

Single Family Issuer Training

Pooling Processes and Systems:
Session III

Presented by
Bank of New York

February 20, 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

Agenda

1. Introduction
2. Document Custodian Transfer Requests
3. Resources
4. Questions

Introduction

Presenters

Wade Gayle, Bank of New York Mellon



Touhid Ali, Bank of New York Mellon



GinnieNET Certification Module

Overview

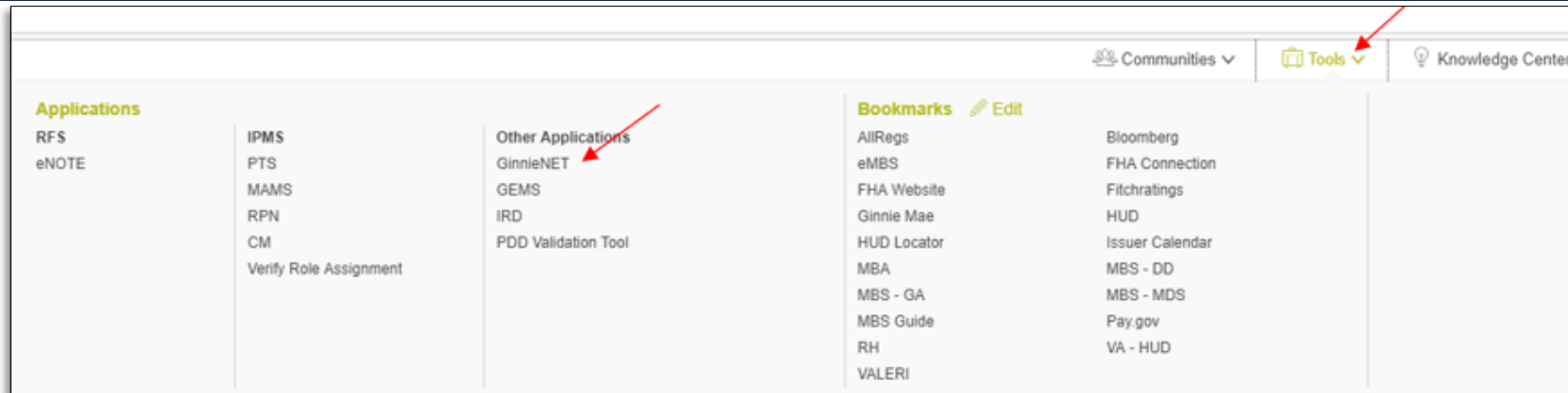
Initial Certification (Document Custodian Process)

Request for Release of Documents (11708)

Final Certification / Recertification

Knowledge Check

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.

