

# Business Requirements

## Ginnie Mae Changes & Enhancements\_2018

Job#: 17066, 20028 (GinnieMae Lite)

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# Table of Contents

<b>1. PURPOSE OF PROJECT .....</b>	<b>3</b>
<b>1.1. BACKGROUND.....</b>	<b>3</b>
<b>1.2. GOALS.....</b>	<b>3</b>
<b>2. GLOSSARY .....</b>	<b>3</b>
<b>2.1. NAMING CONVENTIONS AND DEFINITIONS .....</b>	<b>3</b>
<b>2.2. RELEVANT FACTS AND ASSUMPTIONS .....</b>	<b>4</b>
<b>3. FUNCTIONAL REQUIREMENTS .....</b>	<b>7</b>
<b>3.1. SCOPE OF THE WORK.....</b>	<b>7</b>
<b>3.2. BUSINESS USE CASES .....</b>	<b>7</b>
<b>3.3. FUNCTIONAL REQUIREMENTS .....</b>	<b>9</b>
<b>3.4. DATA ELEMENTS .....</b>	<b>101</b>
<b>4. NONFUNCTIONAL REQUIREMENTS.....</b>	<b>105</b>
<b>4.1. LOOK AND FEEL REQUIREMENTS.....</b>	<b>105</b>
<b>4.2. SECURITY REQUIREMENTS.....</b>	<b>105</b>
<b>5. PROJECT ISSUES .....</b>	<b>105</b>
<b>5.1. OPEN ISSUES .....</b>	<b>105</b>
<b>5.2. CONSIDERATIONS .....</b>	<b>106</b>
<b>6. FUTURE REQUIREMENTS .....</b>	<b>107</b>

## 1. Purpose of Project

### 1.1. Background

Modifications and enhancements need to be made to Strategy's current GinnieMae reporting process. The majority of the enhancements and changes referenced in this Business Requirements Document (BRD) were derived from:

- GinnieMae Customer meeting held in August 2012
- Review of existing Jobs
- GinnieMae's Website:
  - Memorandums
  - Handbook

### 1.2. Goals

In order for the Strategy system generated reports and files to adhere to the GinnieMae Reporting Guidelines without customer's performing file maintenance, some changes need to be made to correct various calculations and reporting fields. The changes will also address those one off situations such as:

- loans closed and securitized the same month; collecting odd days' interest but remitting a full 30 days
- a permanent GinnieMae loan that has an interest only period; no principal is being remitted

This project will also include adding Strategy functionality to streamline and alleviate some of the manual customer processes for the reporting and servicing of:

- GinnieMae Construction Loans
- GinnieMae WHFIT reporting for Original Issue Discount (OID) and Market Discount Fraction (MDF)
- Automatic recalculation of Certificate Pro Rata Share and retain history

## 2. Glossary

### 2.1. Naming Conventions and Definitions

2.1.1. **11710A** – Issuer's Monthly Accounting Report. Strategy File - **PIRPLH**



11710A.pdf

2.1.2. **11710E** – Liquidation Schedule. Strategy File – **P1710E**



11710E.pdf

2.1.3. **11710D** - Issuer's Monthly Summary Report.



11710D.pdf

2.1.4. **11714** - Issuer's Monthly Remittance Advice. Strategy File - **PIRCRTH**



11714.pdf

- 2.1.5. **RPB** – Reporting Monthly Remaining Principal Balances. Strategy File – **PRPBS**. Strategy Reports – **MB617A & GR650V**
- 2.1.6. **RFS** – Reporting and Feedback System Issuer Monthly Report of Pool and Loan Data. Strategy File – **PGNMARFS**.
- 2.1.7. **WHFIT** - Widely Held Fixed Investment Trust Tax Reporting File. Quarterly submissions. Strategy File – **PHWFIT**.
- 2.1.8. **MDF** – Market Discount Fraction used for WHFIT Reporting File.
- 2.1.9. **OID** – Original Issue Discount used for WHFIT Reporting File.
- 2.1.10. **PGNMARFS** – RFS Reporting File.
- 2.1.11. **PIRPL** – Strategy Pool File.
- 2.1.12. **PIRPLH** – Strategy Pool History File.
- 2.1.13. **PIRCRT** – Strategy Certificate File.
- 2.1.14. **PIRCRTH** – Strategy Certificate History File.
- 2.1.15. **GinnieMae Strategy Guide** –GinnieMae Loan Setup and Reporting Guide at Release 17. This guide assists Customers in boarding a GinnieMae loan in Strategy and provides step by step instructions on how to produce the various GinnieMae Reports. The documentation was previously distributed but has been attached as a reference.



GinnieMae Loan  
Setup and Reporting\_

2.1.16. **GinnieMae Related Files** – Revised Listing of pertinent GinnieMae Strategy Files.



Pertinent GNMA File  
Names.xlsx.xls

2.1.17.

## 2.2. Relevant Facts and Assumptions

### 2.2.1. Facts

- Program changes will be done subsequent to Release 19A.
- A new Power Builder/StrategyCS Build is required.
- Use Case #10 – Create program to automatically recalculate Pro Rata Share in the GNMA Certificate records (PIRCRT) has been pulled out of the general GNMA BRD. A separate Job #18402 and Spec has been created. Delivered in Release 17.7.

- Review Section 5-2 Considerations for reference to other GinnieMae Jobs that may have been created, and which ones have already been delivered in a Strategy Release.
- Job #20028 has been created for the GinnieMae Lite work scheduled to be delivered June 2018. The selection of BRD Use Cases included in this job was derived from the MAC Group's prioritization and interdependencies. Use Cases included are:
  - #1 – 11710D – Reporting Fixes
  - #2 – Liquidation Fixes
  - #6 – Certificate History
  - #7 – Certificate Record
  - #8 – Pool Record
  - #9 – Update Pools From Pool History program
  - #10 – Recalculate Pro Rata Share – additional work
  - #20 – 11710A – Pool History
  - #22 – Security Holders Register

Some requirements that were part of the GinnieMae Lite Use Cases were not delivered in Release 19C. These are marked in the BRD but this is a summary:

- #280 and #305 – Include Insurance Loss Reserve and Ground Rent Reserve balances held in the GinnieMae Custodial T&I Escrow DDA on the 11710A. These will be addressed in the next phase.
- #304 – Since no customers currently have “IR” pools this requirement has a lower priority and will be looked at in future phases.
- #307 – This requirement has a lower priority since curtailments aren't really allowed under the GinnieMae program. This will be looked at in future phases.
- #73, #80, #295, #303, #306 – In order to limit the amount of PowerBuilder changes, we are not creating the automatic update for current Reporting Cycle or the Pop-up Message parts of these requirements.
- #277 – In order to limit PowerBuilder changes, we won't be doing the part of this requirement related to adding option to run the Monthly Accounting Report from the Reports menu at Investor Program ID level.
- #74 - #78, #82, #95, #96, #291, #297, #298, #301 - #302 - In order to limit PowerBuilder changes, we are not doing these requirements related to making changes/edits to one file or PB window and having it flow through to a different file. This would have required a check to see if the change being made is related to the current Reporting Cycle, and then displaying a popup message for the customer to OK the change. Since we are making program changes to address the situations requiring manual changes the need for this would be limited. Some of these are duplicates since the requirement is repeated under multiple Use Cases in the BRD.

### 2.2.2. Assumptions

- All file maintenance activity; add, maintain, and/or delete functions will be recorded and stored in File Maintenance history (Strategy File – **PFMHST**).

### 3. Functional Requirements

#### 3.1. Scope of the Work

- 3.1.1. **Currently quite a few of the Strategy reporting programs for GinnieMae are commingled or nested within the same programs being run for the FHA Private Pools (Program IDs H1 and H2), and Fannie Mae Pools. The programs need to be split out separately so the changes being made for GinnieMae are only impacting the “G1” program ID. There is concern that if these are not split out that these enhancements and changes will create issues for the FHA Private Pool and Fannie Mae Pool Reporting.**
- 3.1.2. **The majority of the changes identified in this document will only be applied to the Ginnie Mae loans; Investor Program ID “G1”. Therefore, unless stated otherwise, the changes should only impact the “G1” Investor Program ID. There are a few changes that cross over to the FannieMae and/or FHA Private Pools Program Ids and these are clearly marked in the document.**
- 3.1.3. The selection criteria for quite a few of the current programs are based on Pool Type (**PIRPL.PLTTYPE**) instead of Investor Program ID. Selection Criteria will need to be changed so only the GinnieMae Pools (“G1”) are impacted.
- 3.1.4. The majority of the changes in this document **only apply** to GinnieMae (“G1”) CD Pool Types (**PIRPL.PLTTYPE** = “CD”). These changes will not impact the “IR” Pools, **unless stated otherwise**.
- 3.1.5.

#### 3.2. Business Use Cases

- 3.2.1. **Use Case #1 {MAC Priority 1.1; GinnieMae Lite Job #20028}**  
*Description:* Required changes to 11710D. Report format has changed. The new format only reflects Pool Totals and does not include the individual Pool level details.
- 3.2.2. **Use Case #2 {MAC Priority 1.3; GinnieMae Lite Job #20028}**  
*Description:* Required changes to Liquidations (11710E, Strategy File – **P1710E**). Some of the liquidation changes impact other files and are referenced under the following Use Cases and Requirements: 11710A changes, RFS Loan File changes (Strategy File – **PIRLL**), and Certificate History changes (11714, Strategy File – **PIRCRTH**).
- 3.2.3. **Use Case #3**  
*Description:* Required changes for Security Holders, Strategy File – **PIRSH**.
- 3.2.4. **Use Case #4 {MAC Priority 1.6}**  
*Description:* Add and Remove options to/from the GinnieMae Agency Reporting menu.
- 3.2.5. **Use Case #5 {MAC Priority 1.3}**  
*Description:* Required changes to the RFS Reporting; impacts multiple files.

- 3.2.6. **Use Case #6 {MAC Priority 1.2; GinnieMae Lite Job #20028}**  
*Description:* Required changes to Certificate History, Strategy File – **PIRCRTH**.
- 3.2.7. **Use Case #7 {MAC Priority 1.2; GinnieMae Lite Job #20028}**  
*Description:* Required changes to Certificate Record; Strategy File – **PIRCRT**.
- 3.2.8. **Use Case #8 {MAC Priority 1.2; GinnieMae Lite Job #20028}**  
*Description:* Required changes to Pool Record; Strategy File – **PIRPL**.
- 3.2.9. **Use Case #9 {MAC Priority 1.2; GinnieMae Lite Job #20028}**  
*Description:* Required changes to Update Pools From History program.
- 3.2.10. **Use Case #10 {A separate Job #18402 and Spec has been created to address this Use Case. Delivered in Release 17.7. Additional fixes will be included in GinnieMae Lite Job #20028}**  
*Description:* Create program to automatically recalculate Pro Rata Share in Certificate Record – **PIRCRT**.
- 3.2.11. **Use Case #11**  
*Description:* Required changes to the Call In Report, **GR617A**.
- 3.2.12. **Use Case #12**  
*Description:* Required changes to Checkwriting and Check/Wire Report (**MB650F1**).
- 3.2.13. **Use Case #13 {MAC Priority 1.4}**  
*Description:* Required changes for Advance Tracking and Reporting.
- 3.2.14. **Use Case #14**  
*Description:* Required changes for Custodial/Cash Activity.
- 3.2.15. **Use Case #15**  
*Description:* Required changes for Boarding/Passing new GinnieMae Loans.
- 3.2.16. **Use Case #16 {MAC Priority 1.6}**  
*Description:* Required changes for Investor Transfers/Repurchase.
- 3.2.17. **Use Case #17 {MAC Priority 1.5}**  
*Description:* Required enhancements for WHFIT Reporting.
- 3.2.18. **Use Case #18 {MAC Priority 1.4}**  
*Description:* Required enhancements for Construction Pool Reporting.
- 3.2.19. **Use Case #19 {MAC Priority 1.4}**  
*Description:* Required enhancements for Converting Construction Pool to Permanent Pool.



**3.2.20. Use Case #20 {MAC Priority 1.2; GinnieMae Lite Job #20028}**

*Description:* Required changes to the 11710A (Strategy File - **PIRPLH**).

**3.2.21. Use Case #21**

*Description:* Required Enhancements for Assignment/Repurchases.

**3.2.22. Use Case #22 {MAC Priority 1.2; GinnieMae Lite Job #20028}**

*Description:* Create Security Holders Register.

**3.2.23. Use Case #23 {MAC Priority 1.6}**

*Description:* Enhancements to Agency Reporting Ginnie Mae StrategyCS Security.

**3.2.24. Use Case #24**

*Description:* Create Prepayment Penalty File

### **3.3. Functional Requirements**

**USE CASE 1 - (Required changes to 11710D). {MAC Priority 1.1; GinnieMae Lite Job #20028}**

**3.3.1. Requirement # 1 is still needed for onsite GinnieMae Audits**

*Description-* Report format has changed. The new format only reflects Pool Totals and does not include the individual Pool level details. The actual form is attached under Section 2.1.3 in this document.

Need to add option to create the new 11710D report to Strategy CS:  
Tools>Reports menu, Module -Investor Processing, Report Description –  
“11710D Issuer’s Monthly Summary Report”. **Added to Portal Widget.**

Also, need to add option to the GinnieMae Agency Reporting window. New option should be labeled “Create 11710D Issuer’s Monthly Summary Report”. The Strategy report will include all column headings; replication of the GinnieMae form. **Added to Portal Widget.**

This should only run on the GinnieMae Pools “G1”, not FHA Project or FannieMae Pools. Need ability to select which GinnieMae Investors to run reports on.

There are two different 11710D reports and files:

- New “11710D Issuer’s Monthly Summary Report” (doesn’t contain pool level detail; this is the file that gets imported into GinnieNet for

transmission); as of July 2016 GinnieMae no longer requires file to be imported but report is still needed for audits.

- Existing 11710D report (MB638C) which contains pool level detail information; also needed for audits. In order to differentiate between the two reports/files this one will be referred to as “11710D Pool Level Report (MB638C)”.

*Rationale* – GinnieMae has revised the report and file format.

*Related Jobs* – See Requirement #50.

*Use Case* – 1

3.3.2. **Requirement # 2** **Currently, the ‘Monthly Summary Report’ option under Reports ONLY generates report for GinnieMae which will now be run from the Portal. This report does NOT generate for FannieMae or FHA Project Pools now. Customers confirmed the report isn’t required for FannieMae or FHA Project Pools so this option will be removed from the Reports menu.**

*Description*- Customers still need the Pool Level detail for the 11710D.

Therefore, the current Strategy report (**MB638C**) should remain and continue to be generated in Strategy CS from both the Reports and GinnieMae Agency Reporting menu.

This should only run on the GinnieMae Pools “G1”, not FHA Project or FannieMae Pools. Reports menu: A new report option needs to be added to the Reports menu. The report details are: Module -Investor Processing, Report Description –“11710D Pool Level Report (MB638C)”. Need ability to select which GinnieMae Investors to run reports on. GinnieMae Agency Reporting menu: Re label current option “Create GinnieMae Reporting File” to “Create 11710D Pool Level Report (MB638C)”. **Added to Portal – removed option from Agency menu.** The option already creates the report so just need to change the menu label. Need ability to select which GinnieMae Investors to run reports on.

We will not change the current “Monthly Summary Report” option on the Reports menu (Module -Investor Processing, Report Description – Monthly Summary Report). When you create this report the only parameter being passed is the ‘Reporting Date’ so it will create the MB638C report for ALL pool types including FannieMae and FHA Project Pools. Since some customers may use this option, we will not change how it runs.

*Rationale* – Customers need to see pool level detail in order to reconcile to the 11710D Summary Report. Also, need ability to generate for just the GinnieMae pools.

*Related Jobs* – See Requirement #50.

*Use Case* – 1

3.3.3. **Requirement # 3**

*Description-* For **ALL 11710D reports**, the data needs to be separated by Issuer #. If a customer has more than one GinnieMae Issuer # Strategy needs to generate separate reports for each Issuer #. Menu should allow for a rollout for ALL and separate per Issuer

*Rationale –* Currently, if there is more than one Issuer # the 11710D does not separate the totals. Therefore, customer has to manually split the amounts and manually prepare the 11710D report/form.

*Related Jobs -* Heartland

*Use Case –* 1

#### 3.3.4. **Requirement # 4**

*Description-* Create Strategy physical file, Excel file and PDF file containing the data from the new “11710D Issuer’s Monthly Summary Report” (doesn’t contain pool level detail). File should be formatted according to the attached GinnieNet Layout.

New option labeled “Create 11710D Issuer’s Monthly Summary **File**” needs to be added to the GinnieMae Agency Reporting menu. **Added to Portal which includes options to create CSV or PDF files.**

*Rationale –* Strategy file needs to feed into GinnieNet system where it is transmitted. In addition to printing the report, customer wants access to a data file containing all of the information. Need the PDF file created for audit purposes. Auditors need PDF to prove customers are not manipulating the system data. Customers will convert the physical file to excel for reconciliation purposes.

*Related Jobs –* See Requirement #48

*Use Case –* 1



HUD11710D.docx

#### 3.3.5. **Requirement # 5**

*Description-* The “Total No. of Mortgages” in Section 1 and 5 of the 11710D is not correct when Loans/Pool(s) have been liquidated in the current reporting cycle. There can be multiple mortgages in a single pool so the ‘Total No. Of Mortgages’ will not necessarily match the value in the ‘Number of Pools and Loan Pkgs’ on the 11710D. Therefore, the Customer may liquidate a Loan from a Pool without liquidating the entire Pool.

*Rationale –* Need to modify the calculation for “Total No. of Mortgages” so it’s reporting on Loan level and not Pool level.

*Related Jobs-* **CONFIRMED OBSOLETE** via email to Prudential but Greystone has one with potential of more in future

*Use Case –* 1

#### 3.3.6. **Requirement # 6**

*Description-* Create Strategy physical file, Excel file and PDF file containing the data from the existing “11710D Pool Level Report (MB638C)”; contains pool level detail).

New option labeled “Create 11710D Pool Level **File** (MB638C)” needs to be added to the GinnieMae Agency Reporting menu. **Added to Portal which includes options to create CSV or PDF files.**

*Rationale* – In addition to printing the report, customer wants access to a data file containing all of the information. Need the PDF file created for audit purposes. Auditors need PDF to prove customers are not manipulating the system data. Customers will convert the physical file to excel for reconciliation purposes.

*Related Jobs* - See Requirement #48

*Use Case* - 1

### 3.3.7. **Requirement # 7**

*Description-* New Investor Master Record Status Code “F” for Foreclosures needs to be mapped to the “Foreclosure” box on both the 11710A and 11710D. If the Mortgage and/or Pool are being reported as a Foreclosure, then it should not be included in any of the Delinquent reporting boxes.

*Rationale* – Since we are adding a new “Foreclosure” Record Status Code, the new code needs to be mapped to the Foreclosure reporting box for both the 11710A and 11710D.

*Related Jobs* – See Requirements #8, #21, #290, #316 *Use Case* - 1

### 3.3.8. **Requirement # 8**

*Description-* Investor Master Record Status Code “A” for ‘FHA Project Pool Assignment’ needs to be mapped to the “Foreclosure” box on both the 11710A and 11710D. If the Mortgage and/or Pool are being reported as a Foreclosure, then it should not be included in any of the Delinquent reporting boxes.

*Rationale* – Once an Assignment is recorded, GinnieMae requires the loan/pool to no longer be reported as Delinquent but in Foreclosure.

*Related Jobs* – See Requirement #7, #21, #290, #316; **This will not automatically trigger a pool liquidation since customers have the option of liquidating the Pool with the first claim or 2<sup>nd</sup> claim process. Revisit as part of Use Case 21.**

*Use Case* - 1

### 3.3.9. **Requirement # 9**

*Description-* Create new field in Investor Vendor file to store the 10-CH field for **Issuer RPB Report ID #**.

*Rationale* – Need a field to store this value in order for it to print on the 11710D reports.

*Related Jobs* -

*Use Case* - 1

### 3.3.10. **Requirement # 10**

*Description-*

*Rationale* -

*Related Jobs* -

*Use Case* - 1

USE CASE 2 - (Required changes to Liquidations; 11710E, Strategy File – **P1710E**. Some of the liquidation changes impact other files and are referenced under the individual Use Cases/Requirements). {MAC Priority 1.3; GinnieMae Lite Job #20028}

### 3.3.11. Requirement # 11

*Description-* Add a new option to the Strategy>Tools>Report menu to produce (on demand) the 11710E form for liquidated pools. Module = Investor Processing, Report Description = 11710E Liquidation Report. The actual form is attached under Section 2.1.2 in this document. **Added to Portal, creates PDF file.**

Tie liquidation report to paid off loans and other loan situations or modifications where the pool is being liquidated but no loan is being paid off.

In these instances the Loan has current balance but Pool is liquidating. The liquidation record for non-payoffs should be manually created before running monthend/cutoff so the balances, and date information is populated correctly. The records can be added after monthend but will require maintenance to balance and date fields.

Using same PIMST GNMA record for old & new pool # reporting. Some times the new 11710As aren't created. Roxanne manually creates the previous 11710A record and then monthend creates ongoing records. Might be tied to the 'Pool Created Y/N flag in PIMST which had already been flipped to "Y".

Report criteria should include: Investor #, Pool # (individual Pool # or "ALL", and Reporting Date. Allow entry of just the Reporting Date which would generate 11710E reports for all G1 Pools.

Currently, Strategy produces a Liquidation Schedule (**Report MB634A**) during the Investor Cutoff; for GinnieMae, this is Monthend. Currently, this is what the customers will provide to the auditors but it's not the actual GinnieMae form.

The new 11710E report should utilize the data used for this report.

*Rationale* – Customers need to provide this form to the GinnieMae auditors.

*Related Jobs* – See Requirement #22, #50B

*Use Case* - 2

### 3.3.12. Requirement # 12

*Description-* The 11710E reports should automatically be generated by Strategy as part of the Investor Cutoff Reports. The portal reports won't automatically be generated but the 11710E file will automatically be created. For GinnieMae, this is run at Monthend. The cutoff program should generate an 11710E for each pool that was liquidated during the applicable Reporting Cycle.

Review current programming for liquidating a pool and creating the above MB634A report. Need to discuss and verify what Strategy Investor Master Record Status Codes should liquidate pools and create the 11710E report. Refer to Requirement #19.

*Rationale* - Customers need to provide this form to the GinnieMae auditors for each liquidated pool.

*Related Jobs* – Requirement #19

*Use Case* - 2

### 3.3.13. Requirement # 13

*Description*- Strategy needs to automatically create an 11710E report when a GinnieMae loan is transferred to a different Investor and/or repurchased (Investor Master Record Status Code = “R”). This means the pool is not paid off by the customer processing a Payoff Transaction in Strategy. The loan is being removed from the GinnieMae pool but the loan is not paying off.

*Rationale* – There are instances where a customer may remove a loan from a GinnieMae pool and transfer it to a different type of investor. Since the loan is not paying off the customer would not be processing a Loan Payoff Transaction. Customers do need to report the pool as being liquidated so all of the GinnieMae Agency Reporting must reflect the liquidation information and an 11710E must be generated for the pool.

*Related Jobs* – Refer to Use Case #16 for Investor Transfers/Repurchase, and Use Case #21 for Assignments/Repurchases. Also, need to review programming being done under Job #17935; currently adding enhancements for Internal to External transfers. Need to assess what impact these changes have on the GinnieMae Investor Transfer Requirements.

*Use Case* - 2

### 3.3.14. Requirement # 14

*Description*- Display the 11710E information under: Investor Master Module>Tools>Agency Reporting>GinnieMae under the ‘Pools’ menu>Liquidations. Currently, no information is being populated under this split panel option. If a pool has been liquidated the 11710E information should automatically display on this screen. This may require changes to be made to Strategy File – P1710E. For example: change ‘Date Removed’ (**P1710E.GNLG**) and ‘Payment Date’ (**P1710E.GNLI**) to be actual DATE fields (10-L).

Users with the appropriate security should be able to modify the 11710E data from this screen. This will display the 11710E form with current info that users can update.

*Rationale* – Customers need ability to view and modify liquidation data.

*Related Jobs* -

*Use Case* - 2

### 3.3.15. Requirement # 15

*Description*- Strategy currently allows customer to ‘Add’ a liquidation record to the above screen referenced in Requirement #14 but the information does not display on the CS screen. The data gets saved in Strategy File – **P1710E** but does not display in StrategyCS. Need to fix the display issue.

Fields displaying in Summary Grid should be sortable by clicking on column headings.

*Rationale* – Customers need ability to view and modify liquidation data. This would also allow customers to manually create the liquidation form for loan/pool modifications.

*Related Jobs* -

*Use Case* - 2

### 3.3.16. Requirement # 16

*Description*- Verify the correct balances are being populated in the ‘Principal Balance’ (**P1710E.GNLJ**), ‘Principal Remitted’ (**P1710E.GNLL**), and ‘Liquidated Balance’ (**P1710E.GNLM**) fields in **P1710E**. In order to perform the verification need to cross reference these fields to the fields currently printing on the Strategy Liquidation Schedule (**Report MB634A**) during the Investor Cutoff.

*Rationale* – Several issues have been reported on the liquidated amounts being populated in various file: PIRPLH, PIRCPTH, and PIRLL. Need to cross check the Requirements associated to these files to ensure the correct liquidation amounts are being populated across the board.

