><small>Development Cost</small> \$ 0.00</td> </tr> </table>		<small>* FHA/USDA Case Number</small> 000000039392030	<small>Loan Type Code</small> FHA Multifamily	<small>Section of the Act</small> 207/223(f) Refinance or Purchase of Existing Multifamily Rental Housing	<small>Development Cost</small> \$ 0.00
<small>* FHA/USDA Case Number</small> 000000039392030	<small>Loan Type Code</small> FHA Multifamily						
<small>Section of the Act</small> 207/223(f) Refinance or Purchase of Existing Multifamily Rental Housing	<small>Development Cost</small> \$ 0.00						

<p><small>Ratios</small></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><small>Debt Service Coverage Ratio</small></td> <td style="width: 50%;"><small>Loan to Value Ratio</small></td> </tr> </table>	<small>Debt Service Coverage Ratio</small>	<small>Loan to Value Ratio</small>	<p><small>Annex-Special Disclosures</small></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><small>* Identifier</small> Annex Special Disc1</td> <td style="width: 50%;"><small>* Identifier</small> Non Level Payment</td> </tr> <tr> <td><small>* Description</small> This pool mortgage is</td> <td><small>* Description</small> This pool mortgage is</td> </tr> </table>	<small>* Identifier</small> Annex Special Disc1	<small>* Identifier</small> Non Level Payment	<small>* Description</small> This pool mortgage is	<small>* Description</small> This pool mortgage is
<small>Debt Service Coverage Ratio</small>	<small>Loan to Value Ratio</small>						
<small>* Identifier</small> Annex Special Disc1	<small>* Identifier</small> Non Level Payment						
<small>* Description</small> This pool mortgage is	<small>* Description</small> This pool mortgage is						

Non-Level Payment Schedule

Mortgagor Information

<small>* Name of Mortgagor</small> Best Mortgagor	<small>* Property Site Address</small> 2 Hanson Place	<small>* City</small> Brooklyn	<small>* State</small> New York	<small>* Zip Code</small> 11217-
---	---	--	---	--

* = Required Field



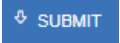
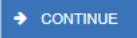
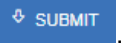
Figure 77: Project Loan (RX) Loan Details Page

Loan Details Page

1. From the Pool Details screen, click the **Loans** tab.
2. From the All Loans screen, click the + ADD LOANS button.
3. Enter the **Issuer Loan Number**.
4. Select a **Mortgage Type** from the dropdown.
5. Enter a **Mortgage Interest Rate**.
6. Enter an **Original Principal Balance**.
7. Enter an **Unpaid Balance**.
8. Enter a **Principal & Interest** amount.
9. Enter a **Term of Mortgage in Years**.

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10. Select a **First Pay Date** from the date calendar.
11. Select a **Last Pay Date** from the date calendar.
12. Select a **Loan Origination** date from the date calendar.
13. Select an **Initial Endorsement** date from the date calendar.
14. If there are Prepayment Provisions, complete the applicable terms.
15. Enter a **FHA/USDA Case Number**.
16. Select a **Loan Type Code**.
17. Select a **Section of the Act** from the dropdown.
18. Select an Annex-Special Disclosures value.
19. Select a Non Level Payment
20. Complete the **Mortgager Information** section:
 - a) Name of Mortgager
 - b) Property Site Address
 - c) City
 - d) State
 - e) Zip Code
21. Click .
22. Click  to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).
23. Click the  button.
24. Complete the Certification confirmation, click .
25. Enter the **SecurID PIN** and **Passcode**, click .

4.12 Using the Solution (Batch)

4.12.1 Pool/Loan Import

To import pool/loan data.

1. Click on the  button to enter pool information manually or to import pool/loan data.

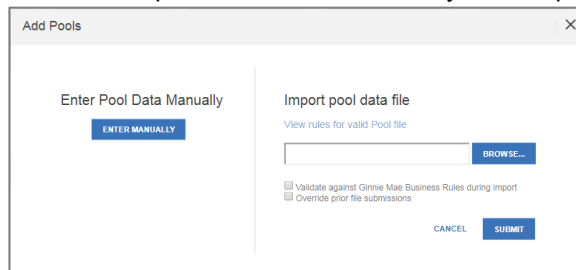


Figure 78: Add Pools

2. Under 'Import pool data file', click the **BROWSE...** button to locate a compatible file containing pool/loan data to import.

Note: MFPDM requires a .TXT file for import.