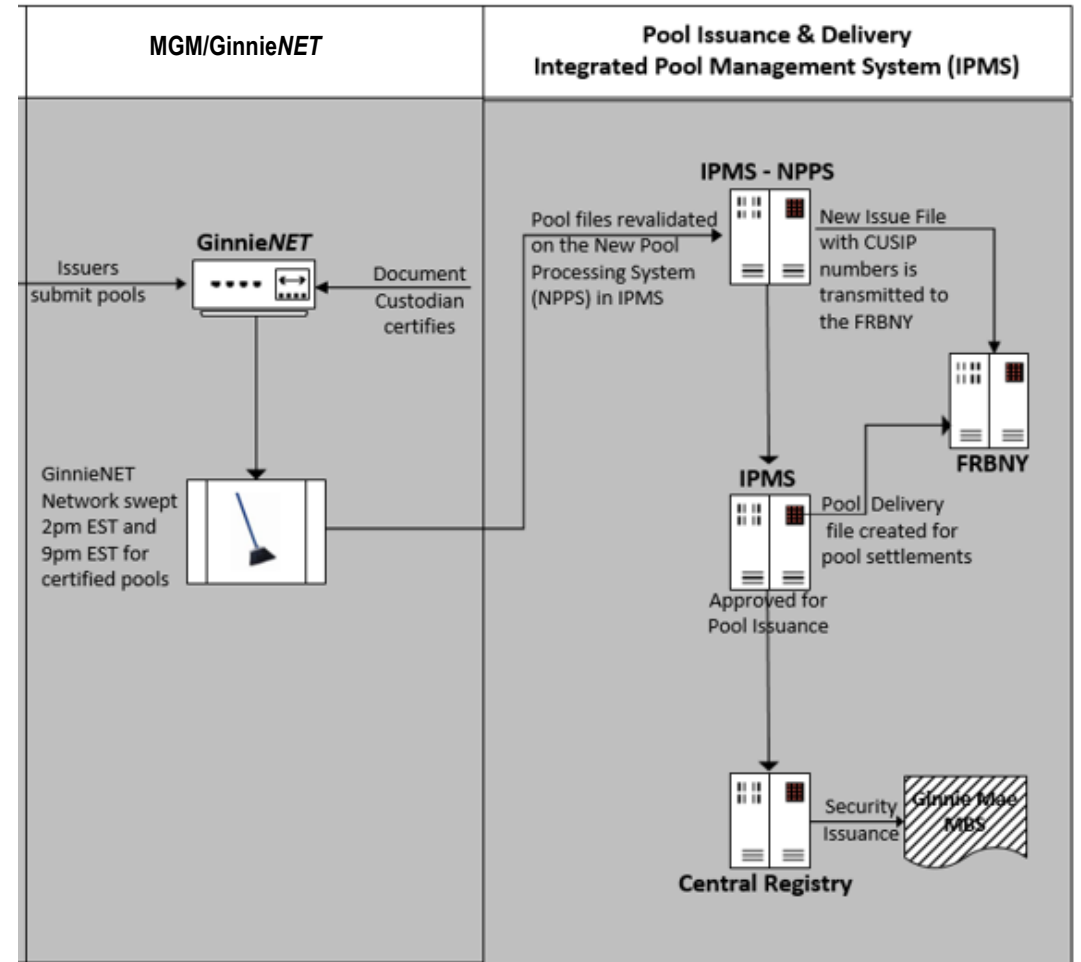
| Form | Form Name | Estimated Completion Time | Purpose |
|---------|--|---------------------------|--|
| 11705 | Schedule of Subscribers | 10 minutes | To establish a contract between the issuer and Ginnie Mae and to provide a listing of subscribers and other information needed to prepare a MBS. |
| 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 Initial Certification

- When the pool has been submitted to the GinnieNET network, the Document Custodian must certify the pool.
- GinnieNET sends an e-Notification to the Custodian advising that there is a pool awaiting certification.
- The Custodian completes the certification in GinnieNET. This initiates the pool processing timeline.



Document Custodian Initial Certification CERTIFY/REJECT

GinnieNET On The Web
Custodian Communications

Host Communications Selections

[Select Pools to Certify](#)

Pools to be Certified

Pools

OW1031MSF Single-family

[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

Rejection Reason

OW1031MSF Single-family P&I payment differs from schedule Edit

Submit

| | | |
|---|--|-----------|
|  Change My Password | GinnieNET On The Web Host Communications Results | |
| | GinnieNET Host Communications Result Report (Job Number 1117099) | |
| | | 7.1 |
| | | 7/19/2019 |
| | 1. CERTIFY SUCCESSFUL 1500000038OW1031MSF0719191054241-OW1031.MSF FCN : 1500000038OW1031MSF0719191054542 | |
| | 2. REJECT SUCCESSFUL 1500000038OW1032MSF0719191054246 AT 07/19/2019 10:54:54 AM FRN : **B | |



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Section 8.8 Certifications Communications, Page 112

Section 8.8.1 Link Options, Table 38: Certifications Communications Menu Options, Page 112

Document Custodian Initial Certification CERTIFY/REJECT

GinnieNET On The Web
Main Menu

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

GinnieNET On The Web
HUD 11708

[Back to Search Page](#)

<< < > >>

| | | |
|--|-------------------------|-------------------------------------|
| 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 | | Commitment/Pool Number: OW1031 |
| Name: BNY Mellon | | FHA/VA/RHS Number: |
| Address: 240 Greenwich Street | | Issuer Loan Number: 587496136426972 |
| City: New York | State: NY | Settlement Expected Return Date: |
| Zip Code: 10286 | | Document Release Date: |
| Reason For Requesting Documents | | Document Return Date: |
| Reason Number: 1 Mortgage Paid in Full | | |
| Text: | | |



