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# Single Family Virtual Issuer Training

Ginnie Mae Reporting and Feedback System (RFS)

*June 21, 2021*

# SINGLE FAMILY VIRTUAL ISSUER TRAINING

## Presenter

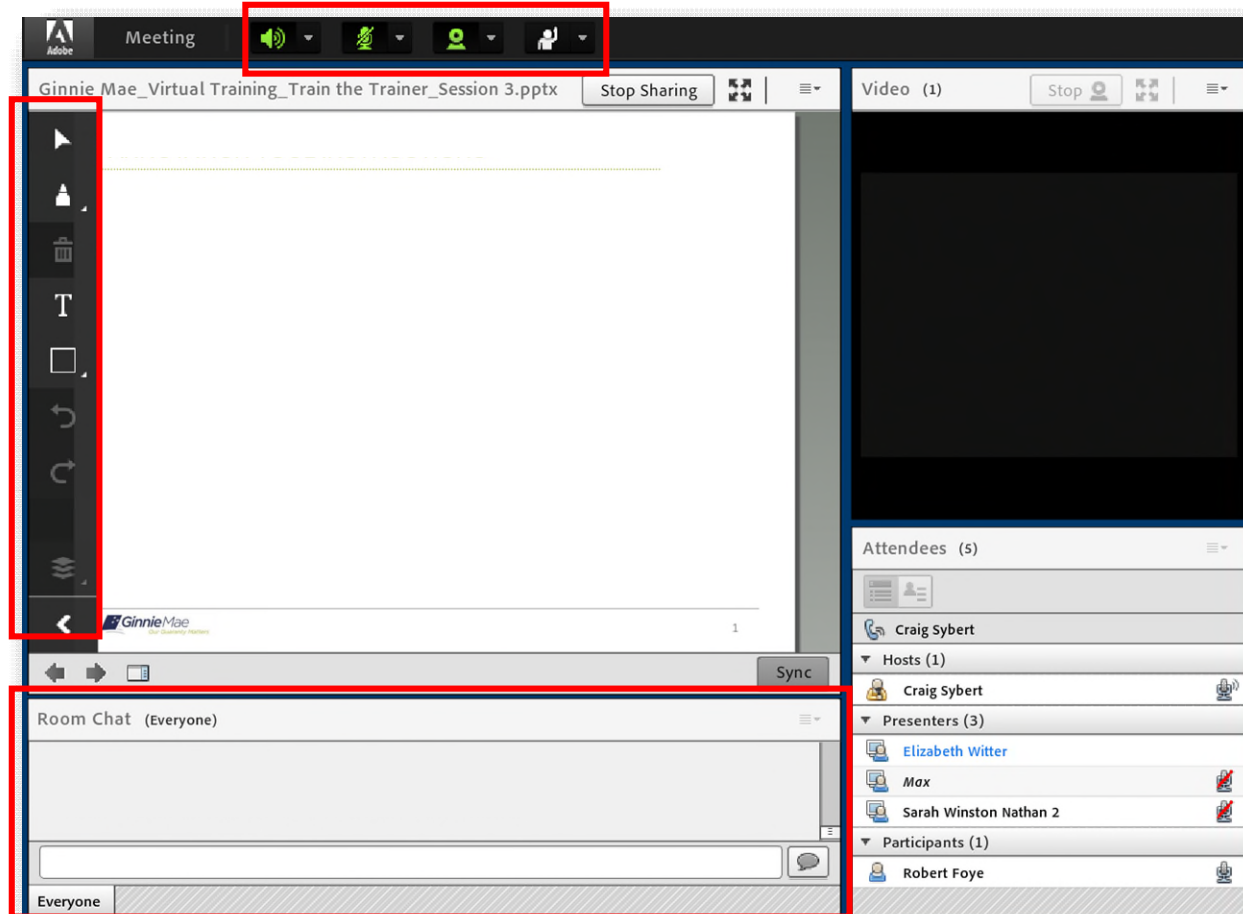
**Christy Christensen**

**Steve Audi**

**Gail Smith**

# INTERACTION INSTRUCTIONS

## Audio/Microphone/Actions:

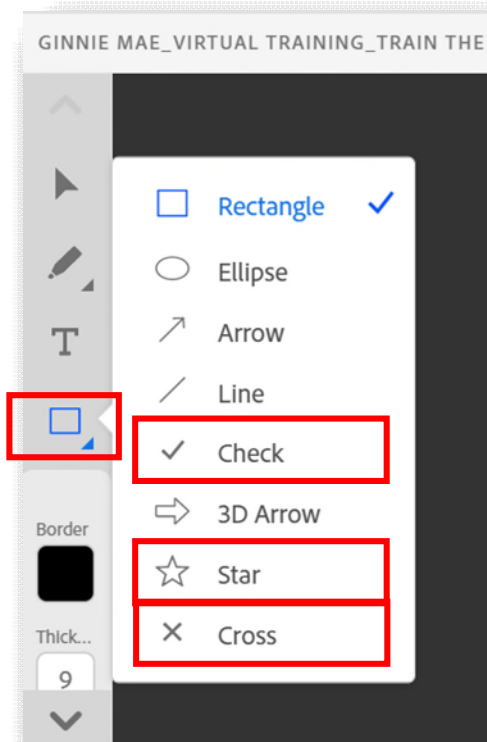


Annotation Bar:

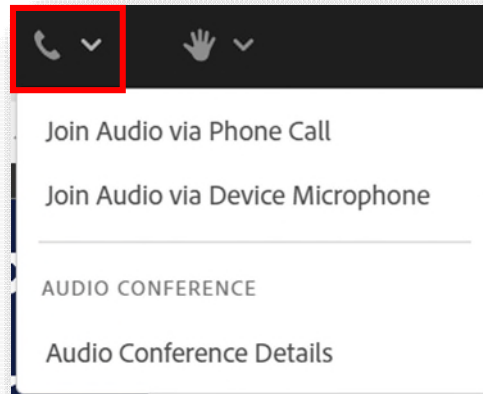
Chat Box:

# INTERACTION INSTRUCTIONS

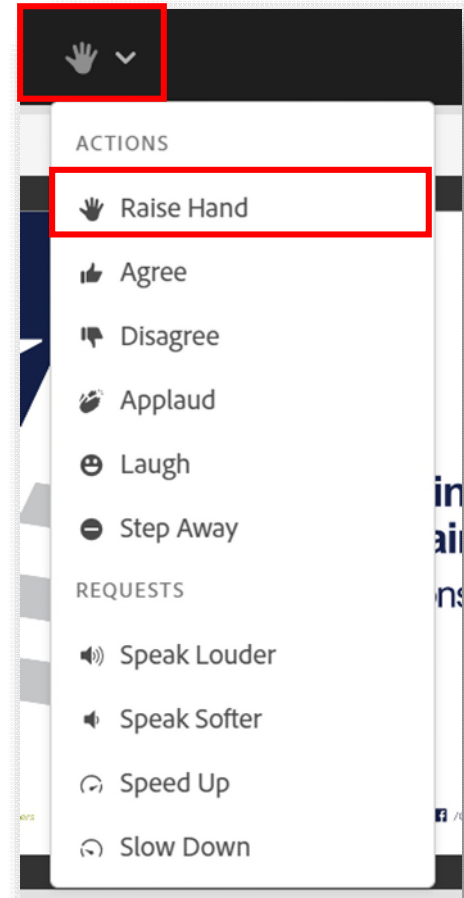
## Annotations:



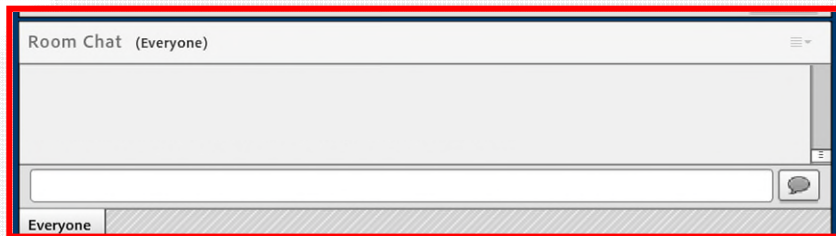
## Audio:



## Actions:



## Chat Box:



## ACTIVITY: INTRODUCTION

### Give a brief “background” of yourself:



New to Ginnie Mae Program?



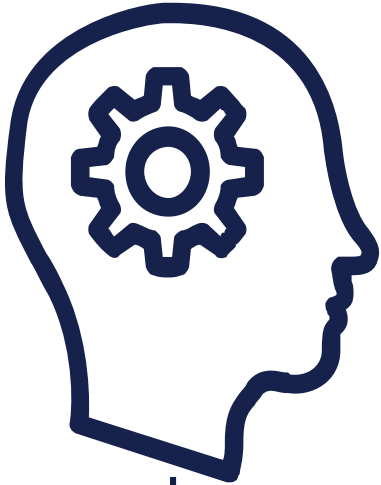
Experience with Ginnie Mae Reporting? Pools Issued? Pools Serviced?



Do you use a sub-servicer? Who?



Do you use an in-house system or a service bureau? Who?



# COURSE OVERVIEW

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This training course is intended to train Ginnie Mae Issuers on Monthly Investor Reporting with emphasis on the Reporting and Feedback System (RFS) and other important topics that are relevant to monthly investor reporting.

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This course focuses on the monthly investor reporting requirements from a reporting and business perspective.

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# AGENDA

## Session 1:

- 1 | Introduction
- 2 | Reference Documentation
- 3 | RFS Reporting Timelines
- 4 | E-Notification

## Session 2:

- 5 | RFS Monthly Report of Pool and Loan Data
- 6 | RFS Exception Feedback
- 7 | Overview of Reporting Workflow

## Session 3:

- 8 | Additional Reporting Requirements
- 9 | Cash and Reconciliations

# Introduction

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# OBJECTIVES: INTRODUCTION



*What tasks should an Issuer be able to complete after training?*

*What new information will Issuers be exposed to?*

## Module Objectives

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Explain the **purpose of Investor Reporting Training**

List **Issuers' primary responsibilities**

Describe the **characteristics of sub-servicing partnerships**

List the **consequences of non-compliance**

# HOT TOPICS

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**Ginnie Mae Reporting Requirements**

**Forbearance Reporting**

**Changes to Loan Terms**

**RFS Enhancements**

**Cash Management**

# ISSUER'S PRIMARY RESPONSIBILITIES



Must have employees knowledgeable of Ginnie Mae requirements



Quality Control plan for underwriting, originating and servicing mortgage loans and for secondary marketing



Service the pooled mortgages and administer the related securities in accordance with the applicable Guaranty Agreement and the MBS Guide



Establish and maintain proper P&I and Escrow Custodial Accounts



Ensure funds are sufficient to ensure timely payment of required principal and interest



Meet all reporting requirements on time



Ensure subcontract servicer is in compliance with all applicable guidelines and reporting requirements

# SUB-SERVICING PARTNERSHIPS

## WHAT IT SHOULD BE:

**Pro-active**



**On-going**



**Customized to your  
Organization's Needs**



**Comprehensive of Issuer  
Responsibilities**



**Issuer Oversight of Sub-  
Servicer's Performance**



**"As a Ginnie Mae Issuer,  
I am accountable for  
their actions"**



# Reference Documentation

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# OBJECTIVES: REFERENCE DOCUMENTATION

## Module Objectives



*What tasks should an Issuer be able to complete after training?*

*What new information will Issuers be exposed to?*

List the **resources and reference documentation** available to Issuers

List which **resources are useful for a given job task**

Explain basic **Ginnie Mae terminology**

## SUPPORT INFORMATION

**Ginnie Mae  
Customer Support  
Hotline**

**1-833-GNMA HELP  
(833-466-2435)**

**Option 1 –  
GinnieNET Hotline**

**Option 2 –  
Reporting and  
Feedback System  
(RFS)**

MSN | Outlook, Office, Skyp... x Ginnie Mae x My Dashboard GMportalDesktop

File Edit View Favorites Tools Help

My Ginnie Mae Enterprise ... Training GMEP Desktop GMportalDesktop

Home RSS Email Print Page Safety Tools

**GinnieMae** Issues Investors Disclosure Newsroom About Us

## Focused on affordability for 50 years

Ginnie Mae has supported affordable housing since its creation.

