



# Single Family Issuer Training

Reporting and Feedback System (RFS)  
Training Session II

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Presented by  
**Virtual Development**

September 24, 2024

# Presenters

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- Steve Audi
- Melanie Burton
- Christy Christensen

# Session 1 Recap

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**What were your key takeaways from Session 1?**

# Session 1 Recap

## Topics Covered in Session 1:

### 1 Introduction

- Explain the purpose of Investor Reporting Training
- List Issuers' primary responsibilities
- Describe the characteristics of sub-servicing partnerships
- List the consequences of non-compliance

### 2 Reference Documentation

- List the resources and reference documentation available to Issuers
- List which resources are useful for a given job task
- Explain basic Ginnie Mae terminology

### 3 RFS Reporting Timelines

- 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

### 4 E-Notification

- Describe where to find critical job alerts
- Recognize what information in E-Notifications is important (critical alerts)
- Explain how to resolve/address E-Notifications

### 5 RFS Monthly Report of Pool & Loan Data

- List the four types of RFS records
- Explain how to edit records appropriately
- Define which calculations are performed by RFS
- Distinguish which fields an Issuer is responsible for reporting and editing

# 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

# RFS Exception Feedback

# Module Objectives

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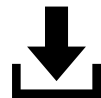
- *What tasks should an Issuer be able to complete after training?*
- *What new information will Issuers be exposed to?*



Define **which calculations are performed by RFS**



Define common **Exceptions messages and Summarization alerts**



List steps to **retrieve and download Exceptions Feedback file**

# RFS Upload/Edit, Summarize/Edit, & Exception Feedback



## Upload and Edit

Files are uploaded (or data entered online) to RFS and is subject to RFS Upload Editing (or online editing). This upload Exception Feedback is provided for any files that are accepted (Navigate to Functional Acknowledgement) This is the initial edit process. Data uploaded or entered online must also be processed by RFS "Summarize" (Summary Edit)



## Summarize and Edit

Summarize does the pool and loan accounting calculations for the pools and loans in the Issuer's portfolio.

Summarization will occur:

- Automatically when the Issuer has reported 90% of Pool and Loan data.
- Nightly "bulk" Summarize for all issuers meeting the "90%" criteria, to include any online data entry



## Review Exceptions

The Issuer should view the online RFS Issuer Summary screen by navigating to the RFS > Exception Feedback > Summary:

- Provides a snapshot of the monthly reporting activity and total number of outstanding exceptions.
- Navigate to RFS Exception Feedback Screens to View Detailed Exception List
- Navigate to Exception Feedback "Download Exceptions" for file of Exceptions.



# Important Calculations Performed by RFS

## Summarization

- Number of Pools Expected and Number Reported
- Number of Loans Expected and Number Reported
- Loan Delinquency, based on:
  - Current Reporting Period (Header Record Field 3)
  - Last Installment Paid Date (Loan Record Field 12)
- Pool FIC compared to Reported Loans FIC
- Principal and Interest Collected, summarized from the loan level
- As a reminder, there is a nightly bulk summarization for all issuers that have reported **at least 90%** of their pool and loan data

# Appendix VI-19 Exception Messages

## Pool Record Field Instructions

1. Record Type: The letter P will be the first character on each pool record.

2. Pool ID: The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.

### Exception Messages

- E-RFS100 Pool ID must be specified.
- E-RFS102 Pool ID must be 6 characters.
- E-RFS103 Pool ID not found for this Issuer number.
- E-RFS104 Pool ID is associated with another Issuer.
- E-RFS105 Pool ID is on file but has not been issued yet.
- E-RFS106 Pool ID has been terminated.
- E-RFS107 Pool ID previously reported as paid-off.
- E-RFS110 Pool ID activity for this period belongs to another Issuer.
- *E-RFS111 Pool ID no activity reported this period.*

3. Adjust FIC: A signed field. The amount of adjustment, if any, to the pool FIC for the current Reporting Month.

### Exception Messages


- H-POOL050 FIC Adjustment should be specified when interest rate changed during the reporting period.
- E-POOL051 FIC Adjustment must be numeric.
- E-POOL052 FIC Adjustment must include a decimal point.
- E-POOL053 FIC Adjustment must include a sign in first position.
- *H-POOL054 FIC Adjustment should equal the difference between the opening and closing Fixed Installment Constant (FIC) for the pool minus the FIC for loans liquidated during the reporting period.*
- H-POOL055 FIC Adjustment should not be specified for a fixed rate pool.

# Analyze Exceptions

Severity Level	Correction Timeframe	Severity Description
<b>E</b>	<p>Corrections to Pool and Loan Records as applicable; corrections on these exceptions are due no later than the 4th business day.</p> <p><b>Note: E-RFS111 Pool Record - No activity Reported must be cleared by 2<sup>nd</sup> BD.</b></p>	Record cannot be processed – Exceptions must be addressed in order to complete monthly reporting; resubmit data as applicable to the particular RFS message. Exceptions can occur on any Pool, Loan, Sensitive, or Various records.
<b>C</b>	Corrections must be addressed by the 4th business day. The severity level, “C”, is only associated with Pool and Loan reporting.	Generally, these are exceptions related to remittance and/or disclosure data. These only occur on data related to Pool reporting and/or Loan reporting.
<b>H</b>	Corrections should be addressed by the 10th business day.	Exceptions related to Pool reporting and/or Loan reporting data.
<b>M</b>	Corrections should be addressed by the 10th business day.	Single Family Loan Matching and/or Suspense; corrections may require research, and therefore corrections could be made in the following reporting period
<b>L</b>	Corrections should be addressed by the 10th business day.	Exceptions can occur on any reporting of Pool, Loan, Sensitive, or Various records.

