



# Single Family Issuer Training

Reporting and Feedback System (RFS)  
Training Session III

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Presented by  
**Virtual Development**

September 25, 2024

# Presenters

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- Steve Audi
- Melanie Burton
- Christy Christensen
- Gail Smith

## Session 2 Recap

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**What were your key takeaways from Session 2?**

# Session 2 Recap

## Topics Covered in Session 2:

**6**

### RFS Exception Feedback

- Define common Exceptions messages and Summarization Alerts
- Describe how to navigate the Exception Summary screen to view Exception Feedback
- List steps to retrieve and download Exceptions Feedback file

**7**

### Overview of Reporting Workflow

- Describe two ways to report Pool and Loan level data
- List when and which records are required to be reported
- Describe how to report corrections
- Explain how to confirm a file was uploaded successfully

# Course Agenda

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## Session 1:

- 1 | Introduction
- 2 | Reference Documentation
- 3 | RFS Reporting Timelines
- 4 | E-Notification
- 5 | RFS Monthly Report of Pool and Loan Data

## Session 2:

- 6 | RFS Exception Feedback
- 7 | Overview of Reporting Workflow

## Session 3:

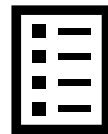
- 8 | **Additional Reporting Requirements**
- 9 | **Cash and Reconciliations**

# Additional Reporting Requirements

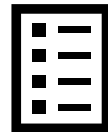
# Module Objectives

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- *What tasks should an Issuer be able to complete after training?*
- *What new information will Issuers be exposed to?*



List additional **monthly reporting requirements**



List additional **quarterly reporting requirements**



Explain the **timeline for additional reporting requirements**

# Additional Reporting Requirements

- 1 Loan Matching and Suspense – **Monthly**
- 2 Monthly Reporting Certification – opens 10<sup>th</sup> business day, completion due by 14<sup>th</sup> business day
- 3 11714 Remittance Advice – GNMA I certificated - **Monthly**
- 4 SCRA – **Quarterly**
- 5 CAVS – **Quarterly**
- 6 WHFIT – **Quarterly**
- 7 New Pools Data Quality – **Monthly**



# Loan Matching and Suspense – A Module of RFS

## *Ginnie Mae Loan Matching*

### WHAT IS IT

RFS automated process; runs “monthly”; electronically matches Issuer-reported loan data to the Agency “master” data

### EXAMPLES

- *FHA Single Family Insurance System A43 Database (SFIS)*
- *Computerized Homes Underwriting Management System (CHUMS)*
- *VA Guaranty Data*
- *RD (USDA RHS) USDA RD Endorsement Data*
- *NA (PIH) not matched at this time*

# Loan Matching and Suspense

## Ginnie Mae Loan Matching – “Match Criteria”

**Issuer Reported Loan Data** (RFS Reporting) is matched to **Agency Reported Loan Data** for FHA, VA, and RD

- Fields Matched:
  - Case Number\* (Field 5 RFS “L” Record)
  - OPB\*\* (Field 10 RFS “L” Record)
- Issuers must resolve “Non-Matches”

\* Agency Case Number within 15 Digit RFS reported Case Number

\*\* Original Principal Balance per the mortgage note

# Loan Matching and Suspense

Communities ▾ Tools ▾

Applications			Bookmarks <span style="font-size: small;">✎ Edit</span>	
RFS	<b>IPMS</b>	<b>Other Applications</b>	Bloomberg	eMBS
eNOTE	SecurID Token Validation	GinnieNET	FHA Connection	FHA Website
File Upload	Verify Role Assignment	MFPDM	Fitchratings	Ginnie Mae
IOPP			HUD	HUD Locator
Issuer Feedback			Issuer Calendar	MBA
MAS			MBS - DD	MBS - GA
PA / EF			MBS Guide	MBS - MDS
PA / MF			Pay.gov	Rural Housing
PA / SF			VA - HUD	VALERI
WHFIT				

# Non-Matching Loan Downloads

## Matching and Suspense (MAS)

The screenshot displays the MAS application interface. At the top, there is a horizontal navigation bar with tabs for Home, Loan, Suspense, Matching Results, Attestation, Downloads, About MAS, and User Guide. Below this bar, on the left, is a 'Navigation Overview' section with a bulleted list of the same tabs. On the right, a dropdown menu is open under the 'Downloads' tab, listing options: Insurance, Terminate, Suspense, Aged Matching, Aged Terminated Matching, Various Suspense, and Attestation. A red arrow points from a red-bordered box containing the text 'Loan Match User Guide Online' to the 'User Guide' tab in the navigation bar.

# Insurance Matching Download File

## GINNIE MAE INSURANCE VERIFICATION NON-MATCH RESULTS – FHA/VA/RD

Report LL-0875

Report Date: 06/2020

Downloads are available for review after the 5th BD. Updates are available to view/download after the 10th BD and after the 25<sup>th</sup> CD; as this download is dynamic. MAT exceptions (Exception Feedback) are static for the month.

For non-modified loans: Two data fields are used for loan matching. If the Issuer-reported data does not match the reported data; it appears on this download.

### See MAS User Guide / section 7.2:

- 1) Loans with a Match Code of MC or NC:** Contact the Agency and confirm that the insurance is Active for the current Reporting Period and verify the OPB matches the Mortgage Note.
- 2) For aged Non-matching loans refer to APM 18-01:** Mandatory Buyout of Loans Missing the Requisite Federal Agency Insurance or Guarantee. Contact the Ginnie Mae Loan Buyout Team at [GinnieMaeBuyout@Hud.gov](mailto:GinnieMaeBuyout@Hud.gov) regarding the mandatory buyout approval.
- 3) If the loan had a curtailment:** contact [GinnieMaeHelp@Deloitte.com](mailto:GinnieMaeHelp@Deloitte.com). Refer to MAS User Guide.
- 4) If the loan has been modified:** Confirm the Ginnie Mae reported OPB matches the Mortgage Note; and the Loan Purpose Code is reported as 3 (HAMP), 4 (non-HAMP) or 5 (Re-performing) in the Various record.

Refer to MBS Guide / Appendix VI-19 / Record Layout Structure / V-Variou Loan Record.

# Insurance Matching Download File

## MC

Matched on Case Number only; Verify OPB (MAT002); Confirm that the loan's insurance is active

## NC

Not matched on Case Number; Verify Case Number (MAT001) and OPB; Confirm that the loan's insurance is active

ISSUER ID: xxxx								
Unique Loan Id	Pool Id	Case Number	Issuer Loan Id	Match Code	Matching Date	Loan Type	Pool Issue Date	Issuer Reported OPB
2148xxxxx	#Afxxxx	#000xxxxx7117703	#0000488	MC	9/15/2023	FHA	6/1/2015	226556
2172xxxxx	#Atxxxx	#000xxxxx2515703	#0000203	MC	9/15/2023	FHA	6/1/2016	276080
2176xxxxx	#Auxxxx	#000xxxxx7037703	#0000539	NC	9/15/2023	FHA	8/1/2016	185205

# Match Status Code VS PA-SF Exceptions

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## NC – MAT001

Not matched on Case Number; Verify the Loan is actively insured, Verify you are reporting the correct Case Number and OPB, Verify the Agency is reporting the correct Case Number and OPB, if not have it corrected.

## MC – MAT002

Matched on Case Number only; Verify the Loan is actively insured, Verify you are reporting the correct Case Number, Verify the Agency is reporting the correct Case Number, Verify OPB matches the NOTE.

# Manually Hard-Coding MC Status Loans

*Hard-Coding Loans with a **Principal Reduction***

*Hard-Coding **Modified** Loans with **Principal Reductions***

*Hard-Coding **VA Vet/Non-Vet (joint)** and **TX Land Board** Loans*

*Construction to Permanent Loans*

*Agency will not correct data and/or Ginnie Mae discretion*

**NOTE:** We are never permitted to receive documentation via email or secure email, evidence must be securely uploaded to RFS.



