



Multifamily Issuer Training

Pooling Processes and Systems:
Session II

Presented by
Bank of New York Mellon

June 12, 2024

Agenda

1. Introduction
2. Multifamily Pool Delivery Module (MFPDM)
3. Working in GinnieNET: Certification Module
4. Resources and Questions

Introduction

Introduction

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Multifamily Pool Delivery Module (MFPDM)

Overview

Overview

Processing

Demonstration

Knowledge Check

Pools & Loans Tab

The **Pools & Loans** tab displays all MFPDM pools and loans that have been Submitted for Final Certification, Final Certified, and Issued by the associated Issuers. The header displays a tally of pools by status and the lower half of the screen lists all pools with additional sorting details in each column.

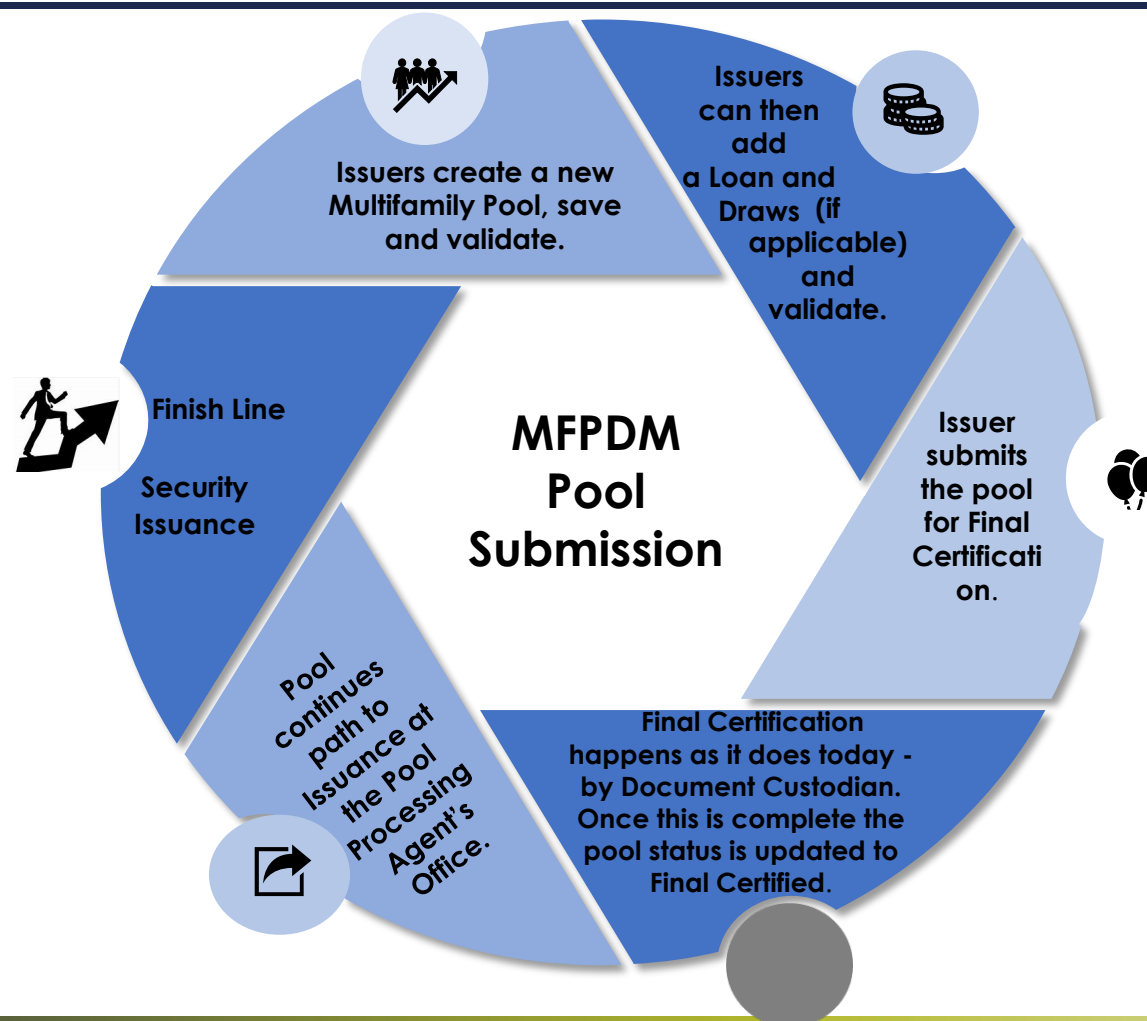
The screenshot shows the GinnieMae MyGinnieMae interface for the Pools & Loans tab. The dashboard includes a summary of pool statuses:

