

Single Family Issuer Training

Pooling Processes and Systems:
Session II

Presented by
Bank of New York

February 19, 2025

Course Agenda

Session 1:

- 1 | Introduction
- 2 | Path of a Pool
- 3 | Prerequisites for Pooling
- 4 | Ginnie Mae Website Information
- 5 | Resources

Session 2:

- 1 | Introduction
- 2 | Single Family Pool Delivery Module (SFPDM)
- 3 | SFPDM: New Pool Processing
- 4 | SFPDM: Demo
- 5 | Resources

Session 3:

- 1 | GinnieNET: Certification Module
- 2 | Introduction
- 3 | Document Custodian Transfer Requests
- 4 | Resources

Introduction

Presenters

Wade Gayle, Bank of New York



Touhid Ali, Bank of New York



Single Family Pool Delivery Module (SFPDM)

Overview

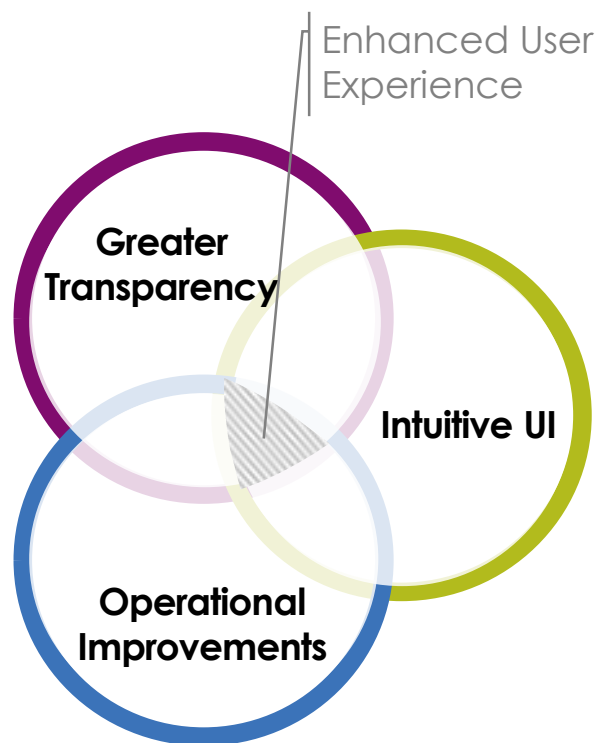
Features and Benefits

SFPDM Updates

Business Workflow

Features and Benefits of SFPDM

The new SFPDM application will provide Issuers an overall enhanced user experience.



TRANSPARENCY INTO POOL SUBMISSION

- Transparent views of the **pool submission progress from submission to issuance**, including an interactive graphic timeline of the pool status
- Enhanced **pool search and sort capabilities**, including search and filter feature on multiple data elements

INTUITIVE USER INTERFACE DESIGN

- **User friendly design** with understandable edit rules and error messages
- My Dashboard provides a **customized at-a-glance overview** of your Issuer pools based on your user role and privileges
- **Quick access link** to view relevant HUD forms (e.g., 11705 & 11706)

OPERATIONAL IMPROVEMENTS TO POOL PROCESSING

- **Multiple pool and loan actions** now available on one screen
- **Add loans to a pool** without having to process entire submission
- **Pool summary header** with Issuer / Custodian contacts, last updated by, and other useful data
- New reporting capabilities that **save time for monthly pool reporting**

SFPDM Updates

First Payment Date on Construction-to Permanent Loans

For permanent construction financing loans, the first payment date after modification may be earlier than the first payment pre-modification. The removed business rule error that prevented first payment date at modification from being earlier than the pre-modification first payment date:

- **SFP-02R00711E: Invalid Scheduled First Payment Date({firstPayDate}), Schedule First Payment Date (pre-modification) cannot be greater than the First Payment Date after modification.**

There is an implemented business rule warning so that Issuers are aware that this does not apply to loans other than single closed Construction-to-Permanent loans:

- **SFP-02R00711W: Scheduled First Payment Date ({firstPayDate}) for a modified mortgage cannot be earlier than the Pre-modification Scheduled First Payment date ({closingFirstPayDate}) except for single closed construction to permanent loans. FHA ADP Code Validation for Buydown Loans**

SFPDM Updates

ARMs Prevented from Digital Pools/Loan Packages

The implemented business rule error for when eNote Indicator is provided as True for these loans:

- **SFP-02R06204E: Invalid eNote Indicator, it must not be True for Pool Class ({poolClass}), Pool Structure ({poolStructure}), and Suffix Identifier ({poolSuffix}).**

Please refer to the Digital Collateral Program Guide (eGuide) for requirements

SFPDM Updates

FHA ADP Code Validation for Buydown Loans

There are implemented business rule errors to validate the FHA ADP code for buydown loans in the Case Number for FHA Single Family loans, so that Buydown Loans are properly identified and disclosed.