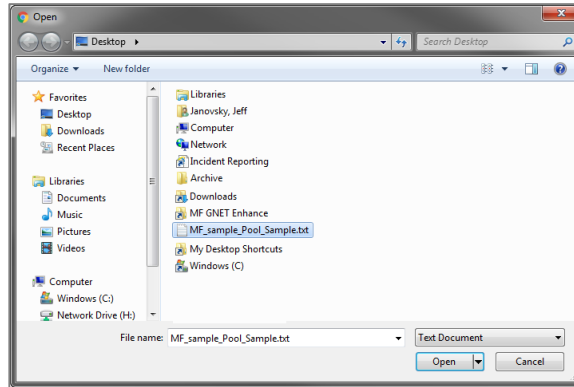
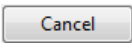


Figure 79: Open File

3. Select a compatible file and click **Open**.
4. If desired, select either/both checkbox:
 - a. 'Validate against Ginnie Mae Business Rules during import' to run the Ginnie Mae validation process during file import.
 - b. 'Override prior file submissions' to replace previously entered/imported data.
5. Select **SUBMIT**.

Note: Clicking  closes the file selection screen and removes the selected file from import.

Note: If there is an error on one of the Subscribers during import all Subscriber entries are discarded (not saved).

4.13 Troubleshooting Common Errors

4.13.1 Field-Level Validation

MFPDM has two ways to indicate a problem with the data being entered. The first is a Field-Level Validation. Once User enters data in fields required for save (*) or additional key fields, the field-level validations immediately alert the User to invalid data.

An example of a field-level validation and hover-over can be seen below:



Figure 80: Field-Level Validation Example

The field will turn red and an associated error message is available upon hovering over the field.

4.13.2 Validation Fatal Error and Warning Messages

Upon selecting the **Validate** option from the Pool Header, MFPDM will verify pool/loan/draw data against a list of Ginnie Mae business rules. If issues with the data are found, MFPDM will display the associated Errors and Warnings at the top of the respective page upon which the error originates. An example of Loan Detail related Errors and Warnings can be seen below:

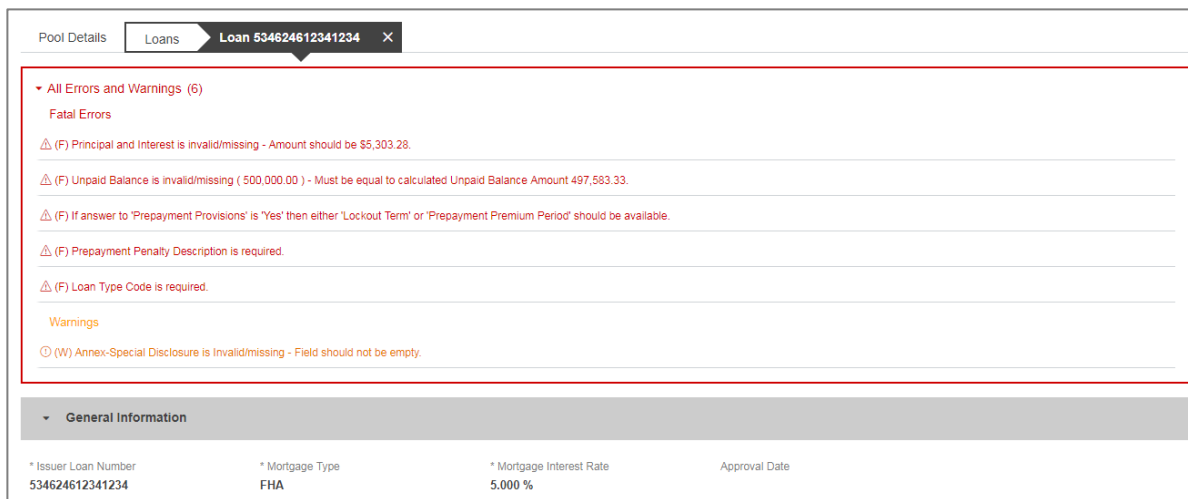


Figure 81: Validation Errors and Warnings

Fatal error messages appear in **red** at the top. Fatal error messages *must* be corrected before a pool is able to be submitted to a document custodian for certification.

Warnings are displayed in **orange** just below any fatal error messages. Warnings serve as a notification that something *may* be incorrect. Warnings *do not* need to be corrected before a pool is able to be submitted to a document custodian for certification.

Below is a sample of the most commonly seen error and warning messages for Multifamily pools and loans.