- All MF Pools: 90
- Draft: 6
- Submitted for Final Certification: 0
- Final Certified: 35
- Issued: 49
- TAI Pools: 0

Below the summary is a table of pools with the following columns: POOL NUMBER, POOL TYPE, ISSUE DATE, DRAW NUMBER, CUSTODIAN NUMBER / NAME, BUSINESS RULES, POOL STATUS, and ISSUER ID. The table lists six pools, all from Deutsche Bank National Trust Company, with statuses ranging from Draft to Issued.

POOL NUMBER	POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES	POOL STATUS	ISSUER ID
B22595	PN	07/01/2019		000405 / DEUTSCHE BANK NATIONAL TRUST COMPANY	⊖	Draft	3896
B22531	CL	07/01/2019	1	000405 / DEUTSCHE BANK NATIONAL TRUST COMPANY	⊖	Draft	3896
B22516	PN	07/01/2019		000405 / DEUTSCHE BANK NATIONAL TRUST COMPANY	✓	Issued	3896
B22515	CL	07/01/2019	2	000405 / DEUTSCHE BANK NATIONAL TRUST COMPANY	✓	Issued	3896
B22513	CL	07/01/2019	2	000405 / DEUTSCHE BANK NATIONAL TRUST COMPANY	✓	Issued	3896
B22512	PN	07/01/2019		000405 / DEUTSCHE BANK NATIONAL TRUST COMPANY	✓	Issued	3896

Pool Submission



Demonstration

User Manual

The **MFPDM Issuer User Manual** provides the instructions necessary to process pools.

In the Table of Contents, click the Section, Figure, or Table number provided to access each topic listed below.

Topic/Procedure	Section/Figure/Table	Page #
Manually Adding a Pool	3.7 Creating a Pool Manually	47
Adding a Loan	3.7.2 Loan Details	50
Adding Balloon Payment	3.7.2 Loan Details: #6. Balloon Payment Indicator Figure 55: Balloon Payment Indicator	50 52
Adding Construction Loan Draw	3.1.6 Draw History Details Page	29
Apply Business Validation	3.12.2 – Business Validation (Pool)	110
Viewing Forms & Reports	5.1 Report Capabilities Table 12: Forms & Reports	114 114
Pool Submission	3.11 Submission Steps by Pool Type	57
Pool Import	4.1 Pool/Loan Import	112

Quick Reference Card (QRC)

The **Issuer MFPDM Quick Reference Card** “Submission of Multifamily Pools on MFPDM Application” provides the procedures and necessary information for:

- MyGinnieMae Portal & My Dashboard
- Adding a Pool
- Adding a Loan
- Adding a Construction Loan Draw
- Viewing Pools Prepared by Data Entry User
- Viewing Forms & Reports

File Layout

Pool Record Layout (11705) P01

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	P01
2	Filler	Space	1		4	4	
3	Pool Number	Alphanumeric	6		5	10	999999 or XX9999
4	Issue Type	Alpha	1		11	11	
5	Pool Type	Alpha	2		12	13	
6	Draw Number	Alphanumeric	2		14	15	
7	History	Alpha	1		16	16	
8	Split Rate Indicator	Alpha	1		17	17	
9	Split Rate	Numeric	6	3	18	233	99.999
10	Issuer ID	Alphanumeric	4		24	27	
11	Custodian ID	Alphanumeric	6		28	33	999999
12	Issue Date	Date	8		34	41	YYYYMMDD
13	Settlement Date	Date	8		42	49	YYYYMMDD
14	OAA	Numeric	13	2	50	62	99999999999.99
15	Security Rate	Numeric	6	3	63	68	99.999
16	Low Rate	Numeric	6	3	69	74	99.999
17	Method	Alpha	2		75	76	CD
18	Subservicer	Alphanumeric	4		77	80	9999