[GinnieNET On The Web Issuer Single Family Training Guide](#)

Section 6.7 HUD 11708 Request for Release of Documents Screen, Page 85

Final Certification & Recertification

Final Certification

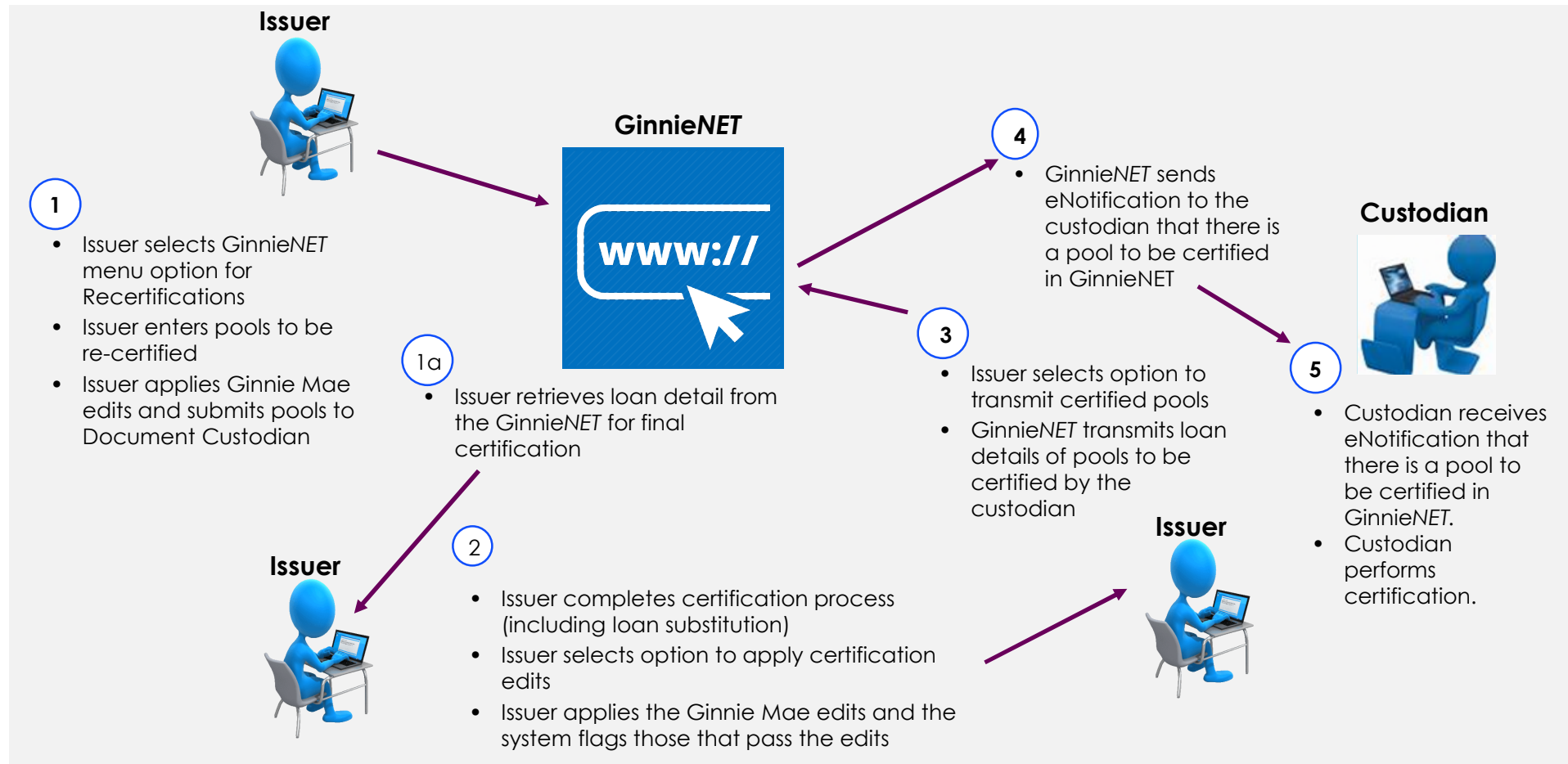
Once a new pool is issued, the issuer is required to perform a Final Certification which must be completed no later than 12 months after the issue date of the related securities.