*Related Jobs* – Refer to Requirement #20

*Use Case* - 2

### 3.3.17. Requirement # 17

*Description*- The ‘Reason for Removal’ field on the Liquidations screen will prepopulate with the ‘Record Status Code’ in the Investor Master file (PIMST.IMRSTA). This field is display only on the liquidation screen. If there isn’t a valid entry in (PIMST.IMRSTA) this message will display **“Investor Master Record Status Code is blank. Code must be updated before adding record.”**

*Rationale* – Customer may need to change the ‘Reason for Removal’ code.

*Related Jobs* -

*Use Case* - 2

### 3.3.18. Requirement # 18

*Description*- Currently, the ‘Removal Reason’ code in the RFS Loan file -**PIRLL** is tied to the ‘Record Status’ field in Investor Master (PIMST.IMRSTA). This same logic should be used when populating the ‘Reason for Removal’ field on the Liquidations’ screen, and **checking the applicable box on the Strategy generated 11710E form** (when Strategy produces the form a check should display in the box next to the applicable ‘Reason for Removal’ option).

Values derived from **PIMST/IMRSTA**: FHA Project Pool Assignment “A” = 6 (Other; attach Explanation), Investment Transferred “D” = 6 (Other; attach Explanation), Loan Paid Off “P” = 1 (Mortgagor Payoff), Loan Repurchased “R” = 2 (Repurchase of Delinquent Loan), and Suspended Record Status “X” = 6 (Other; attach Explanation).

Add new code to PIMST.IMRSTA and PINFO Table “IS”. New Code of “F” should be added to the Record Status Code and mapped to Reason Removal Code “3” (Foreclosure-with Claim Payment). This will be used to reflect liquidation due to Foreclosure. Added Requirement #21 for this addition.

Also, **refer to the Requirements associated to Transfers.**

*Rationale* –



*Related Jobs* – Refer to the Use Case and Requirements associated with Transfers.

*Use Case* - 2

### 3.3.19. Requirement # 19

*Description*- Currently, Strategy produces a Liquidation Schedule (**Report MB654A**) during the Investor Cutoff; for GinnieMae, this is Monthend. Strategy should continue to generate this report; the report cannot be generated on-demand.

Need to provide documentation defining what loan conditions have to be met in order for the MB654A report to generate for a loan. I had some programmer notes stating these are the things being checked:

- Cutoff Dates in PIMST & PINVES fall within the Strategy Dayend Dates
- Loan Payoff transaction occurs during the Cutoff Period
- Calculates the Liquidation Total using Investor Master ‘Principal Balance Last Report’ (PIMST.IMPBL; 11710A, Section 3D); retrieves the scheduled principal balance from PIREM record
- Verify whether or not the Investor Master ‘Payoff Date’ (PIMST.IMPOD) field is a factor.
- Verify whether or not the Investor Master ‘Record Status’ (PIMST.IMRSTA) field is a factor. I had a note that stated “Investor Master Last Reporting Balance (PIMST.IMPBL) needs to be zero in order for ‘Record Status’ to change to Payoff (P) and to have the loan appear on the Liquidation Report MB654A.” The following Record Status Codes should liquidate Pools (create 11710E and show up on MB634A):
  - New Foreclosure Code “F” – doesn’t require loan payoff
  - Loan Repurchase Code “R” – doesn’t require loan payoff
  - Loan Paid Off Code “P”

Need to discuss the various Investor Master Record Status Codes and which ones should liquidate Pools. Discussion has to include whether or not a Strategy transaction (Payoff or Principal Credit) is posted bringing the Investor balance to 0.00. Changes reflected in this document will also impact the loan conditions driving the report. For example: Investor Transfers

The information on this report should tie to the amounts in, and **RFS Loan File-PIRL**. This includes the ‘Reason for Removal’ codes.

*Rationale* - Customers have had issues in the past where loans did not display on the report. In order to troubleshoot the issues and make any necessary changes, the programming needs to be reviewed.

Always need report – even when no loans have liquidated. Header on report has to print.

*Related Jobs* – Review all Requirements for Use 2. Also, review requirements for 11710D (Use Case #1) and 11710A (Use Case #20).

*Use Case* - 2

### 3.3.20. Requirement # 20



*Description-* Strategy produces a Liquidation Schedule (**Report MB634A**). Customers have occasionally experienced incorrect amounts being reflected on this report. Confirm calculation for the 'Balance' amounts populated on the report.

Line 1:

- Payment Due Date = Due Date of the last principal and interest installment received from the mortgagor.
- Balance = Amount of principal balance remaining on the loan after application of the last installment received from the mortgagor.

Line 2 and Succeeding Lines:

- Payment Due Date for "CD" pools = Payment Due Dates of all principal and interest installments due from the last paid installment entered in Line 1 through the installment due on the first day of the month following the Reporting Month.
- Interest Due = Calculated interest due for each scheduled installment. Interest is calculated by multiplying the preceding line's "Balance" by the mortgage interest rate and dividing by twelve (12).
- Principal Remitted = Result of subtracting the "Interest Due" from the constant P&I for the mortgage.
- Balance = Result of subtracting the "Principal Remitted" from the previous line's "Balance".

For example: If the Reporting Cycle is 02/2013, the first line on the report represents amounts for the 2/1/2013 Payment Due Date and the Balance field should reflect the loan balance after the scheduled 2/1/2013 principal payment is applied. This balance should also tie to the 11710A amounts reported in Sections 2E, 3A, and 3B.

The second line on the report represents amounts for the 3/1/2013 Payment Due Date and the Balance field should reflect the amount being liquidated (Scheduled 2/1/2013 principal balance minus scheduled principal payment due 3/1/2013). This balance should tie to the 11710A amounts reported in Sections 2C; remaining loan balance after all scheduled principal payments are applied, including the 3/1/2013 principal payment and prior to loan payoff.

Please refer to the previous Requirement for more information on the Balance calculations.

*Rationale* – Customers have reported incorrect amounts on the report so the program needs to be reviewed.

*Related Jobs* – Refer to examples sent in from Wells.

*Use Case* - 2

### 3.3.21. Requirement # 21

*Description-* Add new code to PIMST.IMRSTA and PINFO Table "IS". New Code of "F" should be added to the Record Status Code field in Investor Master. This will be used to reflect Foreclosures.

If the Record Status Code = “F” at monthend/Investor Cutoff, Strategy has to automatically create the 11710E/liquidation record.

The New Record Status Code is needed in order to report the correct Liquidation Removal Code. The new code would be “F” for Foreclosures and needs to be mapped to 11710E Removal Reason “3” (Foreclosure-with Claim Payment).

The New Record Status Code “F” for Foreclosures also needs to be mapped to the “Foreclosure” reporting box in the 11710A and 11710D. When being reported as a “Foreclosure” Mortgage and/or Pool should NOT be reporting in any of the Delinquency boxes.

Strategy will not automatically populate “F” in the Record Status Code field. It will need to be manually maintained in the Investor Master record but will automatically be tied to the 11710E and RFS Removal Reason “3”.

*Rationale* - The New Record Status Code is needed in order to report the correct Liquidation Removal Code.

*Related Jobs* – **This change is being made to Investor Master and will be available for other types of loans; not specific to GinnieMae. See Requirements: #19, #7, #8, #12, #13, #21, #290, #316**

*Use Case* - 2

### 3.3.22. Requirement # 22

*Description*- Add a new option to the GinnieMae Agency Reporting menu to create the 11710E reports. New option should be labeled “Create 11710E Liquidation Report”. This will generate the same report being added to the Reports menu under Requirement #11.

Report criteria should include: Investor #, Pool # (individual Pool # or “ALL”, and Reporting Date. Allow entry of just the Reporting Date which would generate 11710E reports for all G1 Pools.

Customers want additional option to run report using Loan #.

*Rationale* – Customer needs ability to generate the 11710E reports directly from the GinnieMae Agency Reporting menu. This alleviates having to close reporting module to go into Reports menu.

*Related Jobs* – See Requirement #11, #50B

*Use Case* - 2

### 3.3.23. Requirement # 23

*Description*- Would like an on demand option to create an 11710E by Loan # even though the loan/pool does not meet the liquidation criteria. Customers would like to use this for loan modifications. There must be a valid code in the Investor Master Record Status Code in order for an 11710E record to be added in the liquidation screen.

*Rationale* -

*Related Jobs* -

*Use Case - 2*

**3.3.24. Requirement # 24**

*Description-* Need ability to delete existing 11710E records under: Investor Master Module>Tools>Agency Reporting>GinnieMae under the ‘Pools’ menu>Liquidations.

*Rationale –* In cases where the 11710E record is created in cutoff due to Investor Master Record Status Code (PIMST.IMRSTA) being file maintained with non-payoff codes: “R” or “F” prior to cutoff, there could be cases where the file maintenance didn’t occur during correct reporting month. Therefore, the 11710E record would be created for incorrect period. The 11710E record would manually be created for the correct period, and then the PIMST code maintained in subsequent reporting cycle.

*Related Jobs -*

*Use Case - 2*

**3.3.25. Requirement # 25**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case - 2*

**3.3.26. Requirement # 26**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case - 2*

**3.3.27. Requirement # 27**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case - 2*

**3.3.28. Requirement # 28**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case - 2*

**3.3.29. Requirement # 29**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case - 2*

USE CASE 3 - (Required changes for Security Holders, Strategy File – **PIRSH.**).

**3.3.30. Requirement # 30 VOID**

*Description-* Need ability to store certificate holder contact information such as: Contact Name, Phone #, Fax #, and Email Address. Assess whether or not the

new Name/Address/Role/Sub-Role file structure is the correct area to house this data or if the fields should be added to File - PIRSH.

If Name & Address is the desired place to house the information then customers can setup the Address & Name records which will store all of the necessary information. In order to provide a grouping of this information a user defined Sub-Role Type can be added to reference 'Certificate Holders'.

Customers would be able to pull up the Name & Address information from the main Strategy Toolbar by filtering on the Certificate Holder's Tax ID.

Using Name & Address will allow the customers to add contact information for multiple persons associated with the same Certificate/Security Holder.

*Rationale* – Customer wants easy access to the Certificate Holder contact information.

*Related Jobs* – See Use Case #22.

*Use Case* - 3

**3.3.31. Requirement # 31**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case* - 3

**3.3.32. Requirement # 32**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case* - 3

**3.3.33. Requirement # 33**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case* - 3

**3.3.34. Requirement # 34**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case* - 3

**3.3.35. Requirement # 35**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case* - 3

USE CASE 4 - (Add and Remove options to/from the GinnieMae Agency Reporting menu). {MAC Priority 1.6}

**3.3.36. Requirement # 36 This requirement is included in GinnieMae Lite Job #20028.**

*Description-* Remove obsolete items from the GinnieMae Agency Reporting menu, under the 'Pool' section:

- Create GinnieMae Reporting File
- Corrected Records
- Create Corrected File
- Create Qrtly Reporting File

*Rationale* – These GinnieMae reports are obsolete and have been replaced with the RFS Reporting.

*Related Jobs* –

*Use Case* - 4

**3.3.37. Requirement # 37 Not moving to CS; moving to Portal**

*Description-* Move current RFS Reporting commands from the GinnieMae green screen (Menu Options 1-4) to the Strategy CS GinnieMae Agency Reporting menu, under the 'Pool' section. It would be visually beneficial to create a 'RFS Reporting' heading in the left panel and display the options underneath so they would easily be identified and grouped as part of the RFS Reporting:

- GNMA Loan Key Maintenance
- GNMA Additional Pool History
- GNMA Loan Maintenance
- Create GNMA RFS Reporting File

*Rationale* – Customers need to be able to access the RFS Reporting from StrategyCS instead of green screen.

*Related Jobs* -

*Use Case* - 4

**3.3.38. Requirement # 38 Not moving to CS; moving to Portal**

*Description-* Move Pre-Release 17 WHFIT Reporting commands from the GinnieMae green screen (Menu Options 6-10) to the Strategy CS GinnieMae Agency Reporting menu, under the 'Pool' section. This needs to be done in conjunction with deploying WHFIT into a core Strategy Release. It would be visually beneficial to create a 'WHFIT Reporting' heading in the left panel and display the options underneath so they would easily be identified and grouped as part of the WHFIT Reporting:

- MDF Calculation Date Maintenance
- Verification Reports
- Recalc Market Discount Fraction
- Create WHFIT Reporting File
- Exclude Pool from WHFIT Reporting

*Rationale* - Customers need to be able to access the WHFIT Reporting from StrategyCS instead of green screen.

*Related Jobs* – Job #17419 was recently done at a pre-release of R17.1. Phase II of the programming still needs to be tested. This initial programming only handles one type of calculation for the MDF value. Based on our initial gathering

of WHFIT requirements, it was apparent that the MDF calculation varies amongst customers. This BRD will flush out the various calculations so enhancements can be made to the initial WHFIT programming in order to address the various calculations required by the customer base. Refer to the Requirements under the Use Case for WHFIT Reporting for details.

Use Case - 4

### 3.3.39. Requirement # 39 **Not moving to CS; moving to Portal**

*Description-* Add an option to the Strategy CS GinnieMae Agency Reporting menu, under the 'Pool' section which will create a 'T&I Monthly Summary Report'. The report will reflect loan level escrow balances and will include a Pool Number Total. The following parameters should be available when generating the report:

- Reporting Date (mmccyy); drives which daily balance (PDBNR) escrow field is retrieved-last day of month
- Investor #
  - Inv # or ALL G1 Investors
- Issuer #

The report should have the following data elements:

- Reporting Date (mmccyy)
- Investor #
- Issuer #
- Pool # (can be multiple loans in a single pool)
- Loan #
- Tax Balance
- Insurance Balance-Escrow 2 FHA/MIP Balance-Escrow 4
- Balance of Designated Insurance Loss Reserve Accounts (**new requirement under the Use Case for 11710A changes**; setup as Reserve, not Escrow #2 or #4; maybe more than one Reserve.)
- Ground Rent Reserves (setup as Reserves, not Escrow #2 or #4)

**The Escrow balances will be retrieved from the Strategy Daily Balance/Rate file (PDBNR). Retrieve value from field representing the last day of the applicable Reporting Month.**

**The 11710A Section 5B-1 will need to include the monthend Insurance Loss Reserve and Ground Rent Balances. Therefore, there needs to be a Strategy Daily Reserve Balance file in order to retrieve the monthend balance for the specified reserves.**

*Rationale* – This will assist the customers in reconciling the GinnieMae Custodial T&I Balances. The report will list the balances **by loan #** and will roll up at the following levels: Pool #, Investor #, Custodial T&I DDA #, and Issuer #.

*Related Jobs* – Requirement #281B relates to adding Insurance Loss Reserve and Ground Rent Reserves to the 11710A, 5B-1 balance.

Use Case - 4

**3.3.40. Requirement # 40 Creating View from Portal should be how to address this in the future. Customers will continue to use their queries since we wouldn't add this to CS menu.**

*Description-* Allow customers to run their specified queries from the Strategy CS GinnieMae Agency Reporting menu, under the 'Pool' section.

*Rationale* – Customers rely on internal queries to reconcile/validate the various GinnieMae Reports. Ideally they want to be able to go to one place in StrategyCS to run all of the GinnieMae reports necessary, including their internal reports. This will help streamline the GinnieMae Reporting process.

*Related Jobs* –

*Use Case* - 4

**3.3.41. Requirement # 41**

*Description-* Add an option to the Strategy CS GinnieMae Agency Reporting menu, under the 'Pool' section which will create a Strategy physical file and PDF file containing data from the applicable Strategy Monthly Accounting Reports – 11710A (**report-MB638J**).

Currently, the 11710A data can be found by querying the Pool History File – PIRPLH but this file does not include the form column headings. Customers need a file that actually contains the 11710A form (including all column headings).

*Rationale* – Customers have requested this so they can save the actual forms in cold storage instead of retaining printouts of the actual forms.

*Related Jobs* –

*Use Case* – 4

**3.3.42. Requirement # 42**

*Description-* Add an option to the Strategy CS GinnieMae Agency Reporting menu, under the 'Pool' section which will create a new Strategy physical file containing data from the current Strategy 'Test of Expected P&I' Report (**MB638T1**).

**Notes: Chapter 6 of guide points to using RFS fields. Karla to review guide and calculation for needed changes.**

*Rationale* - Customers have requested this so they can save the actual report in cold storage instead of retaining printouts. Auditors require seeing this report.

*Related Jobs* –

*Use Case* - 4

**3.3.43. Requirement # 43**

*Description-* Add an option to the Strategy CS GinnieMae Agency Reporting menu, under the 'Pool' section which will create a new Strategy physical file containing data from the current Strategy>GinnieMae Agency Reporting> Reconciliation (**Pools to Security Balance - MB638R**).

*Rationale* - Customers have requested this so they can save the actual report in cold storage instead of retaining printouts.

*Related Jobs* -

*Use Case* – 4

- 3.3.44. **Requirement # 44** For GinnieMae, this option has been removed from the Agency Reporting>Security Holder Administration menu. In GinnieMae Lite there is a new menu option that combines ‘Create Certificate History’ and ‘Update Pools’. It only runs on G1 pools.

*Description-* Need to change the way the ‘Create Certificate History’ option on the Strategy CS GinnieMae Agency Reporting menu, under the ‘Security Holder Administration’ section executes. It should **only execute for Investor Program Id “G1”**. Currently, when this option is selected it also runs for the FHA Private Pools “H2” and/or “H1”; instead of having different sub routines for the Investor Program Ids embedded in the same program there needs to be two separate programs from start to finish. **The same change should be made to the ‘Create Certificate History’ option on the Strategy CS Agency Reporting – Project Pools menu; should not run for “G1” pools only “H2” and/or “H1”.**

*Rationale –* The FHA Private Pool Reporting is separate from GinnieMae and has different reporting periods. Also, the reporting may be done by a different investor group within a company; independent. Therefore, the Strategy functions must also be split. Currently, this creates reporting issues.

*Related Jobs -*

*Use Case – 4*

- 3.3.45. **Requirement # 45**

*Description-* Need to change the way the ‘Check/Wire Report’ option on the Strategy CS GinnieMae Agency Reporting menu, under the ‘Security Holder Administration’ section executes. It should **only execute for Investor Program Id “G1”**. Currently, when this option is selected it also runs for the FHA Private Pools “H2” and/or “H1”; instead of having different sub routines for the Investor Program Ids embedded in the same program there needs to be two separate programs from start to finish. **The same change should be made to the ‘Check/Wire Report’ option on the Strategy CS Agency Reporting – Project Pools menu; should not run for “G1” pools only “H2” and/or “H1”.**

*Rationale -* The FHA Private Pool Reporting is separate from GinnieMae and has different reporting periods. Also, the reporting may be done by a different investor group within a company; independent. Therefore, the Strategy functions must also be split. Currently, this creates reporting issues.

*Related Jobs –* Refer to Use Case and Requirements for Checkwriting and Check/Wire Report.

*Use Case – 4*

- 3.3.46. **Requirement # 46 VOID**

*Description-* Need to change the way the ‘Create RPB File’ (**Report GR650V**) option on the Strategy CS GinnieMae Agency Reporting menu, under the ‘Pools’ section executes. It should **only execute for Investor Program Id “G1”**. Currently, when this option is selected it also runs for the FHA Private Pools “H2” and/or “H1”.

*Rationale -* The FHA Private Pool Reporting is separate from GinnieMae and has different reporting periods. Also, the reporting may be done by a different investor group within a company; independent. Therefore, the Strategy functions must also be split. Currently, this creates reporting issues.



This requirement is no longer needed since the RPB Reporting has been eliminated as part of the new streamlined GinnieMae Enterprise Portal reporting (included in the RFS Pool file).

*Related Jobs -*

*Use Case – 4*

**3.3.47. Requirement # 47**

*Description-* Create and add a Pool/Loan level Advance and a Recovery Report for both P&I and Guaranty Fee to the Strategy CS GinnieMae Agency Reporting menu. The P&I and Guaranty Fee amounts can be on the same reports. The Advance and Recovery reports should be two different reports.

*Rationale -* Customers need to advance at the Pool level so the advancing should be available at this level. Currently, the reconciliation process is extremely cumbersome so this is needed to streamline the process. Also, need to be able to track the recovery of the P&I and Guaranty Fee advances at the Pool level.

*Related Jobs –* Refer to Use Case and Requirements for Advance Tracking and Reporting.

*Use Case – 4*

**3.3.48. Requirement # 48 As part of GinnieMae Lite, these reports are now generated in Portal.**

*Description-* Add options for the creation of both 11710D files to the GinnieMae Agency Reporting menu. Need to create both PDF and Strategy physical file for each. Options to create the new Summary file and the pool level detail MB638C file need to be added, labeled as follows:

- “Create 11710D Pool Level File (MB638C)”
- “Create 11710D Issuer’s Monthly Summary File”

*Rationale –* Customers need ability to create both files for reporting and audit purposes. The PDF files are needed to prove to auditors that the customer has not manipulated the data and the physical files will be used for both transmission and export to excel for reconciliation purposes.

*Related Jobs –* See Requirements #4 and #6.

*Use Case – 4*

**3.3.49. Requirement # 49 VOID; this will be addressed when all reporting is moved to Portal**

*Description-* Re-sequence the display of the GinnieMae Agency Reporting options based on when the various steps in the monthly reporting cycle have to be performed. Sequence should be:

- Pool Information
- Pool History
- Loans in Pool
- Create RPB Call-In Report
- Create RPB File
- Create GinnieMae Reporting File – relabeled as ‘Create 11710D Pool Level Report (MB638C)’; see Requirement #50.
- Create 11710D Issuer’s Monthly Summary Report
- Create 11710D Pool Level File (MB638C)

- Create 11710D Issuer's Monthly Summary File
- Certificate Information
- Test of Expected P&I
- Liquidations
- Create 11710E Liquidation Report
- Update Pools From History
- Reconciliation

*Rationale -*

*Related Jobs -*

*Use Case - 4*

**3.3.50. Requirement # 50 As part of GinnieMae Lite, this menu option has been removed and the reports and files are now generated in Portal.**

*Description-* Relabel current option 'Create GinnieMae Reporting File' on the GinnieMae Agency Reporting menu, under the 'Pool' section so it is 'Create 11710D Pool Level Report (MB638C)'. This report includes the pool level detail information.

Need to review the program to verify it only creates the report for the GinnieMae (Program ID="G1") pools. Option should not create the report for the FHA Project Pools or Fannie Mae Pools.

Also, add option "Create 11710D Issuer's Monthly Summary Report" to the GinnieMae Agency Reporting menu, under the 'Pool' section. This report doesn't include the pool level detail.

*Rationale -* When these options are run, it creates the two 11710-D (Monthly Accounting) reports.

*Related Jobs -* Customers should be able to create the reports without leaving the Agency Reporting window. One is new report, and the other is relabeling current menu option. Some customers use the 'Create GinnieMae Reporting File' option to create the 11710-D. This step may also create the FannieMae 2030 Summary Report. See Requirements #1 and #2.

*Use Case - 4*

**Requirement #50B As part of GinnieMae Lite, the 11710E reports are generated in Portal.**

*Description-* Add a new option to the GinnieMae Agency Reporting menu, under the 'Pool' section to create the 11710E reports. New option should be labeled "Create 11710E Liquidation Report". This will generate the same report being added to the Reports menu under Requirement #11.

*Rationale -* Customer needs ability to generate the 11710E reports directly from the GinnieMae Agency Reporting menu. This alleviates having to close reporting module to go into Reports menu.

*Related Jobs -* See Requirement #11, 22.

*Use Case - 4*

USE CASE 5 - (Required changes to the RFS Reporting; impacts multiple files).

**{MAC Priority 1.3}**

**3.3.51. Requirement # 51 VOID – FIC Balance will never be negative**

*Description-* If there is a negative amount reported for the Balance Fixed Installment in the 11710A (**PIRPLH.PHBFIC**) the value in the file - **PGNMARFS** (Pool FIC located in position 20 – 30) is showing a letter in the last position of the field instead of the value in the last decimal position.

*Rationale* – This does not meet the field formatting requirements and is not correct.

*Related Jobs* - Job 15765 should be voided. There should never be a negative amount reported for the FIC Balance. The reason a strange character was in the RFS field was because the Pool History record had invalid data. When the negative FIC Balance in the Pool History came over to the RFS File, the program put the character in there since negative numbers aren't accepted in that RFS field.

*Use Case* – 5

**3.3.52. Requirement # 52**

*Description-* Customers need the ability to update the unique GinnieMae Loan ID field after the monthend cutoff has run. Since this field is a Key to the reporting file the field is protected under the GNMA Menu Option 3 – ‘GinnieMae Loan Maintenance’; file maintenance is not permitted.

Currently, if the key isn't entered prior to running the Monthend GinnieMae Cutoff it will be reported as zeroes in the RFS Loan Level File – **PIRLL.LLLNKEY** which is mapped to RFS Field – **PIMSTADL.I2LNKEY**. This also prevents ability to change it after the Cutoff and have the change apply to the current Reporting Cycle. Need to allow customers to file maintain the unique GinnieMae Loan ID after the Cutoff and have changes applied to the current Reporting Cycle.

*Rationale* - This would allow the loan key to be input/changed before the RFS reporting file is created, regardless of whether the Cutoff has already run.

Currently, if the customer forgets to enter this on a new GinnieMae loan before the initial Reporting Cycle, there's no way for them to have it reflected in the file being transmitted to GinnieMae.