When FHA ADP code is **NOT** 796, 797, or 798 for Buydown Loans:

- **SFP-02R00122E: Invalid ADP code found in a Buydown Loan**

When FHA ADP code **is** 796, 797, or 798 for Non-Buydown Loans:

- **SFP-02R00121E: Invalid ADP code found when Buydown Funding Indicator is False**

SFPDM Updates

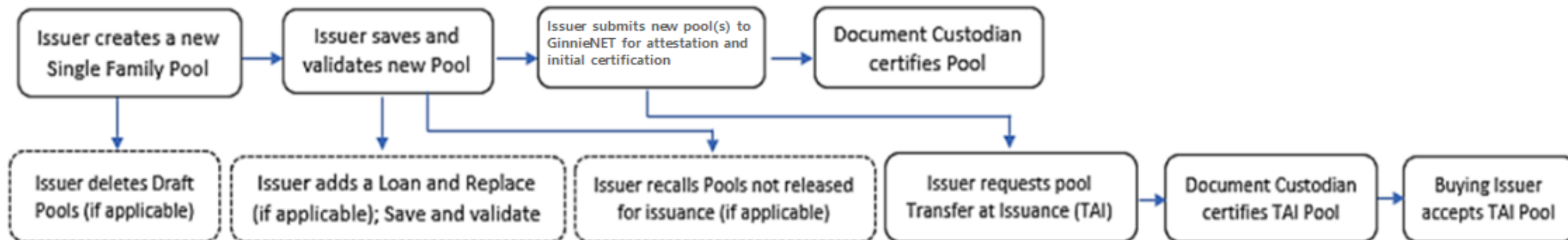
High Balance RG Loans Allowed in MJM Pools

Effective with 12/1/2024 issue dates, High Balance Re-Performing Loans (Jumbo RG) can be pooled in MJM pools. The Removed Business Rule error that prevented these loans from being pooled in MJM pools during Initial Certification*:

- **SFP-02R06002E: Invalid Re-Performing Loan Indicator for Pool Class (GNMAII), Pool Structure (MI), and Suffix Identifier (JM).**

**Note: the error will not generate when such loans are pooled at issuance (added as part of New Pool creation or added to an existing pool using Import/Manual creation). The error will still generate when replacing existing loans with such loans for an issued pool during Final Certification.*

SFPDM Business Workflow



Working in SFPDM: New Pool Processing Module

Overview

Accessing SFPDM

Pool Import / XML File

Knowledge Check

Resources

Working in SFPDM

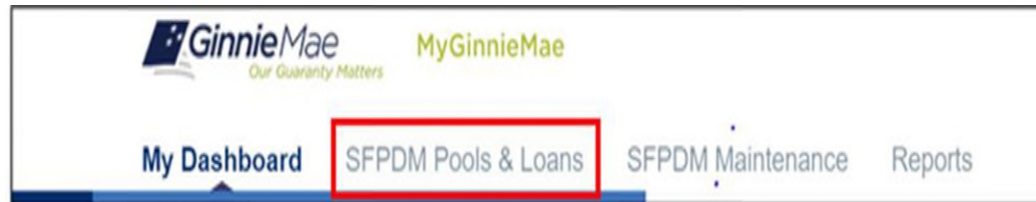
1.3 Accessing SFPDM

Upon logon, the user is presented with My Dashboard, which displays options for

navigating to the SFPDM application.

To access the SFPDM Application, select the **SFPDM Pools & Loans** tab at the top of the screen.

Figure 1-3: SFPDM Pools & Loans Tab



2.1 Pools & Loans

The Pools and Loans page displays a list of pools associated with the selected Issuer ID. Figure 1.3-1 Pools and Loans Screen

The image shows the 'SFPDM Pools & Loans' screen. At the top, there are four tabs: 'My Dashboard', 'SFPDM Pools & Loans' (highlighted with a red box), 'SFPDM Maintenance', and 'Reports'. Below the tabs is a dashboard with several circular icons representing different stages of pool processing: 'All Pools' (72), 'Draft' (18), 'Submitted for Final Certification' (9), 'Final Certified' (2), 'Issued / Transferred' (13), 'Final Certification Draft' (19), 'Submitted for Final Certification' (8), 'Final Certified' (3), and 'TAI Pools' (5). There is also an 'ADD A POOL' button. Below the dashboard is a filter section with buttons for 'READY FOR SUBMISSION', 'FAVORITES', 'REJECTED', 'ERROR', and 'PENDING'. There is a search bar and a 'Filter by' dropdown menu. Below the filter section is a table with the following columns: POOL ID, ISSUE DATE, POOL CLASS, POOL STRUCTURE, POOL SUFFIX, #LOANS, STATUS, RUL RULES, CUSTOMER, and ACTIONS. The table contains three rows of data.

