



# Single Family Issuer Training

Reporting and Feedback System (RFS)  
Training Session I

---

Presented by  
**Virtual Development**

September 23, 2024

# Course Overview

This course is intended to train Ginnie Mae Issuers on Monthly Investor Reporting with emphasis on the Reporting and Feedback System (RFS) and other important topics that are relevant to monthly investor reporting.

This course focuses on the monthly investor reporting requirements from a reporting and business perspective. Future training sessions will provide more detailed, interactive training on a complete range of reporting requirements and systems.



# Presenters

---

- Steve Audi
- Melanie Burton
- Christy Christensen

# Course Agenda

---

## 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

# Introduction

# Introduction Activity

Give a brief background' of yourself:



New to Ginnie Mae Program?



Experience with Ginnie Mae Reporting?



Do you use a sub-servicer?

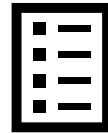


Do you use an in-house system or service bureau?

# Module Objectives

---

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



List **Issuers' primary responsibilities**



Describe the **characteristics of sub-servicing partnerships**



List the **consequences of non-compliance**

# Hot Topics

---

**Ginnie Mae Reporting Requirements**

**Changes to Loan Terms**

**RFS Enhancements**

**Cash Management**

**Specific Topics or Questions you would like us to address**



# Issuer's Primary Responsibilities



Must have employees knowledgeable of Ginnie Mae requirements



Quality Control plan for underwriting, originating and servicing mortgage loans and for secondary marketing



Service the pooled mortgages and administer the related securities in accordance with the applicable Guaranty Agreement and the MBS Guide



Meet all reporting requirements as required



Establish and maintain proper Principal & Interest and Escrow Custodial Accounts



Ensure funds are sufficient to ensure timely payment of required principal and interest



Ensure subcontract servicer is in compliance with all applicable guidelines and reporting requirements

# Sub-Servicing Partnerships

What partnerships should be like:

Pro-Active



On-Going



Customized to your  
Organization's Needs



Comprehensive of Issuer  
Responsibilities



Issuer Oversight of Sub-  
Servicer's Performance



"As a Ginnie Mae Issuer, I am  
accountable for their actions"



# Reference Documentation

# Module Objectives

---

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



List **resources and reference documentation available** to issuers



List which **resources are useful for a given job task**



Explain basic **Ginnie Mae terminology**

# Support Information

**Ginnie Mae Customer Support Hotline**  
**1-833-GNMA HELP**  
**(833-466-2435)**

*Select Option 1, Option 2, or Option 3 (PDD/VTT):*

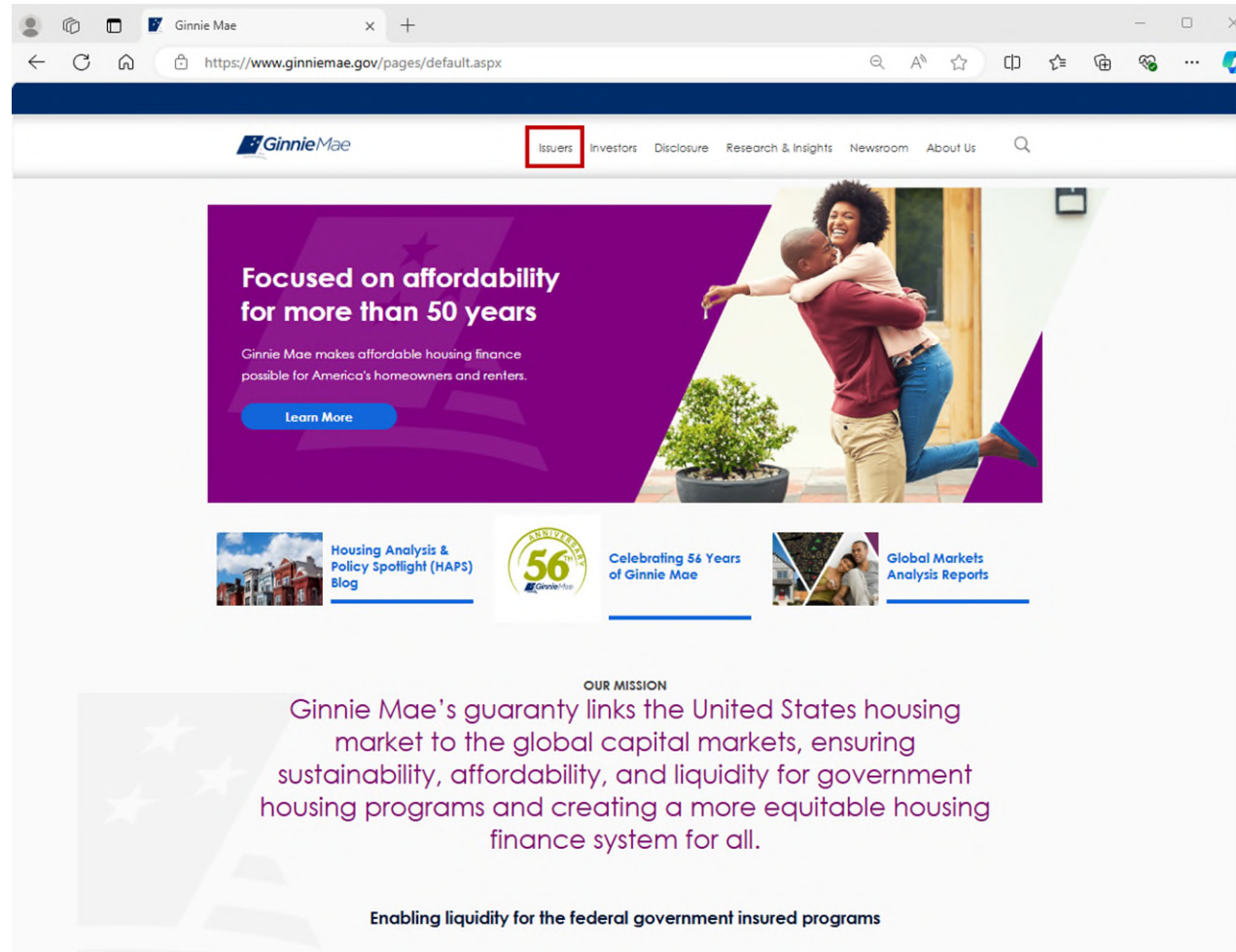
## **Option 1 – Ginnie Mae Operations**

- 1 = MGM/MFPDM/SFPDM/GinnieNET
- 2 = Platinum
- 3 = New Pool Submission
- 4 = Master Agreements/Commitment  
Mgt/PTS
- 5 = REMIC and Other

## **Option 2 – Reporting and Feedback System (RFS)**

- 1 = RFS
- 2 = HMBS
- 3 = SCRA
- 4 = MAS
- 5 = WHFIT

# WWW.GINNIEMAE.GOV



# WWW.GINNIEMAE.GOV

The screenshot displays the GinnieMae website's 'Issuers' section. At the top, the GinnieMae logo is on the left, and navigation links for 'Issuers', 'Investors', 'Disclosure', 'Research & Insights', 'Newsroom', and 'About Us' are on the right. A search icon is also present. Below the navigation, five main categories are listed in purple text: 'Program Guidelines', 'Issuer Tools', 'Issuer Training', 'Third Party Providers', and 'Systems & Applications'. Each category has a list of sub-items. Below these categories is a large purple banner with a photograph of a person's leg. At the bottom, three featured articles are shown with images and titles: 'Housing Analysis & Policy Spotlight (HAPS) Blog', 'Ginnie Mae Celebrates National Native American Heritage Month', and 'Foreign Ownership of Agency MBS'.

**Program Guidelines**  
APMs  
MBS Guide  
Digital Collateral Program  
Investor Reporting Manuals  
Notes & News  
Modernization Bulletins  
Supplemental Loan Level Forbearance File

**Issuer Tools**  
Multiple Issuer Pool Numbers & CUSIPs  
Pool Dates Calendar  
Approved Issuers Directory  
Approved Digital Collateral Program Participants  
IOPP  
PIIT  
ARM Index Information  
Unclaimed Funds Search

**Issuer Training**  
Announcements  
Tools and Resources  
Training Recordings  
Modernization Initiatives

**Third Party Providers**  
Document Custodians  
Subservicers

**Systems & Applications**  
MyGinnieMae Portal  
GinnieNET  
Pay.gov  
Multifamily Database Search  
Multifamily Database Download

**Housing Analysis & Policy Spotlight (HAPS) Blog**

**Ginnie Mae Celebrates National Native American Heritage Month**

**Foreign Ownership of Agency MBS**

# Reference Documents

DOCUMENT



## Ginnie Mae Web Site



## Issuer Resources



## Ginnie Mae MBS Guide



## Ginnie Mae Investor Reporting Manual

DESCRIPTION

Government National Mortgage Association official website.

The Issuer Resources page is designed for quick access to many topics such as MBS Guide, APM, Issuer Calendar, MGM, GinnieNET and Notes and News.

The Ginnie Mae Mortgage-Backed Securities Handbook provides in-depth information about the Ginnie Mae I and Ginnie Mae II programs. It includes program information on many topics, including eligibility requirements, Issuer responsibilities, risks and liabilities, applications, pools, required forms, and other special requirements.

The Ginnie Mae Investor Reporting Manual is designed to be a supplement to the Ginnie Mae Mortgage-Backed Securities Handbook. It clarifies certain aspects of pool administration using instructions and examples, including sample forms. The Investor Reporting Manual illustrates many topics, including reconciliations, loan liquidations, due dates and reporting requirements.