*Related Jobs* - Job 15688;

*Use Case* – 5

**3.3.53. Requirement # 53 (APPLIES TO “IR” POOL TYPES, NOT “CD” POOL TYPES) VERIFIED NO CUSTOMERS ARE ACTIVELY REPORTING ON “IR” POOLS – VOID**

*Description-* For “IR” type pools, there was issue where ALL principal and interest payments were being reported as prepaid interest and principal. This affects the reporting in the following files and fields:

- **PIRLL** (RFS Loan File):

- Prepaid Interest: PIRLL/LLPREINT (As determined per MB634 from PIREM records IRI\$D for the Loan PHPREI); Positions 135-145 in PIRLL.
- Prepaid Principal: PIRLL/LLPREPRN (As determined per MB634 from PIREM records IRP\$D2 for the Loan PHPP); Positions 146-158 in PIRLL.
- **PIRPLH (11710A):**
  - Prepaid Interest: PIRPLH.PHPREI (11710A, Section 1F, Interest)
  - Prepaid Principal: PIRPLH.PHPP (11710A, Section 1F, Principal)

*Rationale* – Prepaid Interest and Principal was being reported for ALL payments not just the ones that were actually prepaid when reporting on GinnieMae Pool Types = “IR”. **This change CANNOT impact GinnieMae Pool Types = “CD”.**

*Related Jobs* – Job 15530

*Use Case* – 5

#### 3.3.54. **Requirement # 54 Use Relationship End Date in Name/Address to trigger**

*Description*- Automatic selection of Sensitive Record(s) to be included in the GinnieMae RFS File (**PGNMARFS**) submission when the Primary Borrower or GNMA RFS Role Information is changed on a GinnieMae loan. When these changes are made, the applicable loan level Sensitive Records (PSENSLOAN) need to be included in the next RFS Reporting file.

*Rationale* – Customer is required to submit the Sensitive Records to GinnieMae whenever a change has been made to the Primary Borrower (PANAME.TNPBORR = “Y”) or GNMA RFS Role Information. Currently, the customers have to manually track these changes in order to manually select the applicable loan Sensitive Records for submission. Consequently, the information is not being submitted in a timely manner.

*Related Jobs* –

*Use Case* – 5

#### 3.3.55. **Requirement # 55**

*Description*- Remove all edits from the RFS GinnieMae Loan Maintenance screen (**GR634L-03**).

*Rationale* – Customers continually run into issues updating amounts on this screen due to the edits programmed in accordance with the GinnieMae RFS Reporting guide. If edit prevents file maintenance the only way to make the change is to have Customer Support DFU the data. Customer would prefer all fields to be editable.

*Related Jobs* – Review Job 16606 which was previously done and removed the edit requiring an amount in Install Interest; it could not be zero. This was delivered in R17.1 and was listed on the R17.1 Contents Listing. The new requirement is to remove ALL edits on this screen.

*Use Case* – 5

#### 3.3.56. **Requirement # 56**

*Description*- Add Filter/Find/Selection options to the following RFS options:

- Selection of Sensitive Records to include when Creating the RFS Reporting File

- Selection of Various Loan Records to include when Creating the RFS Reporting File
- All other Green Screen GinnieMae RFS menus had the Filter/Find/Selection pop-up windows available. When these options are moved to StrategyCS need to have this ability on all RFS options.

*Rationale* – The current selection process requires customers to scroll through 900+ records to make selection.

*Related Jobs* –

*Use Case* – 5

### 3.3.57. Requirement # 57

*Description*- Need to programmatically populate the Construction Loan Prin Bank ID field (**PIRPLHADL.PHCLPBID**) and the ‘Construction Loan Principal Account Number’ field (PIRPLHADL/ PHCLPACT) in the GinnieMae Additional Pool History File. Currently, these fields are not programmatically populated by cutoff. The RFS Reporting must take into account whether or not a Loan/Pool is Construction. The mapping of this field needs to be tied to the new Strategy indicator which denotes GinnieMae Construction Loans/Pools.

Some customers hold the Construction Principal Payments in the GinnieMae P&I Custodial DDA while others setup separate Reserve Accounts.

Some customers have also requested this allow for GL# or DDA#.

The RFS Bank ID field is 9-positions (ABA Routing #) and the RFS Account Number field is 10-positions; both are defined as Character not Numeric in the RFS GNMA Appendix. The Strategy DDA#’s are 15-positions. The NACHA file layout defines DDA account numbers as 17-positions. Some Strategy DDA#’s can contain special characters. What do we need to do for special characters? N/A-no one includes special characters in DDA #. GinnieMae verified on 6/3/2015 that they have no plans to expand this field to match the NACHA file. We need to right justify and populate with the last 10 digits of the DDA#.

*Rationale* -

*Related Jobs* – Requirement #62 and #238.

*Use Case* – 5

### 3.3.58. Requirement # 58

*Description*- Currently, the ‘Construction Loan Prin Balance’ field (PIRPLHADL.PHCLPBAL) is not programmatically populated.

According to GinnieMae’s requirements the value in this field “represents the Principal portion of the payment collected when construction has not been completed prior to the required commencement of amortization.”

For the GinnieMae Construction Pools, Strategy needs to retrieve the Principal Collected amounts from the GinnieMae Investor Remittance records (PIREM.IRP\$C). This is only for the construction pool reporting, NOT

permanent pool reporting (possibly identify construction pools where the PIREM Group # ends in “CL” or “CS”). This Requirement should be reviewed in conjunction with the Business Requirements for Use Case #18 – Construction Pool Reporting.

Refer to the Use Cases for Construction Pools and Converting Construction Pools to Permanent Pools. This requirement will need to be done in conjunction with these other requirements especially as it relates to the billing/collection of the principal payments that are not being passed through to the GinnieMae Investor.

If the Principal amounts are being deposited into the GNMA P&I Custodial Account/DDA then the amount also needs to be reporting in the Pool History Record, Section 5B-2. If the funds are held in a separate Reserve Account, need to get clarification on whether it's reported anywhere in the Pool History record Not entering into 5B-2 but are changing the DDA to reflect the reserve DDA – verify details with Midland/Lisa.

*Rationale* – Currently, customers have to file maintain this field every month. The only way to report an amount in this field in the RFS Reporting File is for the customer to file maintain it from the RFS GNMA Additional Pool History screen on a monthly basis.

*Related Jobs* – Refer to Use Case/Requirements #18 - Enhancements for Construction Pool Reporting, and Use Case/Requirements #20 – Required changes to the 11710A. Related to Requirement #222.

*Use Case* – 5

### 3.3.59. Requirement # 59

*Description*- RFS Loan Level ‘Loan UPB’ field (**PIRLL.LLLNUPB**) is mapped incorrectly **for liquidated loans**. Currently this field is mapped to the Investor Master Current Principal Balance (PIMST.IMCBAL) which is **correct for regular permanent loans**. According to GinnieMae, for loans being liquidated this field needs to report the amount of the principal balance remaining on loan after application of the last installment received from the mortgagor **PRIOR TO THE LIQUIDATION**. [If there was only 1 loan in the pool, PIRLL.LLLNUPB would match the amount in Section 1B-3 of the 11710-A.] Based on the current mapping, the UPB for liquidated loans is being reported as 0.00 which is incorrect.

*Rationale* – Every month customers need to file maintain the balance for liquidated loans prior to creating/submitted file to GinnieMae.

*Related Jobs* – There are different requirements for this field depending on whether or not it is a liquidated pool, and if it's a construction pool. Refer to Requirement #66 for construction pool requirements.

*Use Case* – 5

### 3.3.60. Requirement # 60

*Description*- Verify whether or not the RFS Loan Level ‘Liquidation Principal Remitted’ field (**PIRLL.LLLIQRMT**) is populating correctly. This field is



currently mapped to contain the sum of 'Principal Due' from Receivable (PRCVBL.RCP\$D) records within date rate.

According to GinnieMae, this field should equal the sum of each of the installment principal amounts remitted. If the loan is current it should match the scheduled principal payment reported in the 1170A, Sections 1A-C and 2A. If the loan was delinquent and multiple installments were collected during the Reporting Cycle it should report the aggregate amount of Scheduled Principal payments collected during the Reporting Cycle. All Customers need to verify specific calculation including both current and delinquent loans.

There can be multiple loans in the same pool so Pool Liquidation values can be different than the Loan Level RFS Liquidation fields.

*Rationale* – Only one customer reported an issue on this field but did not provide any details. It's possible the issue was related to the fields in the 11710A which carry over to the RFS Reporting file and it's not an issue with the RFS fields.

*Related Jobs* -

*Use Case* – 5

### 3.3.61. Requirement # 61

*Description*- Correct the RFS Loan Level 'Liquidation Principal Balance' field (PIRL.LLLIQBAL). It should match the value being reported in the 11710A, Section 2C (Liquidations); unless there are multiple loans and not all loans have been liquidated.

This field is currently determined by Program MB634 using Investor Master 'Principal Balance Last Report' (PIMST.IMPBL), Investor Remittance 'Principal Due' (PIREM/IRP\$D2 and Receivable 'Principal Due' (PRCVBL/RCP\$D) minus 'Liquidation Principal Remitted' (PIRL.LLLIQRMT).

Investor Master 'Principal Balance Last Report' (PIMST.IMPBL) is the value that gets populated in the 11710A, Section 3D. For paid off loans this would be 0.00 and is NOT the correct amount to be reported in this field. There can be multiple loans in the same pool so Pool Liquidation values can be different than the Loan Level RFS Liquidation fields.

MB634 calculation: Investor Master 'Principal Balance Last Report' minus Investor Remittance 'Principal Due' for Scheduled Payment. If loan is delinquent it then adds the Receivable 'Principal Due' amounts for the delinquent payments. If the loan is prepaid, it subtracts the Receivable 'Principal Due' amounts for the prepaid payments. After this amount is derived, it subtracts the 'Liquidation Principal Remitted'.

According to GinnieMae, this field should “equal the remaining principal balance of the loan at liquidation” and it should “equal the difference between Liquidated Principal Remitted and Loan Unpaid Principal Balance prior to

**liquidation**". It should **"equal prior months' Loan Unpaid Principal Balance for construction loans and non-amortized project loans"**. It should match the values being reported in the 11710A, Section 2C; unless there are multiple loans and not all have been liquidated.

*Rationale* - The liquidated balance needs to be reported in this field. Otherwise an exception error is received.

*Related Jobs* -

*Use Case* – 5

### 3.3.62. Requirement # 62

*Description*- Need to programmatically populate Construction fields in the GinnieMae Additional Pool History File (**PIRPLHADL**): Construction Loan Prin Acct # (**PIRPLHADL.PHCLPACT**) and Construction Loan Prin Bank (**PIRPLHADL.PHCLPBK**). Currently, fields are not programmatically populated by cutoff.

Also, if values are entered using green screen GNMA Menu Option 2, the values still aren't populating in the PGNMARFS file. These fields need to be included in the RFS Reporting File, and the mapping of these fields needs to be tied to the new Strategy indicator which denotes GinnieMae Construction Loans/Pools.

Mapping would need to look at indicator, and then retrieve the information from the applicable Bank and DDA record,. Refer to Requirements #57 and #238 for specifics on where to retrieve the data.

Also, need to review the RFS field definitions in conjunction with the new programming for Construction Pools. Quite a few of the fields have different definitions of what is to be reported for Construction vs. Permanent Pools and since Strategy will now service these correctly need to review to identify impact.

*Rationale* – Strategy does not currently handle the GinnieMae Reporting correctly for Construction Pools. New programs/changes will impact the RFS reporting so need to cross check all impacted fields.

*Related Jobs* – Refer to Requirements under Use Case #18 for Construction Pools. Also, see Requirements #57 and #238.

*Use Case* – 5

### 3.3.63. Requirement # 63

*Description*- RFS Reporting must take into account whether or not a Loan/Pool is Construction. A new Strategy indicator needs to be created to denote GinnieMae Construction Loans/Pools.

*Rationale* – Since there are different reporting requirements for Construction Loans/Pools, Strategy needs to store a Construction indicator.

*Related Jobs* – Refer to Use Case and Requirements for Construction Pools.

*Use Case* – 5

### 3.3.64. Requirement # 64

*Description*- Construction Draws/Securitizations need to be picked up in the 'Net Adjust UPB' field (**PIRL.LLNETUPB**). This will not include any loan advances that have NOT been securitized during the applicable Reporting Month.



For construction pools, in most cases this amount will match the amount being reported on the 11710A in Section 1C-Pool Principal.

According to GinnieMae this field “reports adjustments to the loan principal balance. Reasons for adjustments may include: Construction Draws, New loan substituted for a liquidated loan, Reversal of an installment payment because the check bounced, Corrections to mistakes made in prior reporting.”

*Rationale -*

*Related Jobs* – Refer to Use Case and Requirements for Construction, Transfers, and Assignments. Also, see Requirements #65, #67 which relate to same field calculation.

*Use Case* – 5

### 3.3.65. Requirement # 65

*Description-* Correct the ‘Net Adjust UPB’ field (**PIRLL.LLNETUPB**) calculation for pools that are issued on amortized loan balances. It should be picking up the adjustment necessary to bring the Pool balance in sync with the Loan balance (value in 11710A, Section 2D Other even though this is a Loan Level file.

*Rationale* – The principal adjustment reported in the 11710A should flow through to the Loan Level RFS reporting.

*Related Jobs* – See Requirement #64 for Construction Advances and #67 for payment corrections/reversals; relate to this same field calculation. Refer to Requirements under Use Case #20 for 11710A.

*Use Case* – 5

### 3.3.66. Requirement # 66

*Description-* For Construction Pools, the ‘Loan UPB’ field in the Loan file (**PIRLL.LLLNUPB**) needs to report the UPB of the loan this reporting period, as of the close of the Issuer’s reporting cutoff for the reporting period. **Even though this is the loan reporting file, reporting the Pool Balance.** The value should NOT include amounts for unsecuritized construction loan draws. Also, this field should NOT be picking up any principal payments being collected on the Construction Loan.

Currently, there will only be one loan in each Construction Pool so the PIRLL.LLLNUPD value should match value in 11710-A, Section D for Construction Pools. **Review this Requirement after Construction GNMA functionality has been determined.**

*Rationale* – Balance is based on pool securities not loan level balance.

*Related Jobs* – Refer to Use Case and Requirements #18 for Construction Pool Reporting and Requirement #59 for liquidated permanent pools.

*Use Case* – 5

### 3.3.67. Requirement # 67

*Description-* Correct the ‘Net Adjust UPB’ field (**PIRLL.LLNETUPB**) calculation to pick up any Reversals due to Returned Check transactions processed in Strategy during the Reporting Cycle. Transaction Code “41”, Internal Transaction Type “07”.

*Rationale -*

*Related Jobs –* Review the requirements for 11710A reporting, Use Case #20. See Requirements #64 and #65 which also relate to this same field calculation.

*Use Case – 5*

### 3.3.68. Requirement # 68

*Description-* Incorporate new Investor Master ‘Record Status Code’ (PIMST.IMRSTA) of “F” in the programming for the RFS Loan file ‘Removal Reason’ code (PIRL/LLRMVRSN). This same logic should be used when populating the ‘Reason for Removal’ field on the Liquidations’ screen **(P1710E.GNLH)**, and **checking the applicable box on the Strategy generated 11710E form** (when Strategy produces the form a check should display in the box next to the applicable ‘Reason for Removal’ option).

Values derived from **PIMST/IMRSTA**: FHA Project Pool Assignment “A” = 6 (Other; attach Explanation), Investment Transferred “D” = 6 (Other; attach Explanation), Loan Paid Off “P” = 1 (Mortgagor Payoff), Loan Repurchased “R” = 2 (Repurchase of Delinquent Loan), and Suspended Record Status “X” = 6 (Other; attach Explanation). New: Foreclosure “F” = 3 (Foreclosure).

Add new code to PIMST.IMRSTA and PINFO Table “IS”. New Code of “F” should be added to the Record Status Code and mapped to Reason Removal Code “3”. This will be used to reflect Foreclosures. Requirement #21 has been added for the new code.

PIRL/LLRMVRSN

(Value derived from PIMST/IMRSTA: “A” = 6, “D” = 6, “P” = 1, “R” = 2, and “X” = 6 AND “F” = 3)

Also, refer to the Requirements associated to Transfers.

*Rationale –*

*Related Jobs –* Refer to the Use Case and Requirements associated with Transfers; Requirement #18

*Use Case – 5*

### 3.3.69. Requirement # 69

*Description-* For Construction Pools, the ‘Loan FIC’ field in the Loan file **(PIRL.LLLNFIC)** needs to report zero. Loan FIC should not be specified for CL and CS Pools.

Review this Requirement after Construction GNMA functionality has been determined. RFS SPEC STATES: If PIMST\_IMG# contains “CL” put zeros to LLLNFIC and report blanks in RFS file positions. Do we just need to change it to include “CS”? Shouldn’t use this language//logic since new pools # are now alpha/numeric. Use the construction pool identifier.

*Rationale –* Do not report principal payments on construction pools.

*Related Jobs –* Refer to Use Case and Requirements #18 for Construction Pool Reporting.

*Use Case – 5*

### 3.3.70. Requirement # 70 VOID

*Description-* RFS file still includes Pool and Loan records even after a Pool History record has been deleted in StrategyCS.

*Rationale –* If the Pool History record is deleted in CS, then the RFS file should not include records in the Pool and Loan files.

*Related Jobs –*

*Use Case – 5*

Requirement # 70A

*Description-* Change the way information in Field #9 (Last Name 1) of the RFS Sensitive loan record is being populated. When there is a Company Name (field NMCONAM/file PNAME), it will populate Field #8 (First Name 1). When the Company Name is > 25 characters, it will overflow into field #9, (Last Name 1). If the Co. Name is not long enough to overflow, Field #9 is blank. The change is, the First Name 1 field is put in the Last Name 1 field if it is blank.

*Rationale –* If the Company Name was 25 or less characters Field #9 was blank which creates an exception and causes the file/record to be rejected by GNMA.

*Related Jobs –* Job 19762

*Use Case – 5*

USE CASE 6 - (Required changes to Certificate History, Strategy File – **PIRCRTH**).  
{MAC Priority 1.2; GinnieMae Lite Job #20028}

### 3.3.71. Requirement # 71

*Description-* Need to correct the Certificate History 'Payoff Principal' field (**PIRCRTH.CHPOPP**). Payoff Principal should contain the 'Liquidation Principal' amount. The 'Liquidation Principal' is the amount that prints in Section 2C of the 11710A (**PIRPLH.PHSPLQ**).

**Programmer has already looked at the necessary code change and I have confirmed this change will apply to both Pool Types "CD" and "IR".**

*Rationale –* Current calculation included the scheduled principal payment which is reported in separate field; resulted in overstated amount for liquidation principal. Even though no customers are currently reporting on "IR" Pools we will make the change to both CD and IR pools since it is the same program and we have to make the change for CD pools.

*Related Jobs –*

*Use Case – 6*

### 3.3.72. Requirement # 72

*Description-* Create a Strategy mechanism to ensure customers run the monthly 'Create Certificate History' option from Strategy CS GinnieMae Agency Reporting menu, under the 'Security Holder Administration' section EVERY MONTH.

This step has to be executed **every month** as part of the reporting process.

*Rationale* – Several customers have run into issue where they did not create the Certificate History records for consecutive months so the program stops working (I believe it stops working when it hasn't been executed for two consecutive months). When this occurs it requires McCracken to build a custom program to create the missing Certificate History records. Once the missing records are created and the Certificate History records are up to date the program will start working again. Building a tracking mechanism to ensure its executed every month will alleviate the custom programming and possibly putting Pools into 'Exception' status which creates additional GinnieMae reporting issues.

*Related Jobs* –

*Use Case* – 6

### 3.3.73. Requirement # 73

*Description*- The 'Adjustments' field (**PIRCRTH.CHADJM**) in the Certificate History Record(s) needs to get updated with the amounts being reported in the corresponding 11710A, Section 2-D 'Other' field (**PIRPLH.PHSPOT**). This may be a negative number. The change needs to be incorporated into the 'Create Certificate History' program so it automatically picks up the 11710A amount in the new history record.

The amount will be spread across all Active Certificate History records based on Pro Rata Share %.

If the value in the 11710A, Section 2-D field is changed it should automatically update the 'Adjustments' field (**PIRCRTH.CHADJM**) in the Certificate History Record. The update should only occur when the 11710A change is for the Current Reporting Cycle. A popup window should display for customers to OK the change to the Certificate History record(s). **In order to limit PowerBuilder work this part of the requirement will not be addressed. Also, since the 11710A would be finalized and submitted before creating the Certificate History records this would be an infrequent situation.**

The 'Pool to Security Balance Reconciliation' Report – MB638R picks up the adjusted amounts; displays under the 'AP Adjustment Other Section 2-D' column.

*Rationale* - It is necessary to make adjustments to the Certificate History Record on new Pools that were issued on amortized loan balances. If adjustments to the principal amount being remitted to the Security Holder were performed on the 11710A then the same adjustment needs to be made to the Certificate History Record to bring the Pool and Loan in sync.

*Related Jobs* – Refer to the Use Case and Requirements for 11710A-Pool History; Requirements #80, #295, and #306.

*Use Case* – 6

### 3.3.74. Requirement # 74 VOID. In order to limit PowerBuilder work this requirement will not be addressed. Also, file maintenance will be limited once reporting programs are corrected.

*Description*- If the 'Current Balance' in the Certificate History record (**PIRCRTH.CHCBAL**) is changed the 'Current Balance' field in the

corresponding Certificate record should automatically update (**PIRCRT.CRCBAL**). The update should only occur when the Certificate History change is for the Current Reporting Cycle. A popup window should display for customers to OK the change to the Certificate record.  
*Rationale* – Reduce number of pools going into ‘Exception’ status and streamlines process. There should be a direct correlation between these fields.  
*Related Jobs* – Refer to Use Case and Requirements for Certificate  
*Use Case* – 6

**3.3.75. Requirement # 75 VOID. In order to limit PowerBuilder work this requirement will not be addressed. Also, file maintenance will be limited once reporting programs are corrected.**

*Description-* If the ‘Principal of Securities this Monthend’ (**PIRPLH.PHPOS**) in 11710A, Section 3-D is changed the ‘Current Balance’ in the corresponding Certificate History record(s) (**PIRCRTH.CHCBAL**) should automatically update. The update should only occur when the Pool History change is for the Current Reporting Cycle. A popup window should display for customers to OK the change to the Certificate History record.

*Rationale* – Reduce number of pools going into ‘Exception’ status and streamlines process. There should be a direct correlation between these fields.

*Related Jobs* – Refer to Use Case and Requirements for 11710A-Pool History  
*Use Case* – 6

**3.3.76. Requirement # 76 VOID. In order to limit PowerBuilder work this requirement will not be addressed. Also, file maintenance will be limited once reporting programs are corrected.**

*Description-* If the ‘Cash Distribution Due Holders for Interest’ (**PIRPLH.PHCD**) in 11710A, Section 2F is changed the ‘Net Interest’ (**PIRCRTH.CHINT**) field in the corresponding Certificate History record(s) should automatically update. The update should only occur when the Pool History change is for the Current Reporting Cycle. A popup window should display for customers to OK the change to the Certificate History record.

*Rationale* – Reduce number of pools going into ‘Exception’ status and streamlines process. There should be a direct correlation between these fields.

*Related Jobs* – Refer to Use Case and Requirements for 11710A-Pool History  
*Use Case* – 6

**3.3.77. Requirement # 77 VOID. In order to limit PowerBuilder work this requirement will not be addressed. Also, file maintenance will be limited once reporting programs are corrected.**

*Description-* If the ‘Scheduled Principal’ (**PIRPLH.PHSPSP**) in 11710A, Section 2A is changed the ‘Principal’ (**PIRCRTH.CHPRIN**) field in the corresponding Certificate History record(s) should automatically update. The update should only occur when the Pool History change is for the Current Reporting Cycle. A popup window should display for customers to OK the change to the Certificate History record.

*Rationale* –Streamlines process and there should be a direct correlation between these fields.

*Related Jobs* – Refer to Use Case and Requirements for 11710A-Pool History  
*Use Case* – 6

**3.3.78. Requirement # 78 VOID. In order to limit PowerBuilder work this requirement will not be addressed. Also, file maintenance will be limited once reporting programs are corrected.**

*Description-* If the 'Liquidations' (**PIRPLH.PHSPLQ**) in 11710A, Section 2C is changed the 'Payoff Principal' field (**PIRCRTH.CHPOPP**) field in the corresponding Certificate History record(s) should automatically update. The update should only occur when the Pool History change is for the Current Reporting Cycle. A popup window should display for customers to OK the change to the Certificate History record.

*Rationale* –Streamlines process and there should be a direct correlation between these fields.

*Related Jobs* – Refer to Use Case and Requirements for 11710A-Pool History  
*Use Case* – 6

**3.3.79. Requirement # 79**

*Description-* When changes are made to the Certificate History record(s) Strategy needs to perform a validation test to ensure the 'Total Principal' (**PIRPLH.PHTP**) in the corresponding 11710A, Section 2E equals the Sum of 'Principal' (**PIRCRTH. CHPRIN**) + 'Payoff Principal' field (**PIRCRTH.CHPOPP**) + 'Additional Principal' field (**PIRCRTH.CHADDP**) + 'Adjustment' field (**PIRCRTH.CHADJM**). **A message should display if the amounts are not equal.** *Rationale* –Streamlines process and there should be a direct correlation between these fields.

*Related Jobs* – Refer to Use Case and Requirements for 11710A-Pool History  
*Use Case* – 6

**3.3.80. Requirement # 80**

*Description-* The 'Additional Principal' field (**PIRCRTH.CHADDP**) in the Certificate History Record(s) needs to get updated with the amounts being reported in the corresponding 11710A, Section 2-B 'Additional Principal' field (**PIRPLH.PHSPAP**). The change needs to be incorporated into the 'Create Certificate History' program so it automatically picks this value up from the Pool History record and populates it in the corresponding field of the new Certificate History record(s).