# RFS Suspense Download e-Notification

**View Issuer Notification**

**Issuer #:** :

**Date Created:** 8/14/2024 1:09:16 PM

**Reference #:** 1789986

**Notice Type:** Loan Processing

**Subject:** RFS Suspense Download

**Message:** Suspended records for the July reporting period are now available to view and download from the Ginnie Mae RFS Matching and Suspense (MAS) module. Instructions to view Suspense Items and download the Suspense List are found in Section 5.2 and Section 7.4 respectively of the MAS User Guide. Click on the MAS Suspense tab to view suspended records. Click on Suspense under the Download tab and follow the instructions to download the Suspense List. Review the items, mark the records with an A to accept or an R to reject in the appropriate column, and return it in spreadsheet format only to GinnieMaeSuspense@deloitte.com no later than 9:00 AM EST on the 2nd to last Business Day of August .

**Read By:**

**Date Read:**

[Back](#)

# Portfolio Non-Match e-Notification

**View Issuer Notification**

**Issuer #:**

**Date Created:** 8/12/2024 4:16:12 PM

**Reference #:** 1789862

**Notice Type:** Loan Processing

**Subject:** Portfolio Non-Match Notification

**Message:**

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

[mas\\_ltr002\\_20240812\\_1616.pdf \(190577\)](#)

**Read By:** Ben

**Date Read:** 8/20/2024 11:03:57 AM

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# Terminated Loan Matching e-Notification

**View Issuer Notification**

**Issuer #:**

**Date Created:** 9/10/2024 12:42:18 PM

**Reference #:** 1802663

**Notice Type:** Loan Processing

**Subject:** Terminated Loan Matching Notification

**Message:**

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

[mas\\_ltr003\\_20240910\\_1242.pdf \(186437\)](#)

**Read By:**

**Date Read:**

[Back](#)

# Portfolio Non-Match ACTION required e-Notification

**View Issuer Notification**

**Issuer #:**

**Date Created:** 8/12/2024 4:20:51 PM

**Reference #:** 1789983

**Notice Type:** Loan Processing

**Subject:** Portfolio Non-Match ACTION required

**Message:**

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

[mas\\_ltr006\\_20240812\\_1620.pdf](#) (194221)

**Read By:**

**Date Read:**

[Back](#)

# Terminated Loan Matching ACTION required e-Notification

**View Issuer Notification**

**Issuer #:**

**Date Created:** 8/8/2024 11:28:41 AM

**Reference #:** 1788504

**Notice Type:** Loan Processing

**Subject:** Terminated Loan Matching ACTION required

**Message:**

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

[mas\\_ltr007\\_20240808\\_1128.pdf](#) (190753)

**Read By:**

**Date Read:**

[Back](#)

# Matching and Suspense – Timeline

## Matching and Suspense Workflow Schedule

Schedule	Download File or Letter	e-Notification
After 5th BD, 10th BD and 25th CD	“Insurance” Match all 3 Agencies (Corrections can be made between the 5th and 10th BD, and after 10th BD)	Yes 6th BD
After 5th BD and 10th BD	Match to Terminate FHA and RD only.	Yes 6th BD
After 5th BD and 10th BD	Loan Match Suspense (for Data Changes).	Yes 10th BD
After 5th BD, 10th BD and 25th CD	Portfolio Non-Match ACTION required.	Yes 8th BD
After 5th BD and 10th BD	Terminated Loan Matching ACTION required.	Yes 6th BD
7th BD	Various Suspense (for Data Changes).	Yes 7th BD

# Attestation

## Matching and Suspense (MAS)

The screenshot displays the MAS web application interface. At the top, there is a horizontal navigation bar with tabs for Home, Loan, Suspense, Matching Results, Attestation (highlighted in yellow), Downloads, About MAS, and User Guide. Below this bar, on the left, is a 'Navigation Overview' section with a list of links: Home, Loan, Suspense, Matching Results, Attestation, Downloads, About MAS, and User Guide. Below the list, there is a brief description of the purpose of each functional area, followed by the 'Home' and 'Loan' sections with their respective descriptions. On the right side, a dropdown menu is open, listing various functional areas: Insurance, Terminate, Suspense, Aged Matching, Aged Terminated Matching, Various Suspense, and Attestation (highlighted in yellow). A red arrow points from a red-bordered box containing the text 'Loan Match User Guide Online' to the 'User Guide' tab in the top navigation bar.

# ISSUER ATTESTATION STATUS OF LOAN

## Screen Input to Record the Loan “Insured or Guaranteed Status Attestation”

1. Standard Ginnie Mae MGM Portal RFS User access; User profiles; etc. No changes.
2. Within existing MAS Module, new function for “Attestation”. A single screen is accessed by an Issuer UserID (User) to select one or more loans for “Attestation” status.
3. Loans are automatically presented to the User in a list, based on loan non-match aging criteria ( aged 9 months non matched ).
4. User “checks a box” to select the Loan which will be marked in the database as attestation status “Y” for Yes.
5. To finish the process the User is presented with the scrolling “attestation” statement and the User must complete the attestation function using the RSA SecurID soft token input.
6. The UserID is checked against MAMS records using standard logic to verify an active 11702 signer for the Issuer.
7. Upon successful Token input the UserID and date/timestamp is captured in the database; the “Y” status loans are automatically updated to “Matched” status.



# ISSUER ATTESTATION SCREEN

## Single Screen with Loan List; Check Box; RSA SecurID Soft Token Input; Text Statement

From the Attestation List check the box for the loans attested to. Review the scrolling Attestation. Finally enter your RSA SecurID information and attest.

Home Loan Suspense Matching Results **Attestation** Downloads Matching Reports About MAS User Guide

Issuer ID  Unique Loan ID  Report Period

Attestation List

Pool ID	Pool Issue Date	Unique Loan ID	Issuer Loan ID	Match Code	Match Date	Attest
46	01/01/1998	1014	0008440	NC	09/08/2023	<input checked="" type="checkbox"/>
48	03/01/2005	1014	0000044	NC	09/08/2023	<input type="checkbox"/>
59	01/01/2004	1017	0000252	NC	09/08/2023	<input checked="" type="checkbox"/>
61	08/01/2003	1021	0003045	NC	09/08/2023	<input type="checkbox"/>
AO	09/01/2015	2155	0000103	NC	09/08/2023	<input checked="" type="checkbox"/>
BI	11/01/2018	2226	0000380	MC	09/10/2023	<input type="checkbox"/>
BM	05/01/2019	2234	0000476	MC	09/10/2023	<input type="checkbox"/>
BM	06/01/2019	2235	0000379	MC	09/10/2023	<input type="checkbox"/>

1 2 3 4 5 6 7 8 9 10 ...

1 2 3 4 5 6 7 8 9 10 ...

**Attestation**

- I hereby expressly agree to the use of electronic signature and electronic records. I acknowledge that the use of electronic signature and electronic records shall be of the same legal effect, validity and enforceability as a manually executed signature or use of a paper-based recordkeeping system to the fullest extent permitted by applicable law.

First Name  Last Name  Title  Organization ID  User ID  RSA SecurID Passcode

# ISSUER LOAN ATTESTATION “AUDIT TRAIL” LIST

An Audit Trail Screen is Available to the Issuer UserID to Display the Loan Status

Lists the Loans Flagged as “Y” (Yes Attestation Status)

Select “Audit Trail” from the drop-down menu to view Issuer UserID actions.