LINK

[www.ginniemae.gov](http://www.ginniemae.gov)





[https://ginniemae.gov/issuers/program\\_guidelines/Pages/mostrecentapms.aspx](https://ginniemae.gov/issuers/program_guidelines/Pages/mostrecentapms.aspx)

[www.ginniemae.gov/issuers/program\\_guidelines/Pages/mbs\\_guide.aspx](http://www.ginniemae.gov/issuers/program_guidelines/Pages/mbs_guide.aspx)

[www.ginniemae.gov/issuers/program\\_guidelines/Pages/investor\\_reporting\\_manual.aspx](http://www.ginniemae.gov/issuers/program_guidelines/Pages/investor_reporting_manual.aspx)



# Reference Documents

DOCUMENT	 <b>MBS Guide Appendices</b>	 <b>Ginnie Mae MBS Guide Appendix VI-19 Issuers Monthly Report of Pool and Loan Data</b>	 <b>Notes and News and APMS</b>	 <b>Ginnie Mae FAQs</b>
DESCRIPTION	<p>The MBS Guide includes a list of all Appendices and their associated forms, where applicable.</p>	<p>Appendix VI-19 is to be used by an Issuer to complete monthly accounting reporting.</p>	<p>Notes and News provides periodic reminders and information about Ginnie Mae programs.</p> <p>APMs (All Participants Memoranda) are used periodically to announce policy changes and updates to MBS programs.</p>	<p>Frequently Asked Questions regarding the MBS Program.</p>
LINK	<p><a href="http://www.ginniemae.gov/issuers/program_guidelines/Pages/mbsguideappendiceslib.aspx">www.ginniemae.gov/issuers/program_guidelines/Pages/mbsguideappendiceslib.aspx</a></p>	<p><a href="http://www.ginniemae.gov/issuers/program_guidelines/MBSGuideAppendicesLib/Appendix_VI-19.pdf">www.ginniemae.gov/issuers/program_guidelines/MBSGuideAppendicesLib/Appendix_VI-19.pdf</a></p>	<p><a href="http://www.ginniemae.gov/issuers/program_guidelines/Pages/notes_news.aspx">www.ginniemae.gov/issuers/program_guidelines/Pages/notes_news.aspx</a></p> <p><a href="https://www.ginniemae.gov/issuers/program_guidelines/Pages/mostrecentapms.aspx">https://www.ginniemae.gov/issuers/program_guidelines/Pages/mostrecentapms.aspx</a></p>	<p><a href="http://www.ginniemae.gov/Pages/faq.aspx">www.ginniemae.gov/Pages/faq.aspx</a></p>

# Ginnie Mae Terms

<b>Loan Package</b>	A "pool" that is specifically issued as an underlying pool in a Multi Issuer Pool. Pool and Loan Package often used interchangeably. Issue Type "M"
<b>FIC</b>	The Fixed Installment Control of principal and interest payment on an individual loan or total of all loan payments in a pool. Also known as P&I payment.
<b>Pool</b>	Refers to the pool of collateral (the loans). Often the term "pool" and "security" are used to mean "both". But they are not interchangeable; and they are not the same.
<b>Pool UPB</b>	The balance of the pool of loans. Is not the same as RPB.
<b>WAC/WAIR</b>	Weighted Average Interest Rate. Calculation used to report Pool Interest Rate for Ginnie Mae II and Manufactured Housing Ginnie Mae I pools with differing interest rates.
<b>RFS</b>	Reporting and Feedback System; post settlement reporting.
<b>UPB</b>	The Security UPB. The balance of the security, not the pool.
<b>Security</b>	The security instrument held by the security holder. This is the "pass through" entity for payment of principal and interest to security holders.

# RFS Reporting Timelines

# Module Objectives

---

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



Explain **monthly pool and loan reporting deadlines**



Describe **sequences of actions in the reporting timeline**



Explain **when and how often pool and loan data must be reported**



State **when critical alerts must be cleared**

# RFS Pool and Loan Reporting Timeline

- Issuers must prepare and submit monthly reports of pool and loan data for each pool and loan package by the 2nd business day.
  - **100% of pool and loan data must be reported by 7 pm ET on 2nd business day.**



**COB** – Close of Business: 7:00PM Eastern Time

## Timeline Items – Monthly “Workflow”

-  **RFS Open for reporting on the 25<sup>th</sup> of the month**
-  **Processing of RFS Pool/Loan** File submission begins **1<sup>st</sup> Calendar Day AM**
-  **RFS Feedback** upon processing Issuer’s data; automatic upon receipt
-  **Pre-Collection Notices – 3<sup>rd</sup> Business Day** based on 2<sup>nd</sup> BD RFS Pool Record (Security RPB)
-  **Final Collection Notices – 6<sup>th</sup> Business Day** based on **4<sup>th</sup> BD** final RFS Pool Record (Security RPB)
-  **Monthly Reporting Certification – 10<sup>th</sup> Business Day** through **14<sup>th</sup> Business Day**
-  **G-Fee Draft:** Ginnie I - **10<sup>th</sup> Calendar Day** Ginnie II - 18<sup>th</sup> - **20<sup>th</sup> Calendar Day**  
*Chapter 6 Fees if Calendar Day is not a Business Day*
-  **P&I Draft:** Ginnie I - **15<sup>th</sup> Calendar Day** & Ginnie II – **19<sup>th</sup>/20<sup>th</sup> Calendar Day**  
*Chapter 15 Payments to Security Holders for details if Calendar Day is not a Business Day*
-  **RFS Closed** for current month reporting on **25<sup>th</sup> of Month**

# Monthly Investor Reporting Workflow

Timeline	Workflow Item	Workflow Reporting Item Description
25 <sup>th</sup> CD	RFS Opens	➤ RFS "Opens" for reporting on 25 <sup>th</sup> CD of the month (Opens 8/25 for August Report Period). If the 25 <sup>th</sup> is not a BD, RFS will Open the next business day.
25 <sup>th</sup> CD	Loan Substitution	➤ RFS Loan Substitutions – Must be approved by Ginnie Mae no later than 25 <sup>th</sup> CD. RFS updated with new loan on the 1 <sup>st</sup> BD.
1 <sup>st</sup> CD AM	RFS File Processing	➤ Processing of RFS Pool/Loan File submission begins 1 <sup>st</sup> CD AM (For example, September Report Period begins processing 10/1). RFS is updated as files are processed. Files are processed automatically upon receipt in order received.
1 <sup>st</sup> BD- Ongoing	RFS Feedback	➤ RFS Feedback automatic upon receipt of Issuer's data. RFS is updated as files are processed.
2 <sup>nd</sup> BD	Monthly Reporting Due	➤ Per Ginnie Mae policy, RPB and Pool/Loan data must be reported 2 <sup>nd</sup> BD by Close of Business (7:00 PM ET).
2 <sup>nd</sup> BD	Security RPB Release to CPTA (BNY)	➤ RFS processes Issuer reported data as of 7:00 PM for preliminary release of Security RPBs. The Security RPBs reported on the RFS "P" (pool) record or reported on-line are released to Ginnie Mae's central paying agent (BNY) NLT 8:00. Issuer reporting must be completed by 7:00 PM ET or may miss the RPB Release.
3 <sup>rd</sup> BD AM	Preliminary Pre- Collection Notices	➤ Pre-Collection Notice – 3 <sup>rd</sup> BD AM based on 2 <sup>nd</sup> BD RPB release to BNY. Pre-Collection Notice is based on the Issuer reported security RPBs released by RFS on the 2 <sup>nd</sup> BD.
4 <sup>th</sup> BD	RFS Critical Exceptions	➤ RFS Critical Exceptions <b>Must be Resolved</b> by the 4 <sup>th</sup> BD by Close of Business (7:00 PM ET). Corrections are processed and updated in RFS upon receipt.
4 <sup>th</sup> BD	Security RPB Release to CPTA (BNY)	➤ RFS processes Issuer reported data as for final release of Security RPBs. The Security RPBs reported on the RFS "P" (pool) record or reported on-line are released to Ginnie Mae's central paying agent (BNY) NLT 8:00 for factor and payment processing. Issuer reporting must be completed by 7:00 PM ET.
4 <sup>th</sup> BD	Forbearance Data	➤ RFS Forbearance Loan Reporting due by Close of Business (7:00 PM ET).

# Monthly Investor Reporting Workflow

Timeline	Workflow Item	Workflow Item Description
5th BD	RFS Loan Matching	➤ RFS Loan Matching runs the 5 <sup>th</sup> BD. Exceptions and Download Files are available on RFS for Issuer download on the 6 <sup>th</sup> BD. Corrections are processed upon receipt, however, matching runs only twice per month.
6th BD	Final Pre-Collection Notice	➤ Final Pre-Collection Notice – 6 <sup>th</sup> BD AM based on the 4 <sup>th</sup> BD final RPBs. Final Pre-Collection Notice is based on the Issuer reported security RPBs released by RFS on the 4 <sup>th</sup> BD.
7th BD	RFS Various “Suspense” Notice	➤ RFS ‘V’ record (Various Suspense) – Issuer will be notified via e-Notification on the 7 <sup>th</sup> BD if they have suspended record. Responses are due no later than the 20 <sup>th</sup> CD. Update Various Suspense download and email to <a href="mailto:GinnieMaeVarious@Deloitte.com">GinnieMaeVarious@Deloitte.com</a> .
8th BD	Remittance Advice	➤ Remittance Advice (11714), only for GNMA I certificated securities, must be reported by the 8 <sup>th</sup> BD by 7:00 PM ET.
10th BD	RFS Monthly Report Certification	➤ Monthly Reporting Certification (on-line in RFS) must be completed using MGM/RFS between the 10 <sup>th</sup> BD and the 14 <sup>th</sup> BD by 7:00 PM ET.
10th BD	RFS Loan Matching Final	➤ RFS Loan Matching runs the 10 <sup>th</sup> BD. Exceptions and Download Files are available on RFS for Issuer download on the 11 <sup>th</sup> BD. Corrections are processed upon receipt, however, matching runs three times per month.
10th BD	RFS Matching	➤ RFS Loan Matching “Suspense” – Issuers are notified on the 10 <sup>th</sup> BD. Reply as soon as possible by no later than the second to last BD of the month. Issuers will be notified via e-Notification if they have suspended records.
10th BD	RFS Letters	➤ RFS Matching Compliance Letters are posted to e-Notification on the 10 <sup>th</sup> BD.
After 10th BD	RFS Loan Matching Corrections	➤ Loan Matching corrections to RFS after the 10 <sup>th</sup> BD are posted to RFS database but will be processed for Loan Matching the following month on 5 <sup>th</sup> BD.
10th CD	G-Fee Draft	➤ G-Fee Draft: Ginnie I
15th CD 20th CD	ACH Draft	➤ Issuer Funds P&I “Disbursement” Account (ACH Account drafted by BNY) prior to 7:00 AM ET on the 15 <sup>th</sup> and 20 <sup>th</sup> CD of each month.
15th CD	G1 P&I Draft	➤ P&I Draft: Ginnie I
19th CD	G2 G-Fee Draft	➤ G-Fee Draft: Ginnie II
20th CD	G2 P&I Draft	➤ P&I Draft: Ginnie II