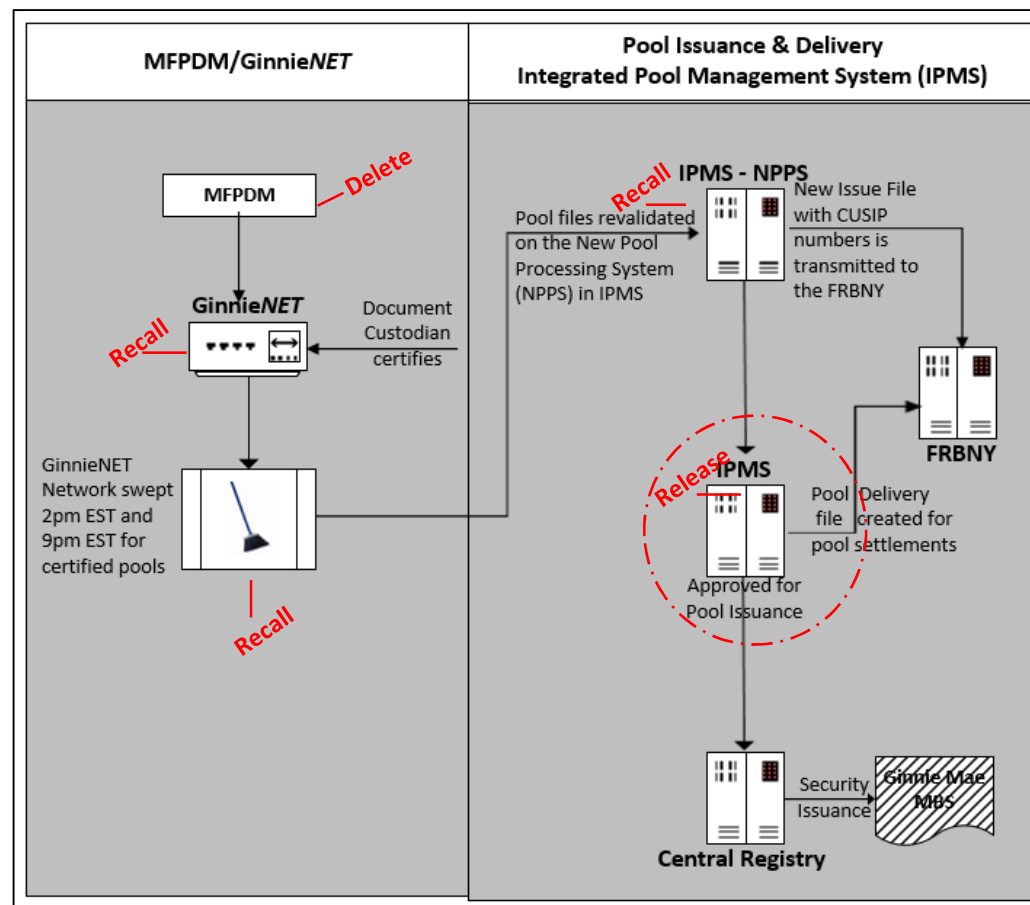
MFPDM Multifamily Import File Layouts

- Record Type – Always P01
- Filler
- Pool Number – The Ginnie Mae Pool identifier
- Issue Type - Designates whether a pool is a Ginnie Mae I or Ginnie Mae II pool or loan package. Always equal to “X (Ginnie Mae I), C (Ginnie Mae II Custom) or (Ginnie Mae II Loan Package to be included in a multiple Issuer Pool)”.
 - Pool Type – The type of Multi Family MBS pool, defined as follows:
 - PL identifies a pool consisting of a single, level payment FHA insured project loan that (A) has a first scheduled payment date no more than 24 months before the issue date of the securities and (B) has not been modified subsequent to FHA’s final endorsement.
 - PN identifies a pool consisting of a single, non-level payment FHA insured or Rural Development, RD guarantees loan that (A) has a first scheduled payment date no more than 24 months before the issue date of the securities and (B) has not been modified subsequent to FHA’s final endorsement, and execution.
 - LM identifies a pool consisting of (A) a single project loan with a first scheduled payment date more than 24 months before the issue date of the securities or (B) a loan that has been modified subsequent to FHA’s final endorsement.
 - “LS” identifies a pool consisting of one or more project loans, (A) each of which is secured by a lien on a small project as determined by FHA or an RD-Section 538 guaranteed loan that has been used for the revitalization of the Section 515 loan portfolio, (B) each of which has a first scheduled payment date no more than 24 months before the issue date of the securities and (C) none of which has been modified subsequent to final endorsement, or issuance of the RD permanent loan guarantee.
 - “RX” identifies pool consisting of one or more project loans, (A) each of which is secured by a lien on a Mark-to Market project as determined by FHA and the Office of Affordable Housing Preservation (OAHP) and (B) each of which has a first scheduled payment date no more than 24 months before the issue date of the securities.
 - “CL” identifies pool consisting of a single construction loan; the interest rate payable on the securities by a CL pool will also be the interest payable, upon conversion of the construction loan securities, on the resulting project loan securities.
 - “CS” identifies pool consisting of a single construction loan; the interest rate payable on the securities by a CS pool will differ from the interest rate payable, upon conversion of the construction loan securities, on the resulting project loan securities.
- Draw Number – Represents each issuance of a construction loan draw security.
- History – Indicator for a Construction Loan Draw History Pool “H” if history pool, else blank.
- Split Rate Indicator – “R” indicator for split rate CS pools, else blank
- Split Rate – For CS pools, the Security Interest rate for the Project Loan security.
- Issuer ID – Number Ginnie Mae assigned to this Mortgage-Backed Securities issuer organization
- Document Custodian ID Number – The issuer’s document custodian ID number assigned to this pool.
- Pool Issue Date – The date the pool was issued; always the first of any given month.
- Settlement Date – The date the new issue security should be delivered to the Fed for clearing.
- Original Aggregate Amount – The pool principal balance at origination. This is the sum of mortgage outstanding balances.
- Security Rate – Interest rate associated with the Security.
- Low Rate – The lowest loan interest rate in the pool.
- Method – The pool amortization method; CD = Concurrent Date and IR = Internal Reserve.
- Subservicer – the issuer number of the issuer who will be servicing the pools, when applicable

