



RFS Expanded Data Elements Training

Presentation Dates: August 22, 2024, and August 28, 2024



Agenda

- RFS Expanded Data Collection - Overview
- New Data Elements Training
- Examples for RFS New Data Elements
- Next Steps
- Q&A

RFS Expanded Data Collection Overview

RFS Expanded Data Collection

Ginnie Mae is implementing the collection of additional loan-level data elements for all Ginnie Mae approved Issuers, to be incorporated as part of the Reporting and Feedback System (RFS) investor reporting process.

Impact/Audience

- **All Single Family, Manufactured Housing, and Multifamily Issuers** are required to provide the expanded RFS data elements per [APM: 24-03](#)
- All Issuers are expected to deliver the new data elements, effective September 1st.

Summary of Changes

- RFS **adds 11 new loan level data elements** and a revised reason code to the existing monthly RFS reporting.

Implementation & Go-Live

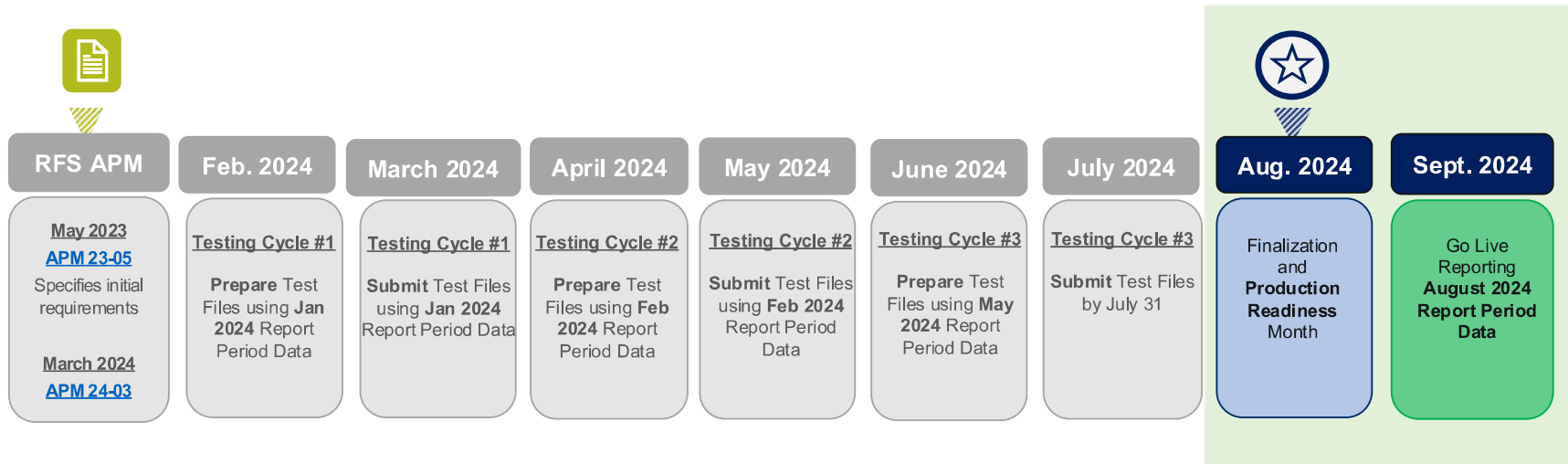
- **File Testing Window:** March – July 2024 – **Completed!**
- **Training** for all Issuers on reporting the new expanded data elements will take place on **August 22nd and August 28th.**
- **Go Live reporting will begin September 1, 2024**, using August 2024 reporting data.

Preparing for RFS Implementation

- ✓ **Beginning September 1st, RFS production data submission will require the RFS Expanded Data elements.** All results for current and expanded RFS fields will be provided on the Pool Accounting Exception Feedback screen.
- ✓ As a reminder, **the below 2 new various field records are expected for all loans** during the August reporting period/September calendar month.
 1. Single Family and Manufactured Housing Issuers – Field 26: Servicer/Subservicer ID and Field 27: Document Custodian
 2. Multifamily Issuers – Field 26: Servicer/Subservicer ID
- ✓ If using a **Service Bureau**, please communicate and coordinate with your Vendor to ensure you are prepared for the September implementation.

