McCRACKEN
FINANCIAL SOLUTIONS CORP.

Ginnie Mae Loan Setup and Monthly Reporting
Release 1719C

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* **Important Note:** After installing Release 19C, it is imperative that customers NOT take the 'Validate Pool in Exception Status' option from either the GinnieMae Agency Reporting>Security Holder Administration menu or the FHA Project Pools Agency Reporting>Security Holder Administration menu. Doing so will cause ALL of the Ginnie Mae pools to go into Exception status. This option can be run after the 'Update Pools From History and Create Certificate History' option from the GinnieMae menu has been run. The 'Validate Pool in Exception Status' program uses this logic for placing a pool in exception status: PIRCRT/CRCBAL = PIRPL/PLCBAL minus PIRPLH/PHTP. Since we changed how the GinnieMae pools get updated and we now use field PIRPLH /PHPOS (Principal of Securities this monthend) to update the pool balance, this formula no longer works because now PIRCRT/CRCBAL = PIRPL/PLCBAL. We have changed the program for GinnieMae so it no longer subtracts PIRPLH/PHTP which will work after the 'Update Pools From History and Create Certificate History' option from the GinnieMae menu has been run. We did not change the program for the FHA Project Pools.

TIMETABLE

Below is the timetable and sequence of events for boarding and reporting on Ginnie Mae loans. Dates in the timetable use Reporting Cycle of 09/2008 as the example. The tasks need to be performed in this order to avoid Pools from going into 'Exception' status. Timetable updated based on APM 11-15 dated September 30, 2011.

Timeframe:	Description of Task:	Dates for 09/2008:
Prior to boarding first Ginnie Mae Loan	Add new Investor Vendor – **One Time Only**	
Any time before the 15th of the 1st Reporting Cycle	Add Security Holder record for Book Entry Certificates – **One Time Only; Located on Page 34**	
	Confirm Dayend Jobstream – **One Time Only**	09/1/2008 – 09/30/2008
New Ginnie Mae loan passed in Strategy	Print and Review MB616 – Exception Report – Update Pool Records with Certificate Information (not created in Monthend; **generated in dayend that new GNMA loan is passed**); Also, enter Maturity Date in Pool Record.	**Dayend reports for day loan is passed**
Last Day/Weekend of the Month	Run Monthend	09/30/2008
After Monthend; prior to any reporting	Print and Review MB634C – MBS Balance Reconciliation Report (created in Monthend)	10/1/2008
After Monthend	Start Ginnie Mae Reporting Process	10/1/2008
After Monthend; Due no later than 2nd Business Day	Create RPB Call-In Report (Security Balance and Guaranty Fee Amounts)	10/1/2008 - 10/2/2008
	Create RPB File, Print RPB Listing, and Call-In Balances	10/1/2008 - 10/2/2008
After Monthend; prior to submitting RFS	Perform any necessary adjustments to Pool History (11710-A)	10/1/2008 - 10/2/2008
After Monthend; Due no later than 4th Business Day	Corrections to RPB Balance Call In and RFS Critical Exceptions must be Cleared	10/1/2008 – 10/6/2008
	Update '# of Certificates' in new Pool records	10/1/2008 - 10/6/2008
	Add newly issued Certificates for new Pools	10/1/2008 - 10/6/2008
	Add newly issued Certificate(s) for previously issued Pools; Surrender old Certificate(s)	10/1/2008 - 10/6/2008
	Update '# of Certificates' in previously issued Pools if transferring 1 to multiples	10/1/2008 - 10/6/2008
	Verify all Pools with a Balance are not in 'Exception' Status	10/1/2008 - 10/6/2008
	Create and Print 11710-D, if required.	10/1/2008 - 10/6/2008
	Print 11710-A reports, if required.	10/1/2008 - 10/6/2008
After Monthend; Due no later than 2nd Business Day	RFS Reporting. **Even though the Due Dates of some of the previous activities are after the 2nd Business Day they should be completed prior to creating the RFS file.**	10/1/2008 - 10/2/2008
Due no later than 10th Business Day	RFS High, Medium, and Low Exceptions must be Corrected.	10/1/2008 – 10/14/2008
Due no later than 10th Business Day	11710-A and 11710-D Corrections	10/1/2008 – 10/14/2008
Prior to P&I Remittance; Due on 15th	**Update Pools from History – ONLY RUN ONCE**	10/7/2008 – 10/15/2008
	Perform Pool to Security Reconciliation	
	Create Certificate History Records for Current Reporting Month - ONLY RUN ONCE	
	Review Certificate History Exception Report	
	Create and Print Remittance Advices (11714)	
	Create 11714 Electronic File, if required.	
	Run Preliminary Check/Wire Report and verify amounts	
	Create Check/Wire Records	
Day of P&I Remittance; Due on the 15th	Release Custodial Processing Record to Debit P&I Remittance from Investor Vendor	10/15/2008
After completing previous reporting cycle and last day of	Pass Ginnie Mae loans into Strategy for 1st Reporting Cycle	10/15/2008 – 10/31/2008

the month for the 1st Reporting Cycle		

New Ginnie Mae loans should not be passed into Production until after that month's Ginnie Mae Reporting has been completed. As soon as a new Ginnie Mae loan is passed the Dayend will automatically create the Pool Record. **Need to enter the Pool Maturity Date so it prints on the Security Holder (Certificate) Register.**

Once the Pool Record is added the new Pool will be included on the Ginnie Mae reports and in the RFS files. Therefore, the report totals will include data for a Pool which is not due to report until the following month. I.e. Initial Reporting Month for new Pool is October 2008. Therefore, the new loan should not be passed into Production until all the Reporting is completed for September 2008; after October 15th before October 31st.

The MB616 report is not generated at Monthend; it is a daily report. A Pool would only display on the report during the dayend that the loan is passed. Therefore, a step to review this report should be added to customer's internal procedures for passing a New Ginnie Mae Loan in Strategy. The dayend report should be reviewed every time a new Ginnie Mae loan is passed

1.   INVESTOR VENDOR SETUP

Prior to setting up the first Ginnie Mae loan on Strategy the applicable Investor Vendor record(s) must be created. Strategy allows multiple Ginnie Mae Investors to be setup. It may be helpful to use a different Investor Vendor # for the Ginnie Mae Construction loans. The Strategy 'Program ID' for Ginnie Mae is "G1". Strategy uses the 'Program ID' to determine what type of reporting is required.