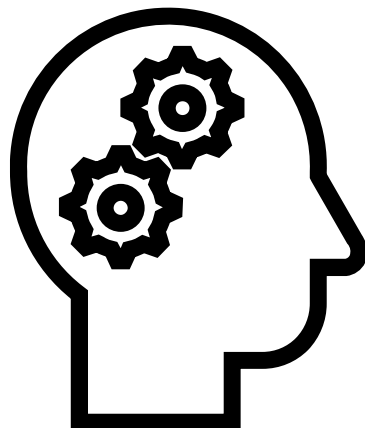
Delete and Recall

Issuers can **Delete** pools that have not yet been submitted for Final Certification.

Issuers can **Recall** pools that have not been released for Issuance.



Knowledge Check



POLL

BREAK

Overview

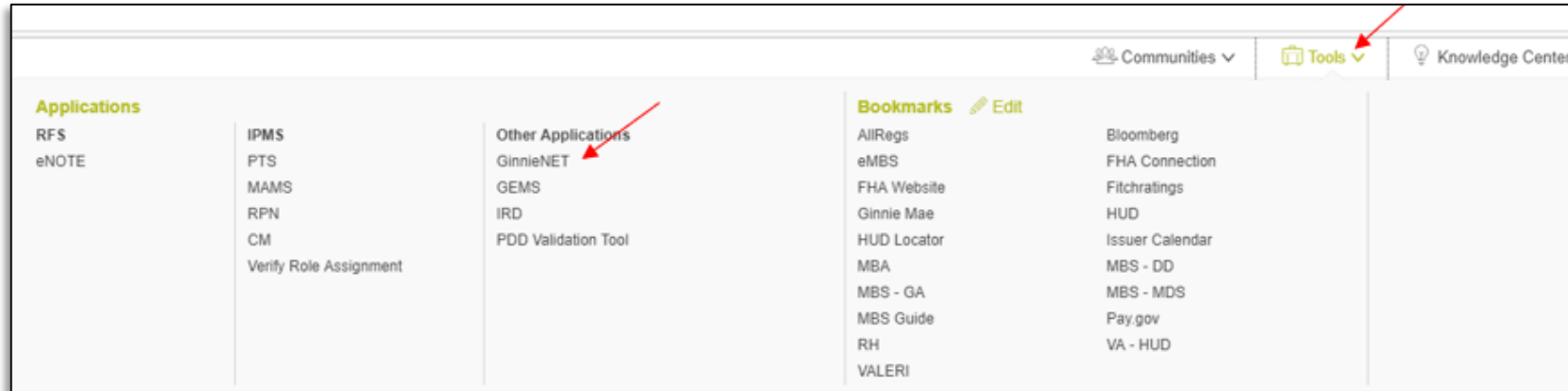
Accessing GinnieNET via MGM

Final Certification (Document Custodian Process)

Recertification

Request for Release of Documents (11708)

Accessing GinnieNET



From any screen in MGM, select the **Tools** dropdown at the top of the screen.

Then look for **GinnieNET** under **Other Applications**.