# Monthly Investor Reporting Workflow

Timeline	Workflow Item	Workflow Item Description
20 <sup>th</sup> CD	Various Suspense	➤ Various Suspense Responses are due no later than the 20 <sup>th</sup> CD. Updates are posted in RFS by the end of the month.
Before Close 24 <sup>th</sup> /25 <sup>th</sup> CD	RFS Loan Matching Final	➤ A third match is available to download before close for the reporting period (around the 25 <sup>th</sup> CD). This is the final matching run for the month.
24 <sup>th</sup> /25 <sup>th</sup> CD	RFS Close	➤ RFS closes for the current reporting month on the 24 <sup>th</sup> /25 <sup>th</sup> of the month. No corrections can be made after this date.
2 <sup>nd</sup> to Last BD Month by 9 AM	Loan Match Suspense Posted	➤ Last day for loan match Suspense updates to be posted in RFS by Operations (Issuers must submit the updated items based on 10 <sup>th</sup> BD report). Update Suspense download and email to <a href="mailto:GinnieMaeSuspense@Deloitte.com">GinnieMaeSuspense@Deloitte.com</a> by 9 AM ET.
Monthly	Each Month	<ul style="list-style-type: none"> <li>➤ P&amp;I Custodial Accounts – Reconcile accounts within 30 days of the previous month's cut-off date.</li> <li>➤ T&amp;I Custodial Accounts – Reconcile accounts within 30 days of the previous month's cut-off date.</li> <li>➤ Test of Expected P&amp;I – Required calculation performed on all pools each month. Shortages funded by Issuer.</li> <li>➤ Pool to Security Reconciliation – Required calculation performed on all pools each month. For under-collateralized pools, principal must be passed through to security holders.</li> </ul>
Quarterly	Per Guide	<ul style="list-style-type: none"> <li>➤ RFS Custodial Accounts Verification – report submission due between the 6<sup>th</sup> and 15<sup>th</sup> BD of March, June, September and December. Enter the data in MGM/RFS (MBS Guide Chapter 16).</li> <li>➤ RFS WHFIT information, determined by Issuer, is due by the 10<sup>th</sup> CD of January, April, July and October. Corrections due by the 15<sup>th</sup> CD of the month.</li> <li>➤ SCRA Request for Reimbursement are due by the 10<sup>th</sup> CD of February, May, August and November.</li> </ul>
Annual	Per Guide	<ul style="list-style-type: none"> <li>➤ Annual Reporting of Financial Statements – Upload to Ginnie Mae Central (GMC) per APM 24-04 and MBS Guide Chapter 3/Appendix VI-20. Due 90 Days after close of Issuer Fiscal Year.</li> <li>➤ Annual Reporting of Fidelity Bond Insurance and Errors and Omissions Insurance changes due within 30 day of policy expiration. Upload to Ginnie Mae Central (GMC) per APM 24-04 and MBS Guide Chapter 3/Appendix VI-20.</li> <li>➤ MWX Issuer Detail Report posted to e-Notification after Issuer's Fiscal Year-end. Remains in e-Notification for 180 days.</li> <li>➤ Master Agreements due by December 31<sup>st</sup> via MGM.</li> </ul>

# Activity

## Polling Question #1

What is the deadline for reporting 100% of pool and loan data?

A

7:00 PM ET on the 4<sup>th</sup> business day

B

11:59 PM ET on the 4<sup>th</sup> business day

C

7:00 PM ET on the 2<sup>nd</sup> business day

D

11:59 PM ET on the 2<sup>nd</sup> business day

# E-Notification

# Module Objectives

---

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



Describe where to find **critical job alerts**



Recognize **what information in E-Notifications is important** (critical exceptions)



Explain how to **resolve/address E-Notifications**

# About RFS E-Notification

- E-Notification is an online function, accessible from MGM/RFS. E-Notification provides an automatic email notice. However, it is the Issuers responsibility to check their notifications online via RFS, on a routine basis.
- E-Notification directly supports a wide range of Monthly Investor Reporting and Related Activity by providing “notices” and “content” (reports, documents, files, etc.) accessible online:

Name of Notice	Purpose
PA Functional Acknowledgement	Related to reporting of monthly files to RFS
PA Exception Feedback Notice	As a result of RFS editing of file receipt, and also as a result of RFS Summarize/Summary edit process.
Pre-Collection Notice	Part of the ACH-draft process: Ginnie Mae's Central Paying and Transfer Agent
Daily/Monthly Unique Loan IDs	Provides the ULIDs for loans in new pools
New Pools Data Quality	Verification of data reported at Origination
Matching and Suspense Notices	Result of RFS Matching – Originations, Aged Matching and Term Loans
Various Suspense Notice	As a result of RFS editing of various records (V-Records)
Other items such as LOC Letters, Notices from Ginnie Mae announcing APMs, RFS Enhancements, Issuer Outreach Calls, Modernization Updates, events, outages, etc.	
<b>MWX (Issuer Detail Report): Report generates once a year at issuers fiscal year-end. Report will remain available in e-Note for 180 days.</b>	

# MWX – Issuer Detail Report

NPDBMWXA DEPARTMENT OF HOUSING & URBAN DEVELOPMENT RUN DATE : 09/30/22  
 GOVERNMENT NATIONAL MORTGAGE ASSOCIATION PAGE : 425  
 MORTGAGE-BACKED SECURITIES SYSTEM  
 ISSUER DETAIL

ISSUER : [REDACTED]

I. GENERAL INFORMATION

PROG TYPE : 1 ISSR ELIG : 2 ISSUER TYPE : 01 ENTRY DATE : .2/10/19  
 REQUIRED NET WORTH: [REDACTED]  
 EFFECT SECURITIES OUTSTANDING:  
 FS TYPE: A FY END: 09/30 FS DUE: 12/30  
 SERVICING : - -  
 MARKETING : - -  
 ACCOUNTING : - -  
 SECURITY ADM : - -  
 POOL PROCESS : - -

II. COMMITMENT DETAIL

SINGLE (1 TO 4 UNITS) LINE SUMMARY (SL)  
 COMMITMENT LINE BALANCE : [REDACTED].00  
 TOTAL POOLS FUNDED : 0.00 NUMBER OF POOLS : 0  
 TOTAL POOLS UNFUNDED : 0.00 NUMBER OF POOLS : 0  
 TOTAL COMMITMENTS HELD : 0.00 NUMBER OF TRANS : 0

SINGLE LINE COMMITMENT AMOUNT TO BE EXPIRED BY MONTH							
AVAILABLE AMT	EXP DATE	AVAILABLE AMT	EXP DATE	AVAILABLE AMT	EXP DATE	AVAILABLE AMT	EXP DATE
.00	09/30/23	.00	04/30/23			.00	11/30/22
.00	08/31/23	.00	03/31/23			.00	10/31/22
[REDACTED].00	07/31/23	.00	02/28/23			.00	09/30/22
.00	06/30/23	.00	01/31/23				
.00	05/31/23	.00	12/31/22				

III. POOL DETAIL  
 NO LOG POOL RECORDS

POOL/LPN NUMBERS AVAILABLE (OTHER) : 31

[REDACTED] 91	[REDACTED] 92	[REDACTED] 93	[REDACTED] 94
[REDACTED] 95	[REDACTED] 96	[REDACTED] 97	[REDACTED] 98
[REDACTED] 99	[REDACTED] 00	[REDACTED] 01	[REDACTED] 02
[REDACTED] 03	[REDACTED] 04	[REDACTED] 05	[REDACTED] 06
[REDACTED] 07	[REDACTED] 08	[REDACTED] 09	[REDACTED] 10
[REDACTED] 11	[REDACTED] 12	[REDACTED] 13	[REDACTED] 14
[REDACTED] 15	[REDACTED] 16	[REDACTED] 17	[REDACTED] 18

# MWX – Issuer Detail Report

NPDBMWXA DEPARTMENT OF HOUSING & URBAN DEVELOPMENT RUN DATE : 09/30/22  
 GOVERNMENT NATIONAL MORTGAGE ASSOCIATION PAGE : 426  
 MORTGAGE-BACKED SECURITIES SYSTEM  
 ISSUER DETAIL

ISSUER [REDACTED] : [REDACTED]

III. POOL DETAIL (CONTINUED)  
 POOL/LPN NUMBERS AVAILABLE (OTHER) : 31

[REDACTED] 19 [REDACTED] 20 [REDACTED] 21

IV. ISSUANCE DETAIL

POOL/LPN NUMBER	PL TP	CD IR	SEC RATE	ORIGINAL PRINCIPAL	UNPAID BALANCE	BAL DATE	ISSUE DATE	MATUR DATE
[REDACTED] 72/C	SF	CD	2.500	.00	[REDACTED]	08/22	09/20	09/50
[REDACTED] 73/M	JM	CD	3.000	.00	[REDACTED]	08/22	10/20	10/50
[REDACTED] 74/M	JM	CD	2.000	.00	TERMINATED		11/20	11/20
[REDACTED] 75/C	SF	CD	2.500	.00	[REDACTED]	08/22	11/20	11/50
[REDACTED] 76/M	SF	CD	2.000	.00	[REDACTED]	08/22	11/20	11/50
[REDACTED] 77/C	SF	CD	2.500	.00	[REDACTED]	08/22	12/20	12/50
[REDACTED] 78/M	SF	CD	2.000	.00	[REDACTED]	08/22	12/20	12/50
[REDACTED] 79/M	JM	CD	2.000	.00	[REDACTED]	08/22	12/20	12/50
[REDACTED] 80/C	SF	CD	2.000	.00	[REDACTED]	08/22	01/21	01/51
[REDACTED] 81/M	JM	CD	2.500	.00	[REDACTED]	08/22	02/21	02/51
[REDACTED] 82/C	SF	CD	2.500	.00	[REDACTED]	08/22	03/21	03/51
[REDACTED] 83/M	SF	CD	2.500	.00	[REDACTED]	08/22	04/21	04/51
[REDACTED] 84/M	SF	CD	2.500	.00	[REDACTED]	08/22	05/21	05/51
[REDACTED] 85/M	SF	CD	2.500	.00	[REDACTED]	08/22	07/21	06/51
[REDACTED] 86/M	SF	CD	2.500	.00	[REDACTED]	08/22	08/21	07/51
[REDACTED] 87/C	SF	CD	3.500	.00	[REDACTED]	08/22	04/22	04/52
[REDACTED] 88/M	SF	CD	6.000	.00	[REDACTED]	08/22	08/22	08/52
[REDACTED] 89/M	SF	CD	4.500	.00	[REDACTED]	08/22	08/22	08/52
[REDACTED] 90/M	SF	CD	5.000	.00	[REDACTED]	08/22	08/22	08/52
TOTAL SECURITIES :				.00			NUMBER OF POOLS :	19
TOTAL UNPAID BALANCE :					[REDACTED]			