# Access RFS Summary Screen

Communities ▾ Tools ▾

Applications		Other Applications	Bookmarks  Edit	
RFS	IPMS	GinnieNET	Bloomberg	eMBS
eNOTE	SecurID Token Validation	MFPDM	FHA Connection	FHA Website
File Upload	Verify Role Assignment		Fitchratings	Ginnie Mae
IOPP			HUD	HUD Locator
Issuer Feedback			Issuer Calendar	MBA
MAS			MBS - DD	MBS - GA
<span style="border: 1px solid red; padding: 2px;">PA / EF</span>			MBS Guide	MBS - MDS
PA / MF			Pay.gov	Rural Housing
PA / SF			VA - HUD	VALERI
WHFIT				

# RFS Summary Screen

**Exception Feedback**

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

**Issuer Summary Alert List** ABC Mortgage - Training

Issuer ID:  Report Period:

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**Summary for Issuer ID 9273 - ABC Mortgage - Training**

Last File Submission Date	01/04/2017 03:15	Last Pool Summarization Date	10/23/2019 15:36
Pool Exceptions	14 <a href="#">Exception List</a>		
Loan Exceptions	142 <a href="#">Exception List</a>		

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	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	95	99	0	32	35.5556%	16	4	12	0	17.7778%
<b>Total</b>	<b>95</b>	<b>99</b>	<b>0</b>	<b>32</b>	<b>35.5556%</b>	<b>16</b>	<b>4</b>	<b>12</b>	<b>0</b>	<b>17.7778%</b>

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	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	14	19	\$82,999.34	\$-22,143.54	\$0.00	\$66,239.64	\$11,966,326.99	\$10,999,953.89	\$36,004.23	\$41,451.58
<b>Total</b>	<b>14</b>	<b>19</b>	<b>\$82,999.34</b>	<b>\$-22,143.54</b>	<b>\$0.00</b>	<b>\$66,239.64</b>	<b>\$11,966,326.99</b>	<b>\$10,999,953.89</b>	<b>\$36,004.23</b>	<b>\$41,451.58</b>

Monthly Certification

**Monthly Reporting Certification / Reported 11710D Data**

# Overview of Exceptions

**Exception Feedback**

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

**Alert List**

**ABC Mortgage - Training**

Issuer ID:  Report Period:

Severity	Alert ID	Count
<b>Error/Critical/High Exceptions</b>		
<b>Error/Critical Exceptions (Only)</b>		
<b>Medium/Low Exceptions</b>		
<b>Error</b>		
	RFS111 (Pool)	5
<b>Critical Warning</b>		
	LOAN854	2
	LOAN855	10
	NOTE055	1
	NOTE305	7
	NOTE354	5
	POOL104	3
	POOL452	5
	RFS204 (Loan)	4
<b>High Warning</b>		
	LOAN100	3
	LOAN150	3

# Retrieve Exceptions

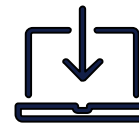
## Pool and Loan Level Data Exceptions:

### Online



Issuers can view exceptions through the RFS Exception Feedback online screens.