Recertification

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

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

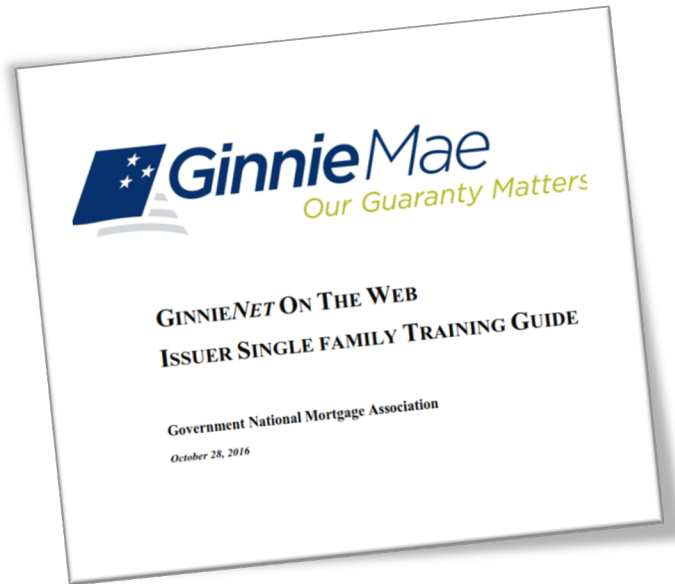
Final Certification and Recertification Process Flow



Pool Retrieval For Final Certification



[GinnieNET On The Web Issuer Single Family Training Guide](#)
Section 6.1 Final Certification, Page 68



GinnieNET On The Web
Certifications Communications

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:

Pools to be Retrieved for Final Certification

| Pool ID | |
|-----------|------------------------|
| OW1031XSF | Remove |
| OW1032MSF | Remove |
| OW1033CSF | Remove |

Final Certification / Recertification

The screenshot shows the GinnieNET On The Web interface. At the top, it says "Welcome Jo Mar (1500)". The main heading is "GinnieNET On The Web" with sub-headings "Certifications Communications" and "Certifications Communications Selections".

On the left side of the interface, there are two dashed blue circles. The top one is labeled "Final Certification" and has a red arrow pointing to the "Final Certifications" section. The bottom one is labeled "Re-Certification" and has a red arrow pointing to the "Issuer Recertification" section.

The "Final Certifications" section includes:

- Links: [Select Final Certification Pools to Submit](#), [Final Certification pools to be Submitted](#)
- Form: Pool ID (660739XSF) with a [Remove](#) button.
- Links: [Select Final Certification Pools to Delete](#), [Final Certification pools to be Deleted](#), [No Final Certification Pools to be Deleted](#)
- Section: Retrieve Pools for Final Certification
- Radio buttons: Create List Manually, By Initial Certification Date
- Form: Add Pools to Retrieve for Final Certification (Pool Number, Issue Type: X, Pool Type: SF, Add button)
- Section: Pools to be Retrieved for Final Certification
- Form: [No Pools to be Retrieved for Final Certification](#)

The "Issuer Recertification" section includes:

- Radio buttons: Select from the List, Create List Manually
- Link: [Select Issuer Recertification to Submit](#)
- Section: Issuer Recertification pools to be Submitted
- Form: Previous Issuer - Pool ID (4002 - 673920XSF) with a [Remove](#) button.
- Radio buttons: Select from the List, Create List Manually
- Link: [Select Issuer Recertification to Delete](#)
- Section: Issuer Recertification pools to be Deleted
- Form: [No Pools to Delete for Issuer Recertification](#)

Other sections on the right include "Document Custodian Transfer/Merger" and "HUD 11708" with various selection options and "No" buttons.

A "Submit" button is located at the bottom center of the main content area.