Home Loan Suspense Matching Results Attestation Downloads About MAS User Guide

Issuer ID  Unique Loan ID  Report Period

Audit Trail

Pool ID	Pool Issue Date	Unique Loan ID	Issuer Loan ID	Match Code	Match Date	Attested/ Waived Flag	Date Attested/ Waived	Waiver Expiration Date	Signer/User ID
BAI	07/01/2017	219	218	MA	01/25/2024	A	01/25/2024		.A2936
BC	11/01/2017	220	93	MA	01/25/2024	A	01/25/2024		.A2936
BEI	01/01/2018	221	59	MA	01/25/2024	A	01/25/2024		.A2936
BE	03/01/2018	221	177	MA	01/25/2024	A	01/25/2024		TH2936
BE	03/01/2018	221	185	MA	01/25/2024	A	01/25/2024		.A2936
AG	04/01/2018	221	233	NC	05/07/2018	W	01/25/2024	01/05/2025	TH2936

# ISSUER ATTESTATION LOAN RECORD DOWNLOAD

**A Loan Level Download of Loans is Available for the Issuer.**

**The Download lists the Loans Flagged as “Y” (Yes Attestation Status).**

**The Download is a Standard RFS Download in .csv Format.**

## Attestation Download

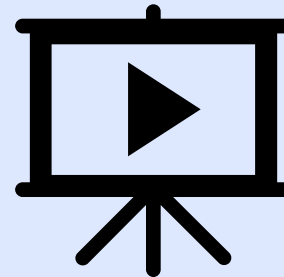
Select Download and click on “Attestation” from the drop-down menu.. Follow the prompts.

Issuer ID	Pool ID	Pool Issue Date	Unique Loan ID	Issuer Loan ID	Match Code	Match Date	Attested/Waived Flag	Date Attested	Waiver Expiration Date	Signer/User ID
	BA	1-Jul-17	197543	92796	MA	25-Jan-24	A	25-Jan-24		LLA2936
	BC	1-Nov-17	196355	30403	MA	25-Jan-24	A	25-Jan-24		LLA2936
	BEI	1-Jan-18	85213	122259	MA	25-Jan-24	A	25-Jan-24		LLA2936
	BE	1-Mar-18	128301	87705	MA	25-Jan-24	A	25-Jan-24		36
	BEI	1-Mar-18	128303	43163	MA	25-Jan-24	A	25-Jan-24		LLA2936
	AG	1-Apr-18	80954	89717	NC	7-May-18	W	25-Jan-24	5-Jan-25	36

# Loan Matching and Suspense - Webinar

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**Ginnie Mae Loan Matching and Suspense Webinar – November 17, 2021**



[Ginnie Mae Loan Matching Webinar – YouTube](#)

# Monthly Reporting Certification

Opens 10<sup>th</sup> Business Day Completion due by 14<sup>th</sup> Business Day per MBS Guide Chapter 17, Part 5

**Exception Feedback**

1.0 [Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

**Issuer Summary Alert List**

Issuer ID:  Report Period:

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Last File Submission Date: 10/06/2016 12:05 Last Pool Summarization Date: 10/18/2016 21:27

Pool Exceptions: 0 [Exception List](#)

Loan Exceptions: 1 [Exception List](#)

	Reported Loans	Expected Loans	Liquidated Loans	Delinquent Loans	Delinquent Loans Percentage	1 Month Delinquent	2 Months Delinquent	3+ Months Delinquent	Foreclosure	DQ2+
I	0	0	0	0	0.0000%	0	0	0	0	0.0000%
II	382	382	1	16	4.1995%	9	4	3	4	1.8373%
<b>Total</b>	<b>382</b>	<b>382</b>	<b>1</b>	<b>16</b>	<b>4.1995%</b>	<b>9</b>	<b>4</b>	<b>3</b>	<b>4</b>	<b>1.8373%</b>

	Reported Pools	Expected Pools	T & I Funds	Other Funds	Guaranty Fee	Fixed Installment Constant	Unpaid Pool Principal Balance	Security Remaining Principal Balance	Principal Due Holders	Interest Due Holders
I	0	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
II	70	70	\$410,285.83	\$243,972.52	\$3,472.90	\$340,428.26	\$70,722,536.55	\$70,617,429.42	\$324,439.38	\$207,120.41
<b>Total</b>	<b>70</b>	<b>70</b>	<b>\$410,285.83</b>	<b>\$243,972.52</b>	<b>\$3,472.90</b>	<b>\$340,428.26</b>	<b>\$70,722,536.55</b>	<b>\$70,617,429.42</b>	<b>\$324,439.38</b>	<b>\$207,120.41</b>

# Monthly Reporting Certification

## Must have a SecurID Token:

- **For Issuer user**, user ID must be a signor on form HUD 11702 Resolution of Board of Directors (approved in MAMS).
- **For Subservicer**, user must be a signor on their Issuer's form HUD 11702 and must have form HUD-11707 Master Servicing Agreement (approved in MAMS).

**Exception Feedback**

1.0 Home Summary Exceptions Download User Guide

Issuer Summary Alert List

Issuer ID:  Report Period:

**Monthly Reporting Certification**

Issuer ID: Reporting Period: 09/2016

I hereby certify that all of the information contained herein and submitted electronically for Issuer Monthly Report of Pool and Loan Data is true and accurate to the best of my knowledge and belief. I understand that if I knowingly have made any false, fictitious, or fraudulent statement, representation, or certification on this form or on any accompanying documents, I may be subject to civil and criminal penalties, including fines and/or imprisonment, under applicable federal law, including but not limited to 18 U.S.C. §§1001, 1010, and 1012, and 31 U.S.C. §§3729 and 3802.

First Name  Last Name  Title  Organization ID



# 11714 Remittance Advice – Reporting in RFS

\_\_\_\_\_ Issuers that make payments directly to holders of \_\_\_\_\_  
certificated Ginnie Mae securities.

**Pool Accounting – Single Family**

1.0 [Home](#) [Pool](#) [Loan](#) [Quarterly Verification](#) [Remittance Advice](#) [User Guide](#)

**HUD 11714/SN Monthly Remittance Download**

Issuer ID  Pool ID  Certificate Number  Report Period

**Instructions for Remittance Advice Reporting**

This screen is the starting point for reporting of 11714 - Monthly Remittance Advice and 11714SN - Monthly Serial Note Remittance Advice data. In the current period Users can view, update, create, and delete Monthly Remittance Advice records. All other periods are view only. Issuers may also report their 11714 - Monthly Remittance Advice and 11714SN - Monthly Serial Note Remittance Advice data via the Ginnie Mae Enterprise Portal file upload, as described in Appendix VI-10 and Appendix VI-11. The Monthly Remittance Download report provides a list of the records entered and a summary of the total number of records and total dollar amounts.

To view, enter, or edit Remittance Advice records online:

1. Select the Issuer ID
2. Enter the Pool ID
3. Enter the Certificate Number
4. Select a Reporting Period

# 11714 Remittance Advice – Reporting in RFS

\_\_\_\_\_ Issuers that make payments directly to holders of \_\_\_\_\_  
certificated Ginnie Mae securities.

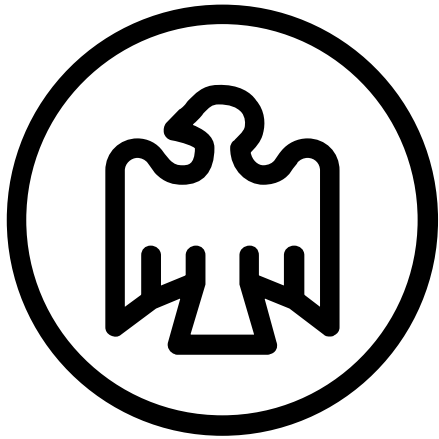
The screenshot shows a web application interface titled "Pool Accounting – Single Family". At the top left, the version number "1.0" is displayed. A navigation menu includes "Home", "Pool", "Loan", "Quarterly Verification", "Remittance Advice", and "User Guide". Below the menu, the page title "HUD 11714/SN Monthly Remittance Download" is shown. The interface contains two dropdown menus: "Issuer ID" and "Report Period". Below these is a blue bar with the text "Monthly Remittance Download". A blue instruction reads "Click the Download Button to generate a full Monthly Remittance Advice List". At the bottom center, there is a "DOWNLOAD" button.