| POOL ID | ISSUE DATE | POOL CLASS | POOL STRUCTURE | POOL SUFFIX | #LOANS | STATUS | RUL RULES | CUSTOMER | ACTIONS |
|---------|------------|------------|-----------------|---------------------|--------|---------------------------|-----------|--|---------|
| UB2419 | 2020-10-01 | GNMAI | Single Issuer | Single Family (SF) | 1 | Final Certification Draft | ✓ | 00143 Wells Fargo Bank, N.A. | ... |
| UB1819 | 2021-03-01 | GNMAI | Multiple Issuer | Single Family (SF) | 1 | TAI Not Accepted | ✓ | 00143 Wells Fargo Bank, N.A. | ... |
| UA5901 | 2020-01-01 | GNMAI | Multiple Issuer | 3 Year CMT ARM (AT) | 1 | Final Certified | ✓ | 00402 DEUTSCHE BANK NATIONAL TRUST COMPANY | ... |

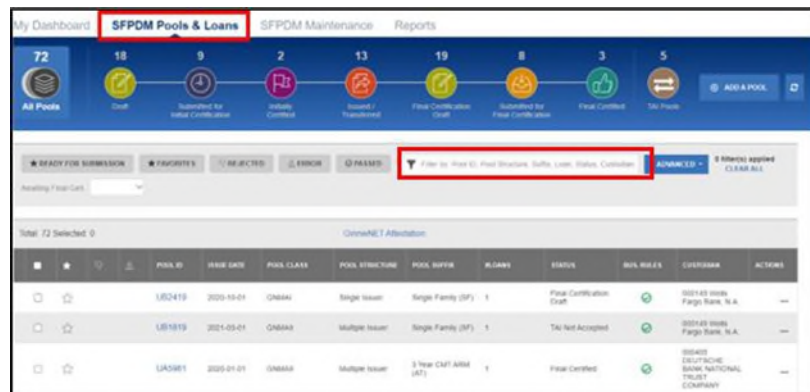
NOTE: If the Issuer has no pool data in SFPDM proceed to [Section 2.3.2 Importing XML File to Add a Pool](#), or [Section 2.3.4 Manually Adding a Pool](#)

Working in SFPDM

2.2 Searching for a Pool

- 1 Select the **SFPDM Pools & Loans** tab
- 2 Enter the first characters of the Pool ID in the **Filter by Text Box**. The list of pools will display in the search results section.

Figure 2.1-1 SFPDM Pools & Loans Screen Filter Text Box



NOTE: You can also select the ADVANCED button to access the Advanced Filters Window. If there are many records in the search results screen, use of filters is highly recommended to find the items needed. Users can clear all filters at once by selecting Clear Filter on the right. Individual filters may be cleared by selecting on the 'X' on the respective filter.

- 3 Select from the following options:
 - Pool ID
 - Issue Date
 - Pool Class Pool Suffix
 - Status
 - Business Rules
 - Custodian ID
 - Loan Identifier
 - Mortgage Type

When you select the filtering options above, the section will expand to display even more options. You can enter a number or text, select from a drop-down list, or select from a list of checkboxes.

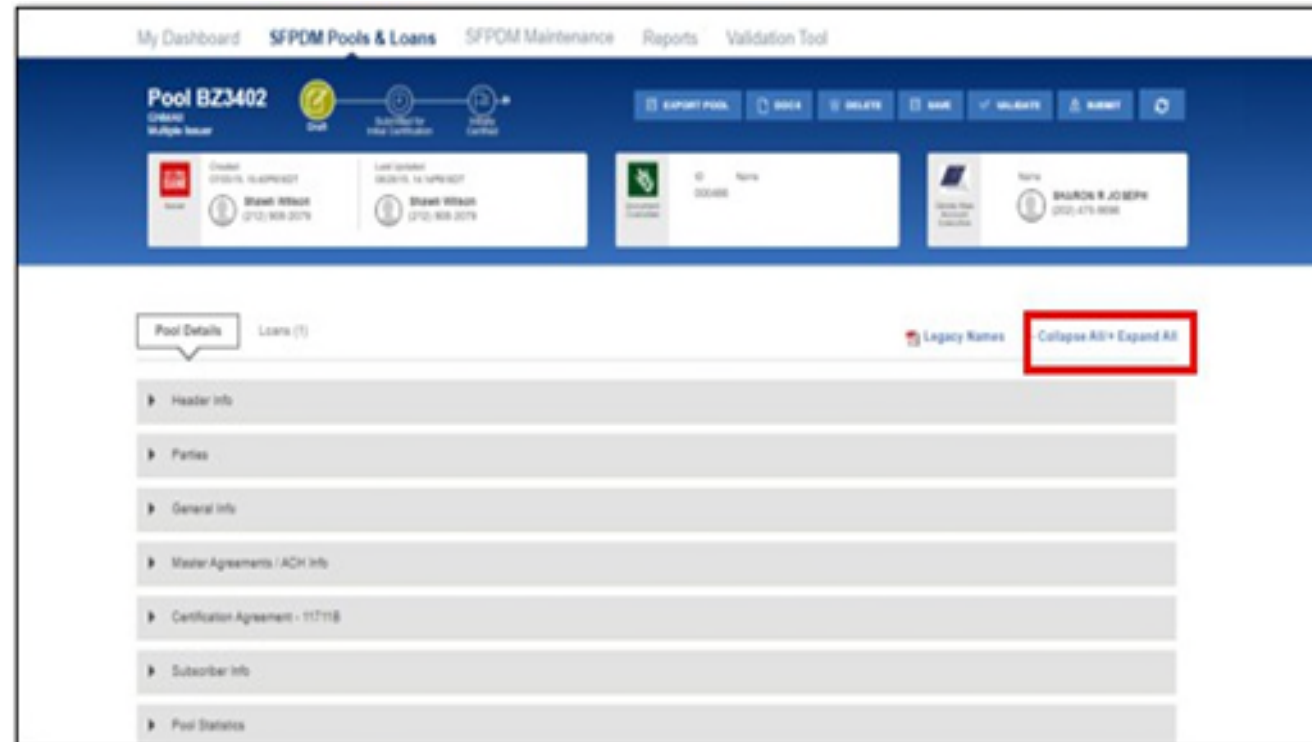
- 4 Select the Apply Filters button.