The amount will be spread across all Active Certificate History records based on Pro Rata Share %.

If the value in the 11710A, Section 2-B field is changed it should automatically update the 'Additional Principal' field (**PIRCRTH. CHADDP**) in the Certificate History Record. The update should only occur when the 11710A change is for the Current Reporting Cycle. A popup window should display for customers to OK the change to the Certificate History record(s). **In order to limit PowerBuilder work this part of the requirement will not be addressed.**

*Rationale -*

*Related Jobs –* See Requirements #73, #295 and #306

*Use Case –* 6

### **3.3.80.B Requirement #80.B**

*Description-* The Certificate History Exception Report (MB650H) should not include Inactive Certificates; only Active Certificates should be reported as exceptions.

*Rationale –* This report is automatically produced when running the option ‘Create Certificate History’ from the Security Holder Administration menu. Removing the inactive certificates will help reduce the # of entries on the report needing research.

*Related Jobs –*Job #9488

*Use Case –* 6

## **USE CASE 7 - (Required changes to Certificate Record; Strategy File – PIRCRT). {MAC Priority 1.2; GinnieMae Lite Job #20028}**

### **3.3.81. Requirement # 81**

*Description-* Currently, the Surrender Date (**PIRCRT.CRDSM + CRDS + CRDSC + CRDSY**) automatically populates with the current System Date. When surrendering a Certificate, Customers prefer this field to be a Required Entry where the customer will be prompted to key in the date.

*Rationale –* This field should not populate with the System Date.

*Related Jobs -*

*Use Case –* 7

### **3.3.82. Requirement # 82 VOID. In order to limit PowerBuilder work this requirement will not be addressed. Also, file maintenance will be limited once reporting programs are corrected.**

*Description-* If the ‘Current Balance’ in the Certificate History record (**PIRCRTH.CHCBAL**) is changed the ‘Current Balance’ field in the corresponding Certificate record should automatically update (**PIRCRT.CRCBAL**). The update should only occur when the Certificate History change is for the Current Reporting Cycle. A popup window should display for customers to OK the change to the Certificate record.

*Rationale –* Reduce number of pools going into ‘Exception’ status and streamlines process. There should be a direct correlation between these fields.

*Related Jobs –* Refer to Use Case and Requirements for Certificate History

*Use Case –* 7

### **3.3.83. Requirement # 83**

*Description-* Automatically update of ‘# of certificates’ field in Pool record (**PIRPL.PLCERT**) when a new Certificate Record (**PIRCRT**) is added.

*Rationale –* Customers need ability to streamline process of adding Certificates for Newly issued Pools and removing the Pools from ‘Exception’ status. This alleviates step of having to enter ‘# of certificates’ in Pool record. There should be a direct correlation between these fields.

*Related Jobs –* Refer to Use Case and Requirements for Pool record

*Use Case – 7*

**3.3.84. Requirement # 84**

*Description- Rationale -*

*Related Jobs -*

*Use Case – 7*

**3.3.85. Requirement # 85**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 7*

**3.3.86. Requirement # 86**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 7*

**3.3.87. Requirement # 87**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 7*

**3.3.88. Requirement # 88**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 7*

**3.3.89. Requirement # 89**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 7*

**3.3.90. Requirement # 90**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 7*

**USE CASE 8 - (Required changes to Pool Record; Strategy File – PIRPL).**  
**{MAC Priority 1.2; GinnieMae Lite Job #20028}**

**3.3.91. Requirement # 91**

*Description-* Alleviate step of having to enter ‘# of Certificates’ in pool record for new pools. This should automatically update when the Certificate record(s) are setup.

Review the conditions used to report a Pool in ‘Exception’ Status. This change may impact that program.



*Rationale* – Streamline process. There should be a direct correlation between these fields.

*Related Jobs* - Refer to Use Case and Requirements for Certificate records.

*Use Case* – 8

### 3.3.92. Requirement # 92

*Description*- After running the ‘Update Pools from History’ GinnieMae Agency Reporting option in the ‘Pool’ section, the Pool Current Balance (**PIRPL.PLCBAL**) should match the ‘Principal of Securities this Monthend’ (**PIRPLH.PHPOS**) in 11710A, Section 3-D.

Currently, the way this works the Pool Current Balance is the ‘Principal of Securities this Monthend’ from the previous Reporting Cycle.

This change will impact the ‘Update Pools from History’ program and the current conditions used to report a Pool in ‘Exception’ Status.

*Rationale* – It is very confusing to have this one balance different than the Current Balance reflected in the other GinnieMae files. It has also created audit issues for some of our customers.

*Related Jobs* – Refer to Use Case and Requirements for ‘Update Pools from History’

*Use Case* – 8

### 3.3.93. Requirement # 93

*Description*- Based on various Requirements in this document the program which places Pools in Exception Status will need to be revised.

*Rationale* – Required based on changes.

*Related Jobs* -

*Use Case* – 8

### 3.3.94. Requirement # 94

*Description*- Need better descriptions/more detailed reasons for placing Pools in ‘Exception’ Status. Also, need to add the detailed reasons to the Update Pool Master Exception Report GR650G, **and** the right mouse option from Pool Information window displaying ‘GNMA Reasons for Exception Status’.

Also, there are situations where the Pool should be in Exception Status but are not. Need to research why this is not consistent.

*Rationale* – Customers have a difficult time assessing why a Pool is in ‘Exception’ Status. This will streamline process of correcting the Pools.

*Related Jobs* -

*Use Case* – 8

### 3.3.95. Requirement # 95 VOID. In order to limit PowerBuilder work this requirement will not be addressed. Also, file maintenance will be limited once reporting programs are corrected.

*Description*- If the ‘Principal of Securities this Monthend’ (**PIRPLH.PHPOS**) in 11710A, Section 3-D is changed the Pool ‘Current Balance’ (**PIRPL.PLCBAL**) field should automatically update. The update should only occur when the Pool

History change is for the Current Reporting Cycle. A popup window should display for customers to OK the change to the Pool record.

*Rationale* – Reduce number of pools going into ‘Exception’ status and streamlines process. There should be a direct correlation between these fields.

*Related Jobs* – Refer to Use Case and Requirements for 11710A-Pool History  
*Use Case* – 8

- 3.3.96. **Requirement # 96 VOID. In order to limit PowerBuilder work this requirement will not be addressed.. Also, file maintenance will be limited once reporting programs are corrected.**

*Description-* If the ‘Balance Fixed Installment Control’ (**PIRPLH.PHBFIC**) in 11710A, Section 1D-FIC is changed the Pool ‘Current Fixed Constant’ (**PIRPL.PLCFC**) field should automatically update. The update should only occur when the Pool History change is for the Current Reporting Cycle. A popup window should display for customers to OK the change to the Pool record.

*Rationale* – Reduce number of pools going into ‘Exception’ status and streamlines process. There should be a direct correlation between these fields.

*Related Jobs* – Refer to Use Case and Requirements for 11710A-Pool History  
*Use Case* – 8

- 3.3.97. **Requirement # 97**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case* – 8

- 3.3.98. **Requirement # 98**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case* – 8

- 3.3.99. **Requirement # 99**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case* – 8

- 3.3.100. **Requirement # 100**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case* – 8

USE CASE 9 - (Required changes to Update Pools From History program).  
**{MAC Priority 1.2; GinnieMae Lite Job #20028}**

- 3.3.101. **Requirement # 101**

*Description-* The ‘Update Pools from History’ GinnieMae Agency Reporting option in the ‘Pool’ section, currently changes the Pool Current Balance (**PIRPL.PLCBAL**) to equal the ‘Principal of Securities this Monthend’ from the previous Reporting Cycle. The program should be changed so the Pool Current

Balance will match the 'Principal of Securities this Monthend' (PIRPLH.PHPOS) in 11710A, Section 3-D. Otherwise, it is very confusing to have this one balance different than the Current Balance reflected in the other GinnieMae files.

*Rationale* – Streamlines process of reconciling the various GinnieMae files and will reduce the number of pools going into 'Exception' status. Customers spend a lot of time reconciling the balances and this will reduce that effort.

*Related Jobs* – Refer to Use Case and Requirements for Pool Changes.

*Use Case* – 9

3.3.102. **Requirement # 102**

*Description*- Need to change the way the 'Update Pools from History' option on the Strategy CS GinnieMae Agency Reporting menu, under the 'Pools' section executes. It should **only execute for Investor Program Id "G1"**. Currently, when this option is selected it also runs for the FHA Private Pools "H2"/"H1" and the FannieMae Pools "C5"/"C6". **The same changes should be made to the 'Update Pools from History' options on the Strategy CS Agency Reporting – Project Pools menu (should not run for "G1", "C5" or "C6" pools only "H2" and/or "H1") and the Strategy CS Agency Reporting – FannieMae menu (should not run for "G1", H2", or "H1" pools only "C5" and/or "C6").**

*Rationale* - The FHA Private Pool and FannieMae Reporting are separate from GinnieMae and have different reporting periods. Also, the reporting may be done by a different investor groups within a company; independent. Therefore, the Strategy functions must also be split. Currently, this creates reporting issues.

*Related Jobs* -

*Use Case* – 9

3.3.103. **Requirement # 103**

*Description*- Need to create a failsafe so the 'Update Pools from History' option on the Strategy CS GinnieMae Agency Reporting menu, under the 'Pools' section can **NEVER** be run more than once for the same Reporting Cycle. *Rationale* – If this step is executed more than once for the same Reporting Cycle it places all Pools in 'Exception' status requiring a lot of file maintenance for the Customers. Strategy needs to have the proper edits/stops in place so this no longer occurs.

*Related Jobs* -

*Use Case* – 9

3.3.104. **Requirement # 104**

*Description*-

*Rationale* -

*Related Jobs* -

*Use Case* – 9

3.3.105. **Requirement # 105**

*Description*-

*Rationale* -

*Related Jobs* -

*Use Case* – 9

3.3.106. **Requirement # 106**

*Description*-

*Rationale -*

*Related Jobs -*

*Use Case – 9*

3.3.107. **Requirement # 107**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 9*

3.3.108. **Requirement # 108**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 9*

3.3.109. **Requirement # 109**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 9*

3.3.110. **Requirement # 110**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 9*

USE CASE 10 - (Create program to automatically recalculate Pro Rata Share in Certificate Record – PIRCRT). {A separate Job #18402 and Spec has been created to address Requirements 111-115 for this Use Case. Delivered in R17.7. STILL NEED TO ADDRESS REQUIREMENTS #116 AND #117 which will be done in GinnieMae Lite Job #20028.}

3.3.111. **Requirement # 111**

*Description-* Create a program that will automatically recalculate the Pro Rata Share percentage (**PIRCRT.CRPRS**) upon the entering of a new Certificate Record (**PIRCRT**) for a Pro-rata pool. For Permanent Pools this relates to Surrendering existing Certificates and adding new Certificates.

Entering values in the following fields for the new Certificates will trigger recalculation (all four fields must be populated).

- Certificate Number (**PIRCRT.CRCERT**)
- Current Balance (**PIRCRT.CRCBAL**)
- Original Balance (**PIRCRT.CROBAL**)
- Tax I.D. Number (**PIRCRT.CRTID#**)
- **Pro Rata Share – for Updates, reference deletion, surrendering**
- **Active Status**

*Rationale* – Currently, customers have to manually calculate the Pro Rate share every time a new Certificate is issued. This is especially arduous on the Construction Pools which may have up to 30 Certificates. Need streamline process and will help alleviate Pools from going into ‘Exception’ Status.

*Related Jobs* – Refer to Use Case and Requirements for Certificate Record and Construction Pools.

*Use Case* – 10

3.3.112. **Requirement # 112**

*Description*- In addition to the newly added certificate, all active certificates (**PIRCT.CRSACT = “Y”**) with the matching Pool Number (**PIRPL.PLPOOL**) = (**PIRCRT.CRPOOL**) will be recalculated.

The calculation of the new Pro Rata Share should be performed as follows:

$$\text{PIRCT.CRPRS} = \text{PIRCRT.CRCBAL} / \text{PIRPLH.PHBPP}$$

**PHBPP is the Balance Pool Principal, 11710A Section 1D (Pool Principal).**

*Rationale* - Currently, customers have to manually calculate the Pro Rate share every time a new Certificate is issued. This is especially arduous on the Construction Pools which may exceed 30 Certificates. Need to streamline process and will help alleviate Pools from going into ‘Exception’ Status.

*Related Jobs* - Refer to Use Case and Requirements for Certificate Record and Construction Pools

*Use Case* – 10

3.3.113. **Requirement # 113**

*Description*- The stored recalculated value should be rounded to 8 decimal places and the aggregation of all Pro Rata Shares (**CRPRS**) within a given Pool must = “1.00000000”.

*Rationale* – See previous.

*Related Jobs* - See previous.

*Use Case* – 10

3.3.114. **Requirement # 114**

*Description*- Validate that Current Pool Balance (**PIRPL.PLCBAL**) is equal to the summation of the Current Certificate Balance(s) (**PIRCRT.CRCBAL**) for all Active Certificates (**PIRCT.CRSACT = “Y”**) within the Pool.

*Rationale* - See previous.

*Related Jobs* - See previous.

*Use Case* – 10

3.3.115. **Requirement # 115**

*Description-* Strategy needs to retain and display the pro rata history at the Certificate level. The historical data will need to be stored in a file that can be queried as well as displayed in StrategyCS.

*Rationale –* This is needed for audit and reconciliation purposes.

*Related Jobs -* See previous.

*Use Case –* 10

3.3.116. **Requirement # 116 {GinnieMae Lite Job #20028}**

*Description-* GinnieMae Pro Rata Share Recalculation program needs to automatically perform rounding on the 8-decimal Pro Rata Share% so the total for all active Certificates = 1.00000000. This won't impact the payment amounts so rounding can be performed on any active certificates; suggest rounding to be performed on the last certificate record added. Remove current CS Msg "Pro Rata Shares for the Certificates recalculated do not total to 1.00000000".

*Rationale –* Force program to round correctly to alleviate the current pro rata share % msg and the user from having to manually maintain the %.

*Related Jobs –* Job 19421

*Use Case –* 10

3.3.117. **Requirement # 117 {GinnieMae Lite Job #20028}**

*Description-* GinnieMae Pro Rata Share Recalculation program will display new CS Msg "0.00 balance not allowed for recalculation, enter different amount and recalculate or select Cancel to exit."

*Rationale -* This will prevent the program from running if the Recalc Balance = 0.00 which currently creates a 400 error message and a lock on CS Session.*Related Jobs –* Job 19422

*Use Case –* 10

3.3.118. **Requirement # 118**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case –* 10

3.3.119. **Requirement # 119**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case –* 10

3.3.120. **Requirement # 120**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case –* 10

3.3.121. **Requirement # 121**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case –* 10

3.3.122. **Requirement # 122**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 10*

3.3.123. **Requirement # 123**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 10*

3.3.124. **Requirement # 124**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 10*

USE CASE 11 - (Required changes to the Call In Report, GR617A).

3.3.125. **Requirement # 125**

*Description-* Change 2<sup>nd</sup> column heading from ‘Current’ to ‘Guaranty Fee’ on the Call In Report, GR617A  
*Rationale –* Heading is incorrect.  
*Related Jobs –* Midland still uses this report for supporting documentation.  
*Use Case – 11*

3.3.126. **Requirement # 126**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 11*

3.3.127. **Requirement # 127**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 11*

3.3.128. **Requirement # 128**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 11*

3.3.129. **Requirement # 129**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 11*

3.3.130. **Requirement # 130**

Description-  
Rationale -  
Related Jobs -  
Use Case – 11

USE CASE 12 - (Required changes to Checkwriting and Check/Wire Report - MB650F1).

3.3.131. **Requirement # 131**

*Description-* Need to change the way the 'Check/Wire Report' option on the Strategy CS GinnieMae Agency Reporting menu, under the 'Security Holder Administration' section executes. It should **only execute for Investor Program Id "G1"**. Currently, when this option is selected it also runs for the FHA Private Pools "H2" and/or "H1". **The same change should be made to the 'Check/Wire Report' option on the Strategy CS Agency Reporting – Project Pools menu; should not run for "G1" pools only "H2" and/or "H1"**.

*Rationale -* The FHA Private Pool Reporting is separate from GinnieMae and has different reporting periods. Also, the reporting may be done by a different investor group within a company; independent. Therefore, the Strategy functions must also be split. Currently, this creates reporting issues.

*Related Jobs –* Refer to Use Case and Requirements for Add and Remove options to/from the GinnieMae Agency Reporting menu.

*Use Case –* 12

3.3.132. **Requirement # 132**

*Description-* Need to populate the 'Batch #' field in the Checkwriting File (PCHECK.CKBCH#) in the GinnieMae check records for Remittance Type "7". Currently, when the records are created from the 'Check/Wire Report' option on the Strategy CS GinnieMae Agency Reporting menu, under the 'Security Holder Administration' section a 'blank' is placed in Batch # field. **The same change should be made to the 'Check/Wire Report' option on the Strategy CS Agency Reporting – Project Pools menu.**

*Rationale –* If the Batch # is blank customer receives an error message 'Batch # is a required entry' when attempting to update the check record in the Check Register screen. The only way to currently update the record is through DFU.

*Related Jobs –* Job #19197 was created 3/29/2016; Denise Pappu believes they received code in January 2017 at R17.9 but it didn't work. Job file shows job still open.

*Use Case –* 12

3.3.133. **Requirement # 133**

*Description-* The 'Batch #' should be retrieved from the Investor Vendor record or the System Control>Investor for the Default Inv Remittance Check Batch #. The program should use the Batch # in the Investor Vendor if it's different than what's in System Control.

*Rationale -* If the Batch # is blank customer receives an error message 'Batch # is a required entry' when attempting to update the check record in the Check Register screen. The only way to currently update the record is through DFU.



*Related Jobs -*

*Use Case – 12*

3.3.134. **Requirement # 134**

*Description-* Correct the miss spelled entries in Short, Long and Sort Description fields for value “S” in the ‘Check Record Status’ PINFO Table “RS”. It should be “STOPPED” not “STOPEd”.

*Rationale -* Cleanup

*Related Jobs -*

*Use Case – 12*

3.3.135. **Requirement # 135**

*Description-* A customer has reported issues with duplicate pools displaying on the Check/Wire Report (MB650F1). Maybe related to having FHA Private Pools (H1, H2) since they don’t have Certificates but also need to verify it is not an issue with the GinnieMae pools. I thought it might be linked to boarding new loans due to Borrower Assumption/TPA but unsure.

Need to review programs to troubleshoot this issue.

*Rationale –* The remittance is being overstated since the pools are being reported twice. Need to correct this issue so the report reflects the correct remittance amounts.

*Related Jobs –*

*Use Case – 12*

3.3.136. **Requirement # 136**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 12*

3.3.137. **Requirement # 137**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 12*

3.3.138. **Requirement # 138**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 12*

3.3.139. **Requirement # 139**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 12*

3.3.140. **Requirement # 140**

*Description-*

*Rationale -*  
*Related Jobs -*  
*Use Case – 12*

USE CASE 13 - (Required changes for Advance Tracking and Reporting).  
**{MAC Priority 1.4}**

3.3.141. **Requirement # 141**

*Description-* Strategy needs to track the GinnieMae advances and recovery at the Pool and Loan level instead of Investor Custodial level. This relates to both Principal and Interest advances as well as advances for the Guaranty Fee.

*Rationale –* Customers need to advance at the Pool level so the advancing should be available at this level. Currently, the reconciliation process is extremely cumbersome so this is needed to streamline the process.

*Related Jobs -*  
*Use Case – 13*

3.3.142. **Requirement # 142**

*Description-* A new P&I/Guaranty Fee Advancing report will be added to the GinnieMae Agency Reporting menu. The report will need to be at the Loan level and roll up to the Pool level since the Remittances are reported at the Pool level. It should also roll up to the Investor Vendor level in order to reflect the Total Advance amount necessary for each of the Investor's P&I/Disbursement Clearing Custodial DDAs. The on demand report will look to see if the current scheduled payment has been received. If the scheduled payment hasn't been received then it would populate on the GinnieMae Advance Tracking report.

Suggested fields include:

- Investor #
- Pool#
- Loan #
- Loan Name
- Billing Receivable Date
- Principal Due
- Net Interest Due (not Note Rate)
- Total P&I Advanced
- Guaranty Fee
- Counts
- Grand Totals

*Rationale –* Assists/streamlines Customer's ability to derive the total GinnieMae P&I and Guaranty Fee Advance amounts on any given day.

*Related Jobs –* Refer to Use Case and Requirements for Custodial/Cash Activity.

*Use Case – 13*

3.3.143. **Requirement # 143**

*Description-* For P&I, the Pool level remittance amount has to tie to the amount in the 11710A, Section 2G (PIRPLH.PHTCD) and the 'Check Amount' work field in the corresponding Certificate History record. 'The 'Check Amount' work field should be the aggregate of: PIRCRTH.CHPRIN + CHINT + CHADDP + CHPOPI (Payoff Cert Interest-need to review what this field is currently mapped to and determine if it should be included or not- Doesn't sound like any customers are using this field right now; verify with development if this field is included in any calculations) + CHPOPP.

The Guaranty Fee Pool Level remittance and advance amounts need to tie to the amount in the 11710A, Section 4A (PIRPLH.PHGGFE).

*Rationale* – There are certain circumstances where the scheduled principal and interest payment in the Billing Receivable are different than the principal and interest amounts being remitted to GinnieMae. For example: Pools issued on amortized balances, Construction Pools... The amount of the advance needs to tie to the GinnieMae Remittance amounts not the amounts due in the Billing Receivable. There should be a direct correlation between the amounts reported and remitted to GinnieMae.

*Related Jobs* - Refer to Use Case and Requirements for Custodial/Cash Activity.

*Use Case* – 13

### 3.3.144. **Requirement # 144**

*Description-* A new P&I/Guaranty Fee Recovery report will be added to the GinnieMae Agency Reporting menu. The report will need to be at the Loan level and roll up to the Pool level since the Remittances are reported at the Pool level. The on demand report will have run parameters allowing Customers to generate it for a specific Reporting Cycle or Range of Reporting Cycles.

The report will reflect the Remittances/Guaranty Fees that were Advanced and when the payment was posted for Recovery.

Suggested fields include:

- Investor #
- Pool#
- Loan #
- Loan Name
- Billing Receivable Date
- Principal Due
- Net Interest Due (not Note Rate)
- Total P&I Advanced
- Guaranty Fee
- Counts
- Grand Totals

*Rationale* -

*Related Jobs* - Refer to Use Case and Requirements for Custodial/Cash Activity.

*Use Case* – 13

3.3.145. **Requirement # 145**

*Description-* Customers expressed need for flexibility on the timing of the P&I Remittance advances. Strategy will advance the funds into the P&I/Disbursement Clearing Custodial DDAs during Dayend on the day the 'Create Check/Wire Reports' option is taken and 'Create Check Writing Records' = "Y". The advance would only occur if the corresponding Investor Custodial entry (PICD) is released and the Investor Custodial P&I DDA Balance is negative.

Not all Customers release the **PICD** entries and not all Customers reconcile the Strategy Investor Custodial P&I DDA to their actual bank balances so the above method will not work for all Customers. [This Requirement needs to be discussed more in detail with Development. P&I is Drafted on the 15<sup>th</sup>. More conversation once review is done on current IR advantage functions are reviewed.]

*Rationale* – Some Customers advance the funds on the Remittance Date (or date the Check Writing Records are created) while others may be required to advance prior to the Remittance Date. Strategy needs to provide flexibility on when the funds are transferred from Corporate Cash to the Investor P&I/Disbursement Clearing Custodial DDAs.

*Related Jobs* - Refer to Use Case and Requirements for Custodial/Cash Activity.

*Use Case* – 13

3.3.146. **Requirement # 146**

*Description-* [Verify whether or not we need to do anything for the Guaranty Fee advance.] If the Guaranty Fee is deposited into the Investor P&I Custodial DDA upon receipt of Borrower's payment then an Investor Custodial record (PICD) can manually be created to release/post the remittance to GinnieMae. If it's deposited to Corporate Cash upon receipt of payment the entire guaranty fee draft amount is transferred to the P&I Custodial or Disbursement Clearing account the day before the total is drafted.

Customers need flexibility on the timing of the Guaranty Fee advances; Customers need a mechanism to dictate when Strategy performs the Advance. MAC-Drafted day before. More conversation once review is done on current IR advantage functions are reviewed

*Rationale* – The deposit and disbursement account for Guaranty Fee varies amongst the Customers. Need to allow flexibility to address the different accounting entries needed based on the cash activity.

*Related Jobs* - Refer to Use Case and Requirements for Custodial/Cash Activity.

*Use Case* – 13

3.3.147. **Requirement # 147**

*Description-* Strategy needs to create a P&I Advance when a new loan is closed and a GinnieMae Pool is issued in the same month. If the Pool is issued the same month the loan is closed the Customer will be obligated to advance the difference between the 30 days' of interest due to GinnieMae and the Stub/Odd Days'

Interest collected from the Borrower. This would only apply to the first/initial remittance.

Customers need flexibility on the timing of the advance for the interest shortage; Customers need a mechanism to dictate when Strategy performs the Advance.  
*Rationale* – For GinnieMae Pools the Customer is always obligated to remit a full 30 days' of interest. If the Pool is issued the same month the loan closes and the loan does not close on the 1<sup>st</sup> of the month, the Customer is obligated to advance the difference between the interest collected from Borrower and the 30 days' due to GinnieMae.