# SCRA – A Module of RFS

## Servicemembers Civil Relief Act (SCRA)

MBS Guide Chapter 34-3 SCRA Interest Shortfall Assistance



- Federal SCRA provides that no obligation or liability bearing interest at a rate in excess of 6% a year incurred by a borrower before the borrower enters active military duty shall, during the borrower's period of active military duty and for one year thereafter, bear interest at a rate in excess of 6% a year. Once the borrower's period of active military duty and one year thereafter is over, the Issuer is permitted to collect the rate of interest provided for in the mortgage.
- Ginnie Mae is authorized reimburses Issuers for interest forgiven under the SCRA for the borrower's period of active military duty, and as set forth below for up to one year following the active-duty period.
- Ginnie Mae reimburses Issuers for interest forgiven under the SCRA for one year after a borrower's period of active military duty provided that the borrower was on active duty on or after July 30, 2008, as provided for in the Housing and Economic Recovery Act (HERA) of 2008.
- All SCRA documentation is now uploaded through MGM per APM 20-04 SCRA Process Improvements.

# Servicemembers Civil Relief Act (SCRA)

The screenshot shows a web application interface with a navigation menu. At the top right, there are three menu items: 'Communities' with a dropdown arrow, 'Tools' with a dropdown arrow and a red border, and 'Knowledge Center' with a lightbulb icon. The main content area is divided into two columns. The left column is titled 'Applications' and contains a list of items: RFS, eNOTE, File Upload, IOPP, Issuer Feedback, MAS, PA / EF, PA / MF, PA / SF, SCRA (highlighted with a red box), and WHFIT. The right column is titled 'Bookmarks' with an 'Edit' icon and contains two columns of items: Bloomberg, FHA Connection, Fitchratings, HUD, Issuer Calendar, MBS - DD, MBS Guide, Pay.gov, VA - HUD, eMBS, FHA Website, Ginnie Mae, HUD Locator, MBA, MBS - GA, MBS - MDS, Rural Housing, and VALERI.

# Servicemembers Civil Relief Act (SCRA)

## Servicemembers Civil Relief Act (SCRA)

Home
Eligibility
Reimbursement
E-Library
User Guide

- **Eligibility Processing**
  - [Summary](#)
  - [Eligibility Form](#)
  - [New Eligibility List](#)
  - [Pending Eligibility List](#)
  - [Denied Eligibility List](#)
  - [Approved Eligibility List](#)
  - [Download Eligibility Feedback](#)
- **E-Library**
  - [Archived Eligibility List](#)
  - [Archived Reimbursement List](#)
  - [Bulk Archive](#)

- **Reimbursement Processing**
  - [Summary](#)
  - [Reimbursement Form](#)
  - [New Reimbursement List](#)
  - [Pending Reimbursement List](#)
  - [Denied Reimbursement List](#)
  - [Approved Reimbursement List](#)
  - [Download Reimbursement Feedback](#)
- **Other Information**
  - [View Issuer Information](#)
  - [Loan Key Lookup](#)
  - [View/Update SCRA Contact](#)
  - [Contact Us](#)

- **Important Submission Schedule**
  - SCRA Eligibility Requests have no submission deadline.
  - SCRA Reimbursement Requests are submitted quarterly and are due by the 10th of May, August, November, and February.
  - Corrections to Reimbursement Requests are due by the 15th of May, August, November, and February.
  - Approval is a rolling process. Records will automatically be moved to the appropriate list immediately after processing.
  - An email report will be sent to the SCRA contact email address for each process.
  - Between the 20th and the 28th of each Reimbursement reporting month, modification is restricted to pending reimbursements.

# Quarterly Verification – Reporting in RFS

## Custodial Account Verification “CAVS”

MBS Guide Chapter 16-8 Custodial Institution Ratings.



Issuer must **submit a verification between the 6<sup>th</sup> and the 15<sup>th</sup> business day** of March, June, September and December stating funds **custodian meets the requirements** as specified in Chapter 16-8.



Must be reported to RFS by **online data entry or file upload**.



**Separate certification for each fund custodian** pursuant to Master Agreement for Servicer's Principal and Interest Custodial Account, form HUD 11709.

# Quarterly Verification

## Pool Accounting – Single Family

1.0 Home Pool Loan **Quarterly Verification** Remittance Advice User Guide

Home

### Navigation Overview

Use the tabbed links at the top of this page to navigate to the major functional areas of Single Family RFS:

- Home
- Pool
- Loan
- Quarterly Verification

# Quarterly Verification

## Pool Accounting – Single Family

1.0 [Home](#) [Pool](#) [Loan](#) [Quarterly Verification](#) [Remittance Advice](#) [User Guide](#)

**Custodial Account Verification**

Issuer ID:  Reporting Quarter:

### Instructions for Verification Records

- This screen is the starting point for custodial account verification reporting.  
  
RFS "pre-populates" custodial account records based on the Issuers monthly Pool Reports to RFS. The next screen will show records that are "pre-populated"; records that have been previously created for this period by the Issuer; and it will show any records uploaded for this period by the Issuer.
- Make sure the Issuer ID is correct;
  - Select the current Reporting Quarter from the Drop Down;
  - Click GO.
- The next screen allows data entry of custodial account verification records.
  - To enter data for an existing record, select the record and on the edit screen enter the custodial account verification data.
  - To enter a new record, click on "New Quarterly Verification Record". Select the "Account Type" and enter the custodial account verification data.
  - To delete a record, click on "Delete". Only the editable data fields will be deleted.

If additional instruction is needed, download the User Guide. Select "User Guide" from the top menu bar on this page.

# WHFIT Tax Reporting – A Module of RFS

## Widely Held Fixed Investment Trust (WHFIT) Reporting

- Reported through **MGM, Tools**, Select “**WHFIT**” or **file upload**.
- Additional information in FAQs – subcategory – WHFIT
- WHFIT tax information is to be **submitted by the 10<sup>th</sup> calendar day** of the month – **corrections due by 15<sup>th</sup> calendar day**

Report Months	Quarterly Reports
January, February, March	Due April 10th, corrections by the 15th
April, May, June	Due July 10th, corrections by the 15th
July, August, September	Due October 10th, corrections by the 15th
October, November, December	Due January 10th, corrections by the 15th

Appendix VI-18 Widely Held Fixed Investment Trust

[https://ginniemae.gov/issuers/program\\_guidelines/MBSGuideAppendicesLib/Appendix\\_VI-18.pdf](https://ginniemae.gov/issuers/program_guidelines/MBSGuideAppendicesLib/Appendix_VI-18.pdf)

# WHFIT Tax Reporting

Communities ▾
 Tools ▾
 Knowledge Center

Applications			Bookmarks	
RFS	IPMS	Other Applications	Bloomberg	eMBS
eNOTE	SecurID Token Validation	GinnieNET	FHA Connection	FHA Website
File Upload	Verify Role Assignment	SFPDM	Fitchratings	Ginnie Mae
IOPP			HUD	HUD Locator
Issuer Feedback			Issuer Calendar	MBA
MAS			MBS - DD	MBS - GA
PA / EF			MBS Guide	MBS - MDS
PA / MF			Pay.gov	Rural Housing
PA / SF			VA - HUD	VALERI
SCRA				
WHFIT				



# WHFIT Tax Reporting

## File Upload or Manual Entry

### Widely Held Fixed Investment Trust

Home Issuer Reports About WHFIT User Guide

#### Navigation Overview

Click on the tab/links at the top of this page to navigate to the major functional areas of RFS WHFIT.

- Home
- Issuer
- Reports
- About WHFIT
- User Guide.