RFS Expanded Data Collection – File Testing Timeline

99% of participating Organizations completed testing in time for the 9/1 reporting period.
 Congratulations to all the Testing Organizations. This was a tremendous effort. **Thank you!**



RFS
New Data
Elements Training

Single Family / Manufactured Housing – Removal Reasons

Liquidation Activity During Reporting Period

Record Date:

Prior Payment Date:

Last Installment Date:

Field 25 Removal Reason: ▼

Removal Date:

- 1 - Mortgagor Payoff
- 2 - Buyout of Delinquent Loan
- 3 - Foreclosure with or without Claim Payment
- 4 - Loss mitigation
- 5 - Substitution
- 6 - Other Removal
- 7 - Special Assistance

- **Code 2:** Update **Repurchase of Delinquent Loan** to *Buyout of Delinquent Loan*
- **Code 3:** Update **Foreclosure with Claim Payment** to *Foreclosure with or without Claim Payment*
- **Code 6:** Update **Other** to *Other Removal*
- **New Code 7:** Only use *Special Assistance* announced by Ginnie Mae pursuant to MBS Guide Chapter 34
- Please see [Appendix VI-19](#) for additional information on removal reason codes

Single Family / MH - Fixed Rate

Borrower Activity During Reporting Period

In Foreclosure:

Record Date:

Prior Payment Date:

Last Installment Date:

Gross Service Fee Amount Collected: **Field 33**

Actual Payment Date: **Field 34**

Loan T&I Balance:

Scheduled		Actual Interest	Actual Principal
Scheduled UPB:	<input type="text"/> Field 30	Delinquent: <input type="text" value="0"/>	<input type="text" value="0"/>
Scheduled Monthly Principal Amount:	<input type="text"/> Field 31	Prepaid: <input type="text" value="0"/>	<input type="text" value="0"/>
Scheduled Monthly Interest Amount:	<input type="text"/> Field 32	Opening UPB:	<input type="text" value="0"/>
Curtailment Principal Code:	<input type="text"/> Field 35	Installment: <input type="text" value="0"/>	<input type="text" value="0"/>
		Curtailment:	<input type="text" value="0"/>
		Adjustments: <input type="text" value="0"/>	
		Net Adjust UPB:	<input type="text" value="0"/>
		Closing UPB:	<input type="text" value="0"/>

Please see [Calculation of Gross Service Fee Amount Collected QRC](#) for additional information.

Single Family - Adjustable Rate Mortgage (ARM)

Borrower Activity During Reporting Period		ARM Pool Type	Scheduled	Actual Interest	Actual Principal			
In Foreclosure:	<input type="text" value="N"/>	ARM Prospective Interest Rate:	<input type="text"/> Field 36	Scheduled UPB:	<input type="text"/> Field 30	Delinquent:	<input type="text" value="0"/>	<input type="text" value="0"/>
Record Date:	<input type="text" value="mm/yyyy"/>	ARM Prospective Monthly P&I:	<input type="text"/> Field 37	Scheduled Monthly Principal Amount:	<input type="text"/> Field 31	Prepaid:	<input type="text" value="0"/>	<input type="text" value="0"/>
Prior Payment Date:	<input type="text" value="mm/dd/yyyy"/>	ARM Adjustment Effective Date:	<input type="text"/> Field 38	Scheduled Monthly Interest Amount:	<input type="text"/> Field 32	Opening UPB:	<input type="text" value="0"/>	<input type="text" value="0"/>
Last Installment Date:	<input type="text" value="mm/dd/yyyy"/>			Curtailment Principal Code:	<input type="text"/> Field 35	Installment:	<input type="text" value="0"/>	<input type="text" value="0"/>
Gross Service Fee Amount Collected:	<input type="text"/> Field 33					Curtailment:	<input type="text" value="0"/>	<input type="text" value="0"/>
Actual Payment Date:	<input type="text" value="mm/dd/yyyy"/> Field 34					Adjustments:	<input type="text" value="0"/>	<input type="text" value="0"/>
Loan T&I Balance:	<input type="text"/>					Net Adjust UPB:	<input type="text" value="0"/>	<input type="text" value="0"/>
						Closing UPB:	<input type="text" value="0"/>	<input type="text" value="0"/>