# E-Notification Information

- E-Notification provides notices and “content”
  - Content may be text files, PDFs, letters, etc. from Ginnie Mae's processing systems (e.g. from RFS exception feedback system, the pool processing systems, central payment and transfer systems, custom notices from Ginnie Mae, etc.).
  - Many of these are routine daily, weekly, monthly notices and content related to monthly investor reporting.
- Many of the notices have the direct link to the content. It is up to the Issuer to determine how best to use the content. Some content is in 'raw' text files, where other files are formatted.
- The notification is always linked to the most currently available content.
  - Notifications for the same subject, for recurring notices that have links, will always provide only the most current content.
  - Prior period content must be obtained through the Ginnie Mae Hotline (833-466-2435 **Option 2**).

## Exception Feedback Example

**Messages List (<= 30 Days)**

Subject	Date & Time Sent	Read By	Date Read
<a href="#">PA Exception Feedback</a>	09/02/2015 03:30:13PM		
<a href="#">PA Functional Acknowledgement</a>	09/02/2015 03:25:08PM		



# Accessing E-Notification

Communities ▾ Tools ▾

Applications			Bookmarks  Edit	
RFS	IPMS	Other Applications	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				

# Passive Email

**GinnieMae** *Our Guaranty Matters* MyGinnieMae

My Dashboard  
e-Notification (eNote)

Inbox Passive e-Mail News And Updates User Guide

▼ Go

Today is: 02/13/2023 Issuer XXXX ABC Mortgage

**Sign Up To Receive A Passive E-mail**

How it works: Enter an e-mail address. Each time a notice is posted to this mailbox an e-mail will be sent informing you that there is a notice in the e-Notification mailbox. The user must go to the e-Notification mailbox to view the actual notification.

Issuer # ▼

E-mail Address

Submit Remove

# Issuer Inbox – Posted Notifications

## e-Notification (eNote)

Inbox

Passive e-Mail

News And Updates

User Guide

Subject	Date & Time Sent	Read By	Date Read
<a href="#">Commitment Authority Availability</a>	02/11/2021 04:41:40AM	Opened	02/11/21
<a href="#">Daily Transfer Sheets Formatted</a>	02/11/2021 12:57:27AM		
<a href="#">Daily Unique Loan ID Raw</a>	02/10/2021 08:58:44PM		
<a href="#">New Pools Certified /Rejected</a>	02/10/2021 04:58:38PM		
<a href="#">Pre-Collection Notices Ginnie Mae I Formatted</a>	02/08/2021 05:02:12AM	Opened	02/08/21
<a href="#">Pre-Collection Notices Ginnie Mae I Raw</a>	02/08/2021 05:01:47AM		
<a href="#">Pools are Ready Letter</a>	02/04/2021 01:38:56AM		
<a href="#">Daily Transfer Sheets Formatted</a>	02/04/2021 12:57:14AM		
<a href="#">Daily Unique Loan ID Raw</a>	02/03/2021 08:58:44PM		
<a href="#">New Pools Certified /Rejected</a>	02/03/2021 11:08:40AM	Opened	02/03/21
<a href="#">Pre-Collection Notices Ginnie Mae I Formatted</a>	02/03/2021 05:01:59AM	Opened	02/03/21
<a href="#">Pre-Collection Notices Ginnie Mae I Raw</a>	02/03/2021 05:01:36AM		
<a href="#">PA Exception Feedback</a>	02/02/2021 04:00:29PM		
<a href="#">PA Functional Acknowledgement</a>	02/02/2021 02:48:43PM	Opened	02/02/21
<a href="#">PA Functional Acknowledgement</a>	02/02/2021 02:41:41PM	Opened	02/02/21
<a href="#">Monthly Transfer Sheets Formatted</a>	02/02/2021 01:08:59AM		

# PA Functional Acknowledgement

[PA Functional Acknowledgement](#)

09/30/2016 10:45:09PM

## View Issuer Notification

**Issuer #:**

**Date Created:** 9/30/2016 10:45:09 PM

**Reference #:** 782078

**Notice Type:** Loan Processing

**Subject:** PA Functional Acknowledgement

**Message:**

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

[FA\\_I\\_hlang\\_9225\\_2016094508.csv](#) (225)

**Read By:**

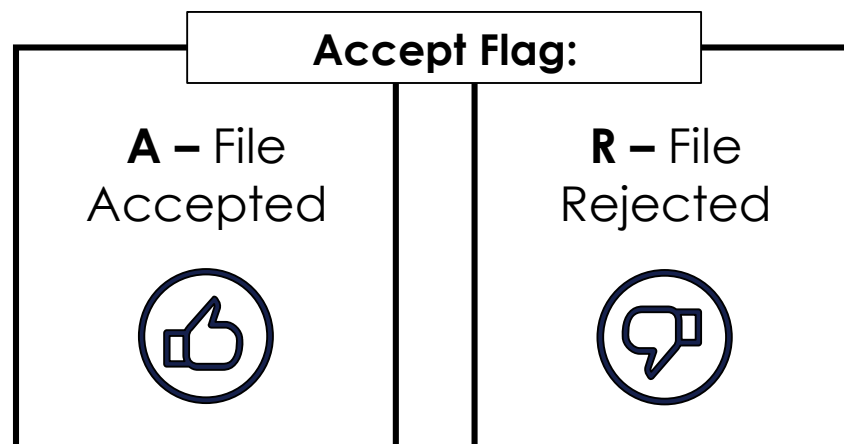
**Date Read:**

[Back](#)

- Open in new tab
- Open in new window
- Open in new InPrivate window
- Save target as
- Copy link
- Add to reading list

# Functional Acknowledgement Download File

File Name	File Size	Issuer Id	Record Date	Receipt Date	Receipt Time	User Id	Accept Flag	Pools	Loans	Sensitive	Various
rfs_l_issuerXXXX2007106010XXXX.87			1-Jun-21	1-Jul-21	11:51:41	I_issuerXXXX	R	41	41	0	0
rfs_l_issuerXXXX2007106010XXXX.051			1-Jun-21	1-Jul-21	12:46:42	I_issuerXXXX	R	41	41	0	0
rfs_l_issuerXXXX200710603.XXXX.53			1-Jun-21	1-Jul-21	13:31:42	I_issuerXXXX	A	41	41	0	0



# Exception Feedback Notification Example

## Issuer Notification Screen with Link for Download of Exception Feedback File

[PA Exception Feedback](#)

10/01/2016 08:57:35AM

**View Issuer Notification**

<b>Issuer #:</b>	9225
<b>Date Created:</b>	10/1/2016 8:57:35 AM
<b>Reference #:</b>	782561
<b>Notice Type:</b>	Loan Processing
<b>Subject:</b>	PA Exception Feedback
<b>Message:</b>	(right click on a file name below to download the file) <a href="#">Exception_I_hlanq_9225_20160901085734.csv</a> (15673)
<b>Read By:</b>	
<b>Date Read:</b>	

[Back](#)

Open in new tab

Open in new window

Open in new InPrivate window

Save target as

Copy link

Add to reading list

# Exception Feedback Download File Example (CSV file)

	A	B	C	D	E	F	G	H	I
1	POOL	LOAN	ISSUER LOAN	SEVERITY	CODE	FIELD	VALUE	MESSAGE	EXPECTED
2	#725150	0		E	RFS111	Pool Id	#725150	no activity reported this p	#
3	#725151	0		E	RFS111	Pool Id	#725151	no activity reported this p	#
4	#725157	0		E	RFS111	Pool Id	#725157	no activity reported this p	#
5	#725158	0		E	RFS111	Pool Id	#725158	no activity reported this p	#
6	#725160	0		E	RFS111	Pool Id	#725160	no activity reported this p	#
7	#725139	0		C	POOL104	Pool FIC	# 8503.63	should equal the sum of t	# 8502.13
8	#725139	0		C	POOL452	Security RPB	# .00	should equal prior month	#1365477.32
9	#725139	212554542	212554542	C	LOAN654	Loan Unpaid Principal Balar	#0	should be greater than ze	# 108457.00
10	#725139	212554542	212554542	C	LOAN655	Loan Unpaid Principal Balar	#0	is not consistent with oth	# 108457.00
11	#725139	212554551	212554551	C	NOTE305	Loan Maturity Date	#03/01/2066	should be not more than c	#04/20/2044
12	#725139	212554553	212554553	C	NOTE354	Loan Interest Rate	#6.75	should be greater than Se	# 4.5000
13	#725139	212554555	212554555	C	NOTE305	Loan Maturity Date	#04/01/2049	should be not more than c	#04/20/2044
14	#725140	212647108	212647108	C	LOAN655	Loan Unpaid Principal Balar	#98002.25	is not consistent with oth	# 97749.80
15	#725142	0		C	POOL452	Security RPB	# 1332127.35	should equal prior month	#1331833.58
16	#725142	212590494	212590494	C	LOAN655	Loan Unpaid Principal Balar	#85510	is not consistent with oth	# 85507.04
17	#725142	212590497	212590497	C	LOAN654	Loan Unpaid Principal Balar	#0	should be greater than ze	# 96494.24
18	#725142	212590497	212590497	C	LOAN655	Loan Unpaid Principal Balar	#0	is not consistent with oth	# 96494.24
19	#725145	0		C	POOL104	Pool FIC	# 3736.79	should equal the sum of t	# 3153.30
20	#725147	0		C	POOL452	Security RPB	# 1526927.89	should equal prior month	#1516912.77