**Investor Vendor records are accessed as follows:
Tools>Maintenance>Vendor Maintenance (the Investor Vendor records will most likely by setup by a system administrator):**
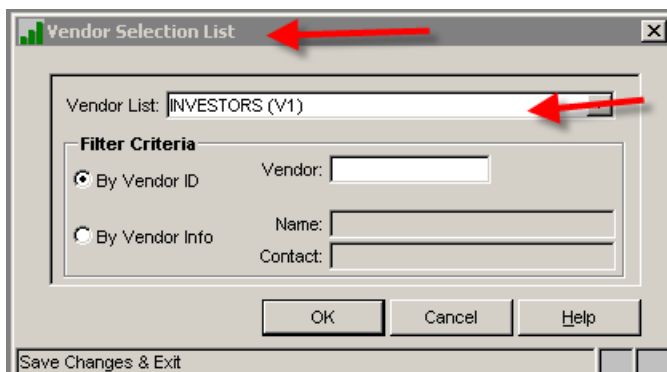
Examples: Investors #024 600, 601, and 602 haves been setup as the Ginnie Mae Investors and the significance of various critical fields contained in the vendor record are noted below. Investors 600 and 601 are tied to the same

Seller/Servicer (Issuer). The values entered in the setup will control the Reporting and Accounting functions performed by Strategy.

There are multiple screens to the Investor Vendor record and most of them are accessed from Right>Mouse options. This is the initial screen:

- The 'Program ID' must = **"G1"**
- Enter Issuer Name & Address information in Address Lines 1-4; prints on 11710A, 11710E, and 11710D reports. If there are multiple investors for the same Seller/Servicer # (Issuer), recommend setting this data up to be the same in all vendor records.
- 'Seller/Servicer #' must be entered in the 1st position followed by zeroes in order to populate your number in the various files and reports.
- Enter "Issuer RPB Report ID #" so it prints on the 11710D Summary report.
  - This should also be file maintained in all existing G1 Investor Vendor records.
- 'Internal Investor' must = **"N"**

Right Mouse Option – Bank Accounts:

This is where the user sets up the various Clearing, Custodial and Corporate bank accounts. The Ginnie Mae Investor has been setup so that all borrower payments are deposited into a 'Deposit Clearing' account and then the appropriate funds are debited from the 'Deposit Clearing' account and credited to the Ginnie Mae P&I and T&I, and Corporate Cash accounts.

If the 'Custodial Suspense' DDA is the same as the 'Custodial P&I' DDA in the Investor Vendor record then the Suspense Balance (Escrow 6) as of cutoff will be reported in the pool's 11710A, Section 5B3 – Other.

If the 'Custodial Suspense' DDA is the same as the 'Custodial Escrow' DDA in the Investor Vendor record then the Suspense Balance (Escrow 6) as of cutoff will be reported in the pool's 11710A, Section 5B1 – Tax and Insurance Funds.

Right Mouse Option – Remittance Information:

Vendor Remittance Information

Investor: 00024 GinnieMae MBS   Program ID: G1 GNMA POOL (G1)

Cutoff Information

Next Cutoff Date:	09/30/2008
Last Cutoff Date:	08/31/2008
Cutoff Freq Method:	MONTHLY (M)
Cutoff Frequency:	0001
Balance Due Last Cutoff:	.00

Consider Unpd Sched Pmt Delq:	
Hold Posting:	YES (Y)
Advance Date:	10/15/2008
Distribution Date:	00/00/0000
Start Collection Period:	00/00/0000
End Collection Period:	00/00/0000
Start Receivable Date:	00/00/0000
End Receivable Date:	00/00/0000

Remittance Instructions

Next Remittance Date:	09/15/2008
Last Remittance Date:	08/31/2008
Remit Freq Method:	MONTHLY (M)
Remit Freq:	0001
Weekly Remittance Day:	0
Minimum $ to Remit:	
P&I Test #:	1
Payoff Formula:	
Int Basis for Loan Adv:	
Remittance Instruction:	

Dep Gross Cust:	NO (N)
Remit Gross P&I:	NO (N)
Remit Net P&I:	YES (Y)
Contingent Int:	NO (N)
Taxes:	NO (N)
Insurance:	NO (N)
Reserves:	NO (N)
Pmi/fha:	NO (N)
Misc.:	NO (N)

Suspense Escrow:	NO (N)
Late Charge:	NO (N)
Gross Gr Rent:	NO (N)
Net Ground Rent:	NO (N)
Print Check:	NO (N)
Print Remittance:	YES (Y)
Allow Excess Yld:	NO (N)
Guaran or Non-Guaran:	GUARANTEE

Late Charge Information

Percent Due Servicer:	100.000000000000
Initial Amount to Servicer:	
Max Amt Due Servicer:	
Amt Tied to Prin Bal:	

OK   Cancel   Apply   Help

Apply Changes

- This screen sets up the Cutoff and Remittance parameters for the Investor. Both the Cutoff and Remittance Dates are setup as Once a Month.

- Hold Posting = "Y" means Strategy will <u>not automatically</u> debit the Investor principal and interest funds. This allows the user to review the Strategy created Investor Custodial Processing entries prior to releasing and debiting the funds from the P&I account.

- In order for the Net P&I to be deposited into the Ginnie Mae P&I Custodial account you must set 'Dep Gross Cust' and 'Remit Gross P&I' = "N" and 'Remit Net P&I' = "Y". By doing this the Guaranty and Servicing Fee amounts collected will be deposited into the identified Corporate Cash account and only the Net P&I is remitted. Otherwise, set 'Dep Gross Cust' = "Y" (servicing and guaranty fees will be deposited into P&I Custodial DDA).

- 'Percent Due Servicer': enter the percentage of servicing fees collected that will be retained by Servicer. Remainder will be remitted to Investor(s).