Welcome To GinnieNET On The Web

OMB Approval No. 2503-0033 (Exp. 09/30/2005)

Ginnie Mae may not collect this information, and you are not required to complete these forms (Form HUD 11705, Form HUD 11706, Form HUD 11708, Form HUD 11709A, Form HUD 11710D, Form HUD 11711B, Form HUD 11714, Form HUD 11745N, Form HUD 11715, and Form HUD 11732) unless the currently valid OMB control number is displayed. The information is required by Section 306(g) of the National Housing Act and by Ginnie Mae Handbook 3500.3, Rev. 1 (Please see note below). The information collected will not be disclosed outside the Department without prior consent, except as required by law.

The chart below provides the public reporting burden time needed for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The chart also provides the purpose for which Ginnie Mae requires each form to be completed.

*Ginnie Mae's forms are currently under review with Office of Management and Budget (OMB), during this time the expiration date of the forms is extended one month at a time until OMB completes their review and provides an expiration date. Therefore, the expiration is extended to October 31, 2010. If OMB does not complete the review by October 31, the expiration date will be extended to November 30, 2010, etc. Issuers and document custodians should continue to use these forms. Once a new expiration date is received the forms will be updated.

Form	Form Name	Estimated Completion Time	Purpose
11705	Schedule of Subscribers	10 minutes	To establish a contract between the issuer and Ginnie Mae and to provide a listing of subscribers and other information needed to prepare a MBS.
11706	Schedule of Pool Mortgages	15 minutes	To provide a means of identifying and controlling the mortgages that collateralize the designated MBS pools or loan packages. It also provides a certification from the issuer's document custodian that required mortgage documents are being held by the document custodian on behalf of Ginnie Mae.
11708	Request Release of Documents	5 minutes	To provide a means of identifying and tracking issuer's request to remove mortgage documents being held by the document custodian that collateralize the designated MBS pools or loan packages.
11709A	ACH Debit Authorization	5 minutes	To authorize the depository and Ginnie Mae's Agent to electronically debit issuer's principal and interest payments and guaranty fee payments.
11710D	Issuer's Monthly Summary Report	15 minutes	To provide Ginnie Mae a summary of information on issuer's outstanding pools or loan packages, to provide a certification as to the accuracy of the information being reported and to provide a format for RPI reporting.
11711B	Certification and Agreement	2 minutes	To provide for a certification by the issuer that the releases (forms 11711A) provided by the issuer to the document custodian encompass all mortgages in a pool or loan package.
11714	Issuer's Monthly Remittance Advice	2 minutes	To provide summary information to the security holder with respect to the current month's account transactions and calculation of the security holder's pro rata share percentage of total cash distribution.
117145N	Issuer's Monthly Serial Note Remittance Advice	2 minutes	To provide summary information to the security holder of Serial Note securities with respect to the current month's account transactions and calculation of interest and principal to be distributed, and data with respect to the redemption of Serial Units.
11715	Master Custodial Agreement	10 minutes	To provide a form for establishment of a custodial relationship for the safekeeping of mortgage documents in the pools or loan packages backing each of the issuer's securities issues.
11732	Certification for Construction Loans	5 minutes	Form applies to Ginnie Mae I multifamily program only. It is used to provide notification to Ginnie Mae of receipt of documentation pertinent to the issuance of securities by the document custodian.

Note: A request to extend the expiration date on the above listed forms has been submitted to OMB for their approval.