# Pre-Collection Notice Example

## Post Morning of 3<sup>rd</sup> and 6<sup>th</sup> Business Day

ISSUER NUMBER: 9273                      GINNIE MAE MORTGAGE-BACKED SECURITIES PROGRAM                      PAGE: 3332

ACH COLLECTION DATE 07/15/20                      GINNIE MAE 1  
REPORT DATE 07/07/20                      PRINCIPAL, INTEREST AND GUARANTY FEE PRECOLLECTION NOTICE  
CENTRAL P & I ACCOUNT

ABC Mortgage                      ACCOUNT NUMBER                      Bank Account  
Anywhere, USA                                           Information

BANK'S ACH ROUTING CODE                      BANK'S ACH ROUTING CODE  
CHECK DIGIT 8                      CHECK DIGIT 8

BASED ON THE RPB PROVIDED BY YOU FOR EACH OF THE FOLLOWING POOLS, THE PRINCIPAL, INTEREST, PRE-PAYMENT PENALTY (IF APPLICABLE) AND GUARANTY FEE AMOUNTS WILL BE COLLECTED FROM YOUR CENTRAL P & I ACCOUNT VIA ACH. COLLECTION FOR GUARANTY FEE WILL BE ON THE 10TH CALENDAR DAY AND COLLECTION FOR PRINCIPAL, INTEREST AND PRE-PAYMENT PENALTY (IF APPLICABLE) WILL BE ON THE 15TH CALENDAR DAY. THE TOTAL DRAFT AMOUNT FOR EACH COLLECTION DATE IS PROVIDED AT THE END OF THIS NOTICE.

POOL/LOAN PACKAGE NUMBER	POOL INDICATOR	POOL TYPE	RPB REPORTED	PRINCIPAL PAYMENT	INTEREST PAYMENT	TOTAL P & I PAYMENT	GUARANTY FEE
AB7093	X	SF	591,011.11	2,197.68	1,483.02	3,680.70	29.66
AE9498	X	SF	1,027,454.21	3,737.84	3,007.64	6,745.48	51.56
BB2705	X	SF	1,078,851.25	1,661.30	3,601.71	5,263.01	54.03
BB2713	X	SF	2,259,875.81	3,461.57	7,544.46	11,006.03	113.17
BB2716	X	SF	1,000,655.62	1,524.68	3,340.60	4,865.28	50.11
BB2721	X	SF	1,744,455.29	2,445.22	6,550.88	8,996.10	87.35
BF5840	X	SF	1,332,612.70	1,860.13	5,004.27	6,864.40	66.72
BF5850	X	SF	1,173,292.32	1,488.35	4,894.92	6,383.27	58.74
			P & I TOTALS	18,376.77	35,427.50	53,804.27	
			GUARANTY FEE TOTAL BOOK ENTRY POOLS			511.34	
			GUARANTY FEE TOTAL NON-BOOK ENTRY POOLS			.00	
			GUARANTY FEE TOTAL			511.34	
						-----	
TOTAL ISSUER COLLECTION						54,315.61	
						-----	
07/10/20 GUARANTY FEE ACH DRAFT						511.34	
07/15/20 ACH DRAFT						53,804.27	
DRAFT TOTALS:						<u>54,315.61</u>	

FOR INQUIRIES, PLEASE CONTACT CANDIDA MATTOCKS AT 212-815-4817  
OR KATHRYN CORBETT AT 315-414-3830



# Activity

## Polling Question #2

What is the deadline to report 100% of Pool and Loan data?

A

7:00 PM ET on the 2<sup>nd</sup> business day

B

11:59 PM ET on the 3<sup>rd</sup> business day

C

7:00 PM ET on the 4<sup>th</sup> business day

D

11:59 PM ET on the 10<sup>th</sup> business day

# Activity

## Polling Question #3

What is the deadline to clear  
Critical Alerts?

A

7:00 PM ET on the 2<sup>nd</sup> business day

B

11:59 PM ET on the 3<sup>rd</sup> business day

C

7:00 PM ET on the 4<sup>th</sup> business day

D

11:59 PM ET on the 10<sup>th</sup> business day

# Activity

---

## Polling Question #4

True/False: Operations can confirm when you have read your E-notifications.

A

True

B

False

# Activity

## Analyze & Discuss

1. Analyze the notification screen
2. Discuss the following items and the actions that these notifications require
  - Unique Loan IDs
  - Pre-Collection Notice
  - PA Exception Feedback
  - PA Functional Acknowledgement
  - Issuer Detail Report

Messages List (<= 30 Days)

Subject	Date & Time Sent
<a href="#">Commitment Authority Availability</a>	02/11/2021 04:41:40AM
<a href="#">Daily Transfer Sheets Formatted</a>	02/11/2021 12:57:27AM
<a href="#">Daily Unique Loan ID Raw</a>	02/10/2021 08:58:44PM
<a href="#">New Pools Certified /Rejected</a>	02/10/2021 04:58:36PM
<a href="#">Pre-Collection Notices Ginnie Mae I Formatted</a>	02/08/2021 05:02:12AM
<a href="#">Pre-Collection Notices Ginnie Mae I Raw</a>	02/08/2021 05:01:47AM
<a href="#">Pools are Ready Letter</a>	02/04/2021 01:38:56AM
<a href="#">Daily Transfer Sheets Formatted</a>	02/04/2021 12:57:14AM
<a href="#">Daily Unique Loan ID Raw</a>	02/03/2021 08:58:44PM
<a href="#">New Pools Certified /Rejected</a>	02/03/2021 11:06:40AM
<a href="#">Pre-Collection Notices Ginnie Mae I Formatted</a>	02/03/2021 05:01:59AM
<a href="#">Pre-Collection Notices Ginnie Mae I Raw</a>	02/03/2021 05:01:36AM
<a href="#">PA Exception Feedback</a>	02/02/2021 04:00:29PM
<a href="#">PA Functional Acknowledgement</a>	02/02/2021 02:46:43PM
<a href="#">PA Functional Acknowledgement</a>	02/02/2021 02:41:41PM
<a href="#">Monthly Transfer Sheets Formatted</a>	02/02/2021 01:08:59AM

# Short Break



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

# RFS Monthly Report of Pool & Loan Data

# Module Objectives

---

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



List the **four types of RFS records**



**Pool and Loan** Records



**Sensitive and Various** Records



Distinguish which **fields an Issuer is responsible for reporting and editing**

# Reporting Timeline

---

100% of Pool and Loan data must be reported by 7 PM ET on the 2<sup>nd</sup> business day

Critical RFS Alerts must be cleared by 7 PM ET on the 4<sup>th</sup> business day



# Overview of RFS Records



●  
**Pool  
Record**



●  
**Loan  
Record**



●  
**Sensitive  
Loan  
Record**



●  
**Various  
Loan  
Record**

MBS Guide Appendix VI-19 RFS Issuer Monthly Report of Pool and Loan data provides the detailed specifications for these records.

[https://ginniemae.gov/issuers/program\\_guidelines/MBSGuideAppendicesLib/Appendix\\_VI-19.pdf](https://ginniemae.gov/issuers/program_guidelines/MBSGuideAppendicesLib/Appendix_VI-19.pdf)

# P – Pool Record

---



**Pool  
Record**

- This record contains data elements related to the Ginnie Mae pool, one record reports on one pool.
- The “P” record represents the end of report period status of the pool (activity netted to reporting period end).
- Includes “unscheduled principal” (based on loan level data).
- Page 7 of Appendix VI-19 RFS Issuer Monthly Report of Pool and Loan Data.

Sample: P444106+00000000.0000002285.3500000113.2708.2500+0000000000.0000000000.000000000000.000000179152.23+00002683.52

# Important Calculations Performed by RFS

## Pool Record

The below fields are calculated for purposes of editing; for loan and pool accounting; and for Pool summary data ("11710A"). The Security RPB is reported by issuer.

### Fields "calculated" by RFS: (not reported by issuer)

- Opening Security RPB
- Scheduled Principal
- Interest Due Security Holder
- Cash Due Security Holder
- "Calculated" Closing Security Balance ( RFS compares this to issuer reported Security RPB)
- Guaranty Fee
- Liquidations-in-Full FIC
- **Issuers report Adjustments to FIC, Closing FIC (RFS compares reported value to total Loan FIC)**

# P – Pool Record

P – Pool Record Field #	Field Name	Remarks	Description
1	Record Type	Constant P - Pool	The letter P will be the first character on each pool record.
2	Pool ID	Must be a valid Ginnie Mae pool.	The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.
3	Adjust FIC	99999999.99 Signed Field	The amount of adjustment, if any, to the pool FIC for the current Reporting Month.
4	<b>Pool FIC</b>	99999999.99	Dollar amount of the Fixed Installment Control for this pool for this reporting period.
5	Servicing Fee	99999999.99	Dollar amount of the Servicing Fee as calculated per the Ginnie Mae MBS Guide. If the Issuer calculates a Servicing Fee value that is negative, report zeroes to RFS.
6	<b>Weighted Average Interest Rate</b>	99.9999	The weighted average interest rate per the Ginnie Mae MBS Guide. Required for Ginnie Mae I Manufactured Housing pools and for <b>all</b> Ginnie Mae II pools.
7	Net Adjust RPB	9999999999.99 Signed Field	Adjustment to principal remitted to security holders. (For construction and serial note pools, this value must be zero.).
8	Deferred GPM Interest	99999999.99	Deferred Interest paid holders (GPM only): For GPM pools only, the dollar amount that is attributed to interest previously deferred and added to the principal of each loan that was paid to security holders in the current reporting month.
9	Serial Note	9999999999.99	Serial Notes principal available for distribution to holders. This field is only used for Serial Note pools.

