

This publication will be used periodically to provide notifications and information about Ginnie Mae Modernization efforts. This is not a device to implement official policy changes to Ginnie Mae's Mortgage-Backed Securities (MBS) programs. If you have any comments or suggestions on how to make this publication more informative and helpful, please contact [askGinnieMae@hud.gov](mailto:askGinnieMae@hud.gov).

## Reporting and Feedback System (RFS) Single-Family (SF) and HECM Mortgage-Backed Security (HMBS) Issuer Attestation

Ginnie Mae is enhancing the HECM Mortgage-Backed Securities module (HRA) to make it easier to resolve root-cause matching issues for some loans. This change allows Issuers to "Attest" that a loan has active Agency insurance when a root cause matching issue may be difficult to resolve in HRA reporting or with the Agency directly. This enhancement will support these issues remaining in a Ginnie Mae pool pursuant to Chapter 9, Part 2, Section A of the [Ginnie Mae MBS Guide](#). This improvement to the HRA module is similar to the enhancement to the Single-Family MAS module implemented in early 2024.

The summary of changes are as follows:

- An e-Notification and instructions will be sent to the Issuer on how to find and cure the affected loans if the Issuer/Servicer has loans that have aged more than 9 months in an unmatched status
  - Attestation e-Notifications are sent after the 8<sup>th</sup> business day of the month.
  - On Note, Issuers are not able to "Attest" if the loan is not insured or may not be insurable. It may be required for the Issuer to repurchase a loan(s) found to be "defective" pursuant to Chapter 14, Part 8, of the [Ginnie Mae MBS Guide](#).
- Issuers will be able to "Attest" that a loan has active Agency insurance
- The revised downloads will provide Issuers with:
  - A description of the download,
  - Actions Issues may need to take and
  - Reminders of certain requirements and timelines.

The MAS and HRA modules have various tabs and drop-down menus. Single-Family Issuers should refer to the RFS MAS User Guide, section 7 Attestation found on the (MAS) main screen and HMBS Issuers should refer to the HRA MAS User Guide, section 7 Attestation found in HRA under the Matching & Suspense module.

For HMBS Issuers, this change will go into effect in December 2024.

Ginnie Mae encourages Issuer feedback on the new function. For questions and to provide feedback please contact Ginnie Mae Customer Support at [askGinnieMae@hud.gov](mailto:askGinnieMae@hud.gov).

Ginnie Mae is a wholly owned government corporation within the U.S. Department of Housing and Urban Development. Ginnie Mae pioneered the mortgage-backed security (MBS), guaranteeing the very first security in 1970. An MBS enables a mortgage lender to aggregate and sell mortgage loans as a security to investors. Ginnie Mae securities carry the full faith and credit of the United States Government, which means that, even in difficult times, an investment in Ginnie Mae is one of the safest an investor can make.