Customers advance the interest shortage at different times:

- at loan closing
- day(s) before the Remittance
- day of Remittance

Revisit with customers to get consensus and confirmation of best practice.

*Related Jobs* - Refer to Use Case and Requirements for Custodial/Cash Activity.

*Use Case* – 13

3.3.148. **Requirement # 148**

*Description*- For the GinnieMae Construction Loans/Pools, need ability to produce cumulative reports at both a Pool and Loan level for the negative and positive Net Yield. The reconciliation report needs to reflect the amounts booked, remitted, and advanced.

This needs to be an on demand report and should automatically generate when a GNMA Construction Loan Payment is posted.

It would also be beneficial to have this report generate at monthend during cutoff.

The new View component may be used to create this report which could change the Requirement.

*Rationale* - At any given time, the Customer needs to produce an accounting for the gross interest being received versus the amount of cash being remitted.

*Related Jobs* - Refer to Use Case #18 –Required enhancements for Construction Pool Reporting; specifically Requirement #231.

*Use Case* – 13

3.3.149. **Requirement # 149**

*Description*-

*Rationale* -

*Related Jobs* -

*Use Case* – 13

3.3.150. **Requirement # 150**

*Description*-

*Rationale* -

*Related Jobs* -

*Use Case* – 13

3.3.151. **Requirement # 151**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 13*

3.3.152. **Requirement # 152**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 13*

3.3.153. **Requirement # 153**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 13*

3.3.154. **Requirement # 154**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 13*

3.3.155. **Requirement # 155**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 13*

3.3.156. **Requirement # 156**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 13*

3.3.157. **Requirement # 157**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 13*

3.3.158. **Requirement # 158**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 13*

3.3.159. **Requirement # 159**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 13*

3.3.160. **Requirement # 160**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 13*

USE CASE 14 - (Required changes for Custodial/Cash Activity).

3.3.161. **Requirement # 161**

*Description-* Customers need the ability to specify what DDA the Guaranty Fee is deposited to since it may be different than the Servicing Fee deposit account. Need ability to independently direct the funds for Guaranty Fee and Servicing Fee.

*Rationale –* Some Customers deposit the Guaranty Fee into the Investor Custodial P&I DDA and others deposit the funds into the Corporate Cash DDA. Greystone does not want the guaranty fee to hit corporate cash since it's not their money. Joan will get clarification on what DDA/custodial account they would deposit the funds to.

*Related Jobs –* Refer to Use Case and Requirements for Advance Tracking and Reporting.

*Use Case – 14*

3.3.162. **Requirement # 162**

*Description-* Customers need the ability to have separate Disbursement accounts for P&I and T&I.

*Rationale –* For some Customers, they have a Disbursement Clearing Account for Principal and Interest and a different Disbursement Clearing Account for Escrows (T&I).

*Related Jobs -* Refer to Use Case and Requirements for Advance Tracking and Reporting.

*Use Case – 14*

3.3.163. **Requirement # 163 VOID (? Revisit with MAC group)**

*Description-* Verify whether or not we need to do anything for the Guaranty Fee Custodial activity. If the Guaranty Fee is deposited into the Investor P&I Custodial DDA upon receipt of Borrower's payment then an Investor Custodial record (PICD) can manually be created to release/post the remittance to GinnieMae. If it's deposited to Corporate Cash upon receipt of payment the entire guaranty fee draft amount is transferred to the P&I Custodial or Disbursement Clearing account the day before the total is drafted.

*Rationale –* The deposit and disbursement account for Guaranty Fee varies amongst the Customers. Need to allow flexibility to address the different accounting entries needed based on the cash activity.

*Related Jobs -* Refer to Use Case and Requirements for Advance Tracking and Reporting.

Use Case – 14

3.3.164. **Requirement # 164 (mostly impacts construction loans; most issue security in lower amount)**

*Description-* Strategy needs to create the correct cash entries to move money when a new Pool is issued on an amortized loan balance. There will be a difference between the Pool Issued Amount and the Loan Balance. In order to bring the Loan and Pool in sync the Customer will adjust the Principal being remitted to GinnieMae. For example: Loan Balance = \$560,000.40; Pool Issue = \$560,000.00; Scheduled Principal = \$1,000.00. Customer will reduce the Principal amount being remitted to GinnieMae by .40 (\$999.60) in the Initial Reporting Cycle.

- Loan (\$560,000.40 - \$1,000.00 = \$559,000.40)
- Pool (\$560,000.00 - \$999.60 = \$559,000.40)

In this example, Strategy would need to create entry that is debiting .40 from the GinnieMae P&I Custodial account and depositing it into Corporate Cash. There could also be the flip scenario where the Pool Issue Amount was greater than the Loan Balance. In this case Strategy would need to debit the adjustment amount from Corporate Cash and deposit it into the GinnieMae P&I Custodial account. Need option or ability to select a GL Account OR a Bank Account DDA for the entries.

*Rationale* – There is a difference between what is being collected from Borrower and the amount being remitted to GinnieMae. If Customers balance their actual Investor P&I Custodial bank balance to the Strategy Investor P&I Custodial DDA then the .40 in the above example would need to be moved out of the GinnieMae P&I account.

*Related Jobs* –

Use Case – 14

3.3.165. **Requirement # 165 VOID-No to dos**

*Description-* Need to discuss the processing of Prepayment Penalties:

- Are the funds deposited to the GinnieMae Investor Custodial P&I?
- What Transaction Type do the Customers use to post the Prepayment Penalty?
- If using Transaction Type “50” – Interest Only, verify the funds are deposited to the GinnieMae Investor Custodial P&I.
- If using Transaction Type “51” – Prepayment Penalties, where do they define the deposit DDA? (I could not find it in Investor Vendor, System Control or the Payoff Quote).

The following has been verified:

- Prepayment Penalties should not be reported on the 11710A, Sections 5B-2 or 5B-3 (**PIRPLH.PHPI; PHCFBO**).
- Prepayment Penalties should not be reported on the 11714 Remittance Advices (**Certificate History – PIRCRT**).
- Prepayment Penalties should not be reflected on the Check/Wire Report.



If the penalties are deposited to the GinnieMae Investor Custodial P&I how should we handle the reconciliation of the Investor Custodial P&I Balance to the amounts reported on the 11710A and 11710D forms?

*Rationale -*

*Related Jobs -*

*Use Case - 14*

3.3.166. **Requirement # 166**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case - 14*

3.3.167. **Requirement # 167**

*Description-*

*Rationale -*

*Related Jobs - Use Case - 14*

3.3.168. **Requirement # 168**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case - 14*

3.3.169. **Requirement # 169**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case - 14*

3.3.170. **Requirement # 170**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case - 14*

3.3.171. **Requirement # 171**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case - 14*

3.3.172. **Requirement # 172**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case - 14*

3.3.173. **Requirement # 173**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case - 14*

3.3.174. **Requirement # 174**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 14*

3.3.175. **Requirement # 175**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 14*

3.3.176. **Requirement # 176**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 14*

3.3.177. **Requirement # 177**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 14*

3.3.178. **Requirement # 178**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 14*

3.3.179. **Requirement # 179**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 14*

3.3.180. **Requirement # 180**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 14*

USE CASE 15 - (Required changes for Boarding/Passing new GinnieMae Loans).

3.3.181. **Requirement # 181 VOID**

*Description-* Need the ability to designate initial GinnieMae Reporting Cycle when entering and passing new GinnieMae loans to Strategy. The GinnieMae Reporting would not automatically include the Pool in the Current Reporting Cycle.

*Rationale –* Often time's customers want to set the loan up and tie it to a GinnieMae Investor before the Pool is to be included in the GinnieMae reporting.

Currently, Strategy will automatically pick the Pool up in all of the GinnieMae reporting so the Customer has to manually remove the Pool which requires a lot of file maintenance. Customers need to be able to tie the loan to a GinnieMae Investor and designate when the Pool should be included in the Reporting.

*Related Jobs* – Refer to Use Case and Requirements for Investor Transfers/Repurchase.

*Use Case* – 15

3.3.182. **Requirement # 182**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case* – 15

3.3.183. **Requirement # 183**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case* – 15

3.3.184. **Requirement # 184**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case* – 15

3.3.185. **Requirement # 185**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case* – 15

3.3.186. **Requirement # 186**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case* – 15

3.3.187. **Requirement # 187**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case* – 15

3.3.188. **Requirement # 188**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case* – 15

3.3.189. **Requirement # 189**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 15*

3.3.190. **Requirement # 190**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 15*

USE CASE 16 - (Required changes for Investor Transfers/Repurchase).

**{MAC Priority 1.6}**

Job #17935 was delivered in R17.7 and contains some enhancements and fixes for Investor Transfer. This includes some additional functionality for Internal to External transfers. Need to perform a gap analysis since this job may have addressed some of the below requirements.

3.3.191. **Requirement # 191**

*Description-* Need the ability to setup new GinnieMae loans tied to an Internal Investor and then transfer them to an External GinnieMae Investor prior to the Initial Reporting Period.  
*Rationale –* There may be a gap between the time the loan is closed and when it is securitized by GinnieMae. Therefore, the loan may be tied to an Internal Investor for a period of time and should not be included in the GinnieMae Reporting.  
*Related Jobs –* Investor Transfer functionality will need to be enhanced to accommodate the GinnieMae requirements.  
*Use Case – 16*

3.3.192. **Requirement # 192**

*Description-* As part of the transfer, the Customer will need ability to designate the Initial GinnieMae Reporting Cycle.  
*Rationale –* This will ensure the Pool is included in the Reporting during the correct cycle.  
*Related Jobs -*  
*Use Case – 16*

3.3.193. **Requirement # 193**

*Description-* Customer will need ability to enter the GinnieMae Unique Loan ID as part of the transfer.  
*Rationale –* This will ensure the ID is entered in Strategy prior to the first GinnieMae Investor Cutoff.  
*Related Jobs -*  
*Use Case – 16*

3.3.194. **Requirement # 194**

*Description-* It would be beneficial to have option to select whether or not the PIREM history records should be updated with New Investor or remain tied to

Old Investor #. Majority of customers want to keep the old PIREM records tied to the Old Investor but some customers want them to be transferred to the New Investor#.

*Rationale* – Customers need option to designate which Investor the IREM records belong to.

*Related Jobs* -

*Use Case* – 16

3.3.195. **Requirement # 195**

*Description*- The transfer records can be setup ahead of time to be executed during the Dayend for the Effective Date of the Transfer or executed on demand. Entering/Editing the Transfer record will NOT require users to be out of the Investor Module.

Before the transfer can be executed on demand, any pre-existing locks on the applicable Investor records as well as other impacted Strategy files must be cleared and then a new lock placed on the files until the transfer has completed successfully.

*Rationale* – Customers need to be able to set the records up ahead of time to reduce possibility of monthend omissions. Transfers cannot be executed when maintenance is being done to the loan (billing, transaction processing, investor master, investor remittance...)

*Related Jobs* -

*Use Case* – 16

3.3.196. **Requirement # 196**

*Description*- Transfer from Internal Investor to External Investor will produce necessary General Ledger entries.

*Rationale* – Once loan is tied to External Investor it should not be treated as a balance sheet loan.

*Related Jobs* –

*Use Case* – 16

3.3.197. **Requirement # 197**

*Description*- If applicable, the Investor Transfer will need to create cash entries moving the Escrow/T&I funds from the Internal Investor to the GinnieMae T&I Custodial DDA.

*Rationale* – Some Customers will deposit the T&I funds directly into the GinnieMae T&I Custodial DDA while it is tied to an Internal Investor. Others will hold the T&I funds in a different DDA while tied to the Internal Investor. If this is the case, the transfer will need to create cash entries moving the T&I funds from the Internal Investor's T&I DDA to the Custodial T&I DDA identified in the applicable GinnieMae Investor Vendor record.

*Related Jobs* -

*Use Case* – 16

3.3.198. **Requirement # 198**

*Description*- If applicable, the Investor Transfer will need to create cash entries moving any Prepaid P&I funds from the Internal Investor to the GinnieMae P&I Custodial DDA.

*Rationale* – If the Borrower has prepaid a P&I payment that is due to the GinnieMae Security Holders then the transfer will need to create cash entries moving the Prepaid P&I funds from the Internal Investor's P&I DDA to the Custodial P&I DDA identified in the applicable GinnieMae Investor Vendor record

*Related Jobs* -

*Use Case* – 16

3.3.199. **Requirement # 199**

*Description*- Based on the GinnieMae Initial Reporting Cycle and the Effective Date of the Transfer, Strategy will automatically create the new GinnieMae Pool record for the loan.

*Rationale* – The creation of the Pool record has to be done prior to the Initial Cutoff Cycle and cannot be included in any GinnieMae Reporting prior to the Initial Reporting Cycle.

*Related Jobs* -

*Use Case* – 16

3.3.200. **Requirement # 200**

*Description*- Need the ability to remove a loan from a GinnieMae pool without paying the loan off in Strategy. The GinnieMae Reporting must report the liquidation of the pool even though a loan payoff transaction is not posted. The GinnieMae reporting includes:

- reporting Security Balance = 0.00
- producing 11710E, Liquidation Form
- remitting principal payoff
- reporting liquidation fields correctly in RFS and 11710A

*Must have option to be able to keep the historical records associated with the investor they were processed under.*

*Rationale* – There are instances where Customers sell a GinnieMae loan and repurchase the loan under a different type of investment (may be Internal Investor or External Investor). This requires them to liquidate the loan from the GinnieMae pools without processing a loan payoff on Strategy. Customer needs ability to transfer the loan to a different Investor and have all of the GinnieMae Reporting pick it up and liquidate the pool.

*Related Jobs* –

*Use Case* – 16

3.3.201. **Requirement # 201**

*Description*- Investor Transfer will need to be enhanced to provide above requirement for the repurchase of a GinnieMae loan. The transfer will need to create any applicable cash activity for T&I, and P&I funds.

*Rationale* – The T&I funds will need to be moved out of the GinnieMae Custodial T&I DDA and any Prepaid P&I payments not associated with the payoff of the GinnieMae Pool will need to be moved out of the GinnieMae Custodial P&I DDA.

*Related Jobs –*

*Use Case – 16*

3.3.202.      **Requirement # 202**

*Description-* As part of the repurchase the Customer will need the ability to designate the applicable Liquidation Removal Code for the GinnieMae Pool and Liquidation Reports (11710A, 11710E, RFS).

*Rationale –* When the Customer sets up the Investor Transfer for the repurchase, they need to designate which Liquidation Removal Code will be used in the GinnieMae Reporting. Currently the Liquidation Removal Code is tied to the ‘Record Status’ field in the Investor Master record (**PIMST.IMRSTA**) and is updated by program MB634.

*Related Jobs –* Refer to Use Case and Requirements for Liquidations.

*Use Case – 16*

3.3.203.      **Requirement # 203**

*Description-* One customer uses “D” – Investment Transferred for the ‘Record Status’ field when transferring from Internal Investor to GinnieMae Investor?

*Rationale –*

*Related Jobs -*

*Use Case – 16*

3.3.204.      **Requirement # 204**

*Description-* Need to streamline the GL entries created when transferring from an Internal Warehouse Investor to an External Investor.

*Rationale –* Currently, it takes up to three days for these transfers to process. Several dayends need to be run in order to verify the GL entries are correct.

*Related Jobs –*

*Use Case – 16*

3.3.205.      **Requirement # 205**

*Description-* Need ability to transfer from an external investor to GinnieMae investor.

*Rationale –* This requirement relates to Subservicing.

*Related Jobs -*

*Use Case – 16*

3.3.206.      **Requirement # 206**

*Description-* When a loan is NOT being paid off but is transferring to a non-GNMA Investor, need ability to manually designate which Liquidation ‘Removal Code’ should be used for the GinnieMae 11710-E and RFS reporting.

*Rationale –* Customers need to identify which removal code they want to use associated with the Investor Transfer.

*Related Jobs –*

*Use Case – 16*

3.3.207.      **Requirement # 207**

*Description-* Funds held in Suspense at time of transfer need to be moved into the applicable GNMA DDA setup in the GNMA Investor Vendor record. In most cases this would be the GNMA P&I Custodial account.

*Rationale –* Suspense funds may be held in a different DDA account when tied to an Internal Investor.

*Related Jobs -*

*Use Case – 16*

3.3.208. **Requirement # 208**

*Description-* Need to review programming done under Job #17935; currently adding enhancements for Internal to External transfers. Need to assess what impact these changes have on the GinnieMae Investor Transfer Requirements.

*Rationale –* Changes done under this Job may impact requirements in this BRD.

*Related Jobs –* Refer to Use Case #21 for Assignment/Repurchases. See Requirements #13, #319

*Use Case – 16*

3.3.209. **Requirement # 209**

*Description-* Review Job 15452 in conjunction with changes being made to investor transfer. When using Investor Level Maintenance to change the Investor Number on a loan, if there are two or more loans changing and they are all tied to the same GNMA pool, the pool will not change to the new investor.

Since majority of customers have single loan pools, this is a low priority.

*Rationale -*

*Related Jobs -*

*Use Case – 16*

3.3.210. **Requirement # 210**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 16*

USE CASE 17 - (Required enhancements for WHFIT Reporting – Job #19811 was included in R19A to bring the WHFIT code into core Strategy. R19A went out in November 2017. Job #19117 has been created to bring the prerelease WHFIT code into a general release. Job #17419 was the original job). {MAC Priority 1.5}

3.3.211. **Requirement # 211 (Completed with Job #19811 in R19A)**

*Description-* Currently, there is a prerelease version of WHFIT Reporting at Strategy Release 17. The current functionality creates the required WHFIT Reporting File but is limited in the way it calculates the MDF. The programming needs to be enhanced to support additional MDF calculations. Please review the attached document for a high level summary of the current calculation and process.



Pre Release\_WHFIT  
Reporting Summary.c

*Rationale –* Strategy needs to support various MDF calculations to be included in the WHFIT Reporting File.

*Related Jobs -*

*Use Case – 17*



3.3.212. **Requirement # 212**

*Description-* Define additional calculations required for the various GinnieMae customers.

*Rationale –* Customers have different methods of calculating the MDF. Strategy needs to support the various calculations.

*Related Jobs -*

*Use Case – 17*

3.3.213. **Requirement # 213**

*Description-*

*Rationale -*

*Related Jobs –*

*Use Case – 17*

3.3.214. **Requirement # 214**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 17*

3.3.215. **Requirement # 215**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 17*

3.3.216. **Requirement # 216**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 17*

3.3.217. **Requirement # 217**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 17*

3.3.218. **Requirement # 218**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 17*

3.3.219. **Requirement # 219**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 17*

3.3.220. **Requirement # 220**

*Description-*

*Rationale -*

*Related Jobs -*

Use Case – 17

USE CASE 18 - (Required enhancements for Construction Pool Reporting).  
**{MAC Priority 1.4}**

3.3.221. **Requirement # 221**

*Description-* Create a new Strategy indicator to denote GinnieMae Construction Loans/Pools.

*Rationale –* The GinnieMae Construction Pools have many nuances from the servicing and reporting on the Permanent GinnieMae Pools.

*Related Jobs –*

*Use Case – 18*

3.3.222. **Requirement # 222 This solution wouldn't work for those billing/collecting principal as a reserve.**

*Description-* Revise the current RFS programming in order to automatically populate the applicable Construction Loan/Pool fields. This includes the reporting of the newly issued/securitized Certificates, and the principal payments collected but not remitted or reported.

For the 'Construction Loan Prin Balance' field (PIRPLHADL.PHCLPBAL) on the GinnieMae Construction Pools, Strategy needs to retrieve the Principal Collected amounts from the GinnieMae Investor Remittance records (PIREM.IRP\$C). This is only for the construction pool reporting, NOT permanent pool reporting. This Requirement should be reviewed in conjunction with the Business Requirements for Use Case #5 – Required changes to RFS Reporting; particularly Requirement #58.

**Denise Pappu- Setup option at investor vendor level?**

*Rationale –* Currently, some of the fields are not being populated for Construction Pools requiring Customers to manually input the information on a monthly basis.

*Related Jobs –* Refer to the Use Case #5 and Requirements for changes to the RFS Reporting, especially Requirements #57, #58, #62, #64, and #66.

*Use Case – 18*

3.3.223. **Requirement # 223**

*Description-* The Investor's Interest Basis Code must be independent from the Loan's Interest Basis Code.

*Rationale –* Majority of the time the Borrower is being billed on actual number of days while the GinnieMae remittances always have to be calculated using 360/30.

*Related Jobs -*

*Use Case – 18*

3.3.224. **Requirement # 224**

*Description-* The loan balance has to be separated from the Security/Pool Balance.

*Rationale –* Throughout the course of a GinnieMae construction loan the secured GinnieMae balance and the actual loan balance will often be out of sync. There are several contributing factors including:

- Timing of the submissions to have new GinnieMae securities issued on Borrower Loan Advances. Each Customer controls the timing of when the securities are issued and the loan advances are securitized. Some may leave the loan advance on their balance sheet for months while others may issue a security immediately.
- Securities are issued in whole dollars.
- Scheduled principal payments are collected and applied to the Loan Balance but not applied to the GinnieMae security balance. No scheduled principal payments can be remitted on the Construction Pools.

*Related Jobs* – Refer to Requirement #66 for RFS Loan File – Loan UPB field.

*Use Case* – 18

3.3.225. **Requirement # 225**

*Description*- Create a reporting tool in Strategy to track the securitization of the GinnieMae Construction Loan Advances. At any given point in time it is important to be able to identify what portion of the loan remains unsecuritized versus the GinnieMae Pool Balance used for reporting and remitting purposes. It is also important to track the Initial Reporting Month for each Security/Certificate. The tracking should include but not be limited to the following information:

- Loan Number
- Pool Number
- As of Date
- Principal Amount Disbursed to Date
- Pool Balance
- Issue Amount of each GinnieMae construction certificate
- Certificate Issue Date
- Initial Reporting Cycle for each certificate
- Certificate #
- CUSIP #
- Pro Rata Share % for the period
- Settlement Date
- Remaining unsecured balance (need to take into consideration any scheduled principal payments applied to loan balance)

*Rationale* – Customers need the ability to track when loan advances are funded to the Borrower and when they are subsequently securitized by issuing a new GinnieMae security. This impacts GL and cash entries.

*Related Jobs* –

*Use Case* – 18

3.3.226. **Requirement # 226**

*Description*- Strategy will use the 'Initial Reporting Month' for each of the additional Certificates being issued (see previous Requirement) to update the applicable balances and fields in the following files: Investor Master, Pool, and Pool History (11710A). The RFS balances flow down from the Pool History file.

*Rationale* – The GinnieMae Reporting should automatically pick up additional Certificates being issued and update the balances and reporting accordingly.

Currently, the Customers have to file maintain all of these files when a new Construction Certificate is issued.

- Need to have at draw/advance level
- Amount of advance vs what is securitized needs to be looked out

*Related Jobs -*

*Use Case – 18*

3.3.227. **Requirement # 227**

*Description-* Strategy needs to automate the Construction GinnieMae Reporting as much as possible. Based on the 'Initial Reporting Month' for each of the additional Construction Loan Certificates entered in the Securitization Tracking Tool, the following functions should be automated (need to consider the timing of when these activities would be performed to avoid Pool going into 'Exception' status):

- adding new Certificate Record(s) (**PIRCRT**)
- recalculation of Pro Rata Share for all active Certificates in the Pool
- update Pool Balance and # of Certificates
- verification that Pool is not in 'Exception' status; this will be impacted by the changes we make to the 'Update Pools from History' function

*Rationale –* The current servicing of Construction GinnieMae loans is extremely labor intensive. Strategy needs to automate the process as much as possible to reduce errors and increase efficiency.

*Related Jobs –* Refer to the Use Case and Requirements for changes to the: Pool, Certificate, Certificate History, 11710A, Update Pools from History, and Pro Rata Share. Pro Rata Share Job #18402 was delivered in R17.7. Review in conjunction with this requirement.

*Use Case – 18*

3.3.228. **Requirement # 228 INFORMATION for solution-may need to reword**

*Description-* The servicing fee needs to be calculated using the Loan's Balance and Interest Basis Code on the GinnieMae Construction Loans. The amount being booked to income has to be based on the amounts collected from the Borrower but the Servicing Fee being reported on the 11710A, Section 1H (Servicing Fee + Guaranty Fee) has to be calculated using the Pool/Security Balance and 360/30. The current calculation for Section 1H is correct.

*Rationale -* The Servicing Fee being booked to income and deposited into Corporate Cash has to be based on the amounts being collected. The Servicing Fee being reported to GinnieMae will continue to be calculated using the Pool/Security Balance and 360/30.

*Related Jobs -*

*Use Case – 18*

3.3.229. **Requirement # 229 INFORMATION for solution-may need to reword**

*Description-* The Guaranty Fee needs to be calculated and reported on the 11710A, Section 4A using the GinnieMae Pool/Security Balance and 360/30 (not the loan's balance or interest basis code). The current calculation for Section 4A is correct.

Customers will now have the ability to direct the Guaranty Fee to a DDA or GL account separate from the Servicing Fee (This functionality already exists). If the Guaranty Fees are being deposited into the GinnieMae P&I Custodial account (because this is where they are drafted from) then the cash being deposited also has to be calculated using the Pool/Security Balance and 360/30 (not the loan).

If the Guaranty Fees are deposited into Corporate Cash it would be beneficial to have an auto transfer from Corporate Cash to P&I Custodial which would occur X number of days prior to the Guaranty Fee draft date; customer would designate the # of days.