# P – Pool Record

P – Pool Record Field #	Field Name	Remarks	Description
10	<b>Security RPB</b>	999999999.99 The reported security RPB for the reporting period.	The Security remaining unpaid principal dollar amount of this pool as of the end of this reporting period. The Security RPB reported to RFS must be equal to the final RPB monthly report. The final Security RPB is the reported value that RFS releases to the CPTA after 7 PM (Eastern Time) on the 4 <sup>th</sup> business day.
11	T&I Escrow Balance	99999999.99 Signed Field	The dollar amount of the balance of tax and insurance account applicable to this pool as of the reporting period. Include any funds advanced by the Issuer for individual mortgage deficit escrow.
12	P&I Fund Balance	99999999.99 Signed Field	The dollar amount of the balance in the Principal and Interest account for this pool as of the reporting period.
13	Other Balance	99999999.99 Signed Field	The dollar amount of the balance of other funds.
14	Replacement Reserve Balance	99999999.99	Total dollar amount of all repair and replacement funds applicable to the pool as of the reporting period. Applies to Multifamily only.
15	Construction Loan Principal Balance	99999999.99 Signed Field	The principal portion of the payment collected when construction has not been completed prior to the required commencement of amortization. Applies to Multifamily only.
16	P&I Account Number		The custodial bank account number holding the principal and interest for this pool.
17	P&I Bank ID		The American Bankers Association routing number of the custodial bank where the principal and interest of the pool is held.

## P – Pool Record

P – Pool Record Field #	Field Name	Remarks	Description
18	T&I Account Number		The custodial bank account number holding the taxes and insurance for this pool.
19	T&I Bank ID		The American Bankers Association routing number of the custodial bank where the taxes and insurance of the pool is held.
20	Replacement Reserve Account Number		The custodial bank account number holding the repair and replacement fund for this Multifamily pool.
21	Replacement Reserve Bank ID		The American Bankers Association routing number of the custodial bank holding the repair and replacement fund for this Multifamily pool.
22	Construction Loan Principal Account Number		The custodial bank account number holding the principal for this Multifamily pool.
23	Construction Loan Principal Bank ID		The American Bankers Association routing number of the custodial bank holding the principal funds for this Multifamily pool.
24	Filler		Reserved for future use.
25	Filler		Reserved for future use.

# L – Loan Record



**Loan Record**

- This loan level record contains data elements related to the active loans associated with the pool records (one record for each loan).
- The “L” record represents the end of report period status of the loan (activity netted to reporting period end).
- An “L” record is reported for Loan(s) liquidating from the pool in the report period.
- ULID = Ginnie Mae assigned Unique Loan ID
- Page 12 of Appendix VI-19 RFS Issuer Monthly Report of Pool and Loan Data.

Sample: L999894710690999FHA0049435677217031001296

090120090801203905.5000 118284.00 671.6011012010N

# L – Loan Record

L – Loan Record Field #	Field Name	Remarks	Description
1	Record Type	Constant L – Loan	The letter L will be the first character on each loan record.
2	Unique Loan ID		A number assigned by Ginnie Mae, which uniquely identifies this loan. See the appendix to this document, which provides additional Unique Loan ID information.
3	Pool ID	Must be a valid Ginnie Mae pool.	The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.
4	Loan Type	FHA, FH1, FMF, RHS, RMF, PIH, VAG, VAV	A code, which denotes the government agency, associated with this loan.
5	<b>Case Number</b>		The Case Number to be reported per Ginnie Mae <b>APM 02-17</b> (e.g., FHA, RHS, PIH, or VA). It must be the same Case Number that was reported (on the Schedule of Pooled Mortgages) to GinnieNET at the time of pool origination. All Case Numbers must contain 15 character positions.
6	Issuer Loan ID		The number assigned by the Issuer to uniquely identify the loan to their internal system.
7	<b>First Payment Date</b>	MMDDYYYY	The date in which the first monthly installment payment was due in accordance with the mortgage/note. <b>For modified loans, report the first payment date of the re-amortized loan; the same date reported at pooling.</b>
8	<b>Loan Maturity Date</b>	MMDDYYYY	The maturity date of this loan in accordance with mortgage/note. <b>For modified loans, report the maturity date of the re-amortized loan; the same date reported at pooling.</b>



# L – Loan Record

L – Loan Record Field #	Field Name	Remarks	Description
9	Loan Interest Rate	99.9999	The interest rate of the loan. <b>For modified loans, report the loan interest rate of the re-amortized loan; the same rate reported at pooling.</b>
10	<b>Loan OPB</b>	9999999999.99	Original Principal Balance, the dollar amount of the original loan principal balance as stated on the mortgage note. <b>For modified loans, report the original OPB of the loan per the “original” note; not the modified OPB.</b>
11	Loan FIC	999999999.99	The current fixed installment constant of principal and interest payments for this loan. <b>For modified loans, report the monthly FIC (principal and interest) of the re-amortized loan; the same value reported at pooling.</b>
12	<b>Last Installment Paid Date</b>	MMDDYYYY	The loan amortization schedule date of the last installment payment received. If the borrower has not made any payment to the loan and if there is no Last Installment Paid Date, do not report a value in this field (report blank in this field).
13	In Foreclosure Flag	N or Y (default N)	A flag that indicates whether or not this loan is in foreclosure.
14	Delinquent Interest	999999999.99	The total interest portions of delinquent installments due for this loan. This is the interest portion of unpaid installments that are delinquent (or in foreclosure) as of the end of the reporting period.
15	Delinquent Principal	9999999999.99	The total principal portions of delinquent installments due for this loan. This is the principal portion of unpaid installments that are delinquent (or in foreclosure) as of the end of the reporting period.

# L – Loan Record

L – Loan Record Field #	Field Name	Remarks	Description
16	Prepaid Interest	99999999.99	The total interest portions of prepaid installments collected for this loan. Report interest portion of monthly installments that have been collected where the due dates of the installments are later than the current reporting month.
17	Prepaid Principal	9999999999.99	The total principal portions of prepaid installments collected for this loan. Report the principal portion of monthly installments that have been collected where the due dates of the installments are later than the current reporting month.
18	Install Interest	99999999.99	The amount of all installment interest collected for this loan this reporting period. This includes the scheduled payment due this month; delinquent installments collected, as well as prepaid installments. Report all monthly installments of interest collected (actually received) on pooled loans during the reporting month.
19	Install Principal	9999999999.99	The amount of all installment principal collected for this loan this reporting period. This includes the scheduled payment due this month; delinquent installments collected, as well as prepaid installments. Enter all monthly installments of principal collected (actually received) on pooled loans during the reporting month. Do not include curtailments.
20	Curtailment	9999999999.99	The dollar amount of non-scheduled additional principal collected for this loan this reporting period. Report principal amounts credited to the mortgage loan this reporting period that is "in addition" to monthly installments. Do not report liquidation-in-full in this field.
21	Adjust Interest	99999999.99 Signed Field	A signed field. Dollar amount of adjustment to the loan interest collected. Reasons for adjustments may include: 1) Curtailment interest adjustment, 2) Reversal of installment payment because the check bounced, 3) Corrections to mistakes made in prior reporting.

# L – Loan Record

L – Loan Record Field #	Field Name	Remarks	Description
22	Net Adjust UPB	9999999999.99 Signed Field	A signed field. Adjustments to the loan principal balance: The dollar amount of adjustment to the unpaid principal balance of the loan. Reasons for adjustments may include: 1) Construction Draws, 2) New loan substituted for a liquidated loan 3) Reversal of an installment payment because the check bounced, 4) Corrections to mistakes made in prior reporting.
23	<b>Actual Loan UPB</b>	9999999999.99 Signed Field	A signed field. The UPB of the loan this reporting period, as of the close of the Issuer's reporting cutoff for the reporting period. The value reported should not include amounts for unsecuritized construction loan draws. For loans being liquidated, report the amount of the principal balance remaining on the loan after application of the last installment received from the mortgagor prior to the liquidation.
24	Removal Date	MMDDYYYY	For loan liquidation, the date in which the loan was removed from the Ginnie Mae pool. Format MMDDYYYY. Liquidation is any transaction that reduces the unpaid principal balance of a loan to zero in the reporting period.
25	Removal Reason	1, 2, 3, 4, 5, 6, 7	A code that denotes the reason why the loan was removed from the Ginnie Mae pool.
26	Liquidation Interest Due	99999999.99	The dollar amount of the interest, due the pool.
27	Liquidation Principal Remitted	9999999999.99	The sum of each of the installment principal amounts remitted.
28	Liquidation Principal Balance	9999999999.99 Signed Field	A signed field. The remaining principal balance of the loan at liquidation.
29	Loan T&I Balance	99999999.99 Signed Field	A signed field. The balance of taxes and insurance funds in escrow or impound account, for the loan, as of the Issuers reporting cutoff date. This field applies to Single Family loans only and is not required for Multifamily loans.

# L – Loan Record

L – Loan Record Field #	Field Name	Remarks	Description
30	Scheduled UPB	9999999999.99	The dollar amount of the current Unpaid Principal Balance of the loan amortized through the month following the current reporting period. The calculated scheduled (per the amortization schedule) unpaid principal balance of the mortgage as of the end of the reporting period.
31	Scheduled Monthly Principal Amount	99999999.99	The calculated scheduled (per the amortization schedule) monthly principal amount for the mortgage as of the end of the reporting period. The Scheduled Monthly Principal Amount is equal to the principal component of the scheduled payment due on the mortgage amortized one month beyond the report period for a current loan.
32	Scheduled Monthly Interest Amount	99999999.99	The calculated scheduled (per the amortization schedule) monthly interest amount for the mortgage as of the end of the reporting period. The Scheduled Monthly Interest Amount is generally equal to the interest due on the scheduled payment due on the mortgage amortized to one month beyond the report period for a current loan.
33	Gross Service Fee Amount Collected	99999999.99	The dollar amount of servicing fee collected on the mortgage, for the report period. A dollar amount field, must be greater than zero (otherwise spaces or zeros per existing RFS instructions). Report the Gross Servicing Fee collected on the loan as posted to the servicing system (net as of month end, if there were multiple postings).
34	Actual Payment Date	MMDDYYYY	The actual date the last scheduled installment payment was received the posting date for the installment reported in Field 12. Report the actual posting date of the Last Installment Paid Date reported in Field 12. If there were reversals of installment payments in the report period, report the applicable actual posting date of the last installment reported in Field 12. If Field 12 is reported as blank, report blank in Field 34.