Table 11: Common Fatal and Warning Messages

POOL	LOAN
(F) Pool Number is invalid – First letter cannot be M or P.	(W) FHA/USDA Case Number is invalid/missing - Must be unique for loans associated with LS and RX pools
(F) Pool Type is invalid – Pool Type is required and must be CL, CS, LM, LS, PN, or RX Pools.	(W) Mortgage Interest Rate is invalid - The PL/PN Security Interest Rate/Mortgage Interest Rate exceeds the 50 basis points spread. Enter the approval date from an Account Executive.
(F) Amortization Method is invalid - Must be CD.	(F) Issue Loan Number is invalid - Must be fifteen (15) characters.
(F) Maturity Extension Date is invalid - Cannot be a future date.	(F) Initial Endorsement Date is invalid - Cannot be prior to 1/1/1970.
(F) Cumulative Approved Amount is invalid - Cannot be less than the Cumulative Requested Amount.	

*(F) – Fatal

(W) – Warning

4.13.3 Date Selection Limitations

All date fields in MFPDM provide the option to select a date from a date calendar widget. The date picker automatically limits to only valid options. Following is an example of a date picker limitation:

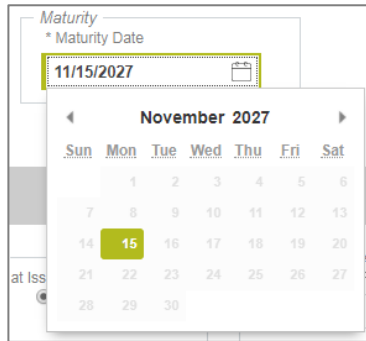


Figure 82: Date Calendar Limitation

In this instance, the field is limited to selecting only the 15th day of each month.

4.13.4 Limited Dropdown Selections

Dropdown fields in MFPDM may automatically restrict the data shown based upon many potential factors including:

- Signed and valid Master Agreement data
- A value selected in a dependent field (e.g. Submission Type is based on the Pool Type selected)
- Account Numbers (P&I, Escrow, etc.) are limited based upon the ABA/Federal Routing Number selected

4.14 Special Actions/Exceptions

4.14.1 Back Button

While using the MFPDM application it is not recommended to use the web browser Back Button as data may not be saved and filters used may clear when going back.

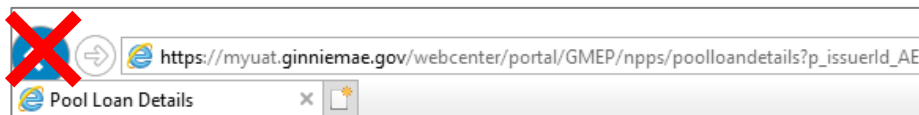


Figure 83: Browser Back Button

Instead, when user is in the Pool Details, Loans, Loan Details or Draw Details pages the pool header will display the application back button. By clicking this arrow the users will safely go back to the previous screen.

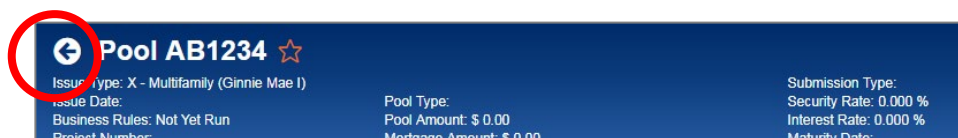


Figure 84: Application Back Button

5 REPORTING

5.1 Standard Reports

Users can generate and print the following forms and reports from the following pages: Pools & Loans, Pool Details, Loans, Loan Details, and Draw History Details.

Table 12: Forms & Reports

	MFPDM Form	HUD Name	Pool Types	Available
1.	Schedule of Subscribers - 11705	HUD-11705: Schedule of Subscribers and Ginnie Mae Guaranty Agreement	All	After initial save on Pool Details (11705) screen
2.	Schedule of Pooled Mortgages - 11706	HUD-11706: Schedule of Pooled Mortgages with data	All	After initial save on Loan Details (11706) screen
3.	Schedule of Pooled Mortgages with Data - 11706	HUD-11706: Schedule of Pooled Mortgages summary (Recap)	All	After initial save on Loan Details (11706) screen
4.	Certification and Agreement - 11711B	HUD-11711-B: Certification and Agreement	All	After initial save on Pool Details (11705) screen
5.	Prospectus Ginnie Mae I Project Loan Securities - 1724	HUD-1724: Prospectus - GNMA I MBS (Project Loan Securities)	LM/LS/PL/PN /RX	After successful submission of the pool
6.	Prospectus Ginnie Mae I Construction and Permanent Loan Securities - 1731	HUD-1731: Prospectus - GNMA I MBS (Construction & Permanent Loan Securities)	CL/CS/PL/PN	After the successful submission of the Initial Construction and Conversion pools (Type 03 and 05)
7.	Certification for Construction Loans – 1732	HUD-11732: Custodian's Certification for Construction Securities	CL/CS	After a draw has been certified
8.	Modified Loan Payment History	Modified Loan Payment History	LM	After the Modified Loan History is completed and saved (along with the Loan record)
9.	Loans with Annex - Special Disclosures	Loans with Annex - Special Disclosures	All	Any time - not specific to a single pool, displays a list of pools that contain an Annex value