Working in SFPDM

2.4 Pool Details Screen Overview

The Pool Details Screen is made of several sections that you can expand or collapse. Select the **Collapse All** button to see the sections. Select the **Expand All** button to see all the fields on the Pool Details Window.

Figure 2.3-1: Ginnie Mae Single Family Pool Details Screen (collapsed view)

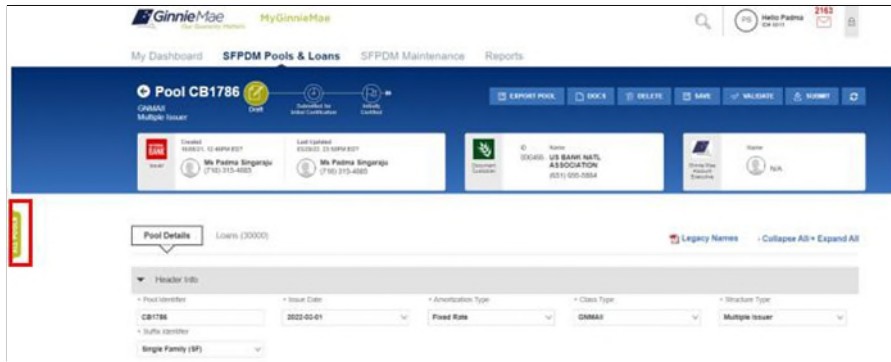


Working in SFPDM

2.4.1 All Pools Slider Overview

- 1 Select the **All Pools** tab on the far left on the Pool Details screen

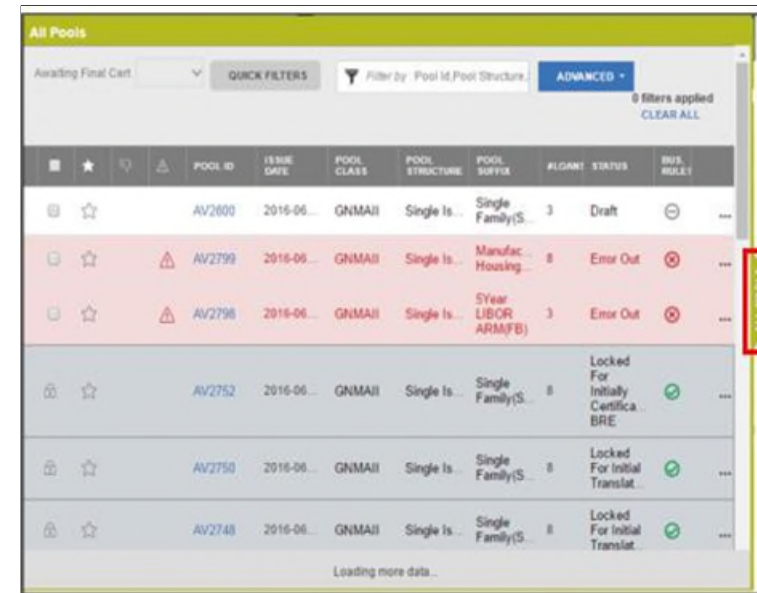
Figure 2.4-2: All Pools Tab



The **All Pools Slider** Window moves from the left partially over the Pool Details window. The list of pools will be based on the filter that has been applied. If you did not apply any filters, the Slider window will display pools sorted in descending order by Pool ID number. (See the Figure below). You can use the scroll bar to view the pop-up notifications.