The purpose and general content of each major functional area are described below.

#### Home

Click on this tab from any page to return to the Home page.

#### Issuer

Click on this tab to display the Monthly Reporting screen.

#### Reports

Click on this tab to access the WHFIT reports and select the following reports to view:

- Summary Report
- Exception Report.

#### About WHFIT

Click on this tab to display the RFS software version for WHFIT.

#### User Guide

Click on this tab to download or display the RFS WHFIT User Guide.

# Annual Financial & Insurance Documents



**Ginnie Mae Central (GMC) Financial & Insurance Modules per APM 24-04**

**MBS Guide Chapter 3 and Appendix VI-20**

**Financials due within 90 days after Issuer's fiscal year-end**

**Fidelity Bond Insurance and Errors and Omissions Insurance changes due within 30 days of policy expiration**

**Links:** [GMC Financials Review Process for External Users \(youtube.com\)](#)

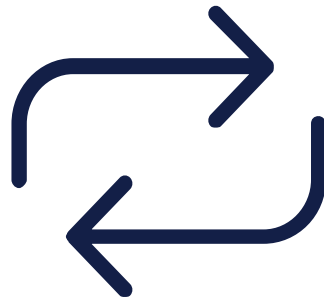
[GMC Insurance Review Process for External Users \(youtube.com\)](#)

# Loan Reporting Scenarios

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- 1** Loan Substitution (defective loan) Procedure; and reporting in RFS
- 2** Loan Purpose 3 or 4 Previously Modified Loan Reporting To SFPDM; to RFS
- 3** New Pool Data Quality

# Loan Substitutions



- MBS Guide **Chapter 14-8** (D) Defective Loans
- Loan may be substituted (with Ginnie Mae approval) if identified as defective **within four months of issue date of pool**
- Replacement loan must **satisfy all pool eligibility requirements**
- Issuer must **submit substitution request** to [GinnieMaeBuyout@HUD.gov](mailto:GinnieMaeBuyout@HUD.gov) in accordance with the Form Letter for Loan Repurchase (Appendix VI-2)
- Once approval has been granted, Issuer must **complete substitution form with replacement loan data**
- **Unique Loan ID** will be generated for the substitution **on/after the 25th of the month**
- **Defective loan removed** (liquidated) from RFS using **removal code 5 – Substitution**
- [Ginnie Mae Loan Substitution Webinar](#)

# Modified Loans – Reporting Instructions for Loan Purpose 3 & 4

RFS Reference Appendix VI-19	GinnieNET Reference File Layouts "M" Records	Data Item Name	GinnieNET "M record Instruction" for Pool Issuance	RFS "L" Record Instruction for monthly reporting	Description of Data Item
Field 7	M2 Field 2	First Payment Date*	Report the first scheduled payment of the re-amortized loan	Report the first payment date of the re-amortized loan; the same date reported to GinnieNET	"The date in which the first monthly installment payment was due in accordance with the mortgage/note."
Field 8	M2 Field 3	Loan Maturity Date**	Report the loan maturity date of the re-amortized loan	Report the maturity date of the re-amortized loan; the same date reported to GinnieNET	"The maturity date of this loan in accordance with the mortgage/note."
Field 9	M1 Field 10	Loan Interest Rate	Report the loan interest rate of the re-amortized loan	Report the loan interest rate of the re-amortized loan; the same date reported to GinnieNET	"The interest rate of the loan."
Field 10	M1 Field 12	Loan OPB***	Report the OPB of the re-amortized loan (OPB for the <b>modified loan</b> , not the original OPB)	Report the ORIGINAL OPB of the loan per the "original" note; not the modified OPB	"Original Principal Balance, the dollar amount of the original loan principal balance as stated on the mortgage note."
Field 11	M1 Field 11	Loan FIC (Loan P&I)	Report the monthly FIC (principal and interest) of the re-amortized loan	Report the monthly FIC (principal and interest) of the re-amortized loan; the same date reported to GinnieNET	"The current fixed installment constant of principal and interest payment for this loan"

**Some Issuers change the data reported to SFPDM for Pool Issuance:**

\*Some issuers change the Date back to the "Original" First Payment Date for RFS reporting. Do not change it.

\*\*Some issuers change the Maturity Date back to the "Original" Maturity Date for RFS reporting. Do not change it. (It is not used in matching for Loan Purpose 3,4)

\*\*\*For RFS reporting, Issuers must "change" the (modified) OPB that was reported to GinnieNET back to the Original OPB which is to be reported to RFS (OPB per the "original" note for RFS reporting). This is required for Loan Matching.

# New Pools Data Quality

*Ginnie Mae is requesting verification of loan data reported to SFPDM on new pool issuances. Notice is posted in E-Notification on the 8th Business Day.*



Follow the instructions on file and send response to:  
**GinnieMaeDataQuality@deloitte.com**

If you have any questions, please contact the Data Quality team at:  
**240-403-4199 x315.**

# Best Practices

100% of Pool and Loan data reported by 2nd Business Day

All E and C level alerts related to the Pool and Loan record must be cleared no later than 7:00 pm (ET) on the 4<sup>th</sup> Business Day

Consistency of data reported in RFS

Case number reported on Loan File should match case number reported at Origination

Issuers are fully responsible for meeting reporting timelines and accuracy of data reported by a sub-servicer

Adhering to established Cut-off date

Ensure the correct liquidation removal reason code is reported

Analyze and correct RFS edit exceptions per Severity Level requirements

Review E-Notification daily

# Activity

## Polling Question #1

Which screen do you use to complete the Monthly Report Certification?

A

PA/EF Summary

B

PA/SF Pool Activity Screen

C

WHFIT Screen

D

SCRA Screen



# Activity

## Polling Question #2

When are Annual Financial Documents due?

A Monthly

B Quarterly

C 6 months after fiscal year-end

D 90 days after fiscal year-end

# Activity

## Polling Question #3

When does an issuer receive notice on Terminated loans?