[Learn More](#)

Our Mission



# REFERENCE DOCUMENTS

DOCUMENT



## Ginnie Mae Web Site



## Issuer Resources



## Ginnie Mae MBS Guide



## Ginnie Mae Investor Reporting Manual

DESCRIPTION

Government National Mortgage Association official website.

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

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

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

LINK

[www.ginniemae.gov](http://www.ginniemae.gov)

[https://ginniemae.gov/issuers/program\\_guidelines/Pages/mostrecentapms.aspx](https://ginniemae.gov/issuers/program_guidelines/Pages/mostrecentapms.aspx)

[www.ginniemae.gov/issuers/program\\_guidelines/Pages/mbs\\_guide.aspx](http://www.ginniemae.gov/issuers/program_guidelines/Pages/mbs_guide.aspx)

[www.ginniemae.gov/issuers/program\\_guidelines/Pages/investor\\_reporting\\_manual.aspx](http://www.ginniemae.gov/issuers/program_guidelines/Pages/investor_reporting_manual.aspx)

# REFERENCE DOCUMENTS

DOCUMENT



## MBS Guide Appendices

DESCRIPTION

The MBS Guide includes a list of all Appendices and their associated forms, where applicable.

LINK

[www.ginniemae.gov/issuers/program\\_guidelines/Pages/mbsguideappendiceslib.aspx](http://www.ginniemae.gov/issuers/program_guidelines/Pages/mbsguideappendiceslib.aspx)



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

Appendix VI-19 is to be used by an Issuer to complete monthly accounting reporting.

[www.ginniemae.gov/issuers/program\\_guidelines/MBSGuideAppendicesLib/Appendix\\_VI-19.pdf](http://www.ginniemae.gov/issuers/program_guidelines/MBSGuideAppendicesLib/Appendix_VI-19.pdf)



## Notes and News and APMs

Notes and News provides periodic reminders and information about Ginnie Mae programs.

APMs (All Participants Memoranda) are used periodically to announce policy changes and updates to MBS programs.

[www.ginniemae.gov/issuers/program\\_guidelines/Pages/notes\\_news.aspx](http://www.ginniemae.gov/issuers/program_guidelines/Pages/notes_news.aspx)

[https://www.ginniemae.gov/issuers/program\\_guidelines/Pages/mostrecentapms.aspx](https://www.ginniemae.gov/issuers/program_guidelines/Pages/mostrecentapms.aspx)



## Ginnie Mae FAQ

Frequently Asked Questions regarding the MBS Program.

[www.ginniemae.gov/Pages/faq.aspx](http://www.ginniemae.gov/Pages/faq.aspx)

# “GINNIE MAE TERMS”

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

[Glossary link](#)

# RFS Reporting Timelines

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# OBJECTIVES: RFS REPORTING TIMELINES



*What tasks should an Issuer be able to complete after training?*

*What new information will Issuers be exposed to?*

## Module Objectives

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Explain **monthly pool and loan reporting deadlines**

Describe **sequences of actions in the reporting timeline**

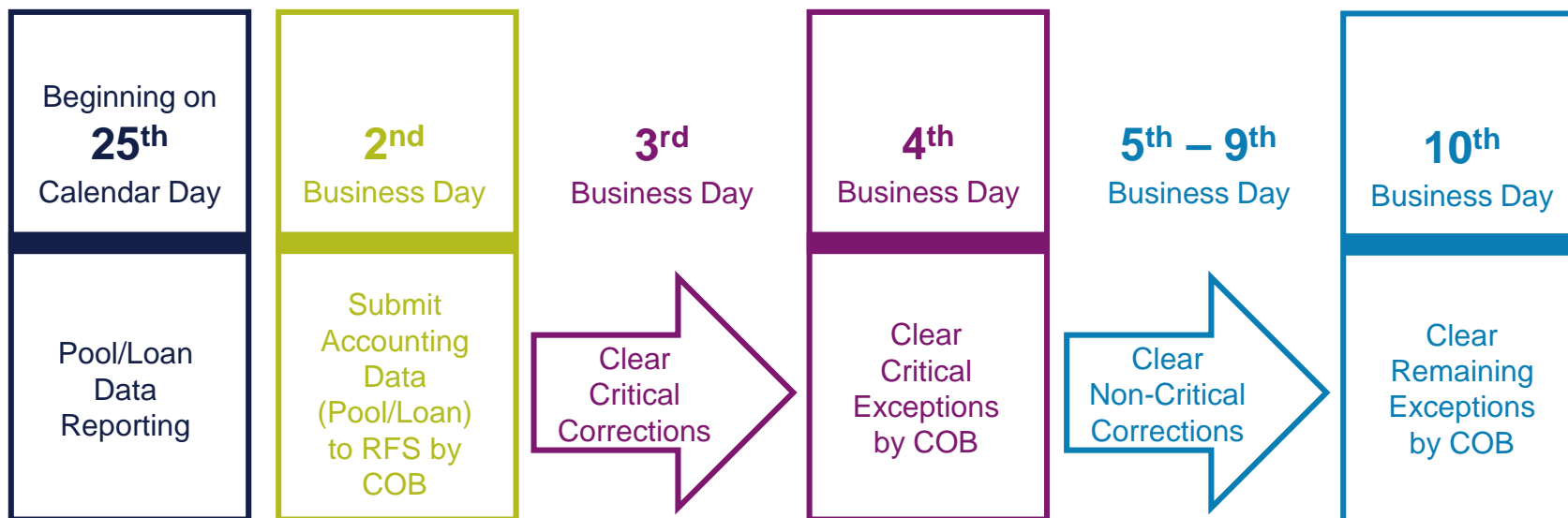
Explain **when and how often pool and loan data must be reported**

State **when critical alerts must be cleared**

# RFS POOL AND LOAN REPORTING TIMELINE

Issuers must prepare and submit monthly reports of pool and loan data for each pool and loan package by the 2nd business day.