- 2 Select the **ALL POOLS** tab again to slide the window back to its original position.

Figure 2.4-3: All Pools Slider expanded



SFPDM Export File

As part of the transition to SFPDM, Ginnie Mae is replacing the legacy flat file export containing pool information for the new MISMO-compliant XML export



SFPDM Adoption Impact to Pool Data Export

At the conclusion of 18-month Adoption Window, pool information will only be available for export in SFPDM as **MISMO-compliant XML**

Ginnie Mae encourages Issuers to begin planning to modify their existing processes to use the new XML file in place of the legacy flat file (sometimes referred to as “11705 and 11706 data”)



Accommodation during 18-Month Adoption Window:

At this time, Ginnie Mae will continue to allow Issuers to export their pool data as flat files from GinnieNET. Please note that this capability will not remain after the 18-Month Adoption Window



Issuers / Servicers should take the following steps to complete any necessary modifications:

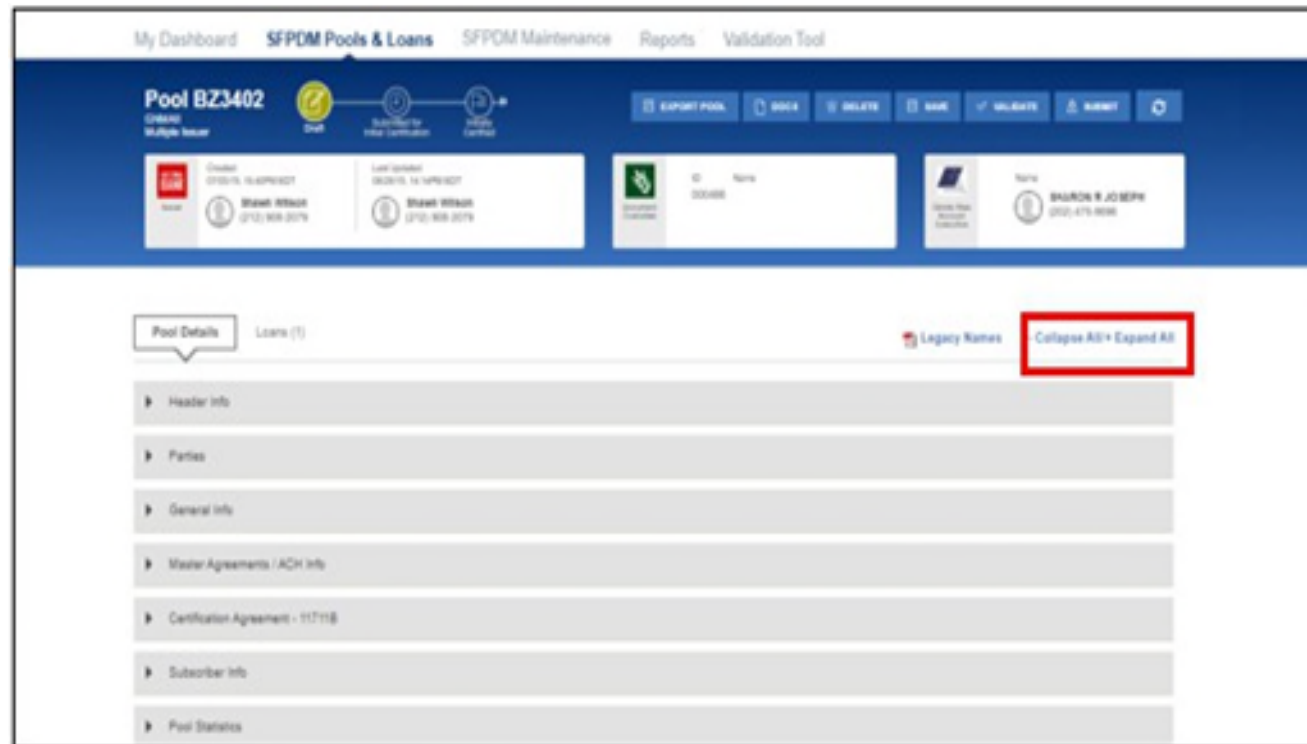
- 1. Identify Impact to Current Business Processes:** Issuers should identify whether any of their business processes, such as monthly investor reporting, rely on the current flat file export.
- 2. Review Resources:** Issuers should review the PDD Implementation Guide and additional SFPDM Adoption resources on GinnieMae.gov within the [Modernization Initiatives page](#) and under the “SFPDM-MISMO” dropdown.
- 3. Engage your IT Team:** Issuers are encouraged to engage their IT teams to begin planning out the necessary modifications to use the new XML Export.

SFPDM Export File

2.4 Pool Details Screen Overview

The Pool Details Screen is made of several sections that you can expand or collapse. Select the **Collapse All** button to see the sections. Select the **Expand All** button to see all the fields on the Pool Details Window.