	MFPDM Form	HUD Name	Pool Types	Available
10.	Loans with Non Level Payment Provisions	Loans with Non Level Payment Provisions	All	Any time- not specific to a single pool, displays a list of pools that contain a Non-Level value
11.	Non Level Payment Schedule	Non Level Payment Schedule	LM/LS/PN/RX /CL/CS	After the Non-Level Payment Schedule is completed and saved (along with the Loan record)
12.	Certification for Mature Loans	Certification for Mature Loans	LM	After an Issuer has completed the 'Certify this Mortgage' on the Loan Details and has saved the Loan
13.	Validation Report	N/A	ALL	After validation

5.2 Standard Report Procedures

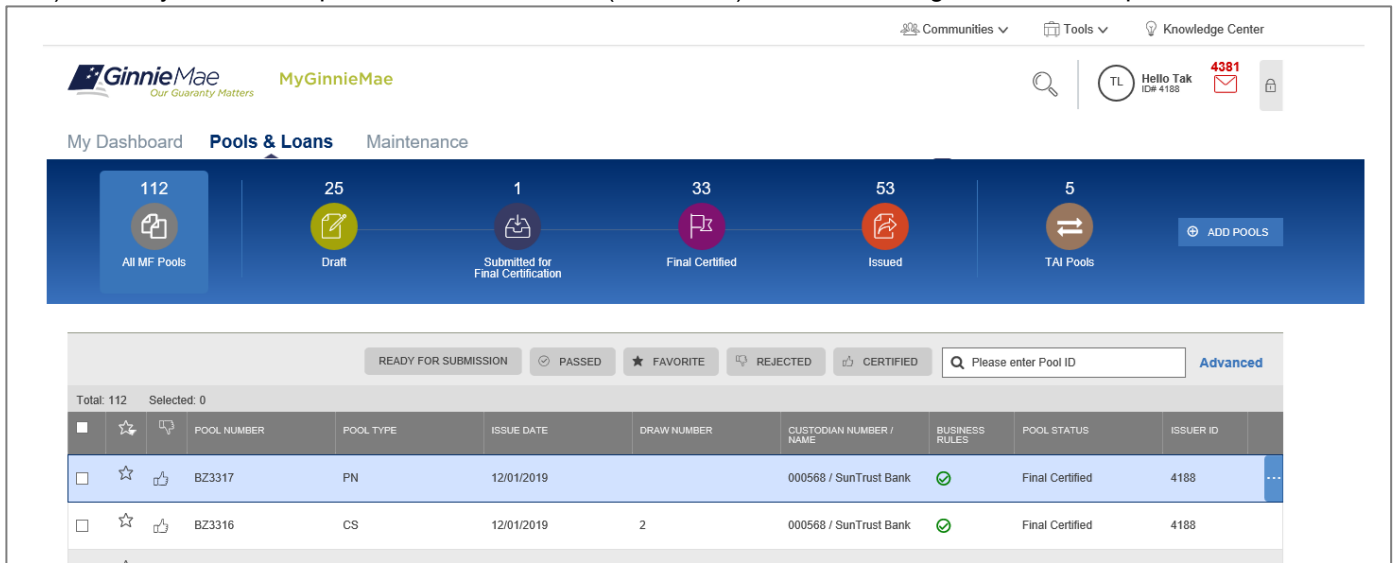
There are several locations with the MFPDM application from which users can generate forms/reports listed below:

- Pools & Loans Page
- Pool Details Page

5.2.1 Accessing Reports from the Pools Summary List

To generate a form/report from the pools summary listed within the **Pools & Loans** page follow the next steps.

- 1) Identify the desired pool and click on the  (row action) button on the right side of each pool



The screenshot displays the 'Pools & Loans' tab in the MyGinnieMae application. At the top, there are navigation links for 'Communities', 'Tools', and 'Knowledge Center'. The user's profile 'Hello Tak' is visible with a notification badge for 4381. The dashboard features several metrics: 112 All MF Pools, 25 Draft, 1 Submitted for Final Certification, 33 Final Certified, 53 Issued, and 5 TAI Pools. Below these metrics is a table of pools. The table has columns for Pool Number, Pool Type, Issue Date, Draw Number, Custodian Number / Name, Business Rules, Pool Status, and Issuer ID. Two rows are visible: one for pool BZ3317 (PN type, 12/01/2019 issue date, 000568 / SunTrust Bank custodian, Final Certified status) and one for pool BZ3316 (CS type, 12/01/2019 issue date, 000568 / SunTrust Bank custodian, Final Certified status). A row action button (three dots) is located on the right side of the first row.