GinnieNET On The Web Issuer Single Family Training Guide
Section 8.8.4 Recertification, Page 113

Knowledge Check #2



Polling Questions

Document Custodian Transfer Requests

Overview

Types of Document Custodian Transfer Requests (GinnieNET)

Overview of Document Custodian Transfer Requests Process

System Demonstration

Quick Tips

Overview

- **All Document Custodian Transfer Requests are submitted via GinnieNET.**
- **Four types of Document Custodian Transfer Requests:**
 - Complete Document Custodian Transfer
 - Partial Document Custodian Transfer
 - Complete Document Custodian Merger
 - Partial Document Custodian Merger
- **Complete and Partial Transfer Requests**
 - Recertification of transferred pools are due **12 months** of the effective date of transfer.
- **Complete and Partial Merger Requests** do not require a new recertification of the affected transferred pools, the status of the pool pre-merger will remain the same.
- **Important:** Once Issuer submits the Transfer Request the New Document Custodian must certify the pending Transfer request prior to the specified Effective Transfer Date.

GinnieNET On The Web
Certifications Communications

Select Transfer/Merger requests to Certify

Ok Cancel

FTN FTN

| | | |
|--------------------------|-----------------------------|----|
| <input type="checkbox"/> | 204500046620110519111413377 | ▶ |
| <input type="checkbox"/> | 213500046620110831111235142 | ▶▶ |
| <input type="checkbox"/> | 395700046620090928091647187 | ◀ |

Ok Cancel

GinnieNET Document Transfer Menu/Host Communications

GinnieNET On The Web

Certifications Communications

Certifications Communications Selections

| | |
|---|---|
| Single-family Final Certifications Select Single-Family Final Certification Pools to Certify No Single-family Final Certification Pools to be Certified | Recertification <input checked="" type="radio"/> Select from the List <input type="radio"/> Create List Manually Select Recertification Pools to Certify No Recertification Pools to Certify |
| Select Single-family Final Certification Pools to Reject No Single-family Final Certification pools to Reject | <input checked="" type="radio"/> Select from the List <input type="radio"/> Create List Manually Select Recertification Pools to Reject No Recertification pools to Reject |
| Document Custodian Transfer Select Transfer/Merger Requests to Certify FTN 204500046620110519111413377 Remove | HUD 11708 Reports Select HUD 11708 Reports to Acknowledge No HUD 11708 Reports to Acknowledge |
| Select Transfer/Merger Requests to Reject No Transfer/Merger requests to Reject | Select HUD 11708 Reports to Return No HUD 11708 to Return |
| HMBS Final Certifications | |
| Select HMBS Final Certification Pools to Certify No HMBS Final Certification Pools to be Certified | Select HMBS Final Certification Pools to Reject No HMBS Final Certification pools to Reject |

GinnieNET on the Web System Demonstration

Quick Tips

- ✓ For Complete Document Custodian Transfer or Merger, the Issuer is required to submit a completed pool list.
- ✓ For Partial Document Custodian Transfer or Merger, the Issuer is required to submit a completed list of the pools being transferred; as well as the pool listing(s) for Existing Document Custodian(s).
- ✓ The Issuer should enter an Effective Date of Transfer as a business day of the month at least three (3) days past the current date and not more that six months past the current date.
- ✓ If a pool is transferred with a Final Certification pending when the new Issuer completes, the pending Final Certification that certification will close out both open Final Certification and pending Recertification from the recent transfer.
- ✓ An e-Notification of approval or rejection is sent to Issuer and new Document Custodian.



Pool listing may be imported or key entered directly into GinnieNET



[GinnieNET On The Web Issuer Single Family Training Guide](#)

Section 6.8 Documents Custodian Transfer, Page 89

Resources

Supporting Resources – Manuals, QRCs, FAQs

Pool Transfer System Quick Reference Card

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

GinnieNET Single Family File Layout

https://www.ginniemae.gov/issuers/GinnieNETFileLayoutsLib/GinnieNET_Single-Family_File_Layout.pdf

GinnieNET On The Web Issuer Single Family Training Guide

https://www.ginniemae.gov/issuers/GinnieNETTrainingGuides/ginnienet_sf_training_guide_10_28_2016.pdf

Pool Transfer System for Issuers

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

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.





Thank you!