Figure 2.3-1: Ginnie Mae Single Family Pool Details Screen (collapsed view)



SFPDM Export File

Importing XML File to Add a Pool

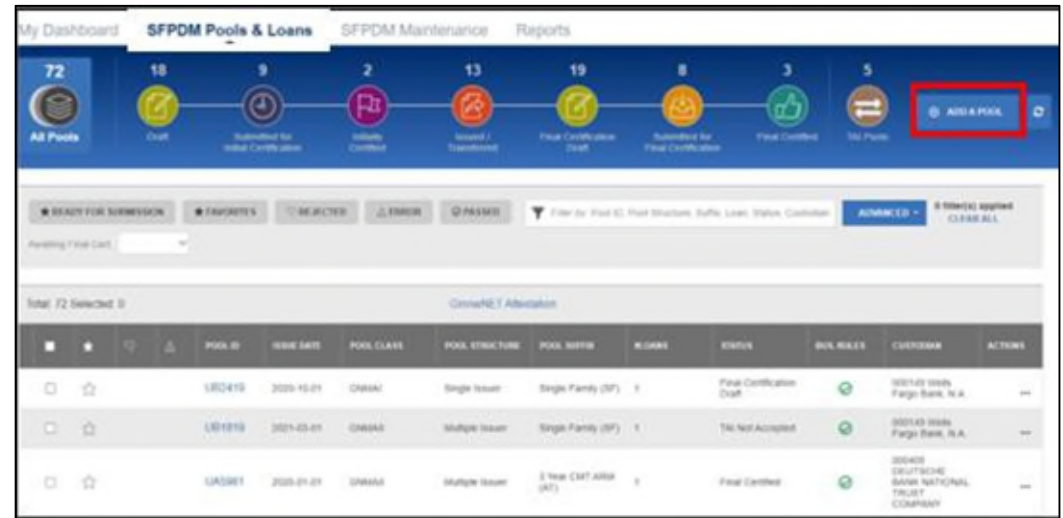
1 Select the **SFPDM Pools & Loans** tab.

Figure 2.3-4: SFPDM Pools & Loans Add a Pool Screen



2 Select the **ADD A POOL** button.

Figure 2.3-5: Add Pool button



SFPDM Export File

Figure 2.3-6: Add Pool Window

3

Select the **BROWSE ...** button. You will need to navigate to the location where you had saved the .ZIP files.

4

Select the **UPLOAD** button. If the pool was successfully uploaded into MyGinnieMae, the Pool Upload Successful pop-up window message displays. The Submission ID displayed in the pop-up window may be requested by the production support team if any technical issue occurs. If the File is incomplete/corrupted and cannot be validated, then the import error report will indicate the error “Premature end of file”.

Figure 2.3-7: Pool Upload Successful Window

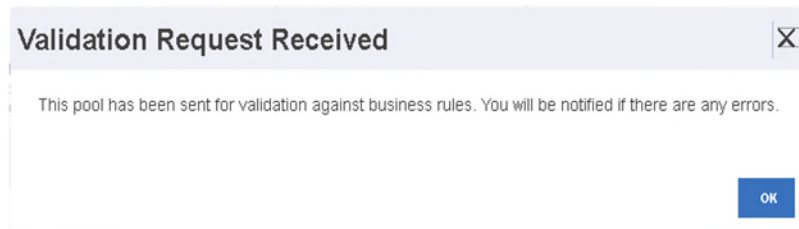
5

Select the **VALIDATE** button or check mark “Validate against Ginnie Mae Business rules during “import” to validate data entered for the pool. After you validate, the Success message displays.

Figure 2.3-8: Pool Details - Validate Button

SFPDM Export File

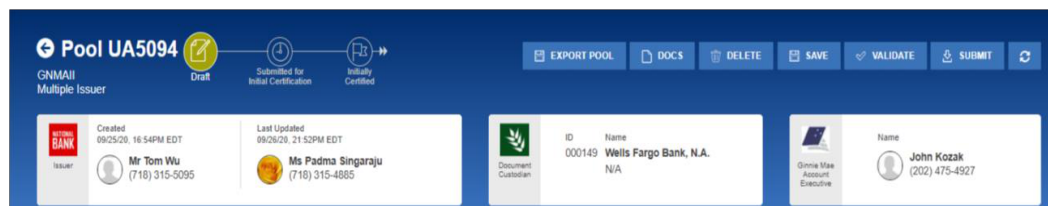
Figure 2.3-9: Validation Successful Message