### Download

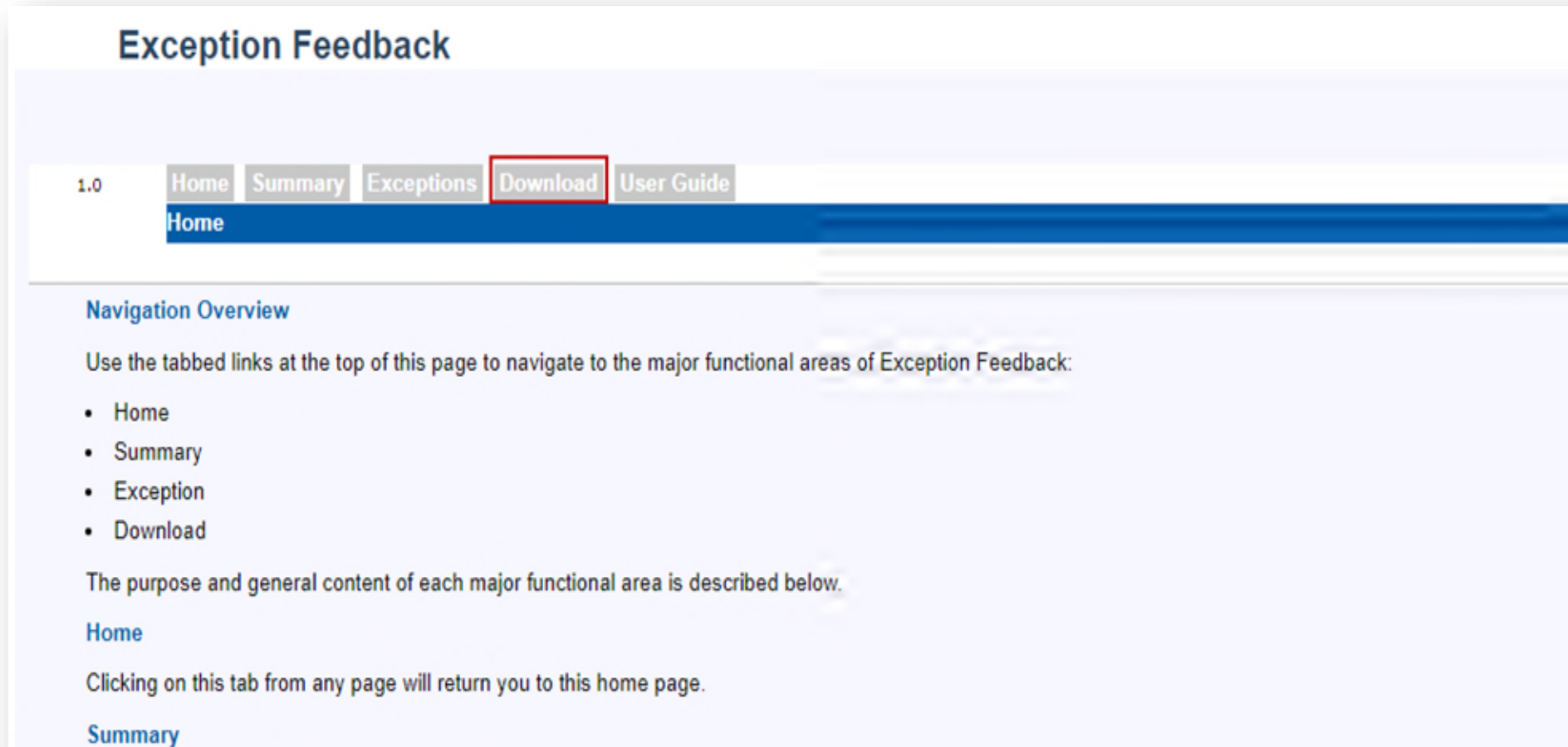


Issuers may download a file containing exceptions from the RFS exception feedback download screen.

Downloading of exception feedback **is recommended** as this allows issuers to retain the list of exceptions by Pool and Loan.



# Download Exception Feedback File



The screenshot shows a web page titled "Exception Feedback". At the top, there is a navigation bar with tabs for "Home", "Summary", "Exceptions", "Download", and "User Guide". The "Download" tab is highlighted with a red border. Below the navigation bar, there is a section titled "Navigation Overview" which contains a list of functional areas: Home, Summary, Exception, and Download. The text below the list states: "The purpose and general content of each major functional area is described below." The "Home" section is partially visible, with the text: "Clicking on this tab from any page will return you to this home page."

## Exception Feedback

1.0

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

### Navigation Overview

Use the tabbed links at the top of this page to navigate to the major functional areas of Exception Feedback:

- Home
- Summary
- Exception
- Download

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

#### Home

Clicking on this tab from any page will return you to this home page.

#### Summary



# Download Exception Feedback File

**Exception Feedback**

1.0 Home Summary Exceptions Download User Guide

Issuer FA List **Download Exceptions** Download Liquidations Download Summary Download 11710A Download Forbearances Download List of ALL RFS Exceptions

Issuer ID: 9273 Report Period: 12/2016

**Download Exception Data**

Select a Data Set Type To Download:

- All Exceptions
- Error Exceptions (only)
- Error and Critical Warning Exceptions
- Critical Warning Exceptions (only)
- High Warning Exceptions
- Medium & Low Exceptions
- Summarization Related Exceptions Only
- Non-Summarization Related Exceptions Only


Download Subserviced Issuers

**Box allows a Subservicer to download Exceptions in 1 report for all Issuers for which there is an active form HUD 11707.**

**DOWNLOAD**

# Download Exception Feedback File

## Exception Feedback



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

[Issuer FA List](#)
[Download Exceptions](#)
[Download Liquidations](#)
[Download Summary](#)
[Download 11710A](#)
[Download Forbearances](#)
[Download List of ALL RFS Exceptions](#)

Issuer ID:

Report Period:

**Instructions**

- 1) Right-click on the "Download Exceptions CSV File" link
- 2) Left-click on "Save Target As"
- 3) Type a new file ending with the letters ".csv" (example: Mar09exceptions.csv)
- 4) Select a location in which to save the file and left-click the Save button
- 5) Find the saved file and open it in MS Excel

[Download Exceptions CSV File](#)

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

# Download Exception Feedback File

File opens as CSV

1	POOL	LOAN	ISSUER LOAN	SEVERIT	CODE	FIELD	VALUE	MESSAGE	EXPECTED
2	#725150	0		E	RFS111	Pool Id	#725150	no activity reported	#
3	#725151	0		E	RFS111	Pool Id	#725151	no activity reported	#
4	#725157	0		E	RFS111	Pool Id	#725157	no activity reported	#
5	#725158	0		E	RFS111	Pool Id	#725158	no activity reported	#
6	#725160	0		E	RFS111	Pool Id	#725160	no activity reported	#
7	#725139	0		C	POOL104	Pool FIC	# 8503.63	should equal the su	# 8502.13
8	#725139	0		C	POOL452	Security RPB	# .00	should equal prior r	#1365477.32
9	#725139	212554542	212554542	C	LOAN654	Loan Unpaid Principal Ba	#0	should be greater th	# 108457.00
10	#725139	212554542	212554542	C	LOAN655	Loan Unpaid Principal Ba	#0	is not consistent wi	# 108457.00
11	#725139	212554551	212554551	C	NOTE305	Loan Maturity Date	#03/01/2066	should be not more	#04/20/2044
12	#725139	212554553	212554553	C	NOTE354	Loan Interest Rate	#6.75	should be greater th	# 4.5000
13	#725139	212554555	212554555	C	NOTE305	Loan Maturity Date	#04/01/2049	should be not more	#04/20/2044
14	#725140	212647108	212647108	C	LOAN655	Loan Unpaid Principal Ba	#98002.25	is not consistent wi	# 97749.80
15	#725142	0		C	POOL452	Security RPB	# 1332127.35	should equal prior r	#1331833.58
16	#725142	212590494	212590494	C	LOAN655	Loan Unpaid Principal Ba	#85510	is not consistent wi	# 85507.04
17	#725142	212590497	212590497	C	LOAN654	Loan Unpaid Principal Ba	#0	should be greater th	# 96494.24
18	#725142	212590497	212590497	C	LOAN655	Loan Unpaid Principal Ba	#0	is not consistent wi	# 96494.24
19	#725145	0		C	POOL104	Pool FIC	# 3736.79	should equal the su	# 3153.30
20	#725147	0		C	POOL452	Security RPB	# 1526927.89	should equal prior r	#1516912.77

# Pool Activity Save and Summarize

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## Important Note:

Issuers should always Save and Summarize the Pool Activity Record after any change to a Loan or Pool Activity Record.