Please see Reporting Loan Activity QRC for additional information.

Single Family / MH – Various Record

Field 26 Servicer/Subservicer ID and Filed 27 Document Custodian:

- Report for all active loans in RFS for August 2024 Reporting/September Calendar
- Beginning September 2024 Reporting and going forward, report only for new loans or changes

Loan Various Data Fields		
Living Units: <input type="text"/>	Loan Purpose: <input type="text"/>	
Credit Score: <input type="text"/>	Loan to Value: <input type="text" value="0.00"/>	GEM % Increase: <input type="text" value="00.0000"/>
MIN ID: <input type="text"/>	MOM: <input type="text"/>	Loan Buydown Code: <input type="text"/>
Down Payment Assistance Flag: <input type="text"/>	Combined LTV Ratio %: <input type="text" value="000.00"/>	Total Debt Expense Ratio %: <input type="text" value="000.00"/>
Refinance Type: <input type="text"/>	Pre-Mod 1st Installment Due Date: <input type="text" value="mm/dd/yyyy"/>	Pre-Mod OPB Amount: <input type="text" value="00000000.00"/>
Upfront MIP Rate: <input type="text"/>	Pre-Mod Loan Maturity Date: <input type="text" value="mm/dd/yyyy"/>	Pre-Mod Int. Rate %: <input type="text" value="00.000"/>
Annual MIP Rate: <input type="text"/>	1st Time Homebuyer Ind.: <input type="text"/>	3rd Party Origination Type: <input type="text"/>
Loan Origination Date: <input type="text" value="mm/dd/yyyy"/>	Servicer/Subservicer ID: <input type="text"/>	Document Custodian: <input type="text"/>
	Various Field 26	Various Field 27

Please see [Reporting Various Activity for SF/MH QRC](#) for additional information on Field 33.

Multifamily – Removal Reasons

Liquidation Activity During Reporting Period

Record Date:

Prior Payment Date:

Last Installment Date:

Field 25 Removal Reason: ▼

Removal Date:

- 1 - Mortgagor Payoff
- 2 - Buyout of Delinquent Loan
- 3 - Foreclosure with or without Claim Payment
- 4 - Loss mitigation
- 5 - Substitution
- 6 - Other Removal

- **Code 2:** Update **Repurchase of Delinquent Loan** to *Buyout of Delinquent Loan*
- **Code 3:** Update **Foreclosure with Claim Payment** to *Foreclosure with or without Claim Payment*
- **Code 6:** Update **Other** to *Other Removal*
- *Please see [Appendix VI-19](#) for additional information on removal reason codes*

Multifamily – Project Loan

Borrower Activity During Reporting Period		Scheduled		Actual Interest	Actual Principal
In Foreclosure:	<input type="text" value="N"/>	Scheduled UPB:	<input type="text"/> Field 30	Delinquent:	<input type="text" value="0"/>
Record Date:	<input type="text" value="mm/yyyy"/>	Scheduled Monthly Principal Amount:	<input type="text"/> Field 31	Prepaid:	<input type="text" value="0"/>
Prior Payment Date:	<input type="text" value="mm/dd/yyyy"/>	Scheduled Monthly Interest Amount:	<input type="text"/> Field 32	Opening UPB:	<input type="text" value="0"/>
Last Installment Date:	<input type="text" value="mm/dd/yyyy"/>	Curtailment Principal Code:	<input type="text"/> Field 35	Installment:	<input type="text" value="0"/>
Gross Service Fee Amount Collected:	<input type="text"/> Field 33			Curtailment:	<input type="text" value="0"/>
Actual Payment Date:	<input type="text" value="mm/dd/yyyy"/> Field 34			Adjustments:	<input type="text" value="0"/>
				Net Adjust UPB:	<input type="text" value="0"/>
				Closing UPB:	<input type="text" value="0"/>