*Rationale* – The Guaranty Fees being reported and remitted need to be calculated using the Pool/Security Balance and Interest Basis Code of 360/30. Depending on how the cash is being deposited and drafted, need to verify the correct amounts are being deposited to the applicable DDAs.

*Related Jobs* – Refer to the Use Case and Requirements for changes to the Custodial/Cash Activity.

*Use Case* – 18

### 3.3.230. **Requirement # 230**

*Description*- Need the ability to setup and process both negative and positive Net Yield on the GinnieMae Construction Loans.

*Rationale* - The Net Interest and Guaranty Fee remittance amounts will be calculated on the Pool/Security Balance (not the Loan Balance) and will always use 360/30 regardless of the Interest Basis Code on the loan. Therefore, there will always be a difference in the amount of interest being collected versus the amounts being reported and remitted.

*Related Jobs* - Refer to the Use Case and Requirements for changes to the Custodial/Cash Activity.

*Use Case* – 18

### 3.3.231. **Requirement # 231**

*Description*- Need ability to produce cumulative reports at both a Pool and Loan level for the negative and positive Net Yield. The reconciliation report needs to reflect the amounts booked, remitted, and advanced. Include Gross Interest, Net Int remitted, SF, GF booked and GF remitted.

This needs to be an on demand report and should automatically generate when a GNMA Construction Loan Payment is posted.

It would also be beneficial to have this report generate at monthend during cutoff.

*Rationale* – At any given time, the Customer needs to produce an accounting for the gross interest being received versus the amount of cash being remitted.

*Related Jobs* – Refer to Use Case #13 and Requirements for Advance Tracking and Reporting; added it as Requirement #58.

*Use Case* – 18

3.3.232. **Requirement # 232 INFORMATION for solution**

*Description-* The Net Interest needs to be calculated and reported on the 11710A, Section 2F using the GinnieMae Pool/Security Balance and 360/30 (not the loan's balance or interest basis code). The current calculation for Section 2F is correct.

The Net Interest being deposited into the GinnieMae P&I Custodial account has to be calculated using the Pool/Security Balance and 360/30 (not the loan).

*Rationale –* The interest being billed to the Borrower and the GinnieMae Net Interest Remittance amounts are not tied to the same balance or Interest Basis Code. The Remittance amount should be deposited into the GinnieMae P&I Custodial account.

*Related Jobs -* Refer to Use Cases and Requirements for Changes to the Custodial/Cash Activity and Advance Tracking/Reporting.

*Use Case –* 18

3.3.233. **Requirement # 233**

*Description-* Create Corporate Cash entries for the difference between the Interest amounts billed & received from the Borrower and the amounts being remitted for Net Interest and Guaranty Fees.

Need to consider what DDA the Guaranty Fees are being deposited into and drafted out of.

Customers need ability to drive when the Corporate Advance is made to the applicable DDA. The Guaranty Fees need to be remitted by the 2<sup>nd</sup> Business Day of the month while the Interest is remitted around the 15<sup>th</sup> of the month.

The Customer may need the advances to occur:

- prior to Remittance Date (1business day before)

*Rationale –*

*Related Jobs -*

*Use Case –* 18

3.3.234. **Requirement # 234 USE THE CMBS LOGIC FOR NET YIELD AND RECOVERING THE ADVANCES. MAY NEED TO CHANGE WORDING TO INCLUDE ACTIONABLE ITEM**

*Description-* Upon receipt of Borrower's payment, the associated Corporate Advances for the Net Interest and Guaranty Fees need to be recovered.

Also need ability to recover the funds based on receipt of payment from a third party, as is the case when subservicing.

*Rationale -*

*Related Jobs –*

*Use Case –* 18

3.3.235. **Requirement # 235**

*Description-* Populate Section 1, Line C under Column 'Principal Balance' on the 11710A with the amount of the GinnieMae Construction Certificate issued for that month. This data will flow from the Securitization Tracking Tool using the

Issue Date and Initial Reporting Cycle. I.e. If security has Issue Date = 3/1/2013 then the amount of the security would be populated in Section 1, Line C under the 'Principal Balance' column on the March, 2013 11710A.

*Rationale* – Required by GinnieMae.

*Related Jobs* – Refer to Use Case/Requirements #20 - Changes to the 11710A, and Use Case/Requirements #5 – Required changes to the RFS Reporting.

*Use Case* – 18

3.3.236. **Requirement # 236 BOND PROJECT SCHEDULED FOR SEPT – MAKE SURE THIS IS CONSIDERED AS PART OF THAT SOLUTION**

*Description*- Need ability to bill and collect Scheduled Principal payments but not have the payments be reflected in the GinnieMae Pool/Security Balance, Remittance, or Reporting.

*Rationale* – Often times, the commencement of amortization occurs before the Construction Pool is converted to a Permanent GinnieMae Pool. When this occurs the Borrower is obligated to pay the scheduled principal but GinnieMae does NOT allow the payments to be reported or remitted.

Denise Pappu- *Receivable should be updated for billing with option of where to post principal received*

*Related Jobs* – This functionality is also needed as part of the Bond Enhancement project.

*Use Case* – 18

Neither Pru or Berkadia reduce the loan principal balance

3.3.237. **Requirement # 237**

*Description*- Customers need ability to designate whether or not the Scheduled Principal payments should reduce the Borrower's Loan Balance and **when** the balance is reduced.

*Rationale* – Some customers collect the Principal payments but do not reduce the Loan Balance. The majority of Customers will apply the Principal and reduce the loan balance upon receipt of payment (effective date of transaction).

*Related Jobs* - This functionality is also needed as part of the Bond Enhancement project. Refer to Requirement #66 for RFS Loan UPB field.

*Use Case* – 18

3.3.238. **Requirement # 238**

*Description*- Customers need ability to designate what account the Scheduled Principal payments for the GinnieMae Construction Loans get deposited into.

The DDA# also needs to automatically be populated in the RFS 'Construction Loan Prin Bank ID' field (PIRPLHADL/PHCLPBK) and 'Construction Loan Principal Account Number' field (PIRPLHADL/ PHCLPACT).

The RFS Bank ID field is 9-positions (ABA Routing #) and the RFS Account Number field is 10-positions; both are defined as Character not Numeric. The Strategy DDA#'s are 15-positions. The NACHA file layout defines DDA account numbers as 17-positions. Some Strategy DDA#'s can contain special characters.

**What do we need to do for special characters? Nothing If GNMA isn't matching**

to NACHA then it won't be a match anyway. I verified with GinnieMae on 6/3/2015 that they do not have any plans to expand the RFS field to be aligned with NACHA. They instructed us to right justify the DDA# and report the last 10 digits.

MAC- No objections to just giving GNMA 10 digits and not worry about special characters

*Rationale* – Some Customers deposit the funds into the GinnieMae P&I Custodial DDA while others deposit the funds into a designated Construction Principal DDA or Reserve account.

*Related Jobs* – Requirement #57. This functionality is also needed as part of the Bond Enhancement project.

*Use Case* – 18

3.3.239. **Requirement # 239**

*Description*- If the Scheduled Principal payments are deposited and retained in the GinnieMae P&I Custodial DDA need to adjust the calculation for Section 5B-2 on the 11710A. Scheduled Principal payments received and posted in March 2013 would be reported in Section 5B-2 on the March 2013 11710A. If previous payments were still being retained in the P&I then this would be the cumulative balance of payments received through March 2013.

*Rationale* - Section 5B-2 is used to report the P&I Custodial Balances at a Pool Level. If the Scheduled Principal payments are being held in the GinnieMae P&I Custodial DDA then they should be reported here. According to Appendix VI of the GinnieMae Handbook: "Enter the amount calculated by adding the total receipts deposited to the P&I Custodial account this month, as reported in Section 1, to the prior month's Section 5, Line B-2 and deducting the "Total Cash Distribution Due Holders" reported in Section 2, Line G of the prior month's report, and servicing fees as applicable."

*Related Jobs* – Refer to the Use Case and Requirements for Changes to the 11710A. Requirement #286.

*Use Case* – 18

3.3.240. **Requirement # 240 FUTURE REVIEW**

*Description*- Need to produce an Exception Report for Prepaid Construction GinnieMae loans. This requirement may not be needed depending on how we use the new Securitized Tracking Tool to update the Pool/Security balances and the timing of the updates.

*Rationale* – If the regular payment is posted prior to the applicable investor cutoff programs running then the amounts being calculated and deposited for Net Interest and Guaranty Fee may not be correct. If a new Construction Certificate has been issued (increases Pool/Security Balance that the Net Interest and GF is calculated on) but not reflective in the balance used to calculate the amounts when payment is posted then the correct amounts are not being deposited. This could require a Corporate Advance to be made.

*Related Jobs* -

*Use Case* – 18

3.3.241. **Requirement # 241**



*Description-* Create a history report for the collected Scheduled Principal Payments. Include data points (loan, pool, balances...)

*Rationale* – This will be needed as part of converting the Construction GinnieMae Pool to the Permanent Pool.

*Related Jobs* - Refer to the Use Case and Requirements for Converting Construction Pool to Permanent Pool.

*Use Case* – 18

3.3.242. **Requirement # 242**

*Description-* Create a new ‘Borrowing Type’ for the Construction GinnieMae Loans that are amortizing. Should be setup as a “Decliner” but need to show the ‘Available Funds’. “Other” Borrowing Type doesn’t work since Current Status would show ‘Available Funds’ when it shouldn’t. clarify how “Other” works with available funds

*Rationale* -

*Related Jobs* –

*Use Case* – 18

3.3.243. **Requirement # 243 INFORMATION for solution**

*Description-* The following 11710A fields will continue to report interest amounts based on the Loan Balance and Interest Basis Code (not the Pool/Security):

- Section 1, Line B.1 under ‘Pool Interest’ Column; reflects interest payment collected on the loan(s) during the Reporting Month
- Section 1F – Amount Prepaid, under ‘Interest’ Column; prepaid interest collected; No amounts should be reported under the ‘Principal’ column even if Scheduled Principal payments are billed and received as part of the Construction Loan Billing Receivable
- Section 1G – Amount Delinquent, under ‘Interest’ Column; unpaid installments that are delinquent or in foreclosure; No amounts should be reported under the ‘Principal’ column even if Scheduled Principal payments are part of the Construction Loan Billing Receivable
- Section 1H – Service Fee; calculated Servicing and Guaranty Fee amounts collected on the Interest Amount reported in: Section 1, Lines B.1, B.3, and C (under ‘Pool Interest’ Column)

*Rationale* – Ensure that even after the new Construction GinnieMae functionality is added to Strategy these fields are still populated based on the amounts collected and unpaid using the Loan Balance and Interest Basis Code and not the Pool/Security amounts.

*Related Jobs* - Refer to the Use Case and Requirements for Changes to the 11710A.

*Use Case* – 18

3.3.244. **Requirement # 244 INFORMATION for solution**

*Description-* The following 11710A fields will continue to report interest amounts based on the Pool/Security Balance and the 360/30 Investor Interest Basis Code:

- Section 2, Line F – Cash Distribution Due Holders; net interest being remitted to the Security Holder(s)
- Section 4, Line A – Guaranty Fee; fee remitted to GinnieMae

*Rationale* - Ensure that even after the new Construction GinnieMae functionality is added to Strategy these fields are still populated based on the Pool/Security amounts.

*Related Jobs* - Refer to the Use Case and Requirements for Changes to the 11710A.

*Use Case* – 18

3.3.245. **Requirement # 245**

*Description*- Need to populate the following 11710A fields on the GinnieMae Construction Pools with zeroes (regardless as to whether or not principal payments are being billed and/or collected):

- Section 1, Lines A, B.1, B.2, B.3, C, and D under the ‘Fixed Installment’ column
- Section 1, Line B1, under the ‘Pool Principal’ column; do not report any scheduled principal payments being collected
- Section 1F – Amount Prepaid, no amounts should be reported under the ‘Principal’ column even if Scheduled Principal payments are billed and received as part of the Construction Loan Billing Receivable
- Section 1G – Amount Delinquent, no amounts should be reported under the ‘Principal’ column even if Scheduled Principal payments are part of the Construction Loan Billing Receivable
- Section 1A(A) – Constant; even if billing scheduled principal on the loan
- Section 1A(B) – Interest; should be zero not interest amount being billed
- Section 1A(C) – Scheduled Principal; should be zero even if billed
- Section 2A – Scheduled Principal

*Other fields may be needed – review to be done (Roxanne to look at list for RFS portion)*

*Rationale* – These fields currently aren’t being populated correctly for the Construction Pools. The fields are being populated correctly for Permanent Pools.

*Related Jobs* - Refer to the Use Case and Requirements for Changes to the 11710A.

*Use Case* – 18

3.3.246. **Requirement # 246 VOID**

*Description*- When the original Construction Loan is closed and the GinnieMae Security/Certificate is issued the Customer is assigned both the Construction and Permanent Pool Numbers (usually consecutive numbers; I.e. 245688CL and 245689PL). Need ability to store the Permanent Pool Number and tie it to the Construction Loan/Pool.

*Rationale* – This will assist in the conversion process.

*Related Jobs* – Refer to the Use Case and Requirements for Converting Construction Pool to Permanent Pool.

*Use Case* – 18

3.3.247. **Requirement # 247**

*Description*- For Construction Pools, the ‘Loan UPB’ field in the Loan file (**PIRL.LLLNUPB**) needs to report the UPB of the loan this reporting period, as of the close of the Issuer’s reporting cutoff for the reporting period. The value

should NOT include amounts for unsecuritized construction loan draws. Also, this field should NOT be picking up any principal payments being collected on the Construction Loan.

Currently, there will only be one loan in each Construction Pool so the PIRLL.LLLNUPD value should match value in 11710-A, Section 3-D Security Balance for Construction Pools.

*Rationale* – Balance is based on pool securities not loan level balance.

*Related Jobs* – Refer to Requirement #66 for Construction Pool Reporting and Requirement #59 for liquidated permanent pools.

*Rationale* -

*Related Jobs* -

*Use Case* – 18

3.3.248. **Requirement # 248** Denise mentioned maybe handling a different way so the bill file wouldn't have to be changed??? Borrower's on line access available. Leave but low priority

*Description*- Need ability to produce a detailed billing statement for construction loans that reflects breakdown of interest calculation including but not limited to:

- Beginning Loan Balance, # days, interest period, interest amount
- Advance Amount(s), # days, interest period, interest amount
- Ending Loan Balance, # days, interest period, interest amount

*Rationale* – Construction loans typically have monthly loan advances which increase the loan balance that interest is billed on. The monthly billing statements need to reflect the various loan balances, advance amounts, and the interest amounts due on each associated balance. This detail is needed in order for the Borrower to reconcile the interest amount being billed.

*Related Jobs* – It would be beneficial if customers sent me a copy of their construction billing statements.

*Use Case* – 18

3.3.249. **Requirement # 249**

*Description*- For Construction Pools, the 'Loan FIC' field in the RFS Loan file (PIRLL.LLLNFIC) needs to report zero. Loan FIC should not be specified for CL and CS Pools. RFS SPEC STATES: If PIMST\_IMG# contains "CL" put zeros to LLLNFIC and report blanks in RFS file positions. Do we just need to change it to include "CS"? Yes, add "CS" to the program and once Construction functionality is in place switch programming to be based on the new construction GNMA indicator.

MAC - Will need flexibility to add other codes until the code is updated to identify if loan if construction.

Review this Requirement after Construction GNMA functionality has been determined.

*Rationale* – Do not report principal payments on construction pools.

*Related Jobs* – Refer to Use Case and Requirements #5 for RFS Reporting.

*Use Case* – 18

3.3.250. **Requirement # 250**

*Description*- Look at #284 for fixing the pennies in 11710A, 5B-2, 5B-3

*Rationale* -

*Related Jobs -*

*Use Case – 18*

3.3.251. **Requirement # 251**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 18*

3.3.252. **Requirement # 252**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 18*

3.3.253. **Requirement # 253**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 18*

3.3.254. **Requirement # 254**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 18*

3.3.255. **Requirement # 255**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 18*

3.3.256. **Requirement # 256**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 18*

3.3.257. **Requirement # 257**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 18*

3.3.258. **Requirement # 258**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 18*

3.3.259. **Requirement # 259**

*Description-*

*Rationale -*

*Related Jobs -*

Use Case – 18

3.3.260. **Requirement # 260**

*Description-*

*Rationale -*

*Related Jobs -*

Use Case – 18

USE CASE 19 - (Required enhancements for Converting Construction Pool to Permanent Pool). {MAC Priority 1.4}

3.3.261. **Requirement # 261**

*Description-* Need to streamline the process of converting the construction pool to permanent once the loan goes to final endorsement; does not require boarding a new loan. Need ability to store the Final Endorsement Date, Initial Reporting Cycle for Permanent Pool, Original CL Issue Date, and Original PL Issue Date. (The CL and PL Issue Dates would be stored in the applicable Certificate Records but 'Final Endorsement Date' and 'Initial Reporting Cycle for Permanent Pool' may require a new field.)

Also, need to store Document Custodian and Custodian ID but these shouldn't require new fields. They should be setup in the Name & Address file, with a Custodian Role Type.

*Rationale* – Customer needs to store additional information for the conversion from Construction Pool to Permanent Pool. New fields are necessary in order to streamline the conversion on Strategy.

*Related Jobs –*

Use Case – 19

3.3.262. **Requirement # 262**

*Description-* When the construction pool is converted to the permanent pool, need to remove the new Construction Loan/Pool Indicator.

*Rationale* – Prior to the 'Initial Reporting Cycle for Permanent Pool' the Construction Loan/Pool Indicator needs to be changed/turned off so the Pool will commence using the GinnieMae Reporting guidelines for Permanent Pools. The main impact is the 11710 reporting. This also needs to be reviewed as part of the 'Update Pools from History' functionality to ensure Permanent Pool is not being placed in 'Exception Status'.

*Related Jobs -*

Use Case – 19

3.3.263. **Requirement # 263**

*Description-* Need to build a mechanism in Strategy which switches the GinnieMae Reporting over to the Permanent Pool without posting loan payoffs and creating liquidation reporting to GinnieMae. Need ability to run on demand and/or as part of the investor reporting cutoff programs.

The conversion process should not require a lot of file maintenance. Once the Pool Number has been switched over to the Permanent Pool (this should be

automated based on the 'Initial Reporting Cycle for Permanent Pool') all of the reporting should flow through on the Permanent Pool #. The Permanent Pool record should automatically be created and the Construction Pool and Certificates should be inactivated. Screen should display the current values and then allow you to enter new values:

- Pool Master – would like a new one to be created; retain the construction pool record (Erika)
- Pool History
- Investor Master – ideally would like to retain the construction PIMST record even if the Investor #s were the same between construction & permanent - FUTURE
- Delete/Recreate IREMs
- Surrender all active certificates tied to the construction pool
- Change LIP flag in PMASTR
- Change Borrower Type in PMASTR from Decliner to Other
- Change PMASTR Simple Interest from Y to N
- PMASTR Payment Type gets changed to Regular Payment; some will have already changed this if the amortization period started before going to final
- Change PMASTR Interest Basis code to A60 – take into consideration whether or not the construction functionality has been done
- Change PMASTR Charge Late Fees from N to Y

*Rationale* – Strategy needs to stop reporting under the Construction Pool even though the Pool is not being paid off or liquidated. A loan number must have the ability to be tied to two different Pool Numbers; reporting will be done on the Construction Pool until converted to the Permanent Pool. Once converted, no reporting will be done on the Construction Pool. Reporting can only be done on the Construction OR Permanent Pool; can't report on both for the same Reporting Cycle.

*Related Jobs* -

*Use Case* – 19

3.3.264. **Requirement # 264 Incorporate in the above screen**

*Description*- Need ability to transfer the loan to a different GinnieMae Investor.

*Rationale* – Some Customers use a separate GinnieMae Investor Number for the Construction Pools. When Pool is converted over to Permanent, need to transfer the loan to the Permanent GinnieMae Investor.

This should work in conjunction with the Investor Transfer requirements. Need the current investor information to be tied to New Permanent Investor # and zero out applicable fields for the Old Investor # to limit re-keying information.

- **MAC- Add to wizard to ask about moving to new investor**

*Related Jobs* – Refer to Use Case #16 and Requirements for Required changes for Investor Transfers/Repurchase. Midland & Wells keep in same Inv; Pru changes Inv #

*Use Case* – 19

3.3.265. **Requirement # 265**

*Description-* Need to provide reconciliations for:

- Scheduled Principal payments received on the construction loan but not passed through on the Construction Pool
- Total Amount of Construction Certificates issued compared to outstanding loan balance (new Securitization Tool)

*Rationale* – Customer needs to calculate the Issue amount of the Permanent Pool Security/Certificate. The issuance and settlement of the permanent pool security has to account for the difference between the previously issued Construction Certificates, the amortized Loan Balance, and any collected Scheduled Principal payments.

*Related Jobs* – Refer to Use Case and Requirements for Construction Pool Reporting.

*Use Case* – 19

3.3.266. **Requirement # 266**

*Description-* The initial 11710A for the Permanent Pool needs to include the principal adjustment necessary to bring the Permanent Pool Security/Certificate in sync with the amortized loan balance.

*Rationale* – The new Permanent Security will be issued on the amortized loan balance. Since the securities can only be issued in whole dollar amounts the Pool and Loan will be out of sync. Therefore, an adjustment to the principal amount being remitted needs to be made in the first Permanent Pool Reporting Cycle. I.e. Amortized Loan Balance = \$1,500,000.49; Permanent Security = \$1,500,000.00; need to subtract .49 from the Scheduled Principal payment being passed through on the GinnieMae security/certificate.

*Related Jobs* - Refer to the Use Case and Requirements for Changes to the 11710A.

*Use Case* – 19

3.3.267. **Requirement # 267 Add to the same screen, as a reminder to move cash if they need to; no action needed**

*Description-* As part of the Settlement on the Permanent Pool Security/Certificate, the Customer will need to apply and move the funds collected for Scheduled Principal Payments on the Construction Pool. Pru, Berkadia, Capital One -holds principal in P&I Custodial; Midland initially holds in P&I Custodial but moves it out into separate account before end of month;

Need to discuss this further with Customers and internally. The requirements will be different based on where the funds are deposited (GinnieMae P&I Custodial, Corporate Cash, Separate Reserve DDA) and whether or not the principal payments were being applied to the loan balance. Need more discussions to build out the remaining requirements including the processing of additional loan advances, principal reductions, updating PIREMS, LIP flag...

*Rationale* -

*Related Jobs* –

*Use Case* – 19

3.3.268. **Requirement # 268**

*Description-*

*Rationale –*  
*Related Jobs -*  
*Use Case – 19*

3.3.269. **Requirement # 269**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 19*

3.3.270. **Requirement # 270**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 19*

3.3.271. **Requirement # 271**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 19*

3.3.272. **Requirement # 272**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 19*

3.3.273. **Requirement # 273**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 19*

3.3.274. **Requirement # 274**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 19*

3.3.275. **Requirement # 275**

*Description-*  
*Rationale -*  
*Related Jobs -*  
*Use Case – 19*

USE CASE 20 - (Required changes to the 11710A-Pool History; Strategy File –  
**PIRPLH**). {MAC Priority 1.2; GinnieMae Lite Job #20028}

3.3.276. **Requirement # 276**

*Description-* Strategy needs to produce the actual GinnieMae form with all of the column headings; printed 11710A needs to replicate the GinnieMae form.



Currently, the 11710A prints on legal size paper. Pru prints from other system; Wells, Midland, Capital One-already prints on letter,  
*Rationale* –Customers have to provide the 11710A forms to Auditors. Since the current version does not print any of the column headings it is difficult to review.  
*Related Jobs* – Refer to the attached form under the Glossary, Section 2 of this document.

*Use Case* – 20

3.3.277. **Requirement # 277**

*Description*- Need to correct the way the ‘Monthly Accounting Report’ option on the Tools>Reports menu, under ‘Investor Processing’ module executes. When you enter the Investor # and select to run it for ‘ALL’ Pools Strategy automatically produces the reports for the FannieMae loans as well. It should only produce the reports for the Pools tied to the Selected Investor #. This option is still available for the FannieMae loans but now if you select a GinnieMae Investor a message will direct you to produce the reports in Portal.

We also need to add an option to run the reports at the Investor Program ID level allowing Customers to produce the reports for all of their GinnieMae loans at one time (may have multiple Investor #'s for GinnieMae). **In order to limit PowerBuilder work we won't be adding option to run at Investor Program ID level.**

*Rationale* – Reports needs to be generated based on the selection criteria. Need to streamline process by adding option to run the reports at the Investor Program ID level.

*Related Jobs* -

*Use Case* – 20

3.3.278. **Requirement # 278 Added to Portal with option to create PDF or CSV files.**

*Description*- Add an option to the Strategy CS GinnieMae Agency Reporting menu, under the ‘Pool’ section which will create a Strategy physical file and PDF containing data from the applicable Strategy Monthly Accounting Reports – 11710A (**report-MB638J**).

*Rationale* - Customers have requested this so they can save the actual forms in cold storage instead of retaining printouts of the actual forms.

*Related Jobs* – Refer to the Use Case and Requirements for Add and Remove options to/from the GinnieMae Agency Reporting menu.

*Use Case* – 20

3.3.279. **Requirement # 279**

*Description*- Need to add the ‘Reporting Codes’ data to the 11710A. Currently, this information is not being generated as part of the Monthly Accounting Report. The ‘Reporting Codes’ are part of the Header on the report and comes after the ‘Issuer ID Number’. The ‘Reporting Code’ information is separated into three sections as follows:

- 1<sup>st</sup> Section, Pooling Method: “CD” for Concurrent Date Pools or “IR” for Internal Reserve Pools. Strategy Pool Type is in the Pool File – **PIRPL**.