Figure 85: Pools & Loans Tab (Row Action button)

- 2) Click on the  button, and select the desired report.

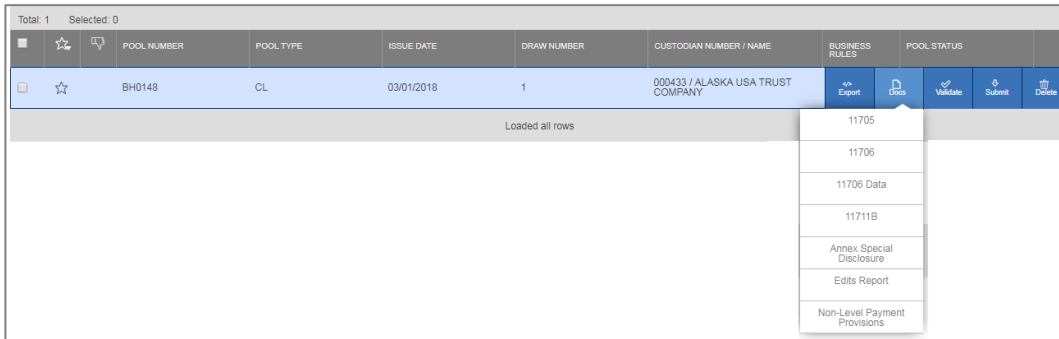


Figure 86: Pools & Loans Docs Drop Down

5.2.2 Accessing Reports from Pools Details Page

Reports can also be generated after selecting a Pool and can be accessed from the various sections within a pool.

- 1) To generate a form/report from the Pool Details, Loans, Loan Details and Draw History pages, click on **+ MORE ...** button on the top right corner of the Pool Header a drop down will display with additional actions
- 2) Select the **DOCS** button to display a dropdown of available forms/reports
- 3) Select the desired report.

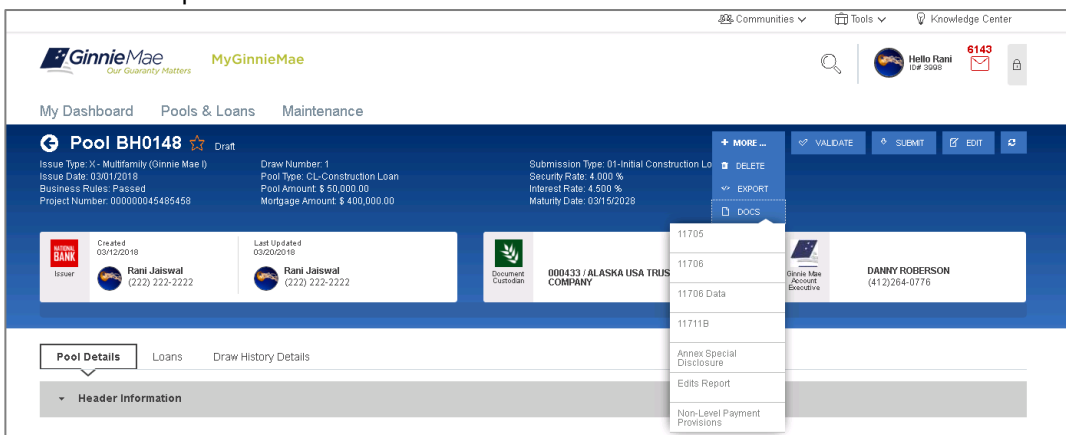


Figure 87: Pool Details Docs Drop Down

6 RESOURCES

6.1 Help Desk Information

Please refer to the MyGinnieMae Portal – Getting Started Manual for information on the Ginnie Mae Customer Support Hotline.

[\(Add link to My Ginnie Mae Portal – Getting Started Manual\)](#)

6.2 Glossary and Key Terms

Please refer to the MyGinnieMae Portal – Getting Started Manual for the MyGinnieMae Portal Dictionary of general portal terms.