**100% of pool and loan data must be reported by 7 pm ET on 2nd business day.**



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

# TIMELINE ITEMS – MONTHLY “WORKFLOW”

- 1** RFS Open for reporting on the **25<sup>th</sup> of the month**
- 2** Processing of RFS Pool/Loan File submission begins **1st Calendar Day AM**
- 3** RFS Feedback upon processing Issuer’s data; automatic upon receipt
- 4** Pre-Collection Notices - **3rd Business Day** based on 2nd BD RFS Pool Record (Security RPB)
- 5** Final Collection Notices - **6th Business Day** based on 4th BD final RFS Pool Record (Security RPB)
- 6** Monthly Reporting Certification - **10th Business Day** through **14th Business Day**
- 7** G-Fee Draft: Ginnie I - **10th Calendar Day** Ginnie II - **18th - 20th Calendar Day**  
*Chapter 6 Fees if Calendar Day is not a Business Day*
- 8** P&I Draft: Ginnie I - **15th Calendar Day** & Ginnie II - **20th Calendar Day**  
*Chapter 15 Payments to Security Holders for details if Calendar Day is not a Business Day*
- 9** RFS Closed for current month reporting on **25th of Month**

# TIMELINE ITEMS – MONTHLY “WORKFLOW”

## Monthly Investor Reporting Workflow

Timeline	Workflow Item	Workflow Item Description
25 <sup>th</sup> CD	RFS Opens	➤ RFS “Opens” for reporting on 25 <sup>th</sup> of the month (Opens 8/25 for August Report Period).
25 <sup>th</sup> CD	Loan Substitution	➤ RFS Loan Substitutions – Must be approved by Ginnie Mae no later than 25 <sup>th</sup> CD. RFS updated with new loan on the 1 <sup>st</sup> BD.
1 <sup>st</sup> CD AM	RFS File Processing	➤ Processing of RFS Pool/Loan File submission begins 1 <sup>st</sup> CD AM (For example, September Report Period begins processing 10/1). RFS is updated as files are processed. Files are processed automatically upon receipt in order received.
1 <sup>st</sup> BD - Ongoing	RFS Feedback	➤ RFS Feedback automatic upon receipt of Issuer’s data. RFS is updated as files are processed.
2 <sup>nd</sup> BD	Monthly Reporting Due	➤ Per Ginnie Mae policy, RPB and Pool/Loan data must be reported 2 <sup>nd</sup> BD by Close of Business (7:00 PM ET).
2 <sup>nd</sup> BD	Security RPB Release to CPTA (BNY)	➤ RFS processes Issuer reported data as of 7:00 PM for preliminary release of Security RPBs. The Security RPBs reported on the RFS “P” (pool) record or reported on-line are released to Ginnie Mae’s central paying agent (BNY) NLT 8:00. Issuer reporting must be completed by 7:00 PM ET or may miss the RPB Release.
3 <sup>rd</sup> BD AM	Preliminary Pre-Collection Notice	➤ Pre-Collection Notice – 3 <sup>rd</sup> BD AM based on 2 <sup>nd</sup> BD RPB release to BNY. Pre-Collection Notice is based on the Issuer reported security RPBs released by RFS on the 2 <sup>nd</sup> BD.
4 <sup>th</sup> BD	RFS Critical Exceptions	➤ RFS Critical Exceptions <b>Must be Resolved</b> by the 4 <sup>th</sup> BD by Close of Business (7:00 PM ET). Corrections are processed and updated in RFS upon receipt.
4 <sup>th</sup> BD	Security RPB Release to CPTA (BNY)	➤ RFS processes Issuer reported data as for final release of Security RPBs. The Security RPBs reported on the RFS “P” (pool) record or reported on-line are released to Ginnie Mae’s central paying agent (BNY) NLT 8:00 for factor and payment processing. Issuer reporting must be completed by 7:00 PM ET.
4 <sup>th</sup> BD	Forbearance Data	➤ RFS Forbearance Loan Reporting due by Close of Business (7:00 PM ET).



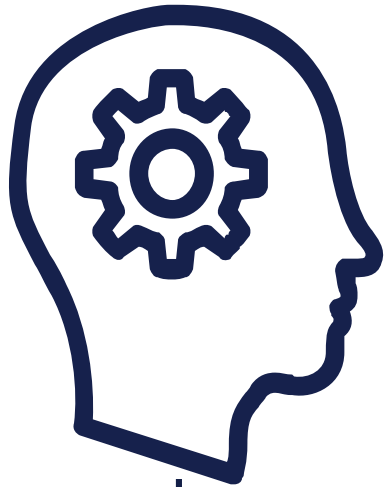
# TIMELINE ITEMS – MONTHLY “WORKFLOW”