- 2<sup>nd</sup> Section, Pool Type: populate with the 2-CH alpha code found at the end of the Pool Number. I.e. PL, CD, CS...
- 3<sup>rd</sup> Section, Type of Issue: hard coded with "X" for ALL Pools.

*Rationale* – The 'Reporting Codes' need to be included on the 11710A for audit purposes. It is required information.

*Related Jobs* -

*Use Case* – 20

3.3.280. **Requirement # 280 This requirement is not in GinnieMae Lite. Requirement will be included in the next phase of GinnieMae fixes.**

*Description*- Add Insurance Loss Reserve and Ground Rent Reserve Balance(s) to the 11710A, Section 5B-1 (Escrow Funds). We'll need to allow them to identify which Reserve Type Codes are used for these. Look at other sections-Denise said it was discussed previously. Currently, only the Tax, Insurance, and MIP Balances are included. The balances for Ground Rents and Insurance Loss Reserves are setup as reserves in Strategy. We need a way to identify which balances should be picked up and reported. For example, if the Reserve DDA matches the GinnieMae Investor Vendor T&I Custodial DDA the reserve balance would be reported in 5B-1. Customers also suggested making a change to Investor Vendor (PINVES) where the customer can identify at the Investor Vendor level which 'Reserve Types' (POESC.SOSES = "3"; POESC.SOTYPE) should be included in the 11710A, Section 5B-1 field; multiple reserves may apply. Need to allow override at Loan/Reserve level.

*Rationale* - Ground Rents and Insurance Loss Reserve funds are often held in the GinnieMae T&I Custodial account but not stored as part of the Strategy insurance balance. They are most frequently tracked in a reserve record that is tied to the T&I Custodial DDA. All funds held in the T&I Custodial account need to be reported on the 11710A, Section 5B-1. Customers holding funds outside of the T&I DDA, need to verify whether or not they still expect it to report in 11710-A, Section 5B-1. Midland holds all reserves in separate reserve accounts and does not report on the 11710A. Roxanne stated she was told it has to be held in T&I Custodial – she thinks via audit. Customers have to manually update the 11710A on a monthly basis to include these amounts.

*Related Jobs* – Refer to Requirement #305 for additional information, Requirement #39 also relates to including Ins Loss Reserves and Ground Rents in the T&I Reconciliation report.

*Use Case* – 20

3.3.281. **Requirement # 281**

*Description*- Need to change the way negative Loan Level T&I escrow balances are reported in Section 5B-1. Under the GinnieMae program, the Customer is obligated to advance funds into the GinnieMae T&I Custodial DDA to cover any Borrower shortages for Tax, Insurance, and MIP premiums. Even though the funds have been advanced the applicable escrow balance on the loan would remain negative. Since Section 5B-1 needs to reflect the T&I Custodial balance and the funds were advanced into the DDA, the aggregate balance in 5B-1 should never report a negative balance. If the SUM of ALL applicable escrow balances is negative, we need to report 0.00 in this field.

Otherwise, it should report the sum/aggregate balance of all applicable escrow balances. I.e. Tax Balance = <\$10.00>, Ins Balance = \$8.00, MIP = \$10.00; the balance reported in Section 5B-1 should = \$8.00. The only time a negative balance should be reflected as zero is if the SUM of ALL the escrow buckets is negative.

*Rationale -*

*Related Jobs -*

*Use Case - 20*

**3.3.282. Requirement # 282**

*Description-* Need to correctly report Suspense Balances in Section 5B of the 11710A. The program needs to look at the Suspense DDA identified in the Investor Vendor record to determine which 5B section the Suspense payments should be reported in:

- If Suspense DDA# = GinnieMae T&I DDA# then report in Section 5B-1 Escrow Funds Midland holds it in T&I but doesn't report it on the 11710A. Explained once we change the code it will be picked up & reported in 5B-1
- If Suspense DDA# = GinnieMae P&I DDA# then report in Section 5B-3 Other

*Rationale -* Unapplied funds collected on GinnieMae loans needs to be reported to GinnieMae. Partial payments are not allowed resulting in funds sitting in suspense. If the loan was to go into foreclosure or be assigned these funds need to be accounted for.

*Related Jobs -*

*Use Case - 20*

**3.3.283. Requirement # 283**

*Description-* The current program is not grabbing the correct transaction processing periods when reporting the Suspense payments in Section 5B; the payments are being reported a month late.

I.e. Suspense transactions with an effective date of 3/1/2016 – 3/31/2016 should be reported on the 11710A for the 'Reporting Month' of 3/2016; Strategy is currently reporting these transactions on the 04/2016 11710A. Pru-doesn't pick up suspense payments at all-may be picking it up but they're overriding (correcting) it w/o knowing it, Wells has custom code fixing this issue. Capital One-not ringing a bell with them; may not have encountered.

*Rationale -* The 5B balances need to be as of the end of the Reporting Cycle. Customers currently file maintain this information every month.

*Related Jobs -*

*Use Case - 20*

**3.3.284. Requirement # 284**

*Description-* Need to review the calculation for fields 5B-2 and 5B-3 to address the penny issues. Currently, a lot of the 11710A forms report a penny in either 5B-2 or 5B-3 when it should be zero. If the loan(s) in the Pool are current and no

funds are being held in Suspense, then the amounts being reported in 5B-2 and 5B-3 must = 0.00.

According to Appendix VI of the GinnieMae Handbook the amounts should be “calculated by adding the total receipts deposited to the principal and interest custodial account this month, as reported in Section 1, to the prior month’s Section 5, Line B-2 and deducting the “Total cash distribution due holders” reported in Section 2G of the prior month’s 11710A, and servicing fees as applicable.” This will not work for the Construction Pool reporting since the interest amount reported in Section 1 will be based on the Loan Balance and Interest Basis Code instead of the Pool/Security. Customers agree – Use Wells Fargo’s custom code – GNMA PENNYFIX Customers need to weigh in on how we can calculate this for Construction Pools.

*Rationale* – This requires the Customer to file maintain every Pool History record that has pennies reported in these sections which is extremely time consuming.

*Related Jobs* –

*Use Case* – 20

3.3.285. **Requirement # 285**

*Description*- **VOID** – Customers verified collected Prepayment Premiums/Penalties (Transaction Type = “51”) are NOT reported in Section 5B-2.

*Rationale* -

*Related Jobs* -

*Use Case* – 20

3.3.286. **Requirement # 286 Not addressing in GinnieMae Lite; will be addressed with the Construction Use Case #18.**

*Description*- If the Scheduled Principal payments on GinnieMae Construction loans are deposited and retained in the GinnieMae P&I Custodial DDA need to adjust the calculation for Section 5B-2 on the 11710A.

The cumulative Scheduled Principal payments received are not remitted on Construction loans so the funds still remain in the GinnieMae P&I Custodial DDA and need to be reported in Section 5B-2. These payments are not reported in Section 1 of the 11710A report for Construction loans.

For the March 2013 11710A any scheduled principal payments collected and posted through the last day of March 2013 would be reported in Section 5B-2. Need Customers to verify; according to the Appendix it should be based on amounts being reported in Section 1 and the Scheduled Principal payments are not being reported but I believe they should still be reported in 5B-2. Customers need to get clarification from GNMA on whether it should be reported. Pru doesn’t report on 11710A but reports it in the RFS loan file. Wells & Capital One currently reports it in both but is questioning if it should be reported on the 11710A. Jennifer & Nancy GNMA – Roxanne will reach out.

*Rationale* -

*Related Jobs* - Refer to Use Case and Requirements for Construction Pool Reporting, Use Case #18. Requirement #239.

Use Case – 20

3.3.287. **Requirement # 287 INFORMATIONAL**

*Description-* There is special reporting requirements unique to the GinnieMae Construction Pools. Review all of the requirements in the BRD for Construction Pool Reporting Enhancements and RFS Reporting to ensure all of them are incorporated into the 11710A changes.

*Rationale -* Need to be sure the cumulative 11710A changes address the reporting requirements for both Permanent and Construction Pools.

*Related Jobs -* Refer to Use Case and Requirements #18 for Construction Pools and #5 for RFS Reporting changes (especially ones related to the Construction reporting).

Use Case – 20

3.3.288. **Requirement # 288 Low Priority**

*Description-* The “Total No. of Mortgages” in Section 1 of the 11710A is not correct when Loans have been liquidated in the current reporting cycle. There can be multiple mortgages/loans in a single pool so this section needs to report at the loan/mortgage level not the Pool level. The Customer may liquidate a Loan from a Pool without liquidating the entire Pool. Capital One & Wells are 1-1, Pru has a couple multiple loans per pool, per Joan Greystone has one of these currently and potential to have more

*Rationale –* The 11710D requires Customer to report on the the ‘Total No. Of Mortgages’ and ‘Number of Pools and Loan Pkgs’. The # of Mortgages comes from the Pool History file so this calculation needs to be fixed in the PIRPLH file.

*Related Jobs –* Refer to Use Case and Requirements for Changes to the 11710D.

Use Case – 20

3.3.289. **Requirement # 289 VOID-Tested at R19A and found no issues for reporting February delinquency reporting.**

*Description-* Need to revise calculation for # of months delinquent for the month of February by adding 2 days’ to the current formula. This information should also flow through to the 11710D Summary Report.

*Rationale -* Currently, instead of calculating # of months the program is calculating the actual # of days delinquent. Therefore, if the loan is delinquent in February the Strategy Pool History record isn’t reflecting the Pool as being 1 month delinquent since it’s only 28 or 29 days delinquent. Customers currently file maintain this information.

*Related Jobs –*

Use Case – 20

3.3.290. **Requirement # 290**

*Description-* Need to report Loans in Foreclosure or Assignment in the ‘Installments Delinquent’ section of the 11710A in the ‘Foreclosure’ box. This information should also flow through to the 11710D Summary Report.

If the Investor Master Record Status is either of the following, then the loan/pool needs to be reported in the 'Foreclosure' box and not any of the Delinquency boxes:

- New Foreclosure Code "F"
- FHA Project Pool Assignment "A"

*Rationale* – Strategy needs to look at the 'Foreclosure' Hold Code identified in System Control and if this code exists in one of the three Hold Code fields on the loan, then it needs to be reported on the 11710A. Strategy needs to look at the 'Record Status Code' in the Investor Master record to identify whether it is an 'Assignment'. Customers agreed that only "F" and "A" would be reported in the Foreclosure box.

*Related Jobs* – See Requirements: #7, #8, #21, #316

*Use Case* – 20

3.3.291. **Requirement # 291 VOID. In order to limit PowerBuilder work this requirement will not be addressed. Also, file maintenance will be limited once reporting programs are corrected.**

*Description*- If the 'Balance Fixed Installment Control' (**PIRPLH.PHBFIC**) in 11710A, Section 1D-FIC is changed the Pool 'Current Fixed Constant' field (**PIRPL.PLCFC**) should automatically update. The update should only occur when the Pool History change is for the Current Reporting Cycle. A popup window should display for customers to OK the change to the Pool record.

*Rationale* – Reduce number of pools going into 'Exception' status and streamlines process. There should be a direct correlation between these fields.

*Related Jobs* – Refer to Use Case and Requirements for Pool record

*Use Case* – 20

3.3.292. **Requirement # 292**

*Description*- Changes to Section 1, Fixed Installment Control (Section 1, Line A and D) and Section 1A-A are required on Permanent Pools when collecting Interest Only. The FIC in 1A, 1D and 1A-A should be reported as zero in some cases. Customers verified the method of reporting below:

A Pool that is issued 3/1/2013; first payment to Principal is due May 2013; P&I Constant = \$12,000.00:

- March 2013 11710A:
  - FIC in Section 1A = 0.00
  - FIC in Section 1C needs to show \$12,000 as an adjustment so that the ending balance in 1D equals \$12,000
  - FIC in Section 1D = \$12,000.00 (notes stated Constant should be reported in this field; Guide states "The ending balances must be the same as the opening balances on the succeeding month's report and must agree with the issuer's trial balance. (On GPM, GEM or ARM pools, the monthend FIC may not agree with the trial balance because FIC changes are made as scheduled, not as the payments are collected.")
  - FIC in Section 1A-A should be = 0.00



- Principal in Section 1A-C = 0.00 (currently this is calculated field: 1A-A minus 1A-B (interest) = 1A-C (principal). Need to change this so it doesn't result in a negative principal amount.
- April 2013 11710A:
  - FIC in Section 1A = \$12,000.00 (notes stated Constant should be reported in month that first Principal payment is due but Guide states it should be the same as the opening balances on the succeeding month's report)
  - FIC in Section 1D = \$12,000.00
  - FIC in Section 1A-A should be = \$12,000.00

*Rationale* – There are instances when a Permanent Pool is issued on a Loan that hasn't commenced amortization yet so the Loan is Interest Only for a period of time. This isn't being reported correctly in Section 1 of the 11710A so file maintenance is required.

*Related Jobs* –

*Use Case* – 20

### 3.3.293. **Requirement # 293**

*Description*- Section 1C, under 'Pool Principal' needs to pick up the Principal adjustments required to bring the Pool and Loan Balances in sync. The adjustment also needs to flow down to Section 2D 'Other'. This only applies to the initial 11710A for Permanent Pools issued on amortized Loan Balances.

I.e. Amortized Loan Balance = \$1,500,000.49; Permanent Security = \$1,500,000.00; Pool is over-collateralized; need to subtract .49 from the Scheduled Principal payment being passed through on the GinnieMae security/certificate. Using this example .49 should be reported in Section 1C, under 'Pool Principal'. If the Permanent Security = \$1,500,001.00 the Pool would be under-collateralized and a negative amount <.49> would be reported in 1C.

*Notes: Roxanne @ Wells Fargo to review with GNMA. Karla reviewed with GNMA and they noted an adjustment should be used*

*Rationale* – Whenever a new Permanent Pool Security is issued on an amortized loan balance an adjustment to the Principal being reported and remitted to GinnieMae is required. Since the securities can only be issued in whole dollar amounts the Pool and Loan will be out of sync. Customers are required to make the adjustment so the Pool is not over or under collateralized. Therefore, an adjustment to the principal amount being remitted needs to be made in the first Permanent Pool Reporting Cycle.

*Related Jobs* – Refer to Use Case and Requirements for Converting Construction Pool to Permanent Pool. Also, Requirement #235 relates to reporting the new securitized construction advances in this section for Construction Pools.

*Use Case* – 20

### 3.3.294. **Requirement # 294**

*Description-* The above mentioned adjustment also needs to flow down to Section 2 of the 11710A. If the Principal adjustment amount in 1C is reported as a negative then the same value needs to be reported as a positive amount in Section 2D – Other and vice versa.

I.e. Amortized Loan Balance = \$1,500,000.49; Permanent Security = \$1,500,000.00; Pool is over-collateralized. Section 1C under ‘Pool Principal’ = .49 and <.49> would be reported in Section 2D. This would reduce the Principal remittance by .49 and bring the Loan and Pool in sync.

If the Permanent Security = \$1,500,001.00 the Pool would be under-collateralized. Section 1C would be a negative amount <.49> and .49 would be reported in Section 2D. This would increase the Principal remittance by .49 and bring the Loan and Pool in sync.

*Rationale* - Whenever a new Permanent Pool Security is issued on an amortized loan balance an adjustment to the Principal being reported and remitted to GinnieMae is required. Since the securities can only be issued in whole dollar amounts the Pool and Loan will be out of sync. Customers are required to make the adjustment so the Pool is not over or under collateralized. Therefore, an adjustment to the principal amount being remitted needs to be made in the first Permanent Pool Reporting Cycle.

*Related Jobs* - Refer to Use Case and Requirements for Converting Construction Pool to Permanent Pool.

*Use Case* – 20

### 3.3.295. **Requirement # 295**

*Description-* The ‘Adjustment’ field (**PIRCRTH.CHADJM**) in the Certificate History Record(s) needs to get updated with the amounts being reported in the corresponding 11710A, Section 2-D ‘Other’ field (**PIRPLH.PHSPOT**). This may be a negative number. The change needs to be incorporated into the ‘Create Certificate History’ program.

The amount will be spread across all Active Certificate History records based on Pro Rata Share %.

If the value in the 11710A, Section 2-D field is changed it should automatically update the ‘Adjustments’ field (**PIRCRTH.CHADJM**) in the corresponding Certificate History Record. The update should only occur when the 11710A change is for the Current Reporting Cycle. A popup window should display for customers to OK the change to the Certificate History record(s). **In order to limit PowerBuilder work this part of the requirement will not be addressed. Also, the 11710A would be finalized and submitted before creating the Certificate History records so this would be an infrequent situation.**

If the certificate history record hasn’t been created yet, the program to create the record would pickup this amount. Repeat this for all related requirements below.

*Rationale* –Streamlines process and there should be a direct correlation between these fields. Also, in order to bring the Loan and Pools in sync when Security is



issued on amortized Loan Balance, the Principal amount being remitted must be changed.

*Related Jobs* – Refer to Use Case and Requirements for both Pool and Certificate History records

*Rationale* -

*Related Jobs* – See Requirement #73

*Use Case* – 20

3.3.296. **Requirement # 296 VOID-Tested at R19A and the stub/odd days' interest collected was reporting correctly in Section 1, Line B1 under Pool Interest and in Section F for prepaid interest.**

*Description*- When a new GinnieMae loan is passed Section 1, Line B1 under 'Pool Interest' needs to report the stub or odd days' interest collected in the Initial Reporting Cycle.

*Rationale* – This situation occurs when the Pool is issued the same month the loan is closed.

*Related Jobs* –

*Use Case* – 20

3.3.297. **Requirement # 297 VOID. In order to limit PowerBuilder work this requirement will not be addressed. Also, file maintenance will be limited once reporting programs are corrected.**

*Description*- If the 'Scheduled Principal' (**PIRPLH.PHSPSP**) in the 11710A, Section 2A is changed the 'Principal' (**PIRCRTH.CHPRIN**) field in the corresponding Certificate History record(s) should automatically update. The update should only occur when the Pool History change is for the Current Reporting Cycle and the corresponding Certificate History record has already been created. A popup window should display for customers to OK the change to the existing Certificate History record.

*Rationale* –Streamlines process and there should be a direct correlation between these fields.

*Related Jobs* – Refer to Use Case and Requirements for Certificate History records

*Use Case* – 20

3.3.298. **Requirement # 298 VOID. In order to limit PowerBuilder work this requirement will not be addressed. Also, file maintenance will be limited once reporting programs are corrected.**

*Description*- If the 'Liquidations' amount (**PIRPLH.PHSPLQ**) in 11710A, Section 2C is changed the 'Payoff Principal' field (**PIRCRTH.CHPOPP**) field in the corresponding Certificate History record(s) should automatically update. The update should only occur when the Pool History change is for the Current Reporting Cycle and the corresponding Certificate History record has already been created. A popup window should display for customers to OK the change to the existing Certificate History record.

*Rationale* –Streamlines process and there should be a direct correlation between these fields.

*Related Jobs* – Refer to Use Case and Requirements for Certificate History records and Liquidation Report 11710E

*Use Case* – 20

3.3.299. **Requirement # 299**

*Description*- When changes are made to the Certificate History record(s) Strategy needs to perform a validation test to ensure the ‘Total Principal’ (PIRPLH.PHTP) in the corresponding 11710A, Section 2E equals the Sum of ‘Principal’ (PIRCRTH.CHPRIN) + ‘Payoff Principal’ field (PIRCRTH.CHPOPP) + ‘Additional Principal’ field (PIRCRTH.CHADDP) + ‘Adjustment’ field (PIRCRTH.CHADJM). **A message should display if the amounts are not equal.**

*Rationale* –Streamlines process and there should be a direct correlation between these fields.

*Related Jobs* – Refer to Use Case and Requirements for Certificate History changes

*Use Case* – 20

3.3.300. **Requirement # 300**

*Description*- Section 2E of the 11710A “Total Principal” should automatically flow down to the amount being reported in Section 3B ‘Principal distributed to holders this report’. If any of the Principal amounts on the 11710A, Section 2A – 2D are changed the value in 2E is updated but the value in 3B is not.

*Rationale* – When Customers edit any of the field in Section 2, the update is not being carried forward to the Total Principal being remitted (Section 3B). Therefore, file maintenance has to be performed.

*Related Jobs* -

*Use Case* – 20

3.3.301. **Requirement # 301 VOID. In order to limit PowerBuilder work this requirement will not be addressed. Also, file maintenance will be limited once reporting programs are corrected.**

*Description*- If the ‘Cash Distribution due holders for interest’ (PIRPLH.PHCD) in 11710A, Section 2F is changed the ‘Net Interest’ (PIRCRTH.CHINT) field in the corresponding Certificate History record(s) should automatically update. The update should only occur when the Pool History change is for the Current Reporting Cycle and the corresponding Certificate History record has already been created. A popup window should display for customers to OK the change to the existing Certificate History record.

*Rationale* – Reduce number of pools going into ‘Exception’ status and streamlines process. There should be a direct correlation between these fields.

*Related Jobs* – Refer to Use Case and Requirements for Certificate History

*Use Case* – 20

3.3.302. **Requirement # 302 VOID. In order to limit PowerBuilder work this requirement will not be addressed. This only works if there’s 1 certificate. Also, the pro rata share would be wrong if the balance was wrong. Need to look at course of events to figure out correct flow of events. Need to recalculate Cert Master balances and pro rata shares if the 3-D balance was being changed.**

*Description-* If the 'Principal of Securities this Monthend' (**PIRPLH.PHPOS**) in 11710A, Section 3-D is changed the 'Current Balance' in the corresponding Certificate History record(s) (**PIRCRTH.CHCBAL**) should automatically update. The update should only occur when the Pool History change is for the Current Reporting Cycle. A popup window should display for customers to OK the change to the Certificate History record.

*Rationale* – Reduce number of pools going into 'Exception' status and streamlines process. There should be a direct correlation between these fields.

*Related Jobs* – Refer to Use Case and Requirements for Certificate History

*Use Case* – 20

3.3.303. **Requirement # 303 Changed the way the 'Update Pool..' option works so when it runs the Pool 'Current Balance' will equal the 'Principal of Securities this Monthend'. There will no longer be the one month lag.**

*Description-* If the 'Principal of Securities this Monthend' (**PIRPLH.PHPOS**) in 11710A, Section 3-D is changed the Pool 'Current Balance' (**PIRPL.PLCBAL**) field should automatically update. The update should only occur when the Pool History change is for the Current Reporting Cycle. A popup window should display for customers to OK the change to the Pool record. **In order to limit PowerBuilder work this part of the requirement will not be addressed.**

*Rationale* – Reduce number of pools going into 'Exception' status and streamlines process. There should be a direct correlation between these fields.

Roxanne mentioned the one month lag of pool master balances causes issues on the security register since the certificates show the security balance which doesn't match up to the pool master balance. Need to review in conjunction with the 'Update pool balance from history' program.

*Related Jobs* – Refer to Use Case and Requirements for Pool Record changes

*Use Case* – 20

3.3.304. **Requirement # 304 No customers currently do reporting on IR pools so this requirement will be at the bottom of the priority list.**

*Description-* For "IR" type pools, there was issue where ALL principal and interest payments were being reported as prepaid interest and principal. This affects the reporting in the following files and fields:

- **PIRLL** (RFS Loan File):
  - Prepaid Interest: PIRLL/LLPREINT (As determined per MB634 from PIREM records IRI\$D for the Loan PHPREI); Positions 135-145 in PIRLL.
  - Prepaid Principal: PIRLL/LLPREPRN (As determined per MB634 from PIREM records IRP\$D2 for the Loan PHPP); Positions 146-158 in PIRLL.
- **PIRPLH** (11710A):
  - Prepaid Interest: PIRPLH.PHPREI (11710A, Section 1F, Interest)
  - Prepaid Principal: PIRPLH.PHPP (11710A, Section 1F, Principal)

*Rationale* – Prepaid Interest and Principal was being reflected for ALL payments; not just the prepaid installments. **This change WILL NOT impact GinnieMae Pool Types = "CD".**

*Related Jobs* – Job 15530; Refer to Requirement #53. 2/27-Verified w/Desiree that Greystone doesn't have any IR pools. 6/6- Patty confirmed w/CBRE that they don't report on IR pools. 3/28-Biren & Blake confirmed Pru doesn't have any IR Pool reporting. 3/20-Chris Hauck confirmed Red does not have any IR pools.

*Use Case* – 20

- 3.3.305. **Requirement # 305 This requirement is not in GinnieMae Lite. Requirement will be included in the next phase of GinnieMae fixes. look at the other requirements related to picking up the Insurance Loss Reserve and Ground Rent Reserve Balance(s)**

*Description*- Need the ability to do a cross check on the DDA #'s associated with the new GinnieMae Reserve Types referenced on the Investor Vendor record (to be picked up for reporting in 11710-A, Section 5B-1) to the GinnieMae T&I Custodial DDA#.

A display option will be added somewhere (Investor Vendor or possibly a new option added to the GinnieMae Agency Reporting menu). The display will show all of the active special GinnieMae Reserve Types broken into two groups: ones where the Reserve DDA# = GinnieMae Investor Vendor T&I Custodial DDA, and ones where the Reserve DDA# is not the T&I.

Also, need ability to display all Reserves (regardless if it's been identified as one of the special GinnieMae Reserve Types) where Reserve DDA# = GinnieMae Investor Vendor T&I Custodial DDA#.

Display should include the following data elements: Loan #, Pool#, Reserve Type, Reserve Description, Reserve Balance, DDA#

*Rationale* – A cross check to ensure all special GinnieMae Reserve Types have been added to the Investor Vendor, and that the correct DDA# is associated with the Reserve. I need to verify with ALL customers, if not T&I DDA, do they still expect it to report in 11710-A, Section 5B-1???