## L – Loan Record

L – Loan Record Field #	Field Name	Remarks	Description
35	Curtailment Principal Code	1, 2, 3, 4	A code indicating the type of curtailment reported. A value must be reported when a Curtailment is reported in Field 20.
36	ARM Prospective Interest Rate	99.9999	The new "to be" interest rate of the ARM loan. It must be a greater than zero, if reported.
37	ARM Prospective Monthly P&I	9999999999.99	The new "to be" monthly P&I payment amount of the ARM loan. A dollar amount field. It must be a greater than zero, if reported. It is always the P&I per the updated amortization schedule for the loan.
38	ARM Adjustment Effective Date	MMDDYYYY	The effective date of the ARM adjustment; the scheduled installment due date of the new "to be" P&I on the loan. This is the date on which the interest rate adjustment goes into effect. It must be a valid date value, if reported.

## S – Sensitive Loan Record

---



**Sensitive  
Loan  
Record**

- This loan level record contains “static” information. It is only reported if there is a change to incorrect or incomplete data.
- Page 27 of Appendix VI-19 RFS Issuer Monthly Report of Pool and Loan Data.

Sample: S9995205153424 FAKE STREET

EL PASO

TX799360000987654321JOHN

## S – Sensitive Loan Record

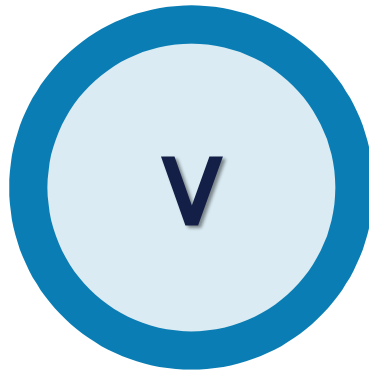
S – Sensitive Record Field #	Field Name	Remarks	Description
1	Record Type	Constant S – Sensitive	The letter S will be the first character on each sensitive loan record.
2	Unique Loan ID		A number assigned via GinnieNET that uniquely identifies this Ginnie Mae loan. See the appendix to this document, which provides additional Unique Loan ID information.
3	Loan Street	Property address	The street address of the property that is mortgaged under this loan.
4	Loan City	Property city	The name of the city in which the property associated with this mortgage is located.
5	Loan State	Property state	The U.S. Postal Service code for the state in which the property is located.
6	Loan Zip	Property zip code	The U.S. Postal Service ZIP code of the property.
7	SSN 1		Social Security Number or Tax ID for the loan.
8	First Name 1		The First name of the borrower of this loan.
9	Last Name 1		Last name of the borrower of this loan. If the loan is a Multifamily loan, enter the name of the organization.
10	SSN 2		Social Security Number of a second borrower of the mortgage loan.

## S – Sensitive Loan Record

S – Sensitive Record Field #	Field Name	Remarks	Description
11	First Name 2		The First name of the second borrower of this loan.
12	Last Name 2		Last name of the second borrower of this loan.
13	SSN 3		Social Security Number of the third borrower for the mortgage loan.
14	First Name 3		The First name of the third borrower of this loan.
15	Last Name 3		Last name of the third borrower of this loan.
16	SSN 4		Social Security Number of the fourth borrower for the mortgage loan.
17	First Name 4		The First name of the fourth borrower of this loan.
18	Last Name 4		Last name of the fourth borrower of this loan.
19	SSN 5		Social Security Number of the fifth borrower for the mortgage loan.
20	First Name 5		The First name of the fifth borrower of this loan.
21	Last Name 5		Last name of the fifth borrower of this loan.



# V – Various Loan Record



●  
**Various  
Loan  
Record**

- This loan record contains various other “static” information related to the loan.
  - Fields 1-25 are only reported if there is a change to the data that was initially submitted on form HUD 11706 Schedule of Pooled Mortgages.
  - Field 26-27 are only reported for new loans and if there are changes.
- Many various data items are controlled fields. These are subject to an edit and suspense process. Issuers will be contacted to confirm the changes.
- Page 30 of Appendix VI-19 RFS Issuer Monthly Report of Pool and Loan Data.

Sample: V99952051521123.45 98.76542221

Y98.76541

3

N115.99919.999

## V – Various Loan Record

V – Various Record Field #	Field Name	Remarks	Description
1	Record Type	Constant V – Various	The letter V will be the first character on each record to update various other loan data. This field is always a V.
2	Unique Loan ID		A number assigned via <i>GinnieNET</i> that uniquely identifies this Ginnie Mae loan. This field cannot be deleted from a previously-reported value.
3	Living Units <sup>1</sup>	1, 2, 3, 4, Blank	The number of living units in the property; the same codes used by FHA and VA to indicate one living unit, two, etc.. Valid values are: 1, 2, 3, and 4. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
4	Loan Purpose <sup>1</sup>	1, 2, 3, 4, 5, Blank	A code that denotes the purpose of the loan. Valid values are: 1 - Regular, 2 - Refinance, 3 – Loan Modification (HAMP), 4 – Loan Modification (non-HAMP), and 5 – Re-Performing. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be corrected to a blank value.
5	Loan to Value <sup>1</sup>	999.99, *, Blank	The ratio (expressed as a percent) of the Original Principal Balance, including any financed mortgage insurance premium, to either; (i) in the case of a purchase money loan, the lower of the property's sale price or appraised value at origination; or (ii) in the case of a refinance loan (non-streamline), the appraised value at the time of refinancing. In the case of a streamlined refinance, a value of zero may be entered. RD loans may use the appraised value when calculating the LTV. If reporting for Multifamily, report the standard loan-to-value of the mortgage. This is a controlled field on the Various Loan Record.
6	Filler		Reserved for future use.
7	Debt Service Ratio	99.9999, *, Blank	The debt service ratio can be blank. This field applies to Multifamily pools only.
8	Credit Score <sup>1</sup>	999, *, Blank	Numeric credit score resulting from credit evaluation model. This field applies to Single Family loans only and is not applicable to Multifamily loans. This is a controlled field on the Various Loan Record.

## V – Various Loan Record

V – Various Record Field #	Field Name	Remarks	Description
9	Loan Buydown Code <sup>1</sup>	1 or 2, Blank	A code indicating whether the loan has a buydown feature. Valid values are: 1 – Buydown Loan, 2 – Not a Buydown Loan. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
10	MIN	*, Blank	A code that identifies this loan in the Mortgage Electronic Registration System (MERS). This field applies to both Single Family and Multifamily loans.
11	MERS Original Mortgagee	N or Y, *, Blank	A flag that indicates whether this loan defines MERS (Mortgage Electronic Registration System) as the Original Mortgagee. This field applies to both Single Family and Multifamily loans.
12	GEM Percent Increase	99.9999, *, Blank	Growing Equity loans Mortgage Percentage Increase is the predetermined rate at which monthly payments increase annually for loans in Pool type GD - Growing Equity Mortgages for a number of years acceptable to FHA or VA. This field applies to Single Family loans only.
13	Down Payment Assistance Flag <sup>1</sup>	1 or 2, Blank	A flag that indicates whether the borrower received gift funds for the down payment. Valid values are: 1 – Borrower Received Gift Funds for Down Payment, 2 – No Gift Assistance. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
14	Combined LTV Ratio Percent <sup>1</sup>	999.99, *, Blank	The ratio (expressed as a percent) of the Original Principal Balance including any financed mortgage insurance premium plus all subordinate mortgages to either; (i) in the case of a purchase money loan, the lower of the property's sale price or appraised value at origination, or (ii) in the case of a refinance loan (non-streamline), the appraised value at the time of refinancing. In the case of a streamlined refinance, a value of zero may be entered. RD loans may use the appraised value when calculating the CLTV. If there is no second lien, report the LTV. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record.

## V – Various Loan Record

V – Various Record Field #	Field Name	Remarks	Description
15	Total Debt Expense Ratio Percent <sup>1</sup>	999.99, *, Blank	The ratio of all debts of the borrower(s) to the borrower's qualifying income as defined by the mortgage insurer or guarantor. Also known as: Back End Ratio. If this is not required by the insuring agency then enter "000.00" This field applies to Single Family loans only. This is a controlled field on the Various Loan Record.
16	Refinance Type <sup>1</sup>	1, 2, 3, *, Blank	Identifies the type of refinance. Valid values are: 1 – Not Streamlined, Not Cash Out, 2 – Cash Out, and 3 –Streamlined. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be "2".
17	Pre-Modification First Installment Due Date <sup>1</sup>	YYYYMMDD, *, Blank	The original first scheduled installment due prior to the modification (First Payment Due Date prior to modification taking place). This field applies to Single Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be "3" or "4".
18	Pre-Modification Original Principle Balance (OPB) Amount <sup>1</sup>	99999999.99, *, Blank	The Original Principal Balance (OPB) of the modified loan prior to the modification taking place -- the unmodified Original Principal Balance of the loan per the original note. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be "3" or "4".
19	Pre-Modification Interest Rate Percent	99.999, *, Blank	The original interest rate of the modified loan prior to the modification taking place -- the interest rate per the unmodified original note. For ARM loans the unmodified original interest rate per the original note without any interest rate adjustments. This field applies to Single Family loans only. If this field is reported, Loan Purpose must be "3" or "4".
20	Pre-Modification Loan Maturity Date	YYYYMMDD, *, Blank	The original loan maturity date of the modified loan prior to modification taking place -- the maturity date of the loan per the unmodified original note. This field applies to Single Family loans only. If this field is reported, Loan Purpose must be "3" or "4".