Timeline	Workflow Item	Workflow Item Description
5th BD	RFS Loan Matching	➤ RFS Loan Matching runs the 5 <sup>th</sup> BD. Exceptions and Download Files are available on RFS for Issuer download on the 6 <sup>th</sup> BD. Corrections are processed upon receipt, however, matching runs only twice per month.
6th BD	Final Pre-Collection Notice	➤ Final Pre-Collection Notice – 6 <sup>th</sup> BD AM based on the 4 <sup>th</sup> BD final RPBs. Final Pre-Collection Notice is based on the Issuer reported security RPBs released by RFS on the 4 <sup>th</sup> BD.
7th BD	RFS Various “Suspense” Notice	➤ RFS ‘V’ record (Various Suspense) – Issuer will be notified via e-Notification on the 7 <sup>th</sup> BD if they have suspended record. Responses are due no later than the 20 <sup>th</sup> CD. Update Various Suspense download and email to <a href="mailto:GinnieMaeVarious@Deloitte.com">GinnieMaeVarious@Deloitte.com</a> .
8th BD	Remittance Advice	➤ Remittance Advice (11714), only for GNMA I certificated securities, must be reported by the 8 <sup>th</sup> BD by 7:00 PM ET.
10th BD	RFS Monthly Report Certification	➤ Monthly Reporting Certification (on-line in RFS) must be completed using GMEP/RFS between the 10 <sup>th</sup> BD and the 14 <sup>th</sup> BD by 7:00 PM ET.
10th BD	RFS Loan Matching Final	➤ RFS Loan Matching runs the 10 <sup>th</sup> BD. Exceptions and Download Files are available on RFS for Issuer download on the 11 <sup>th</sup> BD. Corrections are processed upon receipt, however, matching runs only twice per month.
10th BD	RFS Matching	➤ RFS Loan Matching “Suspense” – Issuers are notified on the 10 <sup>th</sup> BD. Reply as soon as possible by no later than the second to last BD of the month. Issuers will be notified via e-Notification if they have suspended records.
10th BD	RFS Letters	➤ RFS Matching Compliance Letters are posted to e-Notification on the 10 <sup>th</sup> BD.
After 10th BD	RFS Loan Matching Corrections	➤ Loan Matching corrections to RFS after the 10 <sup>th</sup> BD are posted to RFS database but will be processed for Loan Matching the following month on 5 <sup>th</sup> BD.
10th CD	G-Fee Draft	➤ G-Fee Draft: Ginnie I
15th CD 20th CD	ACH Draft	➤ Issuer Funds P&I “Disbursement” Account (ACH Account drafted by BNY) prior to 7:00 AM ET on the 15 <sup>th</sup> and 20 <sup>th</sup> CD of each month.
15th CD	G1 P&I Draft	➤ P&I Draft: Ginnie I
19th CD	G2 G-Fee Draft	➤ G-Fee Draft: Ginnie II
20th CD	G2 P&I Draft	➤ P&I Draft: Ginnie II

# TIMELINE ITEMS – MONTHLY “WORKFLOW”

Timeline	Workflow Item	Workflow Item Description
20 <sup>th</sup> CD	Various Suspense	➤ Various Suspense Responses are due no later than the 20 <sup>th</sup> CD. Updates are posted in RFS by the end of the month.
24 <sup>th</sup> /25 <sup>th</sup> CD	RFS Close	➤ RFS closes for the current reporting month on the 24 <sup>th</sup> /25 <sup>th</sup> of the month. No corrections can be made after this date.
2 <sup>nd</sup> to Last BD Month by 9 AM	Loan Match Suspense Posted	➤ Last day for loan match Suspense updates to be posted in RFS by Operations (Issuers must submit the update items based on 10 <sup>th</sup> BD report). Update Suspense download and email to <a href="mailto:GinnieMaeSuspense@Deloitte.com">GinnieMaeSuspense@Deloitte.com</a> by 9 AM ET.
Monthly	Each Month	<ul style="list-style-type: none"> <li>➤ P&amp;I Custodial Accounts – Reconcile accounts within 30 days of the previous month’s cut-off date.</li> <li>➤ T&amp;I Custodial Accounts – Reconcile accounts within 30 days of the previous month’s cut-off date.</li> <li>➤ Test of Expected P&amp;I – Required calculation performed on all pools each month. Shortages funded by Issuer.</li> <li>➤ Pool to Security Reconciliation – Required calculation performed on all pools each month. For under-collateralized pools, principal must be passed through to security holders.</li> </ul>
Quarterly	Per Guide	<ul style="list-style-type: none"> <li>➤ RFS Custodial Accounts Verification – report submission due between the 6<sup>th</sup> and 15<sup>th</sup> BD of March, June, September and December. Enter the data in GMEP/RFS.</li> <li>➤ RFS WHFIT information, determined by Issuer, is due by the 10<sup>th</sup> CD of January, April, July and October. Corrections due by the 15<sup>th</sup> CD of the month.</li> </ul>
Annual	Per Guide	<ul style="list-style-type: none"> <li>➤ Annual Reporting of Financial Statements – Upload to GMEP IPA. Due 90 Days after close of Issuer Fiscal Year.</li> <li>➤ Issuer Detail Report (MWX) posted to e-Notification after Fiscal Year.</li> <li>➤ Master Agreements due by December 31<sup>st</sup> via GMEP.</li> </ul>

## Polling Question:



1. **What is the deadline for reporting 100% of pool and loan data?**
  - a. 7:00 PM ET on the 4<sup>th</sup> business day
  - b. 11:59 PM ET on the 4<sup>th</sup> business day
  - c. 7:00 PM ET on the 2<sup>nd</sup> business day
  - d. 11:59 PM ET on the 2<sup>nd</sup> business day

# BREAK



*Please return to complete the second half of today's session after a 10-minute break.*

# E-Notification

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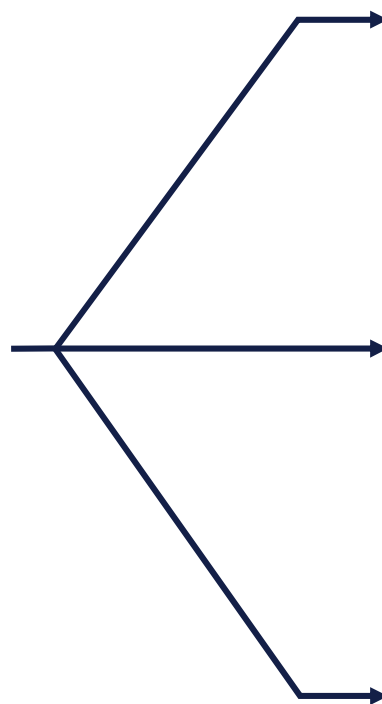
# OBJECTIVES: E-NOTIFICATION