**Save and Summarize Pool**

# Activity

## Polling Question #1

How are Summarization Alerts identified in Appendix VI-19 Report of Pool and Loan Data?

A

Exception message is printed in **BOLD** text

B

Exception message is printed in *italicized* text

C

Exception message is printed in a **different color** text

D

Summarization alerts are not identified in Appendix VI-19

# Activity

## Polling Question #2

What % of data must load for Summarization to occur?

A

100% of accepted data

B

50% of accepted data

C

75% of accepted data

D

90% of accepted data



# Activity

## Polling Question #3

Why is the “S” record noted as Sensitive Data?

A

The record includes the Unique Loan ID

B

The record includes the Pool Number

C

The record includes Personally Identifiable Information (PII)

D

I do not know



# Short Break

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



# Overview of Reporting Workflow

# 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?*



Describe 2 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**

# Reporting Pool and Loan Level Data

## VIA MGM

### Online Entry

Occurs through the RFS "activity" screens, such as the Loan Activity Screen and the Pool Activity Screen. Can also be used to view or edit data submitted in files.

### File Upload

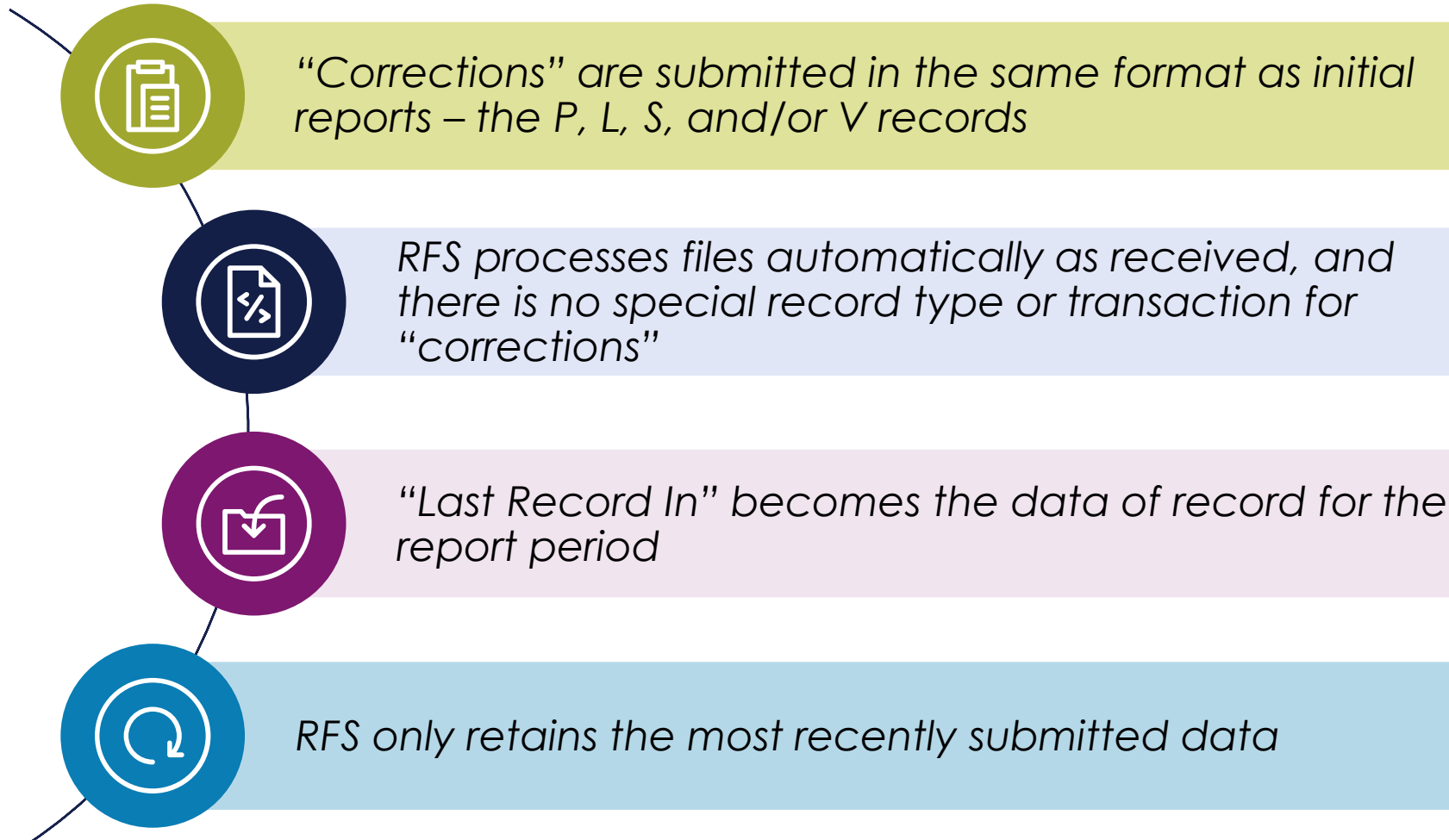
Issuers may upload data files less than "175 MB" in size through the web application screens (If exceeded, the user will get a message).