A

3<sup>rd</sup> business day

B

6<sup>th</sup> business day

C

25<sup>th</sup> calendar day



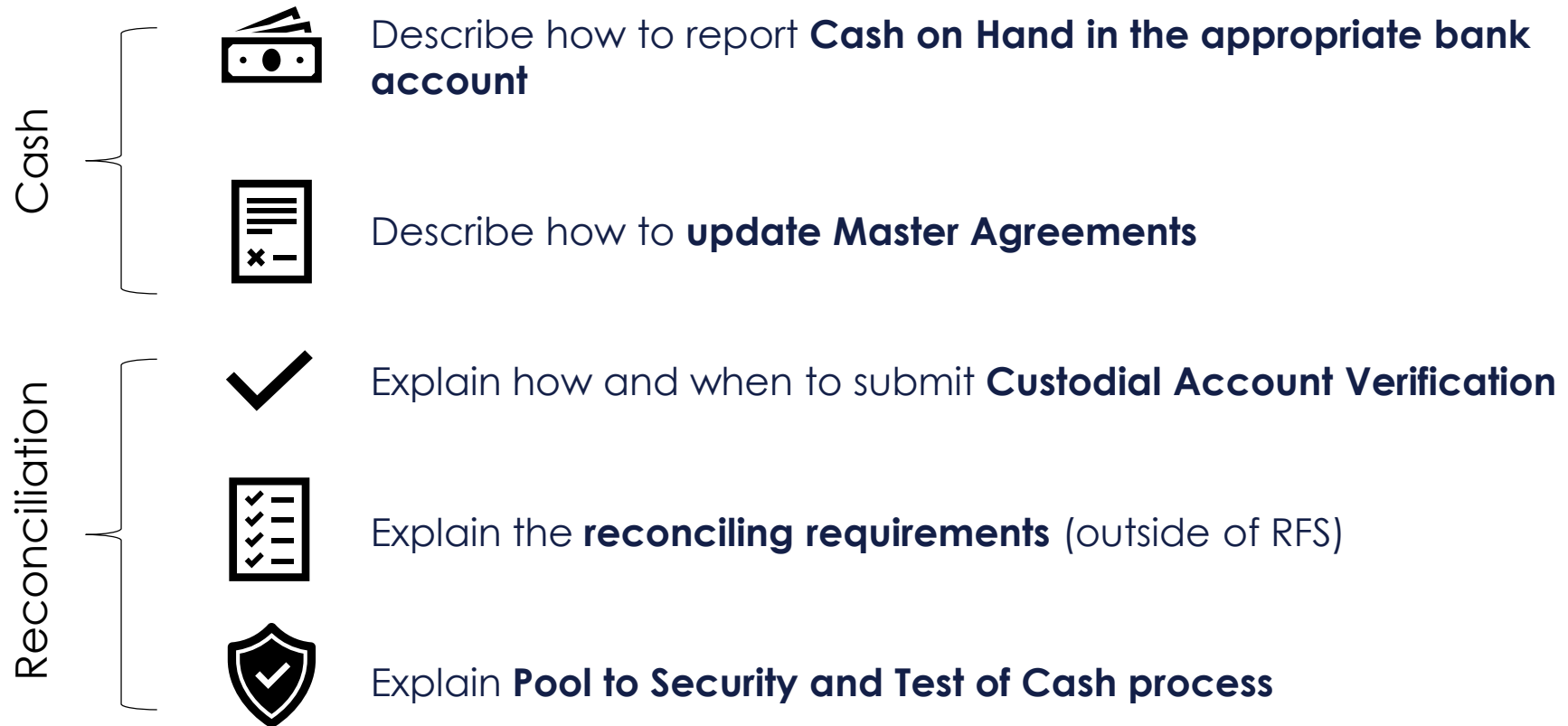
# Short Break

Please return to complete the second half of today's session after a **5-minute** break

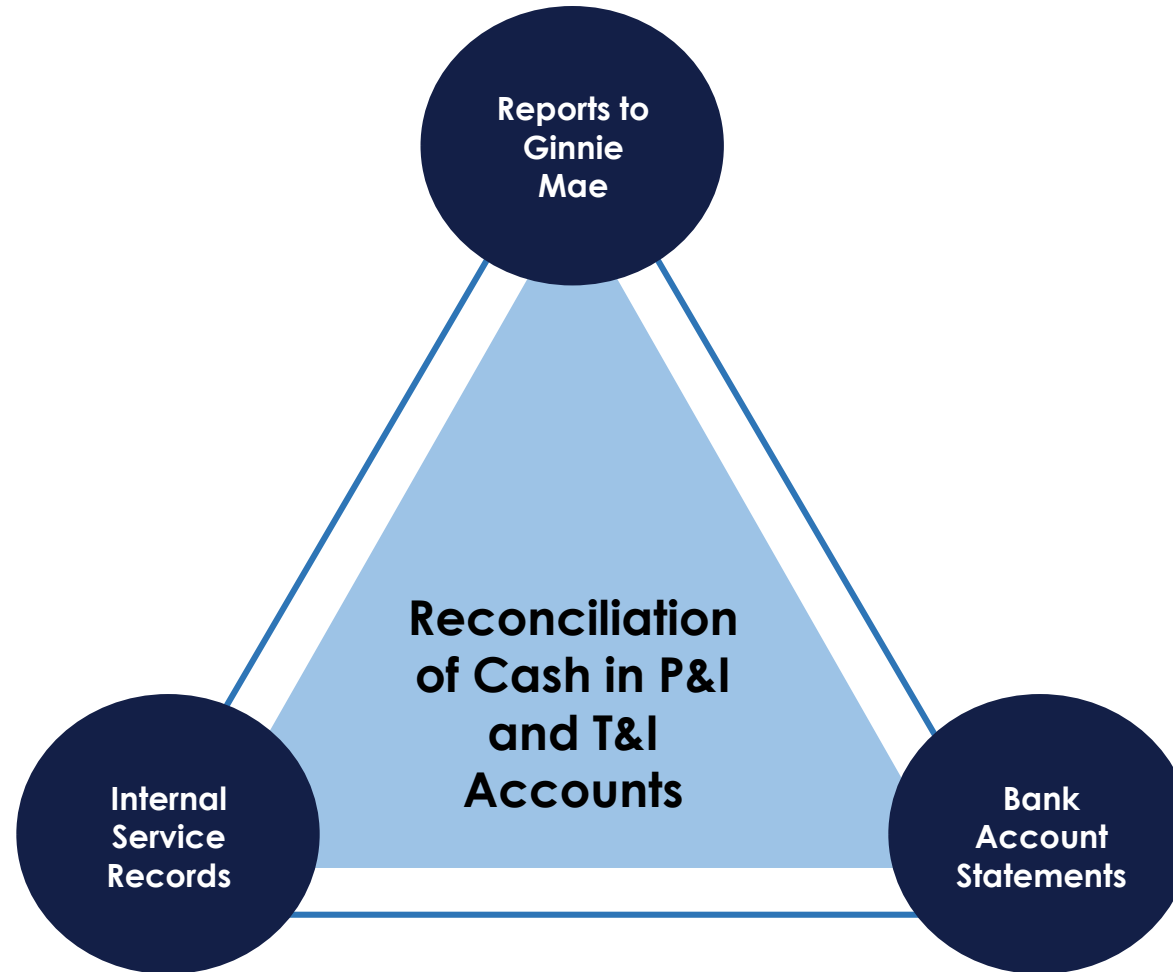
# Cash and Reconciliations

# Module Objectives

- *What tasks should an Issuer be able to complete after training?*
- *What new information will Issuers be exposed to?*



# The Reconciling Triangle



# Ginnie Mae Monthly Reporting

## Keys to quality reporting:

Chapter 16 Custodial Accounts



Program Knowledge



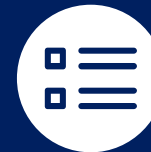
Reconciliations



Tests



Internal Controls



# Cash Management

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**Ginnie Mae's Access to Draft Funds**

**Custodial Account Requirements**

**P&I Shortfalls**

**Test of Expected P&I**

**Reconciliation of Mortgage Collateral to Securities Outstanding**

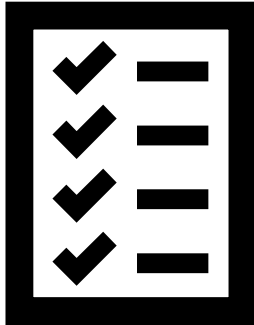
**Bank Reconciliation**

**Miscellaneous**



# Ginnie Mae Access to Custodial Accounts

*Important that all Ginnie Mae Issuers ensure that they do not have restrictions in place that would impact Ginnie Mae's ability to draft funds from the central P&I custodial accounts on the 15<sup>th</sup> and 20<sup>th</sup> calendar day of each month.*



- Ensure the financial institution has not placed ACH debit block
- Issuer also have in place a process for communicating with Ginnie Mae and its Central Paying and Transfer Agent, currently the Bank of New York Mellon, if any issues arise or are identified.
- This includes available funds for Guaranty Fee draft.
- 1 business day prior to draft, confirm account is fully funded and there are not any holds or system limitations.
- Day of scheduled collection, confirm funds have been swept from designated account. If draft has not occurred, contact the custodial bank directly for inquiries and also provide its Ginnie Mae Account Executive the plan enacted to remedy the collection failure.