## Module Objectives



*What tasks should an Issuer be able to complete after training?*

*What new information will Issuers be exposed to?*



Describe where to find **critical job alerts**

Recognize **what information in E-notifications is important** (critical alerts)

Explain how to **resolve/address E-notifications**

## ABOUT RFS E-NOTIFICATION

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

Name of Notice	Purpose
PA Functional Acknowledgement	Related to reporting of monthly files to RFS
PA Exception Feedback Notice	As a result of RFS editing of file receipt, and also as a result of RFS Summarize/Summary edit process.
Pre-Collection Notice	Part of the ACH-draft process: Ginnie Mae's Central Paying and Transfer Agent
Daily and Monthly Unique Loan IDs	Provides the ULIDs for loans in new pools
New Pools Data Quality	Verification of data reported at Origination
Matching and Suspense Notices	Result of RFS Matching – Originations, Aged Matching and Terminated Loans
Various Suspense Notice	As a result of RFS editing of various records (V-Records)
Other items such as LOC Letters, Notices from Ginnie Mae announcing APMs, RFS Enhancements, MWX (Issuer Detail Report), Issuer Outreach Calls, Modernization Updates, events, outages, etc.	

## E-NOTIFICATION INFORMATION

- E-Notification provides notices and “content”
  - Content may be text files, PDFs, letters, etc. from Ginnie Mae’s processing systems (e.g. from RFS exception feedback system, the pool processing systems, central payment and transfer systems, custom notices from Ginnie Mae, etc.).
  - Many of these are routine daily, weekly, monthly notices and content related to monthly investor reporting.
- Many of the notices have the direct link to the content. It is up to the Issuer to determine how best to use the content. Some content is in ‘raw’ text files, where other files are formatted.
- The notification is always linked to the most currently available content.
  - Notifications for the same subject, for recurring notices that have links, will always provide only the most current content.
  - Prior period content must be obtained through the Ginnie Mae Hotline (833-466-2435 **Option 2**).

### Messages List (<= 30 Days)

Subject	Date & Time Sent	Read By	Date Read
<a href="#">PA Exception Feedback</a>	09/02/2015 03:30:13PM		
<a href="#">PA Functional Acknowledgement</a>	09/02/2015 03:25:08PM		



# ACCESSING E-NOTIFICATION

The screenshot displays the Ginnie Mae Enterprise Portal interface. At the top left is the Ginnie Mae logo with the tagline "Our Guaranty Matters". To the right is the "Enterprise Portal" title. Below the logo is a navigation bar with links for "Home", "My Profile", "RFS", "File Upload", and "IPMS". The "RFS" link is highlighted with a blue background. A vertical menu on the left side lists various options: "Exception Feedback", "Pool Accounting - Single Family", "Pool Accounting - Multifamily", "Matching and Suspense (MAS)", "Servicemembers Civil Relief Act (SCRA)", "e-Notification (eN)", "Issuer Feedback", "HMBS Reporting and Administration (HRA)", "Widely Held Fixed Investment Trust (WHFIT)", and "Issuer Operational Performance Profile". The "e-Notification (eN)" option is highlighted with a red rectangular border. To the right of the menu, there is a main content area with a "Welcome To Ginnie Mae Enterprise Portal" message. A red text overlay reads: "Enterprise Portal will not be available from Saturday February 11, 2011 through Sunday February 13, 2011. Call 1-800-234-4662, option #1." Below this message, there are sections for "Customer Support Services", "Customer Support Administrator", "Customer Support Center", and "Customer Support Hours". At the bottom of the main content area, it says "For more information, contact the Enterprise Portal Help Desk at (800) 234-4662, Option 1 for more information."

# PASSIVE EMAIL

**e-Notification (eN)**

**Inbox** **Passive e-Mail** **News And Updates** **User Guide**

Today is: 09/23/2019

Issuer XXXX ABC Mortgage

**Sign Up To Receive A Passive E-mail**

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

Issuer #

E-mail Address

# ISSUER INBOX – POSTED NOTIFICATIONS

**e-Notification (eN)**

**Messages List (<= 30 Days)**

Subject	Date & Time Sent	Read By	Date Read
<a href="#">Commitment Authority Availability</a>	02/11/2021 04:41:40AM	Opened	02/11/21
<a href="#">Daily Transfer Sheets Formatted</a>	02/11/2021 12:57:27AM		
<a href="#">Daily Unique Loan ID Raw</a>	02/10/2021 08:56:44PM		
<a href="#">New Pools Certified /Rejected</a>	02/10/2021 04:56:36PM		
<a href="#">Pre-Collection Notices Ginnie Mae I Formatted</a>	02/08/2021 05:02:12AM	Opened	02/08/21
<a href="#">Pre-Collection Notices Ginnie Mae I Raw</a>	02/08/2021 05:01:47AM		
<a href="#">Pools are Ready Letter</a>	02/04/2021 01:36:56AM		
<a href="#">Daily Transfer Sheets Formatted</a>	02/04/2021 12:57:14AM		
<a href="#">Daily Unique Loan ID Raw</a>	02/03/2021 08:56:44PM		
<a href="#">New Pools Certified /Rejected</a>	02/03/2021 11:06:40AM	Opened	02/03/21
<a href="#">Pre-Collection Notices Ginnie Mae I Formatted</a>	02/03/2021 05:01:59AM	Opened	02/03/21
<a href="#">Pre-Collection Notices Ginnie Mae I Raw</a>	02/03/2021 05:01:36AM		
<a href="#">PA Exception Feedback</a>	02/02/2021 04:00:29PM		
<a href="#">PA Functional Acknowledgement</a>	02/02/2021 02:46:43PM	Opened	02/02/21
<a href="#">PA Functional Acknowledgement</a>	02/02/2021 02:41:41PM	Opened	02/02/21
<a href="#">Monthly Transfer Sheets Formatted</a>	02/02/2021 01:06:59AM		