6 Select the **OK** button or close (X) button to close the message and continue.

7 On the Pool Details Screen, Select the **SUBMIT** button.

Figure 2.3-10: Pool Details Screen - Submit Button

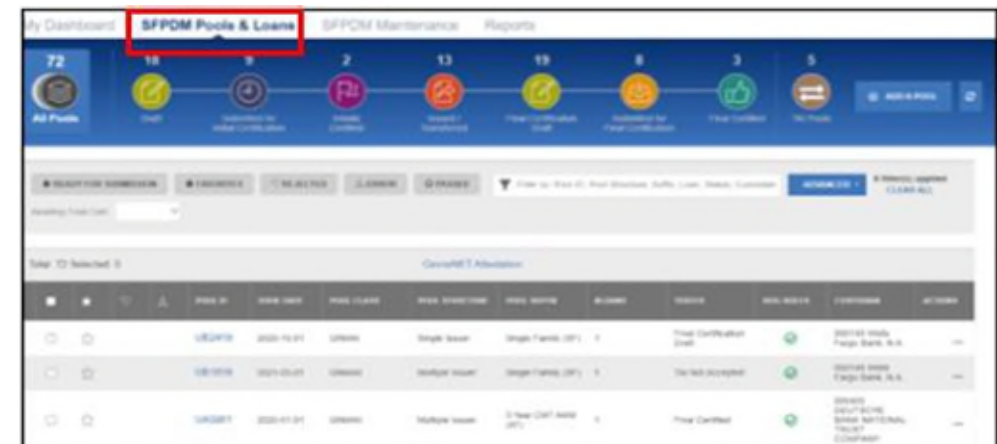


Viewing Pool History

This feature allows you to review historical information for the pool record. Use this information to review when the pool was submitted and by which user.

1 Select the **SFPDM Pools & Loans** tab.

Figure 2.3-11: SFPDM Pools and Loans Screen



Knowledge Check #1



Polling Questions

Break

SFPDM System Demonstration

New Pool Processing Module – Business Rules

- Business Rules must be passed before a pool can be posted to the Network.
- This function checks the pool and mortgage data against Ginnie Mae MBS Guide requirements.
- If there are errors, individual records must be corrected and the Business Rules must be applied again.
- A pool is not available for transmission to the Network until it passes all Business Rules

New Pool Processing Module – SFPDM Tips

Issuers should keep the following information in mind while preparing for the transition to SFPDM:

PREPARATION STEP - ADD SUBSCRIBER RECORD

- Prior to adding Subscriber Accounts on Pool Details screen, add a Subscriber record in SFPDM Maintenance tab. Refer to User Manual section “Add an FRB Subscriber Record”

POOLS ISSUED FOR IMMEDIATE TRANSFER (PIIT) / TRANSFER AT ISSUANCE (TAI)

- PIIT/TAI execution will be available in both GinnieNET and SFPDM during the 18-month Adoption Period
- Transfers of PIIT/TAI pools can only be accepted using the same pooling application that they were initiated in
- Issuers do not have to begin pooling in SFPDM to accept a transfer in SFPDM

SEGREGATION OF DUTIES

- Authorized Signers can view the Pools created by the Data Entry users prior to submitting to the Document Custodian to be certified.
- The Pools created by the Data Entry users are now editable by the Authorized Signers at any stage including Draft. Similarly, the Pools created by the Authorized Signers are also now editable by the Data Entry users.

New Pool Processing Module – SFPDM Tips

Issuers should keep the following information in mind while preparing for the transition to SFPDM:

ADMINISTRATIVE ITEMS

- Pool Attestation will occur through GinnieNET. Both 11705 and 11706 HUD Forms require review and Attestation to submit pools for initial certification. The Attestation Workflow is described in the User Manual section "Submit for Attestation and Initial Certification"
- The 11705 / 11706 HUD Forms are available in both SFPDM and GinnieNET. Forms generated in either system will be considered the documents of record during the 18-month Adoption Period
- Your Document Custodians are not impacted by the transition to SFPDM, and they will continue to certify the pools through GinnieNET
- Daily Pool sweeps remain at 2 PM EST and 9 PM EST each business day
- When creating a Pool manually, enter an initial minimal value of \$1000.00 in the Original Subscription Amount field. Once all the loans are added to the pool, return to Pool Details to update the value accordingly. Original Subscription Amount is required field on Pool Details but the amount is not finalized until all the loans are entered.

New Pool Processing Module – QRC

Legacy to SFPDM Mapping QRC

https://my.ginniemae.gov/gmep/docs/pdm/SFPDM_Legacy_Data_Mapping_QRG_Pool_Details_11705.pdf

GinnieMae Our Guaranty Matters

Legacy to SFPDM Application Data Mapping (Pools)
SFPDM QUICK REFERENCE CARD

The following tables offer a quick reference for mapping legacy data points to MISMO-compliant data points for the Pool Details screen. These mappings are based on Appendix F: Legacy to MISMO Translation. Text highlighted in yellow indicates screen data fields that are not mapped to legacy data points.