## VIA SECURE FTP (SFTP)

### Secure FTP Channel

Files submitted directly to Ginnie Mae via secure FTP channel. Typically done by IT Department; sub-servicer; service bureau. Requires coordination with Ginnie Mae/BNY to establish user account.

# Reporting “Corrections”



# Viewing Functional Acknowledgements

Was my file upload successful?

Two methods of viewing  
Functional Acknowledgement:

PA Functional  
Acknowledgement  
posted in  
E-Notification



PA Exception Feedback  
–  
Download

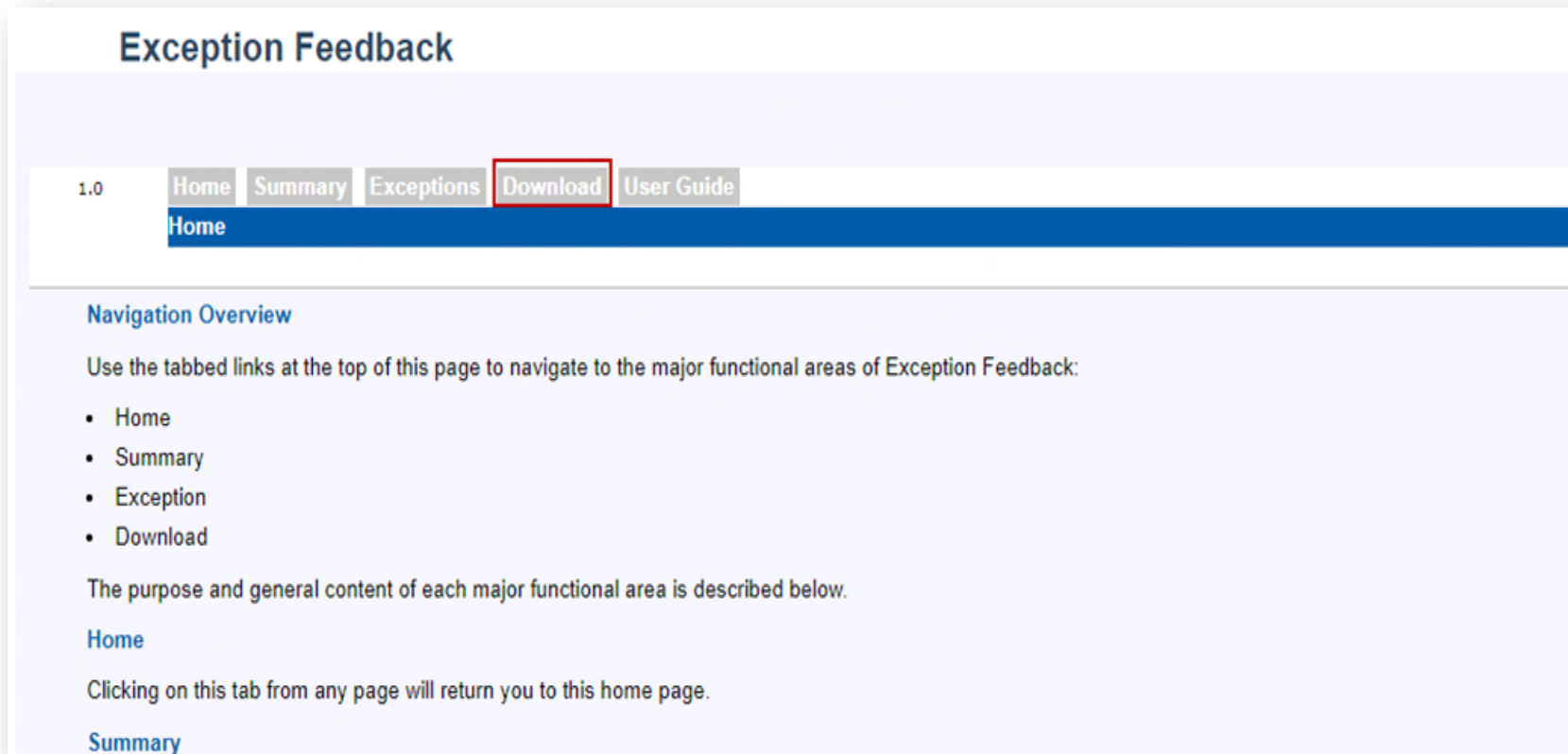


# Viewing Functional Acknowledgements

Communities ▾
Tools ▾

Applications			Bookmarks <span style="font-size: small;">✎ Edit</span>	
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				

# Viewing Functional Acknowledgements



**Exception Feedback**

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

[Home](#)

**Navigation Overview**

Use the tabbed links at the top of this page to navigate to the major functional areas of Exception Feedback:

- Home
- Summary
- Exception
- Download

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

**Home**

Clicking on this tab from any page will return you to this home page.