[\(Add link to My Ginnie Mae Portal – Getting Started Manual\)](#)

6.3 Acronyms and Abbreviations

Table 13 – Glossary and Key Terms

Term	Definition
ABA#	Bank's Routing Number
AE	Account Executive
CL	Construction Loan
CS	Construction Loan Split-Rate
FCN	File Certification Number
FHA	Federal Housing Administration
FRN	File Rejection Number
FTN	File Transmission Number
GNMA	Governmental National Mortgage Association (Ginnie Mae)
LM	Project Loan – Modified Loan/Mature Loan
LS	Project Loan – 538/515/Small Loans
RX	Project Loan – Mark to Market
MBS	Mortgage-Backed Security
MF	Multifamily
MFPDM	Multifamily Pool Delivery Module
MM/DD/YYYY	Month/Day/Year
MM/YYYY	Month/Year

MyGinnieMae	Ginnie Mae Portal that hosts MFPDM Application
OAA	Original Aggregate Amount
OPB	Original Principal Balance
OTP	One-Time PIN
P&I	Principal and Interest
PN	Project Loan – Non-Level Payment
PPA	Pool Processing Agent
RD	Rural Development Loans (currently known as USDA)
RPB	Remaining Principal Balance
UPB	Unpaid Principal Balance
USDA	United State Department of Agriculture (also known as RD Loans)

7 QUICK REFERENCE CARDS (QRC)

This Quick Reference Card (QRC) has been created to help users navigate the Multifamily Pool Delivery Module (MFPDM) on MyGinnieMae Portal. The steps below describe how a Data Entry User and an Authorized Signer User can add, save, validate and submit Multifamily pools. The certification of the pools by the Document Custodian will continue as it does today via GinnieNET.

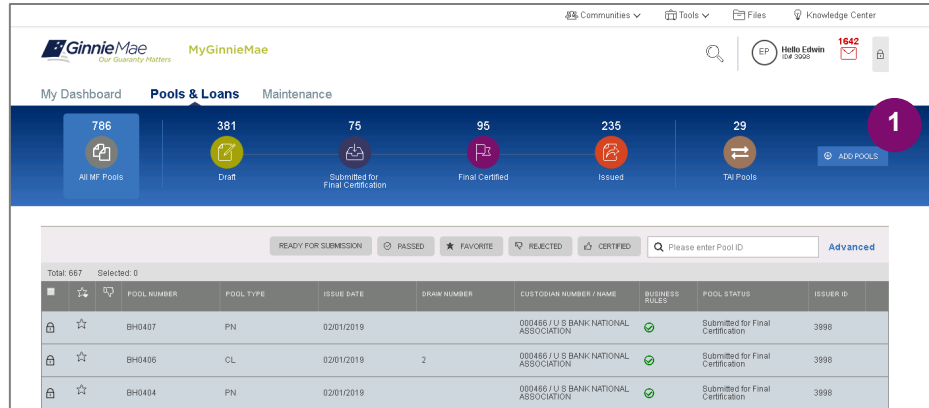
MyGinnieMae PORTAL & MY DASHBOARD

1. Navigate to <https://my.ginniemae.gov> to access MyGinnieMae. Follow the login steps.
2. **My Dashboard** will display and includes recent pool updates for all Issuers, system messages and more.
3. **My Pools** section shows information related to recent activity within an Issuer's pools.
4. User can also access additional widgets: Inbox, Notes, Commitment Authority, Pool Numbers etc.
5. To access the MFPDM Application select the **Pools & Loans** tab.

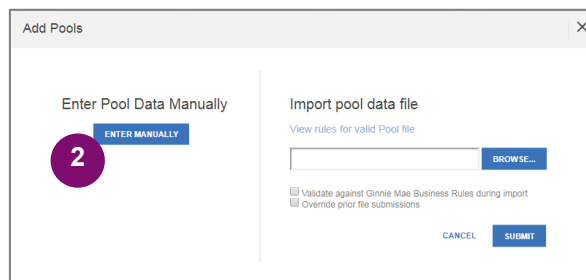
The screenshot displays the MyGinnieMae Portal My Dashboard. At the top, there are navigation tabs for 'My Dashboard', 'Pools & Loans', and 'Maintenance'. A large banner for the 'MFPDM Application' is visible, with a 'Now Available' tag. Below the banner are several quick links: 'How to become a Ginnie Mae Issuer', 'Personalization', 'My Ginnie Mae Community', and 'My Messages'. The 'My Pools' section features a progress bar with five stages: 'All MF Pools' (89), 'Draft' (38), 'Submitted for Final Certification' (29), 'Final Certified' (15), and 'Issued' (7). Below this, there are four cards for 'LAST UPDATED' pools: Pool BE3454, Pool BC5592, Pool BC5594, and Pool BE3431. A summary row shows: 0 Ready for Submission, 18 Errors, 0 Rejected, 64 Passed, and 3 Favorites. The dashboard also includes sections for 'Inbox' (with 57 messages), 'Notes', 'Activity Feed', 'Commitment Authority' (showing a balance low of 0.1%), and 'Pool Numbers' (with a bar chart for Jan-May).