# Collections Clearing Account

Optional



Used for Ginnie Mae and Non-Ginnie Mae Funds



Transfer to P&I and T&I Accounts Within 1 Business Day



Recover Corporate Advances Provided Excess Funds Restored to Custodial Account



Internal Controls



# P&I Custodial Bank Account Requirements

- 1 Ginnie Mae funds only
- 2 Single non-interest-bearing Custodial Account
- 3 May contain funds for more than one pool
- 4 Form HUD 11709 must exist for each account
- 5 Maintained at financial institution capable of ACH
- 6 Bank reconciliation completed timely
- 7 Meet bank rating requirements

# P&I Disbursement Account Requirements

- 1 May use separate disbursement account
- 2 Non-interest-bearing account
- 3 Zero balance account
- 4 Maintained at financial institution capable of ACH
- 5 Ginnie Mae Funds only
- 6 Only one Ginnie Mae Issuer ID# per account
- 7 Form HUD 11709 must exist for each account

# P&I Custodial Bank Rating Requirements

## CAV – Custodial Account Verification

Not Required If:

- Aggregate principal and interest payments (FIC) due from borrowers is less than \$100,000 in any one month as measured by the fixed installment which is reported in the RFS Issuer Report of Pool Data (Appendix VI-19).

Institution servicing as funds custodian must meet the following requirements:

1

**The Insured Accounts Requirement:** the institution must have accounts that are insured by the FDIC or the National Credit Union Share Insurance Fund (NCUSIF)

2

**The Regulator Rating Requirement:** the institution must be rated as "well capitalized" by its federal or state regulator

# P&I Custodial Bank Rating Requirements

## Agency Rating Requirement:

**Agency Rating Requirement:** The institution must have a rating that meets at least one of the following criteria:

- ❑ Institutions servicing as funds custodian with assets of \$30 billion or more either:
  - Short-term issuer rating by S&P of “A-3” (or better). If above not available, Long term issuer rating of “BBB-” (or better) by S&P; or
  - Short-term bank deposit rating by Moody’s of “P-3” (or better). If not available, long term bank deposit rating of “Baa3” (or better) by Moody’s.
  
- ❑ Institutions with assets less than \$30 billion:
  - 125 (or better) by IDC, or
  - C+ (or better) by Kroll/KBRA Financial Intelligence (KFI) Score issued by KBRA Analytics, LLC

Due **between the 6th and the 15th business day** of March, June, September and December.

# T&I Custodial Bank Account Requirements

- 1 Account may be interest bearing
- 2 Funds may only be used by the Issuer to pay charges due and payable by the mortgager
- 3 Ginnie Mae funds only
- 4 Form HUD 11720 must exist for each account
- 5 Bank reconciliation completed timely
- 6 Separate escrow custodial account for FHA section 203(k) funds
- 7 Separate escrow custodial account for buydown funds
- 8 Separate escrow custodial account for any other funds are required to be held pursuant to FHA, VA, RD, or PIH requirements

# P&I Collection Shortfalls

## Temporary Shortfalls:

Late Payments from Mortgager



Non-Sufficient Funds Check



Incorrect Advance Calculation





# Non-Recoverable Corporate Advances

## Permanent Shortfalls:

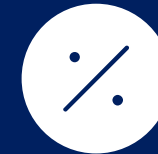
Servicemembers Civil Relief Act



Curtailment Adjustments



Loan Payoffs if Per Diem Interest is Collected



Foreclosure Liquidations



T&I Shortfalls



# Any Shortfall Due in Custodial Account By...

## Due Dates for Security Holder Payments:



### Ginnie Mae I Pools

- Checks (received no later than **15th calendar day**)
- Electronic Transfer (**15th calendar day**)
- Book-Entry Securities (prior to **7am ET 15th calendar day**)

### Ginnie Mae II Pools

- Certificated Securities (prior to **7am ET 19th calendar day**)
- Book-Entry Securities (prior to **7am ET 20th calendar day**)

# Methods of Funding P&I Shortfalls



## CORPORATE ADVANCES

User Issuer Funds



## EXCESS FUNDS

- Minimize Use of Issuer Funds
- Excess funds are defined as:
  - Unscheduled recoveries of principal on pooled mortgages received during the current month that are to be passed through with the following month's payment
  - Early receipt of scheduled payments



## POOL ADVANCE AGREEMENT

- Uses Bank Funds
- Appendix VI-1 Pool Advance Agreement must be completed

# Test of Expected P&I

	Required on every pool
	Performed by the Issuer
	Provides Minimum Dollar Amount in P&I Account
	Total of all pool Cash Shortages Funded by the Issuer
	May not net pools that have Cash Overages with pools that have Cash Shortages

# Test of Expected P&I

TEST OF EXPECTED P&I CUSTODIAL ACCOUNT BALANCE AT CUTOFF	
POOL NUMBER: _____	Reporting Month: _____
+ Prepaid Principal and Interest (Sum of L-Record Fields 16 and 17 for each prepaid loan in the pool)	\$ _____
+ Additional Principal Payments (Sum of L-Record Field 20 for each loan in the pool)	\$ _____
+ Additional Principal Adjustment (Sum of L-Record Field 21 curtailment adjustments for each current loan in the pool)	\$ _____
+ Liquidation Principal (Sum of L-Record Field 28 for each liquidated loan in the pool prior to its liquidation)	\$ _____
+ Delinquent Service Fee (Sum of L-Record Field 14 for each delinquent loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ _____
+ Service Fee (P-Record Field 5: Enter only if taken after cutoff date)	\$ _____
+ Fixed Installment on Liquidation (Sum of L-Record Field 11 for each liquidated loan in the pool)	\$ _____
- Delinquent Principal and Interest (Sum of L-Record Fields 14 and 15 for each delinquent loan in the pool)	\$ _____
- Prepaid Service Fee (Sum of L-Record Field 16 for each prepaid loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ _____
- Service Fee from Liquidations (Sum of L-Record Field 26 for each liquidated loan in the pool multiplied by the service fee rate divided by the mortgage interest rate, based on last interest installment on Monthly Liquidation Worksheet)	\$ _____
= Subtotal (Expected P&I Balance)	\$ _____
- Reported P&I Balance (Field 12 of P-Record for pool)	\$ _____
= Difference: Over/Short	\$ _____

# Reconciliation of Mortgage Collateral to Securities Outstanding

	<p>Required on every pool</p>
	<p>Performed by the Issuer</p>
	<p>Pool of Loans is Collateral for Securities</p> <ul style="list-style-type: none"> <li>• Over-collateralization – adjusted pool principal balance is larger than the securities balance – recover principal</li> <li>• Under-collateralization – adjusted pool principal balance is less than the securities balance – remit principal</li> </ul>
	<p>Tolerance for Over/Under Collateralized Pools</p> <ul style="list-style-type: none"> <li>• \$1.00 per loan per pool</li> <li>• Maximum of \$50.00 per pool</li> </ul>
	<p>Recoveries for Over Collateralized pools</p> <ul style="list-style-type: none"> <li>• Unscheduled recoveries of principal up to the amount of the over collateralization</li> <li>• Up to \$100.00 per pool if no unscheduled recoveries of principal and total over collateralization does not exceed \$100.00</li> </ul>

# Reconciliation of Mortgage Collateral to Securities Outstanding

RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING	
POOL NUMBER: _____	REPORTING MONTH: _____
+ Month end pool principal balance (Sum of Fields 23 on L-Records in the pool (except liquidated loans))	\$ _____
+ Prepaid installment principal (Sum of Fields 17 on all L-Records in the pool)	\$ _____
- Delinquent installment principal (Sum of Fields 15 on all L-Records in the pool)	\$ _____
- CD Pools Only: Scheduled Principal (Enter amount from Section 2.A. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	\$ _____
+ CD Pools Only: Liquidation Principal Installment (Enter principal portion of last installment reported on Issuer's Monthly Liquidation Reconciliation Worksheet)	\$ _____
- CD Pools Only: Additional Principal Adjustments or FIC change on GPM (Enter amount from Section 2.D. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	\$ _____
= Adjusted Pool Principal Balance	\$ _____
- Securities Principal Balance (Amount in Field 10 on the P-Record as entered by Issuer)	\$ _____
= Difference: Over / Short	\$ _____