**Summary**

# Viewing Functional Acknowledgements

Exception Feedback

1.0 Home Summary Exceptions Download User Guide

Issuer FA List Download Exceptions Download Liquidations Download Summary Download 11710A Download Forbearances Download List of ALL RFS Exceptions

Issuer ID: 9273 Report Period: 12/2016 GO

Functional Acknowledgement List						Accepted/Rejected
Issuer File Name Reported	File Size	Receipt Date	Pool Count	Loan Count		
rfs_l_hlang_20161201.9273	37565424	2017-01-03 22:30	9675	118868		A
rfs_l_hlang_20161202.9273	96564	2017-01-05 10:30	377	0		A
rfs_l_jfahre_20161201.9273	3059	2017-01-12 17:10	0	0		R

### Accept Flag:

**A** – File Accepted for Processing



**R** – File Rejected and not Processed





# Viewing Functional Acknowledgements

File was Accepted

**Exception Feedback**

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

[Issuer FA List](#) [Download Exceptions](#) [Download Liquidations](#) [Download Summary](#) [Download 11710A](#) [Download Forbearances](#) [Download List of ALL RFS Exceptions](#)

Issuer ID:  Report Period:

**Issuer Functional Acknowledgement**

File Name: FA\_l\_hlang\_20161201..xxxx  
 Issuer ID: 2572  
 Date Received: 1/3/2017  
 User Account ID: l\_hlang

File Size 37565424  
 Record Date: 12/1/2016  
 Time Received: 10:30 PM  
**File Accepted/Rejected: A**

**Counts in Submitted File**

Pool Count: 9675  
 Sensitive Count: 56  
 Loan Count: 118868  
 Various Count: 0

**End Issuer Functional Acknowledgement**

# Viewing Functional Acknowledgements

## File Rejected

Reject Message – Length of header record is not 11

**Exception Feedback**

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

[Issuer FA List](#) [Download Exceptions](#) [Download Liquidations](#) [Download Summary](#) [Download 11710A](#) [Download Forbearances](#) [Download List of ALL RFS Exceptions](#)

Issuer ID:  Report Period:

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**Issuer Functional Acknowledgement**

File Name: FA_I_hlang_20161201.9273	File Size 3059
Issuer ID:	Record Date: 12/1/2016
Date Received: 1/12/2017	Time Received: 5:10 PM
User Account ID:	File Accepted/Rejected: R
Reject Message: Length of header record is not 11.	

---

**Counts in Submitted File**

Pool Count: 0	Loan Count: 0
Sensitive Count: 0	Various Count: 52

---

**End Issuer Functional Acknowledgement**

# Single Family Activity Screens

## Online Entry – Loan Level Data

Communities ▾
Tools ▾

Applications		Other Applications	Bookmarks  Edit	
RFS	IPMS		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				

# Single Family Activity Screens

## 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
- Remittance Advice
- User Guide

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

#### Home

Clicking on this tab from any page will return you to this home page.

#### Pool

This tab takes you to the Pool Activity screen. From the Pool List screen you can see the submission status of each pool, access a Pool Activity screen for monthly reporting, access an Edit Pool screen for any changes to normally static pool data (e.g., security rate, maturity date, etc.), drill down to individual loans in each pool, and summarize loan data to the pool level for validation purposes.

# 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:

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**

# Pool Activity Screen

[Link to Custodial Bank Information](#)  
[Link to Pool Transfer History](#)

Last Update Date: 07/17/2010 10:57:41      Last Update By: l\_hlang      Last Pool Summarize Date: 08/21/2010 20:27:08

Click Here to Expand/Collapse view of Bank Info      **Custodial Bank Information**

Principal Account#:       Principal Bank ABA#:   
 Escrow Account#:       Escrow Bank ABA#:

Click Here to Expand/Collapse view of Pool History      **Pool Transfer History**

<u>From Issuer</u>	<u>To Issuer</u>	<u>Type</u>	<u>Effective Date</u>
	2222	Issuance	01/01/2018
2222	4444	Transfer	06/01/2018

# Pool Activity Screen

View 11710A

Issuer ID

Pool ID

Report Period  
12/2020

**Issuer Detail**

<b>Issuer Name:</b> Issuer Info	Pool ID:	Reporting Period: 12/2020
<b>Address:</b>	Issue Type: GNMA-I	Suffix: X
	Pool Type: LM	
	Accounting Method: Concurrent Data	

Section 1 - Pool Administration	Total Number of Mtgs.	Fixed Installment Controls(\$)	Pool Interest(\$)	Pool Principal(\$)
Balances from Last Report:	1	7,305.52	-	1,760,404.00
Installation Collections:	-	-	0.00	0.00
Additional Principal Collections:	-	-	-	0.00
Liquidations-in-Full:	0	0.00	0.00	0.00
Other:	0	0.00	0.00	0.00
<b>Balances this Monthend :</b>	<b>1</b>	<b>7,305.52</b>	<b>-</b>	<b>1,760,404.01</b>

Total Number of Delinquencies	Installments Delinquent					Prepaid:	Interest(\$)	Principal(\$)
	% Delinquencies	1 Month	2 Months	3 Months	Foreclosed			
0	0	0	0	0	0	0.00	0.00	
						Delinquent:	0.00	0.00

Servicing Fee(\$):	0.00			
Calculated FIC Amount(\$):	7,305.52	Calculated Interest:	4,034.26	
Scheduled Principal (\$):	3,271.26	Weighted Average Interest Rate(%):	2.750	

# Pool Activity Screen

View 11710A

Section 2- Schedule of Payments (Principal and Interest)					
	Scheduled Principal(\$)	Additional Principal(\$)	Liquidations(\$)	Other Adjustments(\$)	Total Principal(\$)
	3,271.26	0.00	0.00	-0.01	3,271.25
		Interest Due Security Holders:	3,667.51		
Security Interest Rate(%):		Total Cash Distribution Due Holders:	6,938.76		
2.500		Deferred Interest Paid Holders:	0.00		
Section 3 -Principal Amount of Securities			Section 4- Remittance Due on Ginnie Mae		
Principal Amount of Securities from Last Report: 1,760,404.00			Guaranty Fee Rate(%): 0.0013		
Principal Distributed to Holders of This Report: 3,271.25			Ginnie Mae Guaranty Fee(\$): 190.71		
Principal Available for Distribution to Holders: 0.00			Other Adjustments(\$): 0.00		
Principal of Securities This Month End: 1,757,132.75					
Section 5- Status of Custodial Funds					
Principal and Interest Custodial Bank:		Principal and Interest Funds at Month End(\$):		0.00	
Account Number :		Escrow Funds at Monthend(\$):		16,199.76	
Escrow Custodial Bank:		Other Funds at Monthend(\$):		0.00	
Account Number(s) :					