MANUALLY ADDING A POOL

1. From the **Pools & Loans** screen, select the **Add Pools** button in the header section

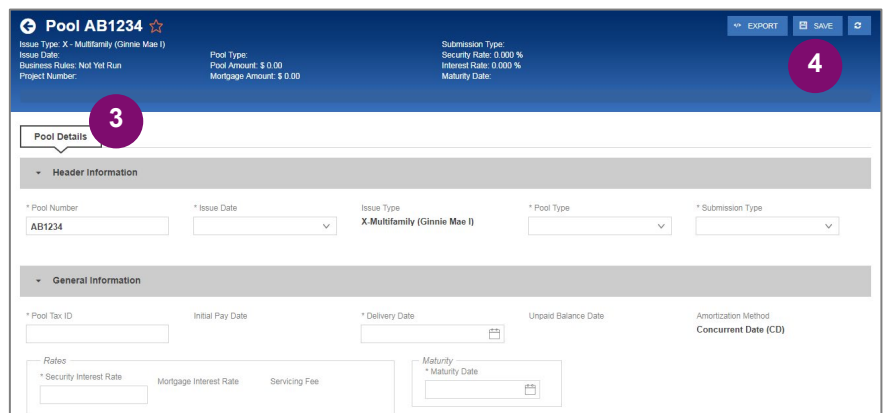


2. Select the **Enter Manually** button to be taken to the **Pool Details** screen.



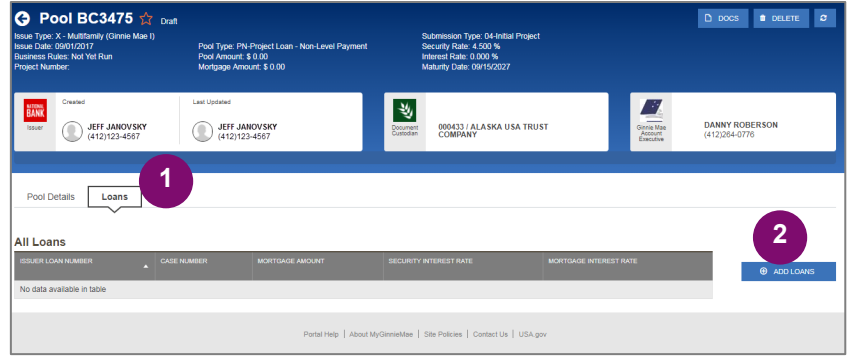
3. Fill out the **Pool Details** screen reflecting all fields as they appear in the 11705 form.
4. Select **Save** button to create the pool.

NOTE: In order to save the pool all fields with an asterisk (*) indicator are required.

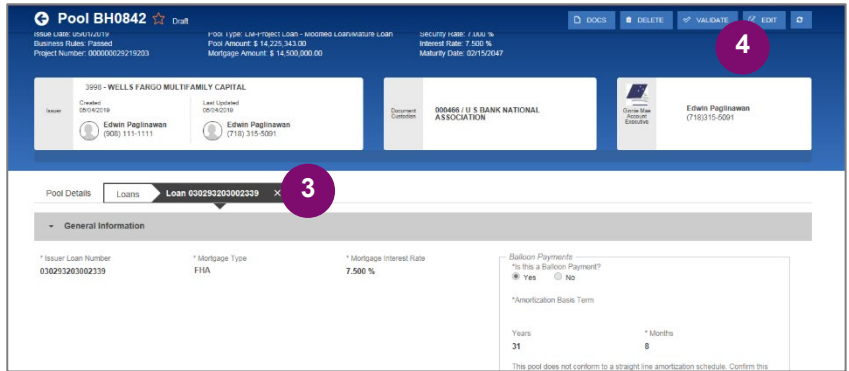


ADDING A LOAN

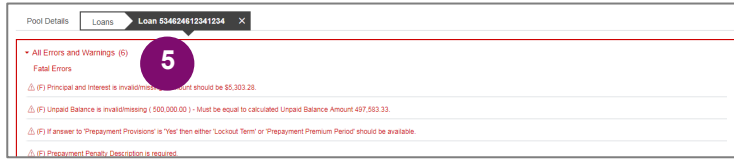
1. From the Pool Details screen, click the **Loans** tab.
2. From the All Loans screen, click the **Add Loan** button.



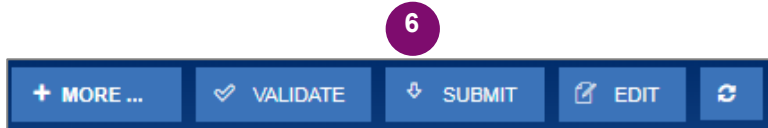
3. Fill out the **Loan Details** screen reflecting all fields as they appear in the 11706 form.
4. Once a Pool is saved, users can run the Business Rules at any time by selecting the **Validate** button on any of the tabs (Pool Details, Loans Details or Draw History Details)



5. If there are errors, **Fatal (F)** or **Warning (W)** messages will display on the various tabs. Users will need to select **Edit** and then **Save** to update the pool accordingly.