## V – Various Loan Record

V – Various Record Field #	Field Name	Remarks	Description
21	First-Time Homebuyer Indicator <sup>1</sup>	N or Y, *, Blank	A flag that indicates whether the borrower qualifies as a first time homebuyer. This field applies to Single Family loans only and applies only to purchase loans (ie. Loan Purpose = "1"). This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record.
22	Third-Party Origination Type <sup>1</sup>	1, 2, 3, Blank	Identifies the type of third party that originated the loan. Valid values are: 1 – Broker, 2 – Correspondent, and 3 –Retail. This field applies to Single Family loans only. This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
23	Upfront MIP Rate <sup>1</sup>	99.999 , *, Blank	The upfront mortgage insurance premium percentage rate that institutions charge to insure FHA loans. This field applies to FHA Single Family loans only. This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value when the Loan Type is FHA.
24	Annual MIP Rate <sup>1</sup>	99.999 , *, Blank	The annual mortgage insurance premium percentage rate that institutions charge to insure FHA loans. This field applies to FHA Single Family loans only. This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value when the Loan Type is FHA.
25	Loan Origination Date <sup>1</sup>	YYYYMMDD, *, Blank	The origination date of the mortgage. This field applies to Single-Family loans only and is a controlled field on the Various Record. VARY623 is only applicable to loans in ARM pools. VARY624 is only applicable to loans originated in January 2015 and thereafter.

## V – Various Loan Record

V – Various Record Field #	Field Name	Remarks	Description
26	Servicer/Subservicer ID	Ginnie Mae Issuer ID, *, Blank	The organization actually servicing the mortgage. The Issuer ID of the servicer/subservicer servicing the loan Report this field whenever there is a change in Servicer/Subservicer for the loan. Otherwise report blank. It is mandatory that issuers report complete and accurate Servicer/Subservicer ID information.
27	Document Custodian ID	Ginnie Mae Doc Custodian ID, *, Blank	The Document Custodian ID for the document custodian of the mortgage. Ginnie Mae Document Custodian ID. Report this field whenever there is a change in Document Custodian ID for the loan. This must be consistent with the Document Custodian ID on the pool. Report the Ginnie Mae Document Custodian ID and zero fill to the left.

# Process Flow – Monthly Various Suspense

- 1 “Various” Data is initially entered into Ginnie Mae systems on GinnieNET at Pool Delivery.
- 2 RFS is updated with the data from GinnieNET Pool Delivery (Pool detail and loan detail).
- 3 Issuers use RFS Various input to correct/change data, on an exception basis; as needed basis.
- 4 RFS “Suspends” Various Records and Issuer is notified through RFS E-Notification. RFS Operations contacts the Issuer.
- 5 Issuer provides instructions to RFS Operations about applying the changes/corrections.
- 6 Email address: [GinnieMaeVarious@deloitte.com](mailto:GinnieMaeVarious@deloitte.com)

# Activity

## Polling Question #5

Which record(s) contains “static” information?





# Activity

## Polling Question #6

Which record(s) includes “Unscheduled Principal”?



1

Pool Record only

2

Pool and Loan Records

3

Loan Record only

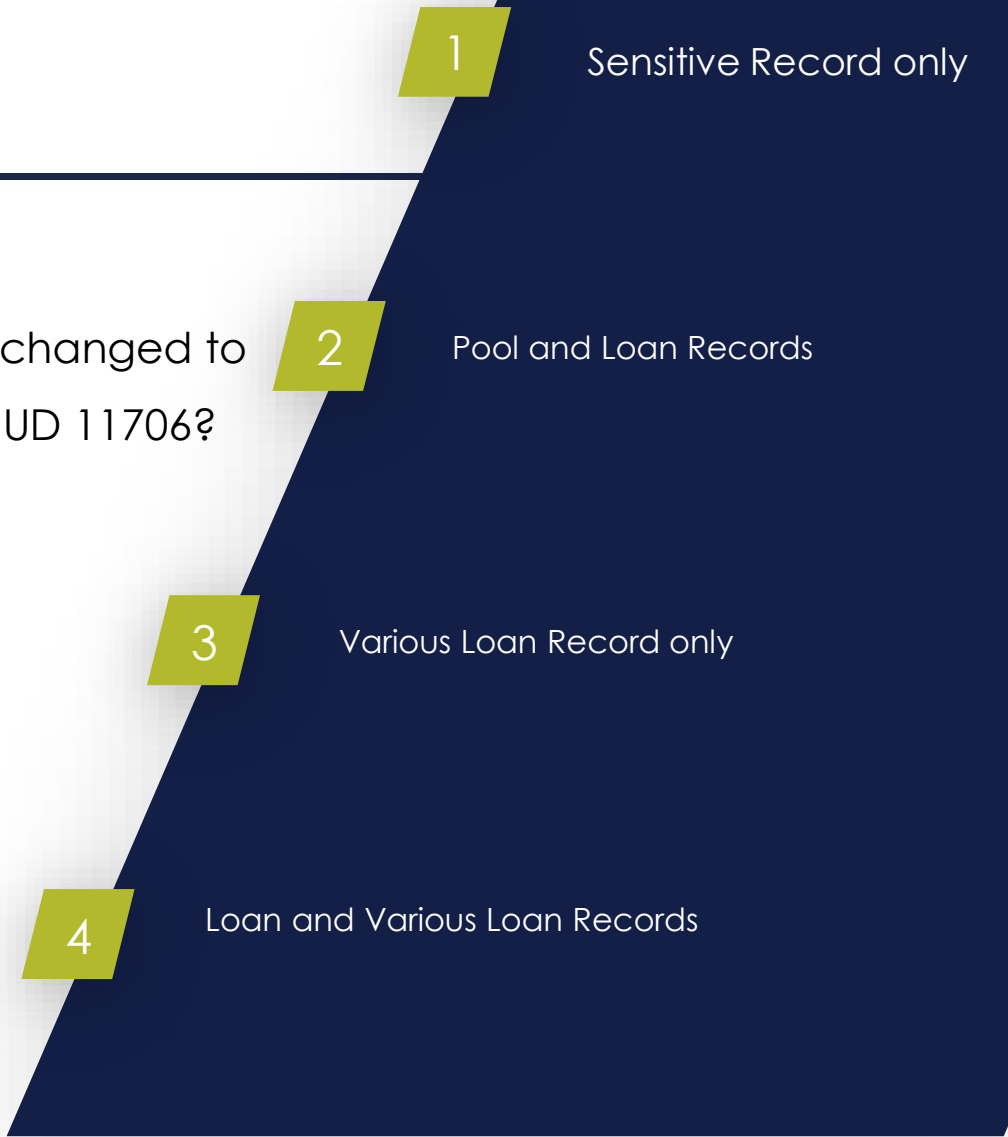
4

Various Loan Record

# Activity

## Polling Question #7

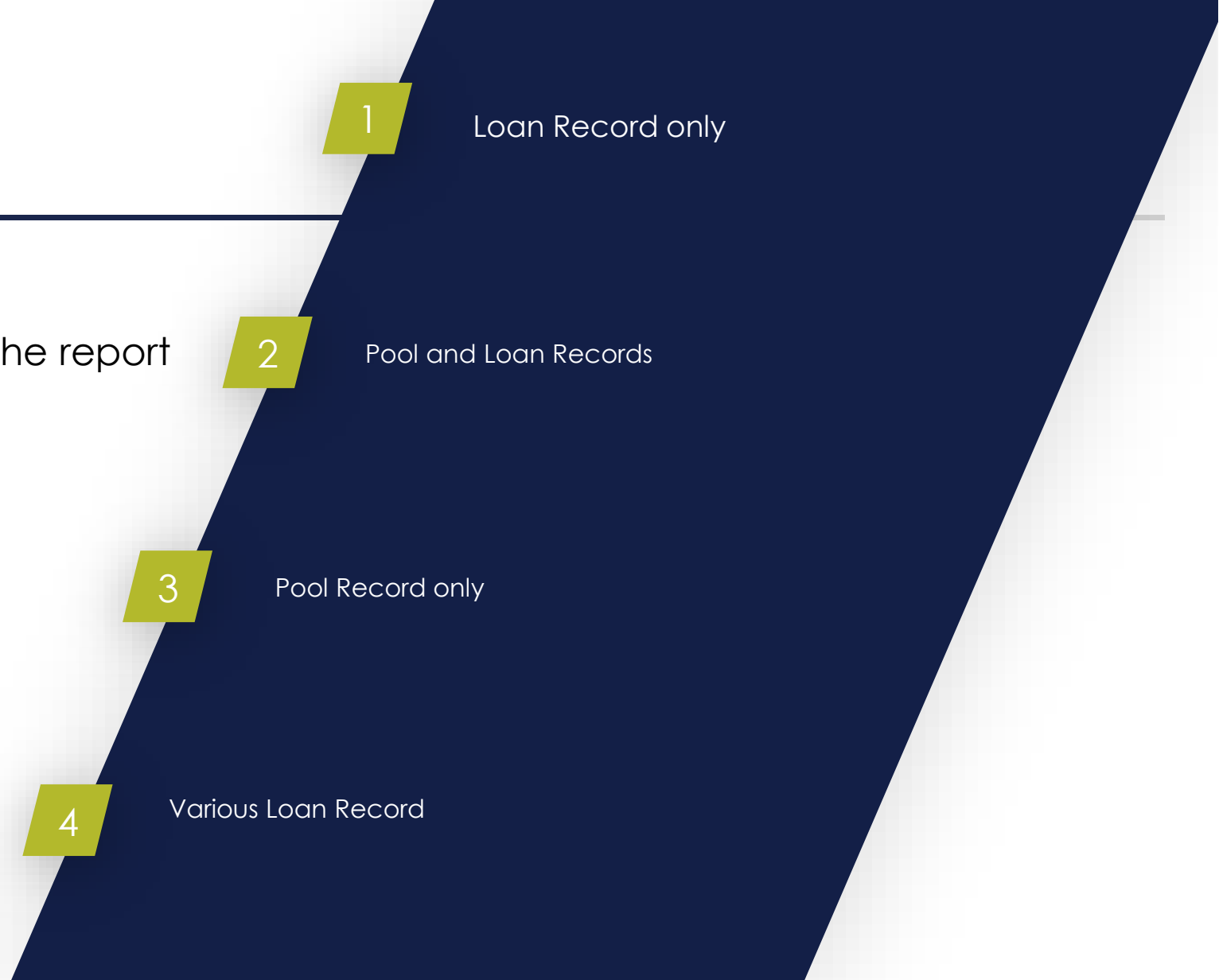
Which record(s) are only reported if there is a changed to the data that was initially submitted on form HUD 11706?



# Activity

## Polling Question #8

Which record(s) represents the end of the report period status of the loan?



# Upcoming Course Agenda

## 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



**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!**