Multifamily – Construction Loan

Loan Activity During Reporting Period		Actual Interest	Actual Principal
In Foreclosure:	<input type="text" value="N"/>	Delinquent:	<input type="text" value="0"/>
Record Date:	<input type="text" value="MM/YYYY"/>	Prepaid:	<input type="text" value="0"/>
Prior Payment Date:	<input type="text" value="MM/DD/YYYY"/>	Opening UPB:	<input type="text" value="0"/>
Last Installment Date:	<input type="text" value="MM/DD/YYYY"/>	Installment:	<input type="text" value="0"/>
Gross Service Fee Amount:	<input type="text"/> Field 33	Curtailment:	<input type="text" value="0"/>
Collected:	<input type="text"/>	Adjustment:	<input type="text" value="0"/>
Actual Last Payment Date:	<input type="text"/> Field 34	Draw:	<input type="text" value="0"/>
Curtailment Principal:	<input type="text"/> Field 35	Closing UPB:	<input type="text" value="0"/>
Code:	<input type="text"/>		

Multifamily – Construction & Project Loan Various Record

Field 26 Servicer/Subservicer ID:

- Report for all active loans in RFS for August 2024 Reporting/September Calendar
- Beginning September 2024 Reporting and going forward, report only for new loans or changes

The image displays two screenshots of a web-based form interface. The top screenshot is titled "Construction Loan Various Data Fields" and the bottom one is titled "Project Loan Various Data Fields". Both forms contain the following fields:

- Loan to Value: 000.00
- MIN ID: [text input]
- MOM: [dropdown menu]
- Debt Service Ratio: 00.0000
- Servicer/Subservicer ID: [text input] **Various Field 26**

Each form has a "SAVE" button at the bottom center.

Examples for RFS New Data Elements

RFS Exceptions, if new data elements are not reported

Exceptions				
Severity	Alert ID	Field Name	Field Value	Alert Text
C	LOAN800	Scheduled UPB		should be specified except for liquidating loans.
C	LOAN810	Scheduled Monthly Principal Amount		should be specified except for liquidating loans.
C	LOAN860	Curtailement Principal Code		should be reported if a Curtailement is reported in Field 20.
C	LOAN830	Gross Servicing Fee Collected		should be specified if interest is collected.
C	LOAN840	Actual Payment Date		should be specified, if LPID is reported (Field 12).
C	LOAN820	Scheduled Monthly Interest Amount		should be specified except for liquidating loans.

Borrower Activity During Reporting Period

In Foreclosure:

Record Date:

Prior Payment Date:

Last Installment Date:

Gross Service Fee Amount Collected:

Actual Payment Date:

Loan T&I Balance:

Scheduled

Scheduled UPB:

Scheduled Monthly Principal Amount:

Scheduled Monthly Interest Amount:

Curtailement Principal Code:

Actual Interest

Delinquent:

Prepaid:

Opening UPB:

Installment:

Curtailement:

Adjustments:

Net Adjust UPB:

Closing UPB:

Actual Principal

Reporting New Data Elements in RFS – Current Loan

Issuer	Loan	RFS Reporting Month	Security Int Rate
XXXX	123456789	May-18	2.50%

Pmt #	Last Installment Date	Due Date	FIC (P&I)	Principal	Loan Int Rate	Add Prin	UPB	Gross Service Fee
			\$ 1,652.47		3.000%		\$ 345,453.96	
1	5/1/2018	6/1/2018	\$ 1,652.47	\$ 788.84	\$ 863.63	\$ 100.00	\$ 344,565.12	\$ 143.94
2	6/1/2018	7/1/2018	\$ 1,652.47	\$ 791.06	\$ 861.41	\$ -	\$ 343,774.07	\$ 143.57

FIC: 1652.47

Security Int. Rate: 2.5000

Loan Int. Rate: 3.0000

Borrower Activity During Reporting Period

In Foreclosure:

Record Date:

Prior Payment Date:

Last Installment Date:

Gross Service Fee Amount Collected:

Actual Payment Date:

Loan T&I Balance:

Scheduled

Scheduled UPB:

Scheduled Monthly Principal Amount:

Scheduled Monthly Interest Amount:

Curtailment Principal Code:

	Actual Interest	Actual Principal
Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prepaid:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Opening UPB:		<input type="text" value="+345453.96"/>
Installment:	<input type="text" value="863.63"/>	<input type="text" value="788.84"/>
Curtailment:		<input type="text" value="100.00"/>
Adjustments:	<input type="text" value="+0.00"/>	
Net Adjust UPB:		<input type="text" value="+0.00"/>
Closing UPB:		<input type="text" value="+344565.12"/>

Service Fee Calculation

Per Appendix VI-19: Installment Interest Collected (Field 18) * (“service fee rate”/ “interest rate of the loan”)

Borrower Activity During Reporting Period		Scheduled	Actual Interest	Actual Principal
In Foreclosure:	N	Scheduled UPB:	Delinquent:	0.00
Record Date:	05/2018	Scheduled Monthly Principal Amount:	Prepaid:	0.00
Prior Payment Date:	04/01/2018	Scheduled Monthly Interest Amount:	Opening UPB:	+345453.96
Last Installment Date:	05/01/2018	Curtailment Principal Code:	Installment:	863.63
Gross Service Fee Amount Collected:	143.94		Curtailment:	100.00
Actual Payment Date:	05/04/2018		Adjustments:	+0.00
Loan T&I Balance:	+2448.12		Net Adjust UPB:	+0.00
			Closing UPB:	+344565.12

Security Int. Rate: 2.5000
Loan Int. Rate: 3.0000

$$\text{Installment Interest} * (\text{Loan Int. Rate} - \text{Security Int. Rate}) / \text{Loan Int. Rate} = \text{Gross Service Fee Amount Collected}$$

$$863.63 * (3.00 - 2.5) / 3.00 = 143.94$$

Reporting New Data Elements in RFS – Prepaid Loan

Issuer	Loan		RFS Reporting Month	Security Int Rate
XXXX	123456790		May-18	3.00%

Pmt #	Last Installment Date	Due Date	FIC (P&I)	Principal	Loan Int Rate	Add Prin	UPB	Gross Service Fee
			\$ 1,435.44		3.500%		\$ 277,232.40	
1	5/1/2018	6/1/2018	\$ 1,435.44	\$ 626.85	\$ 808.59	\$ -	\$ 276,605.55	\$ 115.51
2	6/1/2018	7/1/2018	\$ 1,435.44	\$ 628.67	\$ 806.77	\$ -	\$ 275,976.88	\$ 115.25

FIC:

Security Int. Rate: 3.0000

Loan Int. Rate:

Borrower Activity During Reporting Period

In Foreclosure: <input type="text" value="N"/>	Scheduled UPB: <input type="text" value="275976.88"/>	Actual Interest	Actual Principal
Record Date: 05/2018	Scheduled Monthly Principal Amount: <input type="text" value="628.67"/>	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: 05/01/2018	Scheduled Monthly Interest Amount: <input type="text" value="806.77"/>	Prepaid: <input type="text" value="806.77"/>	<input type="text" value="628.67"/>
Last Installment Date: <input type="text" value="06/01/2018"/>		Opening UPB: <input type="text" value="276605.55"/>	
Gross Service Fee Amount Collected: <input type="text" value="115.25"/>	Curtailment Principal Code: <input type="text" value=""/>	Installation: <input type="text" value="806.77"/>	<input type="text" value="628.67"/>
Actual Payment Date: <input type="text" value="05/08/2018"/>		Curtailment: <input type="text" value="0.00"/>	
Loan T&I Balance: <input type="text" value="+1844.30"/>		Adjustments: <input type="text" value="+0.00"/>	
		Net Adjust UPB: <input type="text" value="+0.00"/>	
		Closing UPB: <input type="text" value="+275976.88"/>	

Reporting New Data Elements in RFS – Delinquent Loan

Issuer	Loan	RFS Reporting Month	Security Int Rate
XXXX	123456790	May-18	5.00%

Pmt #	Last Installment Date	Due Date	FIC (P&I)	Principal	Loan Int Rate	Add Prin	UPB	Gross Service Fee
			\$ 212.72		5.375%		\$ 28,549.70	
1	4/1/2018	5/1/2018	\$ 212.72	\$ 84.84	\$ 127.88	\$ -	\$ 28,464.86	\$ 8.92
2	5/1/2018	6/1/2018	\$ 212.72	\$ 85.22	\$ 127.50	\$ -	\$ 28,379.64	\$ 8.90
3	6/1/2018	7/1/2018	\$ 212.72	\$ 85.60	\$ 127.12	\$ -	\$ 28,294.03	\$ 8.87

FIC:

Security Int. Rate:

Loan Int. Rate:

Borrower Activity During Reporting Period

In Foreclosure: <input type="text" value="N"/>	Scheduled UPB: <input type="text" value="28294.03"/>	Actual Interest: <input type="text" value="255.38"/>	Actual Principal: <input type="text" value="170.06"/>
Record Date: <input type="text" value="05/2018"/>	Scheduled Monthly Principal Amount: <input type="text" value="85.60"/>	Prepaid: <input type="text" value="0.00"/>	
Prior Payment Date: <input type="text" value="03/01/2018"/>	Scheduled Monthly Interest Amount: <input type="text" value="127.12"/>	Opening UPB: <input type="text" value=""/>	<input type="text" value="+28549.70"/>
Last Installment Date: <input type="text" value="03/01/2018"/>		Installment: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Gross Service Fee Amount Collected: <input type="text" value=""/>	Curtailment Principal Code: <input type="text" value=""/>	Curtailment: <input type="text" value=""/>	<input type="text" value="0.00"/>
Actual Payment Date: <input type="text" value="mm/dd/yyyy"/>		Adjustments: <input type="text" value="+0.00"/>	
Loan T&I Balance: <input type="text" value="-24.51"/>		Net Adjust UPB: <input type="text" value=""/>	<input type="text" value="+0.00"/>
		Closing UPB: <input type="text" value=""/>	<input type="text" value="+28549.70"/>

RFS Expanded Data Collection – Next Steps

- **Register for Training** on clearing exceptions in RFS for the new data fields in MyGinnieMae.

- [August 22nd training, 2:00 – 3:00pm ET](#)
- [August 28th training, 2:00 – 3:00pm ET](#)

- **Review Quick Reference Cards:**

- [Reporting RFS Loan Activity \(L records\) with Expanded Data](#)
- [Reporting Various Activity \(V records\) – Single Family and Manufactured Housing Issuers](#)
- [Reporting Various Activity \(V records\) – Multifamily Issuers](#)
- [Service Fee Calculation](#)

- **Review [Appendix VI-19](#), specifically:**

- Review the requirements and potential exceptions for the new RFS data fields (pg. 21-26)
- The rules for reporting various records (pg. 36)

- **Prepare for Go Live Reporting on September 1st**, using August reporting period data.
- **Review** published Modernization Bulletin on September 3rd



Thank you!