# P&I Reconciliation

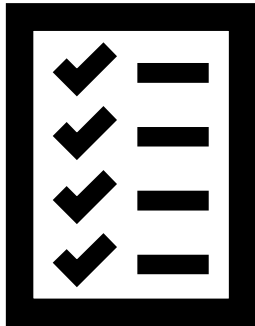


# Ginnie Mae P&I Account Reconciliation

## Sample Format

Bank statement balance at cutoff date of _____	\$ _____
Deposits in transit (total):	+ _____
Outstanding checks (total):	- _____
Adjustments (Explanation required):	- _____
SUBTOTAL (Adjusted bank balance):	= _____
LESS Reported P&I and Other Funds (Sum of Fields 12 and 13 on the Pool Record as entered by Issuer)	- _____
Unreconciled difference (explain):	= _____
Explanation for "Adjustments" noted above:	
Deposits in transit over thirty (30) days (date and amount):	
Checks outstanding over thirty (30) days (date and amount):	
Preparer: _____	Date: _____
Reviewer: _____	Date: _____

# Ginnie Mae P&I Account Reconciliation



- Bank account reconciliations must be completed within **30 days** of the Issuer's monthly reporting cut-off date for all accounts.
- Detail must be available that list the P&I cash book balance for each pool/loan package that uses the custodial bank account as of issuer's monthly cutoff.
  - Balance at the end of the previous reporting month, plus the daily deposits related to the pool, minus disbursements for the pool, which equal the ending balance. This is known as Cash Flow Method.
  - This balance is reported on the Pool Record, Field 12 P&I Fund Balance.
- All adjusting items on a reconciliation must be completely resolved during one of the next two reporting cycles.

# T&I Reconciliation

# Ginnie Mae T&I Account Reconciliation

## Sample Format

Bank statement balance at cutoff date of _____	\$ _____
Deposits in transit (total):	+ _____
Outstanding checks (total):	- _____
Adjustments (Explanation required):	- _____
<b>SUBTOTAL (Adjusted bank balance):</b>	<b>= _____</b>
LESS Reported T&I Funds (Field 11 on the Pool Record as entered by Issuer)	- _____
<b>Unreconciled difference (explain):</b>	<b>= _____</b>

Explanation for "Adjustments" noted above:

Deposits in transit over thirty (30) days (date and amount):

Checks outstanding over thirty (30) days (date and amount):

Preparer: \_\_\_\_\_ Date: \_\_\_\_\_

Reviewer: \_\_\_\_\_ Date: \_\_\_\_\_

# Ginnie Mae T&I Account Reconciliation



- Bank account reconciliations must be completed within **30 days** of the Issuer's monthly reporting cut-off date for all accounts.
  
- Funds that are required to be deposited in an escrow custodial account must be deposited within two (2) business days of the pool settlement date (APM 15-06).
  - The escrow balance for individual loans is reported on the Loan Record, Field 29 Loan T&I Balance.
  - The escrow balance for ALL loans in the pool is reported on the Pool Record, Field 11 T&I Escrow Balance.
  
- All adjusting items on a reconciliation must be completely resolved during one of the next two reporting cycles.

# SF Pool Activity Screen

**Pool Accounting – Single Family**

1.0 [Home](#) [Pool](#) [Loan](#) [Quarterly Verification](#) [Remittance Advice](#) [User Guide](#)

[Pool List](#) [Pool Activity](#)

Issuer ID:  Pool ID:  Report Period:

Issuer ID:  Pool ID:  Report Period:  Type:

[View 11710A](#)

Opening FIC:

Liquidations-In-Full FIC:

Adjustment to FIC:

Closing FIC:

Security Int. Rate:

Install Interest:

Pool Mortgage Rate:

Service Fee:

Int. Due Security Holder:

Cash Due Security Holder:

T & I Balance:

P & I Balance:

Other Balance:

Opening Security RPB:

Scheduled Principal:

Curtailments:

Liquidations:

RPB Adjustment:

Total Principal:

	Reported	Calculated
Closing Security RPB:	<input type="text"/>	0
Released Security RPB:	<input type="text"/>	<input type="text"/>
Guaranty Fee:	<input type="text"/>	<input type="text"/>

Last Update Date:  Last Update By:  Last Pool Summarize Date:

**Custodial Bank Information**

**Pool Transfer History**

# Bank Reconciliation Balances

**Exception Feedback**

1.0 [Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

**Issuer Summary Alert List**

Issuer ID:  Report Period:

---

**Summary for Issuer ID**

Last File Submission Date: 01/04/2017 11:20 Last Pool Summarization Date: 01/20/2017 22:05

Pool Exceptions: 0 [Exception List](#)

Loan Exceptions: 0 [Exception List](#)

---

	Reported Loans	Expected Loans	Liquidated Loans	Delinquent Loans	Delinquent Loans Percentage	1 Month Delinquent	2 Months Delinquent	3+ Months Delinquent	Foreclosure	DQ2+
I	866	866	8	38	4.1958%	26	6	4	0	1.1655%
II	1,435	1,435	10	59	4.1404%	46	8	5	1	0.9123%
<b>Total</b>	<b>2,301</b>	<b>2,301</b>	<b>18</b>	<b>95</b>	<b>4.1612%</b>	<b>72</b>	<b>14</b>	<b>9</b>	<b>1</b>	<b>1.0074%</b>

---

	Reported Pools	Expected Pools	T & I Funds	Other Funds	Guaranty Fee	Fixed Installment Constant	Unpaid Pool Principal Balance	Security Remaining Principal Balance	Principal Due Holders	Interest Due Holders
I	235	235	\$930,477.71	\$572,630.20	\$3,055.17	\$483,814.49	\$63,587,458.75	\$63,438,734.30	\$669,365.80	\$269,273.13
II	195	195	\$1,595,590.30	\$1,649,936.42	\$9,076.10	\$993,313.11	\$183,695,264.50	\$183,438,640.59	\$1,754,134.47	\$568,347.73
<b>Total</b>	<b>430</b>	<b>430</b>	<b>\$2,526,068.01</b>	<b>\$2,222,566.62</b>	<b>\$12,131.27</b>	<b>\$1,477,127.60</b>	<b>\$247,282,723.25</b>	<b>\$246,877,374.89</b>	<b>\$2,423,500.27</b>	<b>\$837,620.86</b>

Monthly Certification

Monthly Reporting Certification / Reported 11710D Data

# Activity

---

## Polling Question #4

What is the time limit to complete Bank Reconciliation?

A

20 days from remittance

B

30 days from cutoff

C

60 days from month-end



# Activity

---

## Polling Question #5

When is an issuer required to submit Custodial Account Verification?

A

Every month

B

When the bank has \$2,400,000 in deposits

C

When the FIC equals \$100,000 or more

# Appendix A: Forms and Calculations

# RFS Pool and Liquidation Calculations

---

Instructions and calculations for Pool Reporting are explained in:

## **Appendix VI-04 Issuer's Monthly Accounting Report**

### Appendix Includes:

#### **Form HUD11710A Monthly Accounting Report**

[https://ginniemae.gov/issuers/program\\_guidelines/MBSGuideAppendicesLib/Appendix\\_VI-04.pdf](https://ginniemae.gov/issuers/program_guidelines/MBSGuideAppendicesLib/Appendix_VI-04.pdf)

#### **Form HUD 11710E Liquidation Schedule**

[https://www.ginniemae.gov/issuers/program\\_guidelines/FormsLibrary/HUD-11710-E.pdf](https://www.ginniemae.gov/issuers/program_guidelines/FormsLibrary/HUD-11710-E.pdf)



**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.

 @GinnieMaeGov

 /GinnieMaeGov

 Ginnie Mae



**Thank you!**