# PA FUNCTIONAL ACKNOWLEDGEMENT

## Issuer Notification Screen with Link for Functional Acknowledgement

[PA Functional Acknowledgement](#)

09/30/2016 10:45:09PM

### View Issuer Notification

**Issuer #:**

**Date Created:** 9/30/2016 10:45:09 PM

**Reference #:** 782078

**Notice Type:** Loan Processing

**Subject:** PA Functional Acknowledgement

**Message:**

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

[FA I hlang 9225 2016094508.csv](#) (225)

**Read By:**

**Date Read:**

[Back](#)

- Open in new tab
- Open in new window
- Open in new InPrivate window
- Save target as
- Copy link
- Add to reading list

# FUNCTIONAL ACKNOWLEDGEMENT DOWNLOAD FILE

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	File Name	File Size	Issuer Id	Record Da	Receipt D	Receipt Ti	User Id	Accept Flag	Pools	Loans	Sensitive	Various	Description	
2	rfs_l_hlan	131789	9225	1-Sep-16	#####	22:45:08	I_hlang	A	69	379	0	18		

## Accept Flag:

**A** – File  
Accepted



**R** – File  
Rejected



# EXCEPTION FEEDBACK NOTIFICATION EXAMPLE

## Issuer Notification Screen with Link for Download of Exception Feedback File

[PA Exception Feedback](#)

10/01/2016 08:57:35AM

### View Issuer Notification

**Issuer #:** 9225  
**Date Created:** 10/1/2016 8:57:35 AM  
**Reference #:** 782561  
**Notice Type:** Loan Processing  
**Subject:** PA Exception Feedback  
**Message:**  
(right click on a file name below to download the file)  
[Exception I hlang\\_9225 20160901085734.csv \(15673\)](#)

**Read By:**  
**Date Read:**

[Back](#)

- Open in new tab
- Open in new window
- Open in new InPrivate window
- Save target as
- Copy link
- Add to reading list

# EXCEPTION FEEDBACK DOWNLOAD FILE EXAMPLE

File Opens as CSV

	A	B	C	D	E	F	G	H	I
1	POOL	LOAN	ISSUER LOAN	SEVERITY	CODE	FIELD	VALUE	MESSAGE	EXPECTED
2	#725150	0		E	RFS111	Pool Id	#725150	no activity reported this p	#
3	#725151	0		E	RFS111	Pool Id	#725151	no activity reported this p	#
4	#725157	0		E	RFS111	Pool Id	#725157	no activity reported this p	#
5	#725158	0		E	RFS111	Pool Id	#725158	no activity reported this p	#
6	#725160	0		E	RFS111	Pool Id	#725160	no activity reported this p	#
7	#725139	0		C	POOL104	Pool FIC	# 8503.63	should equal the sum of t	# 8502.13
8	#725139	0		C	POOL452	Security RPB	# .00	should equal prior month	#1365477.32
9	#725139	212554542	212554542	C	LOAN654	Loan Unpaid Principal Balan	#0	should be greater than ze	# 108457.00
10	#725139	212554542	212554542	C	LOAN655	Loan Unpaid Principal Balan	#0	is not consistent with oth	# 108457.00
11	#725139	212554551	212554551	C	NOTE305	Loan Maturity Date	#03/01/2066	should be not more than c	#04/20/2044
12	#725139	212554553	212554553	C	NOTE354	Loan Interest Rate	#6.75	should be greater than Se	# 4.5000
13	#725139	212554555	212554555	C	NOTE305	Loan Maturity Date	#04/01/2049	should be not more than c	#04/20/2044
14	#725140	212647108	212647108	C	LOAN655	Loan Unpaid Principal Balan	#98002.25	is not consistent with oth	# 97749.80
15	#725142	0		C	POOL452	Security RPB	# 1332127.35	should equal prior month	#1331833.58
16	#725142	212590494	212590494	C	LOAN655	Loan Unpaid Principal Balan	#85510	is not consistent with oth	# 85507.04
17	#725142	212590497	212590497	C	LOAN654	Loan Unpaid Principal Balan	#0	should be greater than ze	# 96494.24
18	#725142	212590497	212590497	C	LOAN655	Loan Unpaid Principal Balan	#0	is not consistent with oth	# 96494.24
19	#725145	0		C	POOL104	Pool FIC	# 3736.79	should equal the sum of t	# 3153.30
20	#725147	0		C	POOL452	Security RPB	# 1526927.89	should equal prior month	#1516912.77

# PRE-COLLECTION NOTICE EXAMPLE

## Post Morning of 3<sup>rd</sup> and 6<sup>th</sup> Business Day

ISSUER NUMBER: 9273

GINNIE MAE MORTGAGE-BACKED SECURITIES PROGRAM

PAGE: 3332

ACH COLLECTION DATE 07/15/20

REPORT DATE 07/07/20

GINNIE MAE 1  
 PRINCIPAL, INTEREST AND GUARANTY FEE PRECOLLECTION NOTICE  
 CENTRAL P & I ACCOUNT

ABC Mortgage  
 Anywhere, USA

ACCOUNT NUMBER . . . . . Bank Account  
 Information

BANK'S ACH ROUTING CODE  
 CHECK DIGIT 8

BASED ON THE RPB PROVIDED BY YOU FOR EACH OF THE FOLLOWING POOLS, THE PRINCIPAL, INTEREST, PRE-PAYMENT PENALTY (IF APPLICABLE) AND GUARANTY FEE AMOUNTS WILL BE COLLECTED FROM YOUR CENTRAL P & I ACCOUNT VIA ACH. COLLECTION FOR GUARANTY FEE WILL BE ON THE 10TH CALENDAR DAY AND COLLECTION FOR PRINCIPAL, INTEREST AND PRE-PAYMENT PENALTY (IF APPLICABLE) WILL BE ON THE 15TH CALENDAR DAY. THE TOTAL DRAFT AMOUNT FOR EACH COLLECTION DATE IS PROVIDED AT THE END OF THIS NOTICE.