[Click Here To Go Back To Pool Activity Screen.](#)



# Loan Activity Screen

## Pool Accounting – Single Family

1.0 Home Pool Loan Quarterly Verification Remittance Advice User Guide  
 Loan List Pool List Edit Loan **Liquidate Loan**

Issuer ID:  Unique Loan ID:  Report Period:

Issuer ID:  Pool ID:  Pool Type:  Unique Loan ID:  Loan Type:

[View Forbearance](#)

Case #:  Security Int. Rate: 0  
 Issuer Loan ID:  Loan Int. Rate: 0  
 OPB: 0 First Payment:   
 FIC: 0 Maturity:   
 Borrower:   Click  for Additional Borrowers SSN:   
 Address:  Orig UPB: 0  
 City:  Active:   
 State:  Zip:

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

Last Update By:

**Loan Various Data Fields**

# Loan Activity Screen

## Link from Loan Screen for Various Data

Loan Various Data Fields

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

## Tab for Liquidate Loan

### Pool Accounting – Single Family

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

[Loan List](#) [Pool List](#) [Edit Loan](#) **[Liquidate Loan](#)**

Issuer ID:  Unique Loan ID:  Report Period:

Issuer ID:  Pool ID:  Pool Type: SF  CD  X  Unique Loan ID:  Loan Type:

Case #:  Security Int. Rate: 9.5000  
 Issuer Loan ID:  Loan Int. Rate: 10.0000  
 OPB:  First Payment: 10/01/1989  
 FIC:  Maturity: 09/01/2019  
 Orig UPB:  Active: Y

**Liquidation Activity During Reporting Period**

	Interest	Principal
Record Date: <input type="text"/>	Opening UPB: <input type="text"/>	<input type="text"/>
Prior Payment Date: <input type="text"/>	Liquidation: <input type="text" value="0"/>	<input type="text" value="0"/>
Last Instalment Date: <input type="text" value="mm/dd/yyyy"/>	Liquidation Balance: <input type="text"/>	<input type="text"/>
Removal Reason: <input type="text" value="Select"/>		
Removal Date: <input type="text" value="mm/dd/yyyy"/>		

# Example of Liquidation

Liquidation Record			
Issuer ID: 9225	Reporting Month: 9/2015	Pool #: 123456	P&I: 336.71
Case #: 004114750460703	Date Removed: 09/10/2015	Loan Type: FHA	Interest Rate: 4.875
Reason Codes:	<input checked="" type="checkbox"/> 1. Mortgagor Payoff	<input type="checkbox"/> 2. Repurchase	<input type="checkbox"/> 3 Foreclosure w/claim pmt
	<input type="checkbox"/> 4. Loss Mitigation	<input type="checkbox"/> 5. Substitution	<input type="checkbox"/> 6. Other
Payment Due Date	Interest Due	Principal Remitted	Balance
9/1/2015			58,263.87
10/1/2015	236.70	100.01	58,163.86
	<b>Total Interest Due</b> 236.70	<b>Total Principal Remitted</b> 100.01	<b>Liquidation Balance</b> 58,163.86

# Pool List

## Pool Accounting – Single Family

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

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

ABC Mortgage

Issuer ID:  Pool ID:

Report Period:

Pool ID Ranges:

Pool ID	Pool Type	Program	Pool Status	Total Loans	Reported Loans	Loans Liquidated
725139	SF	2	Not Reported	8	0	0
725140	SF	2	Not Reported	5	0	0
725141	SF	2	Not Reported	7	0	1
725142	SF	2	Not Reported	13	0	0
725144	SF	2	Not Reported	2	0	0
725145	SF	2	Not Reported	6	0	0
725147	SF	2	Not Reported	13	0	0
725148	SF	2	Not Reported	7	0	0
725149	SF	2	Not Reported	5	0	0
725150	SF	2	Not Reported	3	0	0
725151	JM	2	Not Reported	1	0	0
725152	SF	2	Not Reported	3	0	0
725153	SF	2	Not Reported	4	0	0
725154	SF	2	Not Reported	8	0	0
725157	SF	2	Not Reported	1	0	0
725158	SF	2	Not Reported	2	0	0
725159	SF	2	Not Reported	8	0	0
725160	SF	2	Not Reported	1	0	0
725162	SF	2	Not Reported	1	0	0

Page 1

# Loan List


**Pool Accounting – Single Family**

1.0 Home Pool Loan Quarterly Verification Remittance Advice User Guide

**Loan List** Pool List Edit Loan Liquidate Loan

Issuer ID: 9273 Pool ID: Unique Loan ID: Report Period: 12/2016 **GO**

Message from webpage

 Please enter a Pool ID to see the loan list

**OK**

# Loan List

**Pool Accounting – Single Family**

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

[Loan List](#) [Pool List](#) [Edit Loan](#) [Liquidate Loan](#)

**ABC Mortgage**

Issuer ID:  Pool ID:  Unique Loan ID:  Report Period:

Unique Loan ID Ranges:

Page 1

Unique Loan ID	Issuer Loan Id	Loan Status
212872054	212872054	Not Reported
212872055	212872055	Not Reported
212872056	212872056	Not Reported
212872081	212872081	Not Reported

Page 1

# Manual Entry of Loan Activity

## Report Borrower Activity During Reporting Period

### Pool Accounting – Single Family

1.0 Home Pool Loan Quarterly Verification Remittance Advice User Guide

Loan List Pool List Edit Loan Liquidate Loan

ABC Mortgage - Training

Issuer ID: 9273 Unique Loan ID: 214205746 Report Period: 12/2016 GO

Severity	Alert ID	Field Name	Field Value	Alert Text	Expected Value
C	RFS204	Reporting Period		for this pool was not received by Ginnie Mae or the record was rejected.	01-DEC-16

Issuer ID: 9273 Pool ID: 725158 Pool Type: SF CD M Unique Loan ID: 214205746 Loan Type: FHA

Case #: 003565568369903 Issuer Loan ID: 214205746 OPB: 372499.00

FIC: 1725.10 Borrower: TRAINING TRAINING Click to Hide Additional Borrowers

Security Int. Rate: 3.5000 Loan Int. Rate: 3.7500 First Payment: 04/01/2015 Maturity: 03/01/2045 SSN: XXXXX6789

Enter Additional Borrower Information Below

Borrower 2: TRAINING TRAINING SSN 2: XXXXX6789

Borrower 3: City: Norwood SSN 3: Address: 100 Any st Orig. UPB: 372499.00

State: MA Zip: 020620000 Active: Y

Borrower Activity During Reporting Period		Interest		Principal	
In Foreclosure: N	Scheduled UPB:	Delinquent: 0	Prepaid: 0	Opening UPB: +360210.62	Instalment: 599.44
Record Date: 12/2016	Scheduled Monthly Principal Amount:	Instalment: 1125.66	Curtailment: 0	Net Adjust UPB: 0	Closing UPB: 359,611.18
Prior Payment Date: 11/01/2016	Scheduled Monthly Interest Amount:	Adjustments: 0	Net Adjust UPB: 0	Closing UPB: 359,611.18	
Last Installment Date: 12/01/2016	Curtailment Principal Code:	Net Adjust UPB: 0	Closing UPB: 359,611.18		
Loan T&I Balance: 200.00					
Last Update Date: 12/02/2016					

Loan Various Data Fields

SAVE



# Manual Entry of Pool Activity

## Report Activity During Reporting Period

### Pool Accounting – Single Family

1.0 Home Pool Loan Quarterly Verification Remittance Advice User Guide

Pool List Pool Activity

ABC Mortgage - Training

Issuer ID: 9273 Pool ID: 725151 Report Period: 12/2016 GO

Severity	Alert ID	Field Name	Field Value	Alert Text	Expected Value
E	RFS111	Pool Id	725151	no activity reported this period or the record was rejected.	

Issuer ID: 9273 Pool ID: 725151 Report Period: 12/2016 Type: JM CD M View 11710A

Opening FIC: 2316.83

Liquidations-In-Full FIC: 0.00

Adjustment to FIC: 0.00

Closing FIC: 2316.83

Security Int. Rate: 4.5000

Install Interest: 0.00

Pool Mortgage Rate: 4.7500

Service Fee: 0.00

Int. Due Security Holder: 1593.81

Cash Due Security Holder: 2228.29

T & I Balance: 12650.63

P & I Balance: 0.00

Other Balance: 0.00

Opening Security RPB: 425014.80

Scheduled Principal: 634.48

Curtailments: 0.00

Liquidations: 0.00

RPB Adjustment: 0.00

Total Principal: 634.48

Reported	Calculated
Closing Security RPB: 424380.32	424380.32
Released Security RPB: 424380.32	

Guaranty Fee: 0.00

Last Update Date: 1/02/2017 Last Update By: I\_Issuer Last Pool Summarize Date: 1/02/2017

Custodial Bank Information

Pool Transfer History

Save and Summarize Pool

# RFS Pool Activity Save & Summarize

---

## Important Note:

Issuers should always Save and Summarize the Pool Activity Record after any change to a Loan or Pool Activity Record.

Save and Summarize Pool

# Download Screen

## Download Screen:

Download screen provides ability to access the following:

1. Download Exceptions
  - o Subservicer has the ability to download all issuers in one file
2. Download Liquidations
  - o May choose to download 1 month or several months
3. Download RFS Summary Screen
4. Download all 11710A's
5. Download Forbearance Data

Home Summary Exceptions **Download** User Guide

Issuer FA List Download Exceptions Download Liquidations Download Summary Download 11710A Download List of ALL RFS Exceptions

ABC Mortgage - Training

Issuer ID: 9273 ▼ Report Period: 12/2016 ▼ GO

# Activity

## Polling Question #4

When do you Summarize a Loan Record?

A

After reporting Loan activity

B

After reporting Pool activity

C

Is this a trick question?

D

After reporting Sensitive activity

# Activity

## Polling Question #5

Which screen can you use to locate Bank Account information?

A

Pool Activity

B

Loan Activity

C

Download Exception Feedback

D

RFS Summary Screen

# Activity

## Polling Question #6

Which records are required each month?

A

Pool/Sensitive Records

B

Loan/Various Records

C

Pool/Loan Records

D

Pool/Loan/Sensitive/Various Records



# Activity

## 1. Analyze the Exception Feedback download file

## 2. As a group, discuss key alerts:

- Which alerts need to be addressed first?
- How would you clear critical alerts?
- What are the steps involved in addressing each alert?

	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

# 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.

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**Thank you!**