Right Mouse Option –Accounting Information:

After the Ginnie Mae Investor Vendor record is setup the loans can be boarded and passed.

2. CRITICAL GINNIE MAE LOAN SETUP INFORMATION

There are critical fields and loan setup criteria unique to Ginnie Mae loans. These key data points are referenced in this section. This data resides in the following files: Master File, System Information, Loan Collateral, Property, Other Escrow for MIP & Reserves, Investor Master File, RFS Files, and System Control.

A few screen shots from the 'Loan Entry' module have been included to reference some of the differences between accessing information from 'Loan Entry' versus a loan in Production.

If the user is boarding or entering a new loan manually into Strategy the module is accessed as follows: File>Module List>Loan Entry:

Associated Name Files

The Primary and Additional Borrowers' information is setup in the Loan Administration module which is accessed as follows: File>Module List>Loan Administration. Go to the 'Customer Info' tab.

The 'Primary Borrower' record information is captured and populated in the Ginnie Mae Sensitive Loan Record (File - PSENSLOAN) in the 'First Name 1' and 'Last Name 1' fields. The RFS file contains the following fields: Tax ID#/SSN #, First and Last Name or Company Name.

A new 'Role Type' of "GMAB" has been created to identify any Additional Borrower records that should be reported in the Ginnie Mae RFS Sensitive Record. 'Role Type' resides in the Strategy Maintained System Information Table Id – "R5".

If there are Additional Borrower Records that need to be included in the Ginnie Mae RFS Sensitive Record they need to be added with the GNMA RFS Additional Borrower Role Type ("GMAB"). Right mouse click on the main screen and go to 'Roles'. The 'Associated Name Roles' information is stored in file – PROLELOAN. Associate the 'Role Type' with the Additional Borrower Record.

The Additional Borrower information is captured and populated in the Ginnie Mae Sensitive Loan Record (PSENSLOAN) in the 'First Name 2 - 5' and 'Last Name 2 - 5' fields. The RFS file contains the following fields: Tax ID#/SSN #, First and Last Name or Company Name.

Loan Master File – PMASTR

The first file containing pertinent Ginnie Mae loan information is the Loan Master File, Strategy File – PMASTR. If the user is in Loan Entry they would access the Master File as follows: Tools>Loan Entry Modules>Loan Administration. Click on the 'Master Info' tab.

To access the Master File on a loan that is in Production: File>Module List>Loan Administration. The module opens up on the 'Customer Info' tab. Go to 'Master Info'.

Important Master File Fields for Ginnie Mae loans:

Payment/Billing:

- Since HUD does not accept application of partial payments, 'Allow Partial Payments' should be "N".
- The monthly MIP payment should be entered in 'Mip FHA Payment'.
- 'Simple Interest' should be = "N" to set loan up as scheduled amortizing. Setting the flag = "N" will treat the loan as scheduled amortizing and the interest will accrue on the Scheduled Principal Balance; which will amortize whether or not the payment has been made.

Balances/Processing:

- The Mip Fha Balance is reflected in this field. If user is boarding a new loan where an amount for MIP was collected at closing they would reflect that amount in this field. In Loan Entry the field is labeled 'Pmi/fha Collected' (see below). In Production the field is labeled 'Pmi/fha Balance' (see above).

Contract:

- 'Original Loan to Value Ratio %' is used to populate the 'Loan To Value' field in the Ginnie Mae RFS - Various Loan Record file (PVARLOAN). The value will automatically get populated in the green screen once the customer selects an account that Various Loan Records should be created for. Since Issuers should only use the Various Loan Record to make changes to incorrect or incomplete data originally reported on the HUD Form 11706 – Schedule of Pooled Mortgages, at pool issuance, the **LTV field on the RFS green screen will need to be blanked out if there's <u>no</u> change to this amount.**

Esc/LateChg/Default:

- In order for the MIP payments to be billed and collected on the loan 'Collect Other Escrow' must = "Y".

Reporting:

- **Loan Type = "F" for FHA (gets <u>populated in RFS Loan Record File -
  PIRLL</u>)**
- Loan Classification = "GN" for Ginnie Mae Loans. This is a User Defined
  field.
- Investor Sold Loan = "Y" (Ginnie Mae is an external Investor)
- MBS Loan = "Y"

Loan Type (System Information Table 63)

Ginnie Mae has specific codes to define Loan Type. **The codes are FHA, FH1,
FMF, RHS, RMF, PIH, VAG and VAV.** The Loan record for GNMA (PIRLL) must
contain one of these values in the Loan Type field.

The Loan Type field in Strategy is a User Defined System Info table (PINFO table
63). This System Information table corresponds to the Loan Type in the Master
record and is displayed in Loan Administration. The **"Short Description"** in the
System Information record will be used to map the Strategy Loan Type to the
Ginnie Mae Loan Type.

When the Ginnie Mae files are created, Strategy will take the Loan Type from the Master File record and retrieve the corresponding Ginnie Mae Loan Type from the short description in the Loan Type System Information record.

You must update the short description of the Ginnie Mae Loan Types in the System Information file with the appropriate Ginnie Mae Loan Type (FHA, FH1, FMF, RHS, RMF, PIH, VAG or VAV).

Verify that the loans you report to Ginnie Mae have the correct Loan Type in the Master record and that the short descriptions for these Loan Types contain the required Ginnie Mae value.

Instructions:

Access the Loan Type System Information table:

StrategyCS > Tools > Maintenance > System Information > Sys Info Maint

Select Master Code "63" – 'Loan Type'
Update the Short Description where appropriate with the Ginnie Mae Loan Type:
FHA, FH1, FMF, RHS, RMF, PIH, VAG or VAV.

Loan Collateral/Property Files – PCCOLLCRE & PPROP

The property information is setup in the Asset Management module which is accessed as follows: File>Module List>Asset Management. Go to the 'Property' tab.

Values in the following fields for Property Sequence #001 are populated in the Ginnie Mae RFS Sensitive Loan Records when they are selected to be submitted in the RFS Reporting File (PGNMARFS): Street #1, Street Name #1, Village (Village will populate as the 'City' in the file if not blank. If blank will use PINFO/SIFFUL table "32" using PQTOWN to retrieve PINFO record), State, and Zip. Issuers only submit the "Sensitive" Loan record(s) to make changes to incorrect or incomplete data.

Other Escrow File (MIP) – POESC

Important <u>Escrow File</u> Fields for Ginnie Mae loans:

The MIP information is setup in the Insurance module which is accessed as follows: File>Module List>Escrow Processing. Go to the 'Insurance' tab.

When adding a new MIP record (click on the tiffany box to 'Add') you need to select 'MIP FHA (4)'.

Existing MIP record:

- The 'Exp/FHA Due Date' is the date that the next MIP premium is due.
- The 'Policy #/FHA Case#' is the HUD project id. The RFS Loan Record (PIRLL) does **not** use this field to populate the Case Number in the reporting file; it gets populated with the value contained in the **'Investor Loan #' field from the Investor Master File** (PIMST.IMIL#)

In Production, the MIP Disbursement Information is accessed by performing a right mouse option off the initial screen and selecting: Insurance>Disbursement Info:

- If the MIP payments are being collected and remitted the 'Billing Status' must = "2".
- The 'Next Remit Date' is used to create the system disbursement. You can perform a bulk disbursement based on the 'Next Remit Date' and the 'Insurance Agent'.
- The 'Premium Amount' reflects the next MIP payment amount due.
- The 'Payment Amount' reflects the current MIP amount being collected from the Borrower.
- Since the MIP is paid annually the '# Months to Remit' and 'Disbursement Frequency' = "12".

Other Escrow File (Replacement Reserve) – POESC

The Replacement Reserve information is setup in the Insurance module which is accessed as follows: File>Module List>Escrow Processing. Go to the 'Reserves' tab.

Click on the tiffany box to 'Add' a Reserve Record:

Existing Reserve Record:

- **'Replacement Reserve Balance'** is a field included in the Ginnie Mae Pool Record (File – PIRPLH) and the RFS Reporting File (PGNMARFS). **Strategy calculates this balance by adding up all the balances for each Reserve Type on the loan which is setup with a "G" in the <u>VERY</u> last position of the 'Full Description' field in the PINFO Table "2V".** See details below.

- **The RFS file can only report <u>one</u> Replacement Reserve DDA# and Bank ID. When creating the RFS file the program will retrieve these values from the <u>first</u> Reserve Balance record (File – PRBL) where all of the following are true:**
  - The PRBL Escrow # = "3"
  - A POESC record exists for the Loan with the System Escrow # = "3" and the Sequence # is = to the PRBL_RBRSV value <u>and</u> the Record Delete Code is blank.
  - A PINFO record exists with Table ID "2V" and Code = POESC_SOTYPE and "G" is in the last position of the 'Full Description' field SIFFUL.

  When all the above is true that RBDDA value and RBBANK value gets populated in the RFS file.

Reserve Type (System Information Table 2V)

Instructions:
Access the 'Reserve Type' System Information table:

StrategyCS > Tools > Maintenance > System Information > Sys Info Maint
- Select Master Code "2V" Reserve Type
- **Must** enter the letter "G" in the **very last position** of the Full Description field for any Reserve Type that should be included in the Replacement Reserve Balance reported to Ginnie Mae.

- If necessary, the Replacement Reserve Balance can be file maintained in the Ginnie Mae RFS Reporting File by using the Ginnie Mae Menu Option 2 – 'Ginnie Mae Additional Pool History File Maintenance'.

```
Session A - [24 x 80]
File  Edit  View  Communication  Actions  Window  Help

KJF17DEMO                Ginnie Mae Additional Pool History        Aug 25,2011 Thursday
GR634K-02                      File Maintenance                          3:04 P.M.
----------------------------------------------------------------------------------
UPDATE

Pool History Reporting Date 09 / 2008
Investor Number . . . . . . . 00024
Pool Number . . . . . . . . 245788

Replacement Reserve Balance . .  0000000000010900000                     109,000.00
Replacement Reserve Account # . . . . . . .    066122785
Replacement Reserve Bank ID . . . . . . . .    122555555
Replacement Reserve Bank.   Reserve Accounts Bank
Construction Loan Prin Balance. . . . . . .    0000000000                        .00
Construction Loan Prin Acct # . . . . . .      066722090
Construction Loan Prin Bank ID. . . . . .      777777777
Construction Loan Prin Bank Custodial Accounts Bank
P & I Bank ID . . . . . . . .                  777777777
T & I Bank ID . . . . . . . .                  777777777


CMD1=Return          CMD7=End         CMD12=Edit          Enter=Process

MA      a                                                                  11/035
I902 - Session successfully started              Microsoft XPS Document Writer on XPSPort:
```

- File Maintenance details can be found under Section 21 – 'RFS Reporting' in this document.

Investor Master File – PIMST

Important Investor Master Fields for Ginnie Mae loans:

The Investor module is accessed as follows: File>Module List>Investor Processing.
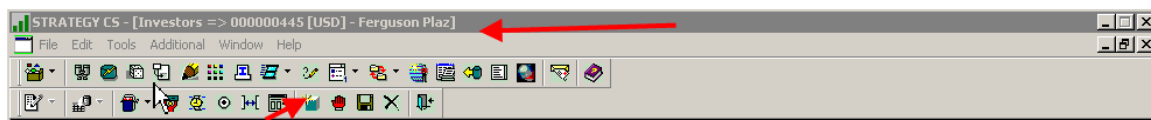
In order to add a new Investor Master record on a loan click on the 'Add' tiffany box. Strategy will step you through the Investor Master wizard. Select the applicable Ginnie Mae Investor # and key in the Pool Number with the 2-CH Suffix at the end. Click on 'Next' to proceed through the setup.

In Production, the Investor Master screens appear as follows:

- 'Group/Pool #' is the Ginnie Mae Pool number. **Enter the 2-CH alpha code at the end (I.e.: Group/Pool: 245788PL).**
- **'Investor Loan #' must contain the FHA Case Number.** The value in this field gets populated in the Ginnie Mae RFS Loan Record (PIRLL) which is included in the monthly reporting file. The FHA Location Code must be entered in the first three positions; followed by the Serial Number in the next five positions. In accordance with the RFS File Layout, MFS is filling the first seven positions with leading zeroes. The RFS field length is 15 so the MFS file will only retrieve the first 8-CH entered in the 'Investor Loan #' field. I.e.: '12147851REF' will be populated as '00000012147851' in the RFS Loan Record.
- 'Participation %' should = "100.000000"
- 'Current Principal Balance' should equal the current loan balance since the Ginnie Mae Investor owns 100% of the loan. If you are boarding a new loan where the original Ginnie Mae was issued on an amortized loan balance you will still key in the cents portion of the balance here (even though pools are issued in whole dollar amounts).
- 'Principal Purchased' for newly issued Pools represents the original balance of the Ginnie Mae pool. This should equal the 'Total Subscribed' amount on the ~~1701~~ 11705 form **(no cents). Strategy uses this balance**

to populate both the 'Original Pool Balance' and the 'Current Pool Balance' in the Pool Record.

- 'Net Yield Method' = "X" for fixed loans.
- 'Net Yield %' is the Pass Thru Interest Rate for the Security Holders.
- 'Guarantee Fee Method' = "R"
- 'Guarantee Fee %' is the rate used to calculate the monthly guaranty fee due for each pool.
- 'Next Cutoff Date' and 'Last Cutoff Date' should be the last day of the month. 'Settlement Date', 'Interest Purchased Date' and 'Balance Date' are equal to the initial issue date of the Ginnie Mae security. It should always be the 1st of the month.
- 'Settlement Date', 'Interest Purchased Date', and 'Balance Date' should equal the Pool Issue Date. The 'Settlement Date' is used to populate the Pool Issue Date in the pool record that is created in the 1st dayend run after passing the loan. This date will be used to identify the first reporting cycle for the loan and comes into play when determining what pool history record will need to reflect the adjustment amount on the 11710A for the over/under collatarlized pools.

Report/Balances:

- The information under 'Last Report' gets populated in 'Section 3 – Principal Amount of Securities' of the 11710-A report. For this pool, "3,991,037.10" was the balance populated in 'Section 3D –Principal of Securities this Monthend' in the 09/2008 Pool History record (11710-A). **When a new loan is entered this should equal the 'Total Subscribed' amount on the ~~1701~~ 11705 form (no cents). Strategy uses this Balance when creating the new pool record in Dayend after the loan is passed into Production.** Populated as 'Current Balance' in Pool Record.
- The information under 'Previous Report' gets populated in 'Section 1 – Pool Administration' of the 11710-A report. For this pool, "3,994,039.03" was the balance populated in 'Section 1D – Balances this Monthend' in the 09/2008 Pool History record (11710-A). **When a new loan is entered this should equal the 'Total Subscribed' amount on the ~~1701~~ 11705 form (no cents) and should be the same as the amount entered under 'Last Report'.**

The 'Settlement Date' reflects the first reporting cycle for the loan and comes into play when determining what pool history record will need to reflect the adjustment amount on the 11710A for the over/under collatarlized pools. A pool is over/under collateralized if Investor Master 'Principal Current Balance' is not equal to 'Principal Balance Last Report'. The first 11710A will pick up the necessary adjustment amount to bring the Pool and Loan in balance. Amount of adjustment reported in Section 1C-Pool Principal Other will be equal to 'Principal Current Balance' minus 'Principal Balance Last Report'. The reverse amount will be reported in Section 2D and will flow through to the Principal Adjustment field in Certificate History record(s).

GNMA Pool History Detail

Investor: GINNIEMAE-   Pool: 300161PL   **Pool History Record Date (mm/ccyy):** 05/2015

Section 1: Pool Administration

Activity This Month	Total # of Mtges	Fixed Installment Control	Pool Interest	Pool Principal
(A) Balances from last report	1	329,951.90		2,881,695.00
(B) 1. Installment collections			.00	.00
2. Addl principal collections				.00
3. Liquidations-in-full		.00	.00	.00
(C) Other (+ or -)		.00	.00	.13
(D) Balances this monthend	1	329,951.90		2,881,695.13

(E) Total Number Delinquent   Percent Delinquent   Installments Delinquent

		One	Two	Three	Foreclosure	R. E. Owned
	0.000000000000 %					

		Interest	Principal	
(F) Amount Prepaid		.00	.00	
(G) Amount Delinquent		.00	.00	
(H) Servicing Fee			.00	

Section 1A: Format for Calculating Mortgage Principal Installments Due this Month

(A) Constant	- (B) Interest	= (C) Scheduled Principal	(D) Weighted Average
329,951.90	10,398.12	319,553.78	.0000000000000

Section 2: Schedule of Payments

(A) Scheduled Principal	(B) Addl Principal	(C) Liquidations	(D) Other	(E) Total Principal
319,553.78	.00	.00	-.13	319,553.65

(F) Cash distribution due holders for interest	(Int. rate used	4.0800001840583 %)	9,797.76
(G) Total cash distribution due holders			329,351.41
(H) Deferred interest paid holders (GPM only)			.00

Section 3: Principal Amount of Securities

(A) Principal amount of securities from last report	2,881,695.00
(B) Principal distributed to holders this report	319,553.65
(C) Serial Notes - Principal available for distribution to holders	.00
(D) Principal of securities this monthend	2,562,141.35

Section 4: Remittance to Investor   (Guarantee Fee Rate .1300000000000 %)

(A) Ginnie Mae	312.18
(B) Other	.00

Section 5: Status of Custodial Accounts   (A) Name and Address of Custodial Banks   Account Numbers

Principal and Interest	Test Bank G1 Loans	602-115
Taxes and Insurance	Test Bank G1 Loans	602-225

(B) Composition of fund balance at monthend

1. Tax and Insurance Funds	2. Principal and Interest	3. Other
.00	.13	.00

- For the scenario described below, the 'P&I Payment' information under 'Last Report' gets populated in 'Section 1C – Fixed Installment Control (Other)' of the 11710-A report.

  I.e. Loan is closed 5/4/2015. Loan is passed in Strategy between 5/4/2015 – 5/31/2015. Settlement Date and First Reporting Cycle = 5/1/2015. First payment to Principal is due 7/1/2015.

  The 'P&I Constant' in master file in new loan setup would equal the 7/1/2015 principal and interest payment due.

  In order to report the P&I Constant due 7/1/2015 in 'Section 1C – Fixed Installment Control (Other)' of the 11710-A report, this amount must also be entered in the Investor Master 'P&I Payment' information under 'Last Report'.

  Any pending change records setup to switch the GinnieMae Loan Payment Type to Regular Amortizing will need to be setup with an Effective Date no later than the last day of the month. This ensures that

the 11710A will pick up the Fixed Installment Control – Other amounts in the correct reporting period.

- The 'P&I Payment' information under 'Previous Report' gets populated in 'Section 1A – Fixed Installment Control (balance from last report)' of the 11710-A report. If the pool is not reporting any Principal for the initial reporting period this amount should be 0.00.

Remit/Processing:

- Since the remittance to Ginnie Mae Security Holders is monthly, 'Daily Remit Required' = "N".
- Ginnie Mae loans have to remit on a scheduled/scheduled basis so 'Scheduled Interest' and 'Scheduled Principal' = "Y".
- In order to get the Dayend Investor reports to group the Ginnie Mae loans together in the same report, 'Group Reporting' = "Y".
- 'Int Adj Method for Curtailments' = "FNMA/GNMA"

Ginnie Mae Unique Loan Key

The Unique Loan Keys need to be setup for each loan <u>prior to running the 1st Ginnie Mae Monthend Cutoff</u> in order for the Ids to be populated in the RFS Reporting File (PGNMARFS). The change must be made **prior to running the monthend cutoff** or it will be reported as all zeroes. **The unique IDs should be setup as part of passing the new loans into Production.**

Overview:

Ginnie Mae has provided a Unique Loan Key to identify loans reported. The Unique Loan Keys must be added to the new Additional Information file (PIMSTADL) in Strategy. There are two methods to do this:

1. The Loan Keys can be added manually (loan by loan) to the Additional Information file. This is done via the GNMA Menu, Option 1 GNMA Loan Key Maintenance.

2. Upon implementing the RFS Reporting, Ginnie Mae sent each Issuer a CSV file (comma delimited) containing the unique Loan Ids. McCracken Financial Solutions wrote a program that will update the Ginnie Mae Loan Keys in the Additional Information file (PIMSTADL) file from the file sent by Ginnie Mae. If you want to use this method, please contact your Customer Support representative.

Instructions for adding manually:

```
Session A - [24 x 80]                                              _ □ X
File  Edit  View  Communication  Actions  Window  Help

□ | ▣▣ | ▤▥ | ▦▦ | ▧ | ▨▩ | ▪▫ | ▬ | ▦ | ◈◇

 COMMAND                     McCracken Mortgage Master Menu             WH
                                 MENU: MASTER
 Select one of the following:

  1. Diary                           13. Borrower Profile
  2. Tickler                         14.
  3. Contact Log                     15. ACLI Menu
  4.                                 16. Fannie Mae Property Financials
  5. Ginnie Mae Menu  ◄───────       17. Zip Code List from PCIF
  6.                                 18.
  7.                                 19.
  8.                                 20.
  9. Fannie Mae Payoff Quote         21. Fannie Mae file maint
 10. Pooling Report                  22. Fannie Mae Tape CutOff
 11. Reports Menu                    23. User Menu
 12. System Maintenance Menu         24. Sign off




 Ready for option number or command
 ===> 5


 MA      a                                                         22/008
 🖵  E0004 - Invalid password              Microsoft XPS Document Writer on XP5Port:
```

All of the Ginnie Mae RFS reporting screens are accessed via Green Screen.
From the 'Master Menu' select option "5".

```
Session A - [24 x 80]
File   Edit   View   Communication   Actions   Window   Help

 COMMAND                        Ginnie Mae                             WH
                               MENU: GNMA
 Select one of the following:

   1. GNMA Loan Key Maintenance  <------   13.
   2. GNMA Additional Pool History        14.
   3. GNMA Loan Maintenance               15.
   4. Create GNMA RFS Reporting File      16.
   5.                                     17.
   6.                                     18.
   7.                                     19.
   8.                                     20.
   9.                                     21.
  10.                                     22.
  11.                                     23.
  12. Master Menu                         24. Sign off




 Ready for option number or command
 ===> 1

MA     a                                                           22/008
E0004 - Invalid password                    Microsoft XPS Document Writer on XPSPort:
```

```
Session A - [24 x 80]
File   Edit   View   Communication   Actions   Window   Help

 KJF17DEMO                   Ginnie Mae Loan Key        Jul 13,2011 Wednesday
 GR634N-01                    File Maintenance             1:14 A.M.
 -----------------------------------------------------------------------------




        *Investor Number . . . . . . . . . . . .       00024

        *Account Number . . . . . . . . . . . .     000000445









 -----------------------------------------------------------------------------

  CMD7=End                         Enter=Process

MA     a                                                           08/057
E0004 - Invalid password                    Microsoft XPS Document Writer on XPSPort:
```

If you leave the 'Account Number' field blank it will display all loans tied to that
Investor Number.

```
Session A - [27 x 132]
File  Edit  View  Communication  Actions  Window  Help

                                              Display Report
                                                                   Report width . . . . .
Position to line  . . . . .     _____                              Shift to column  . . . . .
Line    ....+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+.
        STRATEGY ACCT NBR  SEQUENCE NBR  GNMA LOAN KEY  USER NAME   DATE AND TIME CHG
000001            444            1         123,456,789  JOAN17      2011-01-20-15.46.09.852000
000002            445            1         234,567,890  KFERGUSON   2011-07-14-01.28.31.216000
000003            446            1         345,678,901  KFERGUSON   2010-08-23-10.54.34.096000
000004            450            1         448,988,789  KFERGUSON   2011-08-22-13.01.24.577000
****** ********  End of report  ********


        File Name - PIMSTADL

        Contains the Ginnie Mae Loan Key




F3=Exit      F12=Cancel      F19=Left      F20=Right      F21=Split      F22=Width 80

MA     a                                               03/032
I902 - Session successfully started                              Microsoft XPS Document Writer on
```

Foreclosure Hold Code – System Control

Overview:

If a loan should be reported to Ginnie Mae as "In Foreclosure", one of the three Hold Codes for the Loan must be the "Foreclosure Hold Code" that is specified in the System Control Servicing record.

Instructions

Step 1:
Verify that the correct "Foreclosure Hold Code" has been specified in the Servicing window in System Control.

StrategyCS > Tools > Maintenance > System Control > Section: Servicing > Processing Activities

Step 2:
Verify that any loan to be reported to Ginnie Mae as "In Foreclosure" contains the Foreclosure hold code.

StrategyCS > Loan Administration > Master Information Tab > Balances/Processing.

The 'In Foreclosure Flag' field contained in the Ginnie Mae RFS Loan Record (PIRLL) will contain value "Y" if any of the three 'Hold Code' fields in the Master File contain the applicable Foreclosure Code setup in the System Control File (set flag to "Y" if: PMASTR/CMHC1, CMHC2, or CMHC3 = PSYSCSRV/S6FHC.)

3.   CONFIRM DAYEND/MONTHEND JOBSTREAM

Confirm these jobs are running in the Dayend Jobstream: CMB616, CMB621A, CMB620, and CMB621.

4.   PROCESS NON-PAYOFF POOL LIQUIDATIONS

In order for Strategy to liquidate a pool on the 11710A and automatically produce a 11710E form due to Foreclosure or Repurchase, the Investor Master Record Status Code must be file maintained prior to running the Cutoff. If the Record Status Code is changed to "F" or "R" prior to the Monthend Cutoff is run, these activities will automatically occur.

For "F" liquidations, the Payoff/Repurchase Date will be populated with the date that the file maintenance occurred. For "R" liquidations, the Payoff/Repurchase Date will be populated with the cutoff date. This date will also be the "Date Removed" on the 11710E.

A pool will not automatically liquidate for Assignments, Record Status Code "A". Since the timing of liquidating the pool is subjective, a liquidation record would manually be added from the GinnieMae Agency Reporting menu. Once the record is added, the 11710E form can be genereated. The 11710A record would also need to be manually updated to reflect the liquidation.

On pools where the Investor Master Record Status Code has been file maintained to "F" or "A" prior to the Monthend Cutoff being run, the pools will be reported in the 'Foreclosure' box on the 11710A and 11710D.

4. 5. RUN MONTHEND

These are the reports that are generated by the Monthend cutoff and are used for the Ginnie Mae Reporting Process:

- MB634C – MBS Balance Reconciliation Report
- MB616 – Exception Report – Update Pool Records with Certificate Information (It's a Daily report - the Pool only displays on this report during the dayend that the loan is passed.)

5. 6. PRINT AND REVIEW MB634C

The MB634C report does a forecast for the next reporting month to confirm the loan and the pool are in sync using the following calculations: current loan balance (as of 09/30/2008), (+/-) adjustments for any delinquent or prepaid principal, and (-) the scheduled principal payment due 10/1/2008. This report will show any differences between the anticipated Pool/Security Balance and the amortized Loan Balance.

```
Session A - [24 x 80]                                                    _ □ X
File  Edit  View  Communication  Actions  Window  Help

□ ▥▥ ▤▤ ▣▣ ▥ ▥▥ ▥▥ ▣ ◆◇

                     Work with All Spooled Files

Type options, press Enter.
  1=Send    2=Change    3=Hold    4=Delete    5=Display    6=Release    7=Messages
  8=Attributes          9=Work with printing status


                         Device or                    Total      Cur
Opt   File       User    Queue       User Data   Sts  Pages      Page    Copy
 5    MB634C     KFERGUSON  DAVIDJ   MB634C      RDY     3                  1
 _    GR432B     KFERGUSON  DAVIDJ   GR432B      RDY     1                  1
 _    GR432D     KFERGUSON  DAVIDJ   GR432D      RDY     1                  1
 _    GR432B     KFERGUSON  DAVIDJ   GR432B      RDY     1                  1
 _    GR432D     KFERGUSON  DAVIDJ   GR432D      RDY     1                  1
 _    GR432B     KFERGUSON  DAVIDJ   GR432B      RDY     1                  1
 _    GR432D     KFERGUSON  DAVIDJ   GR432D      RDY     1                  1
 _    GR432B     KFERGUSON  DAVIDJ   GR432B      RDY     1                  1
 _    GR432D     KFERGUSON  DAVIDJ   GR432D      RDY     1                  1
                                                                 More...
Parameters for options 1, 2, 3 or command
===> _____
F3=Exit    F10=View 4    F11=View 2    F12=Cancel    F22=Printers    F24=More keys


MA    a                                                              11/003
I902 - Session successfully started              Microsoft XPS Document Writer on XPSPort:
```

```
Session A - [27 x 132]                                                   _ □ X
File  Edit  View  Communication  Actions  Window  Help

□ ▥▥ ▤▤ ▣▣ ▥ ▥▥ ▥▥ ▣ ◆◇

                         Display Spooled File
File . . . . . :   MB634C                              Page/Line   1/1
Control . . . . .  _____                             Columns    1 - 130
Find  . . . . . .  _____
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3
MB634C                          KJF17DEMO LIBRARY RELEASE 17
                                                    MBS BALANCE RECONCILIATION REPORT
                                           POOL PRINCIPAL BALANCE TO AGGREGATE SECURITY BALANCE
                                                         AS OF THIS CUTOFF REPORT
                          - - - - - - - - - - - - - - - - POOL PRINCIPAL BALANC- - - - - - - - - - - -
     ACCOUNT      SCHEDULED         ACTUAL         NEXT PMT            AMOUNTS              AMOUNTS
     NUMBER       PMT DATE       PRINCIPAL BAL     DUE DATE           DELINQUENT            PREPAID
 INVESTOR NUMBER 00024 GinnieMae MBS
 POOL NUMBER  245788
   00-0000445    10/01/2008      3,994,039.03    10/01/2008              .00                  .00
   TOTALS POOL 245788            3,994,039.03                            .00                  .00
 POOL NUMBER  266789
   00-0000446    10/01/2008      1,998,426.34     9/01/2008          1,580.88-               .00
   TOTALS POOL 266789            1,998,426.34                         1,580.88-               .00
 POOL NUMBER  345999
   00-0000444    10/01/2008      7,987,842.16    10/01/2008              .00                  .00
   TOTALS POOL 345999            7,987,842.16                            .00                  .00
 POOL NUMBER  366789PL
   00-0000450    10/01/2008      2,000,000.00     9/01/2008          1,573.66-               .00
                                                                                          More...
F3=Exit   F12=Cancel   F19=Left   F20=Right   F24=More keys


MA    a                                         03/022
I902 - Session successfully started              Microsoft XPS Document Writer on XPSPort:
```

These are the remaining fields on the MB634C report. "Differences" noted on the report may require user to maintain the Investor Master Record. For the over/under collateralized pools the necessary adjustment to bring the loan and pool in sync will automatically be picked up in the Pool History record(s). The procedures for maintaining the Pool History Records are referenced later on in this document.

```
Session A - [27 x 132]                                                                                    _ □ ×
File  Edit  View  Communication  Actions  Window  Help

 ▣ 🗅🗅 🗗🗗  🗔🗔 🗔 🗗🗗 🗔🗗🗗 🗔 🖉🖉
                                            Display Spooled File
 File . . . . . . :   MB634C                                                        Page/Line   1/1
 Control . . . . .   W130                                                           Columns    130 - 259
 Find . . . . . . .   _____
 3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3....+....4....+....5....+....
                                                                                              DATE    9/01/08
                                                                                              TIME   23:39:31


 - - - - - - - - - -           LAST PRINCIPAL
       SCHEDULED PMT            INSTALLMENT ON             ADJUSTED              AGGREGATE
        THIS CUTOFF              LIQUIDATION            ACTUAL BALANCE        SECURITY BALANCE          DIFFERENCE


          3,001.93-                   .00              3,991,037.10          3,991,037.10                  .00
          3,001.93-                   .00              3,991,037.10          3,991,037.10                  .00

          1,588.12-                   .00              1,995,257.34          1,995,257.34                  .00
          1,588.12-                   .00              1,995,257.34          1,995,257.34                  .00

          6,124.55-                   .00              7,981,717.61          7,981,717.61                  .00
          6,124.55-                   .00              7,981,717.61          7,981,717.61                  .00

          1,580.88-                   .00              1,996,845.46          1,998,419.12            1,573.66-
                                                                                                       More...
 F3=Exit  F12=Cancel  F19=Left   F20=Right   F24=More keys

MA   a                                                              03/022
 I902 - Session successfully started                                       Microsoft XPS Document Writer on XPSPort:
```

This report shows a difference on the new pool that was setup, alerting the user that there are some setup issues between the Loan and the Investor Master/Pool.

This requires the user to file maintain the 'Last Report Balance' in the Investor Master File to equal the "Adjusted Actual Balance" amount on the MB634C report (equals the Security Balance; for Reporting Period 09/2008 this would be the Scheduled Balance after the 10/2008 principal payment). Also, file maintenance is required to the 11710-A or Pool History Record. Details of these changes are noted in Section 11 of this document.

When a new Pool is issued on an **amortized loan** the 'Principal Purchased', 'Principal Balance Last Report', and 'Principal Balance Previous Report' in the Investor Master File is setup without the cents (equals original issue amount of the Ginnie Mae Pool). The 'Current Principal Balance' in Investor Master is setup with the amortized loan balance. Therefore, these loans would reflect a "Difference" on the MB634C Report (initial Reporting Monthly only); pool is over/under collateralized.

By setting it up this way the Pool will display a "Difference" on the Monthend MB634C report alerting the user to file maintain the 'Last Report Balance' in the Investor Master File to equal the "Adjusted Actual Balance" amount on the MB634C report. adjust the principal amount that is passed through to security holders in order to bring the Pool and Loan back in sync.

The report will also show a "Difference" on those pools that have been liquidated due to the Investor Master Record Status Code being file maintained to "F" for Foreclosure or "R" for Repurchase. In these cases, the Pool is liquidated and

brought down to a 0.00 balance but the Loan has not been paid off resulting in a "Difference" on the report.

6.7. PRINT AND REVIEW MB616

This report is not generated at Monthend; it is a daily report. A Pool would only display on the report during the dayend that the loan is passed. Therefore, a step to review this report should be added to customer's internal procedures for passing a New GinnieMae Loan in Strategy. The dayend report should be reviewed every time a new GinnieMae loan is passed.

The MB616 report shows if there are pools are in exception status:

```
Session A - [24 x 80]                                                    _ □ ×
File  Edit  View  Communication  Actions  Window  Help

                          Work with All Spooled Files

  Type options, press Enter.
    1=Send    2=Change    3=Hold    4=Delete    5=Display    6=Release    7=Messages
    8=Attributes          9=Work with printing status


                              Device or                    Total      Cur
  Opt   File         User     Queue       User Data   Sts  Pages      Page    Copy
    _     MB411_____1  KFERGUSON  DAVIDJ    MB411      RDY      1                1
    _     MB173E       KFERGUSON  DAVIDJ    MB173E     RDY      1                1
    _     MB401L_1     KFERGUSON  DAVIDJ    MB401L     RDY      1                1
    _     MB485_____1  KFERGUSON  DAVIDJ    MB485      RDY      1                1
    _     MB480B____1  KFERGUSON  DAVIDJ    MB480B     RDY      1                1
    _     MB480C       KFERGUSON  DAVIDJ    MB480C     RDY      1                1
    _     MB403C____1  KFERGUSON  DAVIDJ    MB403C     RDY      1                1
    5     MB616        KFERGUSON  DAVIDJ    MB616      RDY      1                1
    _     MB482B__3A   KFERGUSON  DAVIDJ    MB482B     RDY      1                1
                                                                     More...
  Parameters for options 1, 2, 3 or command
  ===> _____
  F3=Exit    F10=View 4    F11=View 2    F12=Cancel    F22=Printers    F