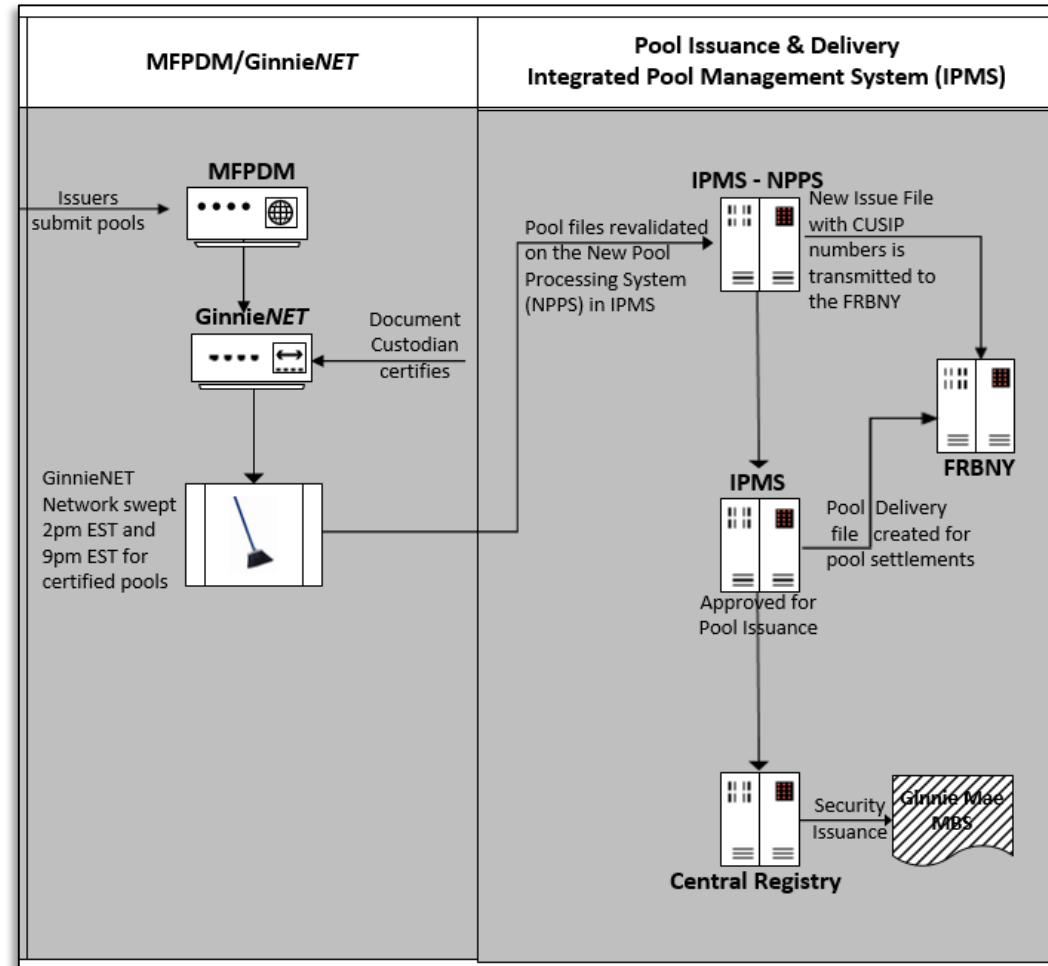
Close

Document Custodian Certification

When the issuer has submitted the pool to the network, the Custodian must certify the pool.

Network sends an e-Notification to the Custodian advising that there is a pool awaiting certification.

The Custodian completes the certification in network. This initiates the pool processing timeline.



Document Custodian Certification

GinnieNET On The Web Issuer Multifamily Training Guide, Page 109

GinnieNET On The Web
Custodian Communications

Host Communications Selections

Select Pools to Certify

Pools to be Certified

Pools

BES461XRX /04 Multifamily

Select Pools to Reject

Pools to be Rejected

No Pools to be Rejected

Submit

GinnieNET On The Web
Custodian Communications

Host Communications Selections

Select Pools to Certify

Pools to be Certified

No Pools to be Certified

Select Pools to Reject

Please Select the Rejection Reason, otherwise Pool won't be sent for Rejection

Pools to be Rejected

Pool	Rejection Reason
BES461XRX /04 Multifamily	Loan Amt on note differs from schedul

Edit

Submit

GinnieMae
Our Guaranty Matters

Change My Password

GinnieNET On The Web
Host Communications Results

GinnieNET Host Communications Result Report (Job Number 1116968) T.1
6/27/2019

1. CERTIFY SUCCESSFUL 4188000568B23306XCS0627190228409-B23306.XCS FCH : 4188000568B23306XCS0627190238225
2. CERTIFY SUCCESSFUL 4188000568B23307XPN0627190228449-B23307.XPN FCH : 4188000568B23307XPN0627190238221

HUD 11708 Request for Release of Documents

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GinnieNET On The Web
Main Menu

- Data Entry/Review
 - New Pool Processing**
 - Multifamily Processing
 - Certifications**
 - Single Family Processing
 - Common**
 - [Issuer \(Transfer\) Recertification](#)
 - [Custodian \(Transfer\) Recertification](#)
 - [HUD 11708](#)
 - [Document Custodian Transfers](#)
 - [Apply Ginnie Mae Edits - Recertification](#)
 - Investor Reporting
- Data Export/Import
- Host Communications
- Reports
- Maintenance

GinnieNET On The Web
HUD 11708

<< < > >>

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Issuer: 1500	EQUIBANK N. A.	Status: New
Custodian: 000038	ReconTrust Comany, N.A.	Date Prepared by Issuer: 07/19/2019
Mortgagor's Name, Address and Zip Code		
Name: BNY Mellon	Commitment/Pool Number: OW1031	
Address: 240 Greenwich Street	FHA/VA/RHS Number:	
City: New York State: NY Zip Code: 10286	Issuer Loan Number: 587496136426972	
Reason For Requesting Documents		
Reason Number: 1.Mortgage Paid in Full	Settlement Expected Return Date:	
Text:	Document Release Date:	
	Document Return Date:	

Final Certification & Recertification

Final Certification

Once the Custodian certifies the pool submission, the pool is considered final certified.