POOL DETAILS 11705 MAPPING

| Header Info | | | |
|-------------------|-------------|--|--------------------------|
| Screen | | | Legacy |
| Pool Identifier | Pool Number | | Pool Number |
| Issue Date | Issue Date | | Issue Date |
| Amortization Type | | | N/A (Net New Data Point) |
| Class Type | Issue Type | | Issue Type |
| Structure Type | | | |
| Index Type | Index Type | | Index Type |
| Suffix Identifier | Pool Type | | Pool Type |

| Parties | | | |
|-------------------------|------------------------------------|--------------------------|-------------|
| Screen | | | Legacy |
| Issuer | Party Role Identifier | Issue ID | Issuer Name |
| | Company Name | | Issuer Name |
| Document Custodian | Party Role Identifier | Custodian ID | |
| | Company Name | Custodian Name | |
| Servicer | Party Role Identifier | Subservicer # | |
| | Company Name | Issuer Name | |
| Transferee (New Issuer) | Transfer at Pooling ID | N/A (Net New Data Point) | |
| | Party Role Identifier/Company Name | Transfer-issuer ID | |

| General | | | |
|-----------------------------------|----------------------------------|-----------------------------|--------------------------|
| Screen | | | Legacy |
| Status Info | Validation Status | Edi Status | |
| | Security Issue Date Rate Percent | Security Rate | |
| Submission/ Certification Info | Current Principal Balance Amount | OAA | |
| | Pooling Method Type | Amortization Method | |
| Current Loan Count | Current Loan Count | Loans # | |
| | Guaranty Fee Percent | Guaranty Percent | |
| Maturity Date | Maturity Date | Maturity Date | |
| | Certificate Initial Payment Date | Initial Pay Date | |
| Trade Book Entry Date | Trade Book Entry Date | Settlement Date | |
| | Period Count | Term | |
| Pool Maturity | Period Type | Years | |
| | Type | Always EIN | |
| Pool EIN | Pool EIN Value | Pool Tax ID | |
| | Indicator | Bond Finance (Program Type) | |
| Government Bond Financing Program | Type | | |
| | Name | | |
| Consolidated Pool | Pool Identifier | Pool Number | |
| | RPB | Terminated Pool RPB | |
| Collateral Type | | | N/A (Net New Data Point) |

New Pool Processing Module – FAQ



1. My Pool was Issued and I need to pull it back. Who do I contact?

Please contact your Ginnie Mae Account Executive for guidance.



2. I need to adjust my delivery Instructions and my pool was submitted/Certified.

Please call Ginnie Mae Customer Support at 1-833-GNMA HELP / 1-833-466-2435. or email us at GinnieMae1@BNYmellon.com



3. What are the cut off times for New Pool Submissions?

Refer to the [Pool Dates Calendar](#) on the Ginnie Mae website for reporting deadlines and events specific to Issuers.

Resources

Supporting Resources – Manuals, QRCs, FAQs

MyGinnieMae Organization Administrator Guide

https://www.ginniemae.gov/issuers/issuer_training/Documents/mgm_orgadmin_userguide_102018.pdf

MyGinnieMae End User Guide

https://www.ginniemae.gov/issuers/issuer_training/Documents/%E2%80%8Cmyginniemae_end_user_guide.pdf

Master Agreements Management System (MAMS) Guide

https://www.ginniemae.gov/issuers/issuer_training/Documents/Master_Agreements_Management_System.pdf

Commitment Management Application Issuer Guide

https://ginniemae.gov/issuers/issuer_training/Documents/Commitment_Management_Application.pdf

Request Pool Numbers Application Issuer Guide

https://ginniemae.gov/issuers/issuer_training/Documents/Request_Pool_Numbers_Application.pdf

Government National Mortgage Association Systems Access Forms

https://ginniemae.gov/issuers/program_guidelines/MBSGuideAppendicesLib/Appendix_III-29.pdf

Supporting Resources – Manuals, QRCs, FAQs

MyGinnieMae Quick Reference Card

https://www.ginniemae.gov/issuers/issuer_training/Documents/myginniemae_login_qrc.pdf

Master Agreements Quick Reference Card.

https://www.ginniemae.gov/issuers/issuer_training/Documents/Master_Agreements_QRC.pdf

Commitment Management Quick Reference Card.

https://www.ginniemae.gov/issuers/issuer_training/Documents/Commitment_Management_QRC.pdf

Request Pool Numbers Quick Reference Card

https://www.ginniemae.gov/issuers/issuer_training/Documents/Request_Pool_Numbers_QRC.pdf

RSA SecurID Quick Reference Card

https://ginniemae.gov/issuers/issuer_training/Documents/RSA_QRC.pdf

APM 23-03: Revised Requirements for Re-Performing Loans

https://www.ginniemae.gov/issuers/program_guidelines/Pages/mbsguideapmslibdisppage.aspx?ParamID=142

Survey



Our Mission: Ginnie Mae's guaranty links the United States housing market to the global capital markets, ensuring sustainability, affordability, and liquidity for government housing programs and creating a more equitable housing finance system for all.



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Thank you!