POOL/LOAN PACKAGE NUMBER	POOL INDICATOR	POOL TYPE	RPB REPORTED	PRINCIPAL PAYMENT	INTEREST PAYMENT	TOTAL P & I PAYMENT	GUARANTY FEE
AB7093	X	SF	591,011.11	2,197.68	1,483.02	3,680.70	29.66
AE9498	X	SF	1,027,454.21	3,737.84	3,007.64	6,745.48	51.56
BB2705	X	SF	1,078,851.25	1,661.30	3,601.71	5,263.01	54.03
BB2713	X	SF	2,259,875.81	3,461.57	7,544.46	11,006.03	113.17
BB2716	X	SF	1,000,655.62	1,524.68	3,340.60	4,865.28	50.11
BB2721	X	SF	1,744,455.29	2,445.22	6,550.88	8,996.10	87.35
BF5840	X	SF	1,332,612.70	1,860.13	5,004.27	6,864.40	66.72
BF5850	X	SF	1,173,292.32	1,488.35	4,894.92	6,383.27	58.74
P & I TOTALS				18,376.77	35,427.50	53,804.27	
GUARANTY FEE TOTAL BOOK ENTRY POOLS						511.34	
GUARANTY FEE TOTAL NON-BOOK ENTRY POOLS						.00	
GUARANTY FEE TOTAL						511.34	

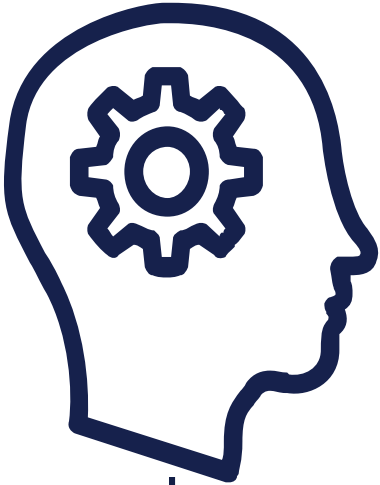
-----  
 | TOTAL ISSUER COLLECTION | 54,315.61 |  
 -----

07/10/20	GUARANTY FEE ACH DRAFT	511.34
07/15/20	ACH DRAFT	53,804.27
DRAFT TOTALS:		<u>54,315.61</u>

FOR INQUIRIES, PLEASE CONTACT CANDIDA MATTOCKS AT 212-815-4817  
 OR KATHRYN CORBETT AT 315-414-3830



## Polling Questions:



**2. What is the deadline to report 100% of Pool and Loan data?**

- a) 7:00 PM ET on the 2<sup>nd</sup> business day
- b) 11:59 PM ET on the 3<sup>rd</sup> business day
- c) 7:00 PM ET on the 4<sup>th</sup> business day
- d) 11:59 PM ET on the 10<sup>th</sup> business day

**3. What is the deadline to clear Critical Alerts?**

- a) 7:00 PM ET on the 2<sup>nd</sup> business day
- b) 11:59 PM ET on the 3<sup>rd</sup> business day
- c) 7:00 PM ET on the 4<sup>th</sup> business day
- d) 11:59 PM ET on the 10<sup>th</sup> business day

**4. True/False: Operations can confirm when you have read your E-notifications.**

- a) True
- b) False

## In Breakout Rooms:

- 1. Analyze the notification screen**
- 2. Discuss the following items and the actions that these notifications require.**
  - Unique Loan IDs
  - Pre-Collection Notice
  - PA Exception Feedback
  - PA Functional Acknowledgement
  - Issuer Detail Report
  - Custodial Account Verification
  - Matching and Suspense



# BREAKOUT ROOMS

## Messages List (<= 30 Days)

Subject	Date & Time Sent
<a href="#">Commitment Authority Availability</a>	02/11/2021 04:41:40AM
<a href="#">Daily Transfer Sheets Formatted</a>	02/11/2021 12:57:27AM
<a href="#">Daily Unique Loan ID Raw</a>	02/10/2021 08:56:44PM
<a href="#">New Pools Certified /Rejected</a>	02/10/2021 04:56:36PM
<a href="#">Pre-Collection Notices Ginnie Mae I Formatted</a>	02/08/2021 05:02:12AM
<a href="#">Pre-Collection Notices Ginnie Mae I Raw</a>	02/08/2021 05:01:47AM
<a href="#">Pools are Ready Letter</a>	02/04/2021 01:36:56AM
<a href="#">Daily Transfer Sheets Formatted</a>	02/04/2021 12:57:14AM
<a href="#">Daily Unique Loan ID Raw</a>	02/03/2021 08:56:44PM
<a href="#">New Pools Certified /Rejected</a>	02/03/2021 11:06:40AM
<a href="#">Pre-Collection Notices Ginnie Mae I Formatted</a>	02/03/2021 05:01:59AM
<a href="#">Pre-Collection Notices Ginnie Mae I Raw</a>	02/03/2021 05:01:36AM
<a href="#">PA Exception Feedback</a>	02/02/2021 04:00:29PM
<a href="#">PA Functional Acknowledgement</a>	02/02/2021 02:46:43PM
<a href="#">PA Functional Acknowledgement</a>	02/02/2021 02:41:41PM
<a href="#">Monthly Transfer Sheets Formatted</a>	02/02/2021 01:06:59AM

1. Analyze the notification screen
2. Discuss the following items and the actions required.
  - Unique Loan IDs
  - Pre-Collection Notice
  - PA Exception Feedback
  - PA Functional Acknowledgement
  - Issuer Detail Report
  - Custodial Account Verification
  - Matching and Suspense

# QUESTIONS & ANSWERS