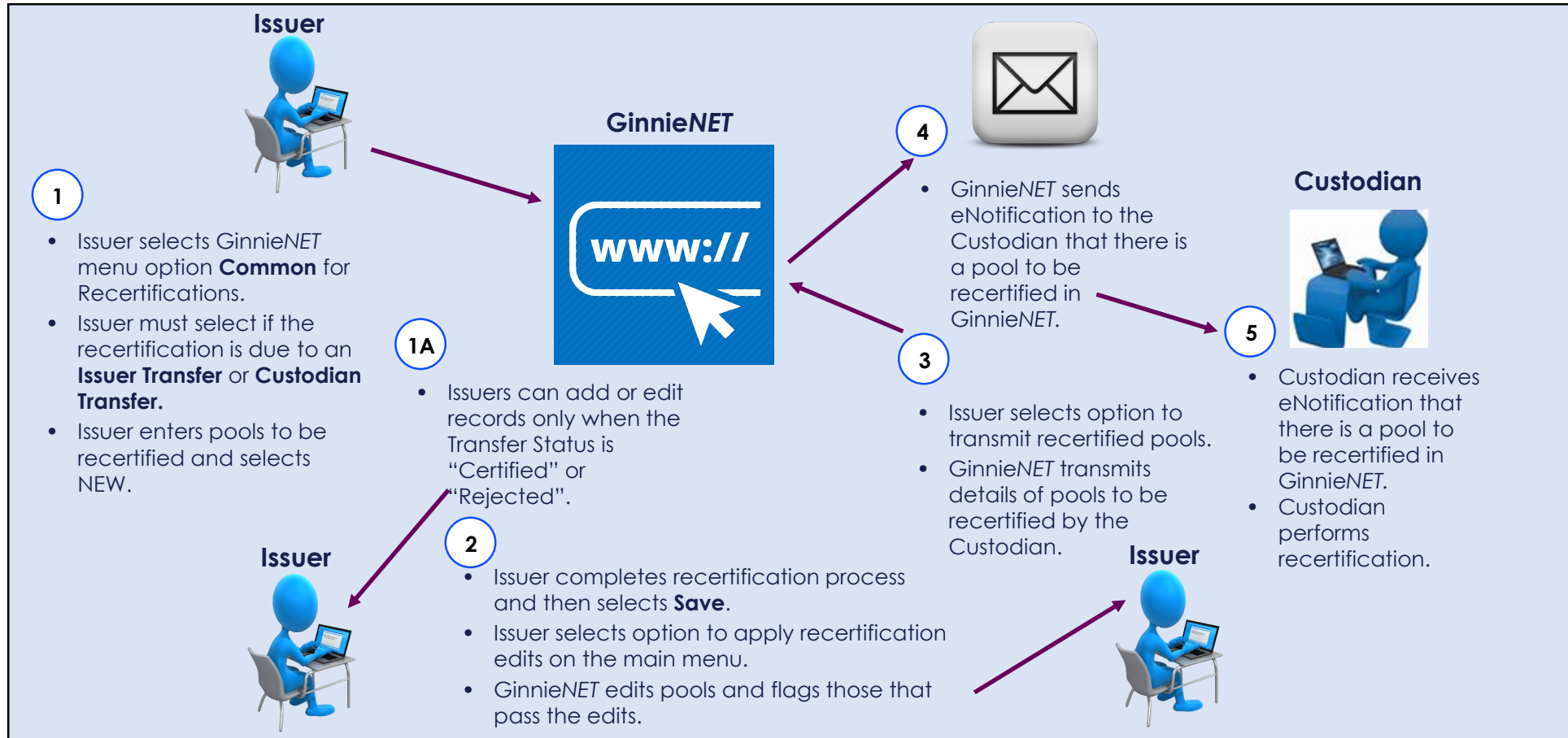
Recertification

If there is an Issuer Portfolio Transfer or a Document Custodian Transfer, the Issuer of record is required to submit a Recertification for all affected pools within 12 months of the Effective Transfer Date.