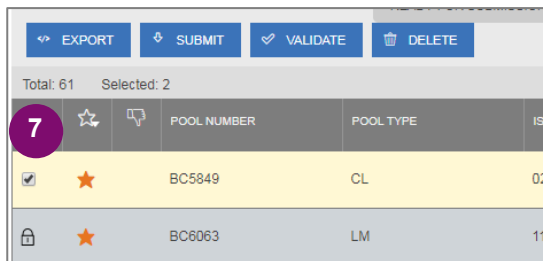
6. To Submit for Final Certification from the **Pool Details** screen select the **Submit** button from the header menu.



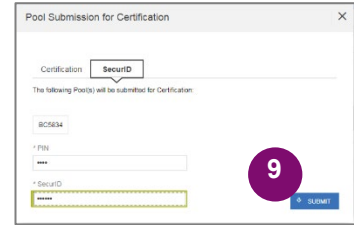
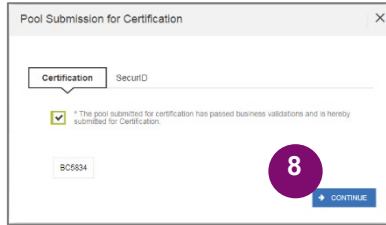
7. To submit one or multiple pools from the **Pools & Loans** screen clicking on one or more **checkboxes**. Select **Submit** from the header menu.

NOTE: This is required for a Submission Type 5 Conversion Pool.

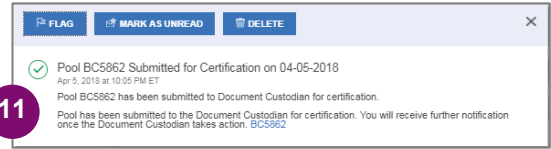
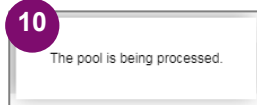
NOTE: Once Data Entry users select submit, the pools will then be queued for the Authorized signer to Submit for Final Certification. Once the Authorized signer selects the **Submit** button they will follow the steps below.




- A confirmation window will display. To proceed with submission, select **Continue**.
- User will be prompted to enter **RSA Pin and SecurID**, and select **Submit** to complete the process.



- A message will display stating the pool is being processed.
- Users will receive an Inbox message confirming the result of the submission.



NOTE: 'Validation' or 'Submission' for Certification' are asynchronous processes and may take some time until updated data displays on screen. Users can refresh by clicking the refresh icon  on the screen at any time, however the data will only display on refresh once the process is complete.

ADDING A CONSTRUCTION LOAN DRAW

- To add Construction Loan Draws to applicable Pools, select the **Draw History Details** tab.
- Enter an **Advance Amount**
- Enter the **Requested Amount**.
- Click **Save**.

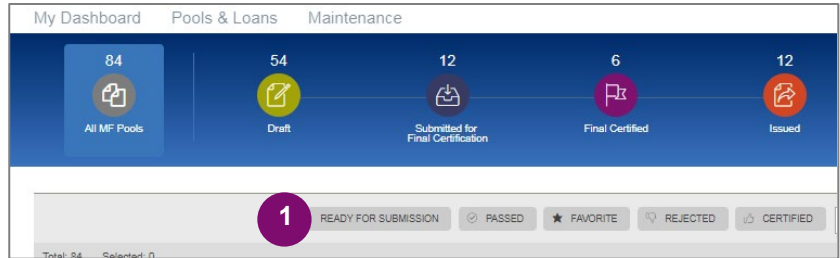
To Validate and Submit for Final Certification, see '**ADDING A LOAN**' section above and repeat steps 4 through 11.

APPROVED ADVANCES								
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS
1	07/01/2017	1				\$ 0.00		Draft
				Approved Amount to Date		\$ 0.00		
				Cumulative Requested Amount		\$ 0.00		
				Mortgage Amount		\$ 2,145,667.00		

VIEW POOLS PREPARED BY DATA ENTRY USER

1. To view pools submitted by the Data Entry users, Authorized Signers go to the **Pools & Loans** page and select the **Ready for Submission** quick filter.

The screen will display all pools that are validated and ready to Submit for Final Certification. To Submit for Final Certification, see ‘**ADDING A LOAN**’ section above and repeat steps 6 through 11.



VIEWING FORMS & REPORTS

1. To generate a form/report Users can select the **Docs** button on the top right corner of the Pool Header. A drop down menu will appear with the available forms and reports.
2. Select a **document** and a pdf will be generated. Users can then view, save and print the document.