*Related Jobs* – Requirements #39 & 280, 281B

*Use Case* – 20

- 3.3.306. **Requirement # 306**

*Description*- The 'Additional Principal' field (**PIRCRTH.CHADDP**) in the Certificate History Record(s) needs to get updated with the amounts being reported in the corresponding 11710A, Section 2-B 'Additional Principal' field (**PIRPLH.PHSPAP**). The change needs to be incorporated into the 'Create Certificate History' program so it automatically picks this value up from the Pool History record and populates it in the corresponding field of the new Certificate History record(s).

The amount will be spread across all Active Certificate History records based on Pro Rata Share %.

If the value in the 11710A, Section 2-B field is changed it should automatically update the 'Additional Principal' field (**PIRCRTH. CHADDP**) in the Certificate History Record. The update should only occur when the 11710A change is for the Current Reporting Cycle and the corresponding Certificate History record has been created. A popup window should display for customers to OK the change to the existing Certificate History record(s). **In order to limit PowerBuilder work this part of the requirement will not be addressed.**

*Rationale* –Streamlines process and there should be a direct correlation between these fields.

*Rationale* -

*Related Jobs* – See Requirements #73, #80, #295

*Use Case* – 20

- 3.3.307. **Requirement # 307 This requirement has a lower priority since curtailments aren't really allowed under the GinnieMae program. This will be looked at in future phases.**

*Description*- Per documentation customer has from GNMA, we should not adjust the balance from last report, Section 3A by curtailments when calculating the scheduled interest in Section 1A B or 2F. **Confirmed this is still an issue at R19A.**

*Rationale* -

*Related Jobs* - Job 9516

*Use Case* – 20

- 3.3.308. **Requirement # 308**

*Description*-

*Rationale* -

*Related Jobs* -

*Use Case* – 20

- 3.3.309. **Requirement # 309**

*Description*-

*Rationale* -

*Related Jobs* -

*Use Case* – 20

- 3.3.310. **Requirement # 310**

*Description*-

*Rationale* -

*Related Jobs* -

*Use Case* – 20

- 3.3.311. **Requirement # 311**

*Description*-

*Rationale* -

*Related Jobs* -

*Use Case* – 20

- 3.3.312. **Requirement # 312**

*Description*-

*Rationale* -

*Related Jobs* -

*Use Case* – 20

3.3.313. **Requirement # 313**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 20*

3.3.314. **Requirement # 314**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 20*

3.3.315. **Requirement # 315**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 20*

USE CASE 21 - (Required Enhancements for Assignment/Repurchases). "Repurchases" shouldn't really be included in Assignments. Repurchases are loan mods where you would liquidate the existing pool and then reissue w/modified loan terms. Check w/Blake on what functionality he was looking for related to Repurchases – may need to add additional Use Case and Requirements. Also review BRD for loan mod requirements

3.3.316. **Requirement # 316**

*Description-* Need to create a mechanism in Strategy for reporting Assignments. Currently, after the Assignment has been recorded, customers will need to manually file maintain the Investor Master Record Status Code to = "A" for FHA Project Pool Assignment. When the Investor Master Code = "A", the loan/pool will no longer be reported as Delinquent in the 11710A and 11710D reporting fields; the loan/pool will now reflect in the 'Foreclosure' box of the 11710A and 11710D.

Need to get consensus from customers.

*Rationale –* Customers are manually handling Assignments and Repurchases.

*Related Jobs –* See Requirements #7, #8, #21 and #290.

*Use Case – 21*

3.3.317. **Requirement # 317**

*Description-* There is a two claim processes involved in an Assignment. Customers have the option of liquidating the Pool with the first claim or 2<sup>nd</sup> claim process. Liquidating the Pool with the 1<sup>st</sup> Claim requires the Customer to advance the remaining 10% (only receive 90% settlement with the initial claim process).

Need to discuss in more detail what if anything we can automate as part of this process. No Loan Payoff Transaction is recorded. Cap One-no assignments.

Midland-very limited, mostly do modifications/purchases, Berkadia-not many, Prudential-getting ready to do their first one.

In order to track and retain some of the activity associated with the Assignment, it would be beneficial to create new fields and displays to capture the following:

- Date Assignment is Recorded (Loan Master)-along with the Bankruptcy, Foreclosure Info – PMAST3?
- A History for the Investor Master Record Status Code field changes including:
  - Date value changed
  - Old & New Record Status Code Values
  - Ability to add Comments to every Record Status Code Change; explain reason for changing value; optional

*Rationale* – Assist customer in tracking the various activities since the entire process can take months/years. It could take a year for them to receive the 2<sup>nd</sup>/Final Claim.

*Related Jobs* -

*Use Case* – 21

3.3.318. **Requirement # 318 VOID – UNLESS BLAKE HAS SOMETHING FOR US TO DO ON LOAN MODS-CHARLA WILL CHECK**

*Description*- If Customer liquidates the Pool with the 1<sup>st</sup> claim the ‘Record Status Code’ needs to be reported as a “Repurchase” instead of “Assignment”. Wells thinks they use removal code “3” regardless if they liquidate with 1<sup>st</sup> or 2<sup>nd</sup> claim. They would have to manually create the liquidation form and edit the liquidation reporting. Currently, GinnieMae loans that are Assigned or Repurchased are identified in the Investor Master ‘Record Status Code’ field.

This information also needs to flow down to the ‘Removal Reason Code’ in the 11710E Liquidation Report and the RFS Pool File – **PIRLL**.

*Rationale* – GinnieMae requirement.

*Related Jobs* -

*Use Case* – 21

3.3.319. **Requirement # 319**

*Description*- Need to review programming being done under Job #17935; currently adding enhancements for Internal to External transfers and External to Internal when GNMA = External Investor. Need to assess what impact these changes have on the GinnieMae Investor Transfer Requirements. MAC group prioritized the GNMA impacted Investor Transfers as the last to focus on. Need to revisit this and the impact once we get to the time where we are focusing on these transfers.

*Rationale* - Changes being done under this Job may impact requirements in this BRD.*Related Jobs* - Refer to Use Case #16 for Investor Transfers/Repurchase, Requirement #13, #208

*Use Case* – 21

3.3.320. **Requirement # 320**



Description- Investor Master Record Status Code “A” for FHA Project Pool  
Assignment may need to trigger a pool liquidation but need to get consensus from  
MAC group.

Rationale -

Related Jobs -

Use Case – 21

3.3.321. **Requirement # 321**

Description-

Rationale -

Related Jobs -

Use Case – 21

3.3.322. **Requirement # 322**

Description-

Rationale -

Related Jobs -

Use Case – 21

3.3.323. **Requirement # 323**

Description-

Rationale -

Related Jobs -

Use Case – 21

3.3.324. **Requirement # 324**

Description-

Rationale -

Related Jobs -

Use Case – 21

3.3.325. **Requirement # 325**

Description-

Rationale -

Related Jobs -

Use Case – 21

3.3.326. **Requirement # 326**

Description-

Rationale -

Related Jobs -

Use Case – 21

3.3.327. **Requirement # 327**

Description-

Rationale -

Related Jobs -

Use Case – 21

3.3.328. **Requirement # 328**

Description-

Rationale -

Related Jobs -



Use Case – 21

3.3.329. **Requirement # 329**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 21*

3.3.330. **Requirement # 330**

*Description-*

*Rationale -*

*Related Jobs -*

*Use Case – 21*

USE CASE 22 - (Create Security Holders Register) {MAC Priority 1.2; GinnieMae Lite Job #20028}

3.3.331. **Requirement # 331** - This requirement has been satisfied with Job #18659 which is included in R17.8. This job fixed the GNMA Certificate Register Report (GR650E) by removing the Pool Issue Date that was in the report header and adding the Issue Date to the detail pages for each certificate. The pool issue date is not always entered and the Certificate Register should report the individual certificate issue dates. The Register includes all of the required fields listed below. It is generated from the GinnieMae Agency Reporting menu>Security Holder Administration section>Certificate Information window. Select the right mouse option 'Active Certificate Register'. The report is real time (no 'as of' date parameters) so Users should run the report every month and archive it for auditing purposes.

*Description-* Create Security Holders Register as noted in Section 12-7 of the GNMA Handbook. Each GinnieMae I MBS must maintain a register of security holders for each GinnieMae I pool for which the Issuer is responsible.

The Register must contain at least the following information for each security outstanding:

- Pool Number
- Certificate Number
- Name, Address, and EIN of each Security Holder
- Original Principal Amount of Security
- Date of Issue of the Securities
- Interest Rate
- Initial Payment Date
- Maturity Date

The register must be updated whenever new securities are issued and when a certificate is transferred.

*Rationale* – Issuers are obligated to provide this information in accordance with Section 12-7 of the GinnieMae Handbook.

*Related Jobs* – See related Requirement #30 for capturing additional security holder contact information.

*Use Case* – 22

- 3.3.332. **Requirement # 332 In GinnieMae Lite, a new Certificate Register report is available in Portal. Unlike the register described above in Requirement #331, the Portal register is generated from the Certificate History records. This allows the user to generate the register for a specified Reporting Date and produce a PDF file.**

*Description*- Create a PDF file for the GNMA Certificate Register Report. Also, add ability to enter the Reporting Date (mmccyy) to generate the register as of a specified Reporting Date which is always the end of the month.

*Rationale* – GinnieMae Auditors will request to see the Register for a selected group of Pools as of a certain date. **When the Strategy Active Certificate Register is generated it reflects current information/real time and there isn't a way to generate it for a specified date. Users will need to generate the register at a given point every month in order to have the historical information. The monthly information will be archived in the PDF files and this is what will be used to produce the register for the auditors.** The register is generated at the Security Holder level.

*Related Jobs* – 18659

*Use Case* – 22

- 3.3.333. **Requirement # 333**

*Description*- Because the Pool Master Principal Balance is behind a month; isn't reflecting current reporting month's security balance the report is inaccurate. This shows up on the report that the Certificate Balances and Pool Balance are out of sync. Huge issue for auditors. Need to make sure this is being addressed with the other Requirements related to this issue: change to Update Pool from History program...

*Rationale* –

*Related Jobs* –

*Use Case* – 22

- 3.3.334. **Requirement # 334**

*Description*- 1<sup>st</sup> page of the security holder register is reflecting some random Investor that is not a GNMA Investor. Roxanne reported this. She generates the report from the GNMA Agency Reporting menu so should only include G1 Investors, for but for some reason the 1<sup>st</sup> page is for a different Investor. (Wells-it's an inactive D1 Investor).

*Rationale* – Berkadia running register from data warehouse; Charla from Pru thinks someone else internally runs this for them; Capital One didn't even know about it so doesn't think they've been asked to provide it to auditors. Will run it and take a look at it.

*Related Jobs* – Job 14092-need certificate register report GR650E to be available for H2 pools. Currently, when you run the report option from the Agency Reporting Project Pools menu the report generates on the GinnieMae Pools.

*Use Case* – 22

3.3.335.        **Requirement # 335**

*Description-*

*Rationale –*

*Related Jobs –*

*Use Case – 22*

3.3.336.        **Requirement # 336**

*Description-*

*Rationale –*

*Related Jobs –*

*Use Case – 22*

3.3.337.        **Requirement # 337**

*Description-*

*Rationale –*

*Related Jobs –*

*Use Case – 22*

3.3.338.        **Requirement # 338**

*Description-*

*Rationale –*

*Related Jobs –*

*Use Case – 22*

3.3.339.        **Requirement # 339**

*Description-*

*Rationale –*

*Related Jobs –*

*Use Case – 22*

3.3.340.        **Requirement # 340**

*Description-*

*Rationale –*

*Related Jobs –*

*Use Case – 22*

USE CASE 23 - (Enhancements to Agency Reporting Ginnie Mae StrategyCS Security).  
**{MAC Priority 1.6}**

3.3.341.        **Requirement # 341**

*Description-* Add new StrategyCS Security options for each option available on both the Pool and Security Holder GinnieMae Agency Reporting windows.

Currently, there is only 1 level of security (1 security task) that controls all access/rights to the 'Agency Reporting GinnieMae'.

Customers need the ability to turn off the GinnieMae Agency Reporting Menu options they do not use, as well as setup unique security rights for each of the menu options. If 'Execute' rights are turned off for a menu option, the option would still display on the GinnieMae Agency Reporting windows but would be grayed out.

*Rationale* – Onsite GinnieMae auditors ask customers to explain why there are options on the menu that they are not using. Not all customers run the same menu options; mostly the report options. Allowing each customer to shut off the ones they don't use will avoid any confusion on what options are being run and alleviate having to explain usage to the auditors.

*Related Jobs* –

*Use Case* – 23

3.3.342.       **Requirement # 342**

*Description-*

*Rationale* –

*Related Jobs* –

*Use Case* – 23

3.3.343.       **Requirement # 343**

*Description-*

*Rationale* –

*Related Jobs* –

*Use Case* – 23

3.3.344.       **Requirement # 344**

*Description-*

*Rationale* –

*Related Jobs* –

*Use Case* – 23

3.3.345.       **Requirement # 345**

*Description-*

*Rationale* –

*Related Jobs* –

*Use Case* – 23

3.3.346.       **Requirement # 346**

*Description-*

*Rationale* –

*Related Jobs* –

*Use Case* – 23

3.3.347.       **Requirement # 347**

*Description-*

*Rationale* –

*Related Jobs* –

*Use Case* – 23

3.3.348. **Requirement # 348**

*Description-*  
*Rationale –*  
*Related Jobs –*  
*Use Case – 23*

3.3.349. **Requirement # 349**

*Description-*  
*Rationale –*  
*Related Jobs –*  
*Use Case – 23*

3.3.350. **Requirement # 350**

*Description-*  
*Rationale –*  
*Related Jobs –*  
*Use Case – 23*

USE CASE 24 - (Create Prepayment Penalty File).

3.3.351. **Requirement # 351**

*Description-*  
*Rationale –*  
*Related Jobs –*  
*Use Case – 24*

3.3.352. **Requirement # 352**

*Description-*  
*Rationale –*  
*Related Jobs –*  
*Use Case – 24*

3.3.353. **Requirement # 353**

*Description-*  
*Rationale –*  
*Related Jobs –*  
*Use Case – 24*

### 3.4. Data Elements

This section captures anticipated new features, reports, and fields required. Additional items may need to be added. **Review all Requirements to identify complete listing.**

<b>Data</b>	<b>Min Length</b>	<b>A/N</b>	<b>Description</b>
New “11710D Issuer’s Monthly Summary			Add to Tools>Reports menu under ‘Investor Processing’ Module and

Report”			GinnieMae Agency Reporting menu.
Create new Strategy physical file and PDF containing data from the 11710D Summary Report. “11710D Issuer’s Monthly Summary File”			Add to GinnieMae Agency Reporting menu, under ‘Pool’ Section. Create new Header in the left panel menu to group creation of physical files?
Create new Strategy physical file and PDF containing data from the current Strategy Monthly Summary Report (pool level detail report-MB638C; “11710D). 11710D Pool Level File (MB638C)”			Add to GinnieMae Agency Reporting menu, under ‘Pool’ Section. Create new Header in the left panel menu to group creation of physical files?
Create 11710E Liquidation Report			Add a new option to the Strategy>Tools>Report menu to produce (on demand) the 11710E form for liquidated pools. Module = Investor Processing, Report Description = 11710E Liquidation Report.
Create 11710E Liquidation Report			Add “Create 11710E Liquidation Report” as option to GinnieMae Agency Reporting menu, under ‘Pool’ Section.
Create new Strategy physical file containing data from the current Strategy Monthly Accounting Report – 11710A (report-MB638J)			Add to GinnieMae Agency Reporting menu, under ‘Pool’ Section. Create new Header in the left panel menu to group creation of physical files?
Create new Strategy physical file containing data from the current Strategy Test of Expected P&I Report (report-MB638T1)			Add to GinnieMae Agency Reporting menu, under ‘Pool’ Section. Create new Header in the left panel menu to group creation of physical files?
Create new Strategy physical file containing data from the current Strategy Reconciliation Report for Pools to Security Balances (report-MB638R)			Add to GinnieMae Agency Reporting menu, under ‘Pool’ Section. Create new Header in the left panel menu to group creation of physical files?
New fields in PIRSH: Contact Name, Phone #,			May need to create new fields to store Certificate Holder Contact Information in

Fax #, and Email Address.			the Security Holder File – PIRSH. I believe Name & Address is the correct area to store the information but want customer feedback.
Create a ‘T&I Monthly Summary Report’			Add to GinnieMae Agency Reporting menu, under ‘Pool’ Section.
Allow customers to run necessary reconciliation queries from the GinnieMae Agency Reporting menu.			Add to GinnieMae Agency Reporting menu, under ‘Pool’ Section.
Construction Loan/Pool Indicator			New Strategy indicator which denotes GinnieMae Construction Loans/Pools. Required for multiple areas of the Reporting.
Create new program to automatically calculate Pro Rata Share on Certificates			
Create a Pool/Loan level Advance Report for P&I and Guaranty Fee			Add to GinnieMae Agency Reporting menu, under ‘Pool’ Section.
Create a Pool/Loan level Recovery Report for P&I and Guaranty Fee			Add to GinnieMae Agency Reporting menu, under ‘Pool’ Section.
Create new fields/files necessary to support additional WHFIT MDF calculations.			
Initial and Last Reporting Cycle Dates			Applicable to the Investor Transfers/Repurchase and boarding new loans.
New Indicator for GinnieMae Construction Pools			Various programs will need to be changed to handle the nuances between the Construction and Permanent Pool Reporting and Servicing.
Securitization Tool			Track additional Construction GinnieMae Certificates
Cumulative Report for Negative & Positive Net Yield			Needed for the Construction GinnieMae Loans
Final Endorsement Date			Date construction loan converts to permanent financing.
Initial Reporting Cycle for Permanent Pool			First cycle where no longer reporting under the Construction Pool #
New “F” Record Status			Used in conjunction with Foreclosure and

Code			Liquidation reporting
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## 4. Nonfunctional Requirements

### 4.1. Look and Feel Requirements

- 4.1.1. Describe any requirements surrounding the look and feel for the end product.
- 4.1.2. Could include style, colors, branding, etc
- 4.1.3.

### 4.2. Security Requirements

- 4.2.1. Security will be needed to Read, Write, Print and Delete.
- 4.2.2. Review new Security requirements for the Agency Reporting GinnieMae menu under Use Case #23.
- 4.2.3.
- 4.2.4.

## 5. Project Issues

### 5.1. Open Issues

- 5.1.1. Do the Auditors still require a Security Holders' Register? Yes, and this has been satisfied with the changes we made to the Certificate Register under Job #18659. This is no longer an open issue.
- 5.1.2. Do we need to make any Strategy changes for Weighted Average Pools? If so, please submit details. **No customer requested changes.**
- 5.1.3. One customer reported issues with duplicate pools displaying on the Check/Wire Report (MB650F1). **Added Requirement #135.** I have not found this issue with any of my testing. May need to do more research; I thought it might be linked to boarding new loans due to Borrower Assumption/TPA but unsure. This maybe an isolated issue.
- 5.1.4. Do we need to create a different file for reporting RFS Corrections? **No**
- 5.1.5. Should Strategy produce 11710E report when liquidating a Construction Loan? **No**
- 5.1.6. Discuss the various Liquidation 'Removal Codes' and what, if any, additional programming needs to be done for the various codes. If loan is being transferred out of the GinnieMae pool but is not being paid off (transferred to another investor) does Strategy need to provide customer ability to designate which 'Removal Code' should be used when generating the 11710E report and Strategy file? If so, this needs to be part of the Investor Transfer process. **Added as Requirement #206.**
- 5.1.7. Confirm whether or not any customers have an issue with the 'Total Number of Mortgages' being reported on the 11710A, Section 1D (Total Number of Mortgages) and the corresponding field on the 11710D report. When a loan is liquidated during the Reporting Month it should not be included in the 'Total Number of Mortgages'. **One customer has this issue; Requirements #5 and #288.**
- 5.1.8. Did I miss any GinnieMae Reporting processes that need to be changed so they only run for the GinnieMae loans? Need to identify all of these so we can change the programs so they don't automatically run for other types of loans. For example: FannieMae, FHA Private Pools... **No comments received.**

- 5.1.9. Confirm whether or not customers are still having an issue on the 'Test of Expected P&I' Report - MB638T1 where it's not including service fees for Delinquent or Prepaid loans. This results in a difference between the expected and reported balances. I tested Job #15454 on 10/17/2011 at R17.1 and found no issue for the Prepaid loans; Delinquent loans were not part of this Job. Job #15454 was listed in the 'Release 17 Update 1 Contents Listing. Is there still an issue for GinnieMae Prepaid Loans? **No**

Job #12805 referenced issue on the delinquent loans but based on the write up it was only changing the calculation for FannieMae loans (Program IDs: C5 and C6). The Job was done at Release 14B, UPD#1 and 15A. Job #12805 was listed in the 'Release 14B Updates 1-4 Contents Listing. Is there still an issue for GinnieMae Delinquent Loans? **No comment received so we will not pursue.**

- 5.1.10. Does Strategy need to create the Prepayment Penalty file that the Customers upload to GinnieNet and transmit on the 2<sup>nd</sup> business day? **No, this information is keyed in and reported in the new GinnieMae Enterprise Portal**
- 5.1.11. Does Strategy need to create a feed into/from GinnieNet for the Construction GinnieMae Certificates being issued? **No**
- 5.1.12.
- 5.1.13.
- 5.1.14.
- 5.1.15.

## 5.2. Considerations

- 5.2.1. Job #16997 was done at R17. This impacts the creation of the Investor Custodial entries (**PICD**) and ACH entries for the GinnieMae P&I Remittance. The remittance amounts are now being retrieved from the Certificate History records (**PIRCRTH**). This change impacts the Check/Wire Report (**MB650F1**) and the ACH entries are now created by releasing the PICD record for the GinnieMae remittance. The attached document summarizes the changes:



PICD Changes\_Job  
16997.docx

- 5.2.2. Job #16894 reported an issue at R14B when using 'Change Investor Level Info'. If the new group/pool# is an existing pool number on other loans, an error was received. The program was not allowing multiple loans to be tied to the same pool #. This is an incorrect error since there can be multiple loans within a single GinnieMae pool. This is not an issue at R17.2.
- 5.2.3. Job #16058 was done at Release 16 and fixed an array index error message received when generating the RPB Call-In Report (MB617A). The errors occurred when there was more than one occurrence where the Inv # and Pool/Group # are the same (same pool # for multiple loans). Another issue was that the program was including FannieMae pools when it should have only been for GinnieMae loans.
- 5.2.4. Job #16360 was done at Release 17 and fixed the issue where no data was being reflected on the RPB Call-In Report (MB617A). The issue was created by some of the changes made under Job #16058.

- 5.2.5. Job #17221 was done at Release 17.2; for Release 17.1 a J library is available - J17221.171. The RFS Loan File Maintenance screen edit would not allow customers to edit Alpha/Numeric Pool #s. This job removes the edit. Job #17225 was a duplicate of this issue so changes were done under Job #17221.
- 5.2.6. Job #17152 was done at Release 17.2; for Release 17.1 a J library has been created but has not been tested - J17152.171. Negative values were being shown incorrectly due to the Balance & Rate Expansions in R16. The negative sign is not in one of the allowed formats for the RFS reporting. The amount array and initial value of the counter was changed to address issue.
- 5.2.7. Job #17016 required a PowerBuilder change and was placed in the package and build at R17.2. Stored Procedure that passes updated/file maintained security balances in Pool History records (PIRPLH.PHPOS) is not changing the amount actually stored in PHPOS. StrategyCS screen (PIRPLH detail) displays as if the amount has been updated but old value remains in the data field.
- 5.2.8. The following GNMA Jobs were also delivered in R17.3: 16879, 16889, 16998, and 17116. Refer to the Release 17.3 Highlights document for details.
- 5.2.9. Job #15404 was delivered in R17.7. This job fixed the printing of the 11710A reports so they print on one page instead of two.
- 5.2.10. Use Case #10 – Create program to automatically recalculate Pro Rata Share in the GNMA Certificate records (PIRCRT) has been pulled out of the general GNMA BRD and a separate Job #18402 and Spec has been created. Job was included in R17.7
- 5.2.11. Job #17935 to change/enhance Internal to External Investor Transfers was delivered in R17.7. Need to review this job for impact to the GinnieMae BRD.
- 5.2.12. Job #18659 will be delivered in R17.8. This job fixed the GNMA Certificate Register Report (GR650E). It removed the Pool Issue Date that was in the report header and added the Issue Date to the detail pages for each certificate. The pool issue date is not always entered and the Certificate Register should report the individual certificate issue dates. This satisfies Requirement #331.
- 5.2.13. Job #18637 will create Views for the 11710A, 11710D, and 11710E. The Views will be used to create the actual PDF forms containing all headers, footers, column headings, and data. The Requirement #'s addressed in this Job are: 1,2, and 20.
- 5.2.14. Job #18636 will address the Requirements that relate to incorrect data being reported in the 11710A, 11710D, and 11710E. The Requirements #'s addressed in this Job are: 5, 19, 20, 281, 282, 283, 284, 288, 289, 292, 296 and 300.
- 5.2.15. Job #19197 was created on 3/29/2016 to satisfy Requirement #132; add Batch # to the Check Register for Remittance Type “7”
- 5.2.16.
- 5.2.17.
- 5.2.18.
- 5.2.19.

## 6. Future Requirements