All Recertifications are on a pool level and are to be submitted via *GinnieNET*.

Recertification Process Flow

GinnieNET On The Web Issuer Multifamily Training Guide, Page 90



Recertification

Issuer
Recertification

Custodian
Recertification

GinnieNET On The Web
Certifications Communications Selections

Final Certifications
Select Final Certification Pools to Submit
Final Certification pools to be Submitted
No Final Certification Pools to be Submitted

Select Final Certification Pools to Delete
Final Certification pools to be Deleted
No Final Certification Pools to be Deleted

Retrieve Pools for Final Certification
 Create List Manually By Initial Certification Date

Add Pools to Retrieve for Final Certification
Pool Number: Issue Type: Pool Type:
[] [X] [SF] **Add**

Pools to be Retrieved for Final Certification
No Pools to be Retrieved for Final Certification

Document Custodian Transfer/Merger
Select Transfer/Merger Requests to Submit
Transfer/Merger Requests to be Submitted
No Transfer/Merger Requests to be Submitted

Select Transfer/Merger Requests to Delete
Transfer/Merger Requests to be Deleted
No Transfer/Merger Requests to be Deleted

HUD 11708
Select HUD 11708 Reports to Submit
HUD 11708 Reports to be Submitted
No HUD 11708 Reports to be Submitted

Select HUD 11708 Reports to Delete
HUD 11708 Reports to be Deleted
No HUD 11708 Reports to be Deleted

Issuer Recertification
 Select from the List Create List Manually
Select Issuer Recertification to Submit
Issuer Recertification pools to be Submitted
No Pools to be Submitted for Issuer Recertification

Previous Issuer - Pool ID
3201 - BZ0361XPN **Remove**

Select from the List Create List Manually
Select Issuer Recertification to Delete
Issuer Recertification pools to be Deleted
No Pools to Delete for Issuer Recertification

Submit

GinnieNET On The Web
Certifications Communications Selections

Final Certifications
Select Final Certification Pools to Submit
Final Certification pools to be Submitted
No Final Certification Pools to be Submitted

Select Final Certification Pools to Delete
Final Certification pools to be Deleted
No Final Certification Pools to be Deleted

Retrieve Pools for Final Certification
 Create List Manually By Initial Certification Date

Add Pools to Retrieve for Final Certification
Pool Number: Issue Type: Pool Type:
[] [X] [SF] **Add**

Pools to be Retrieved for Final Certification
No Pools to be Retrieved for Final Certification

Document Custodian Transfer/Merger
Select Transfer/Merger Requests to Submit
Transfer/Merger Requests to be Submitted
No Transfer/Merger Requests to be Submitted

Select Transfer/Merger Requests to Delete
Transfer/Merger Requests to be Deleted
No Transfer/Merger Requests to be Deleted

HUD 11708
Select HUD 11708 Reports to Submit
HUD 11708 Reports to be Submitted
No HUD 11708 Reports to be Submitted

Select HUD 11708 Reports to Delete
HUD 11708 Reports to be Deleted
No HUD 11708 Reports to be Deleted

Custodian Recertification
 Select from the List Create List Manually
Only certified pools that exist in the system will be Posted.

Add Pools to Submit for Custodian Recertification
Pool Number: Issue Type: Pool Type:
AB2543 [X] [PN] **Add** **Import**

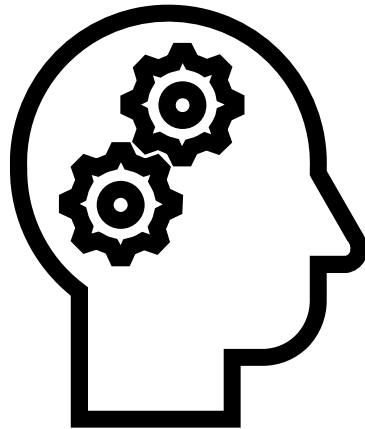
Custodian Recertification pools to be Submitted
No Pools to Submit for Custodian Recertification

No Pools available to be Submitted for Custodian Recertification...

Select from the List Create List Manually
Select Custodian Recertification to Delete
Custodian Recertification pools to be Deleted
No Pools to Delete for Custodian Recertification

Submit

Knowledge Check



Polling Question

Resources and Questions

Supporting Resources



[Ginnie Mae MBS Guide](#)



[MFPDM User Manual](#)



[MFPDM QRCs](#)


Q&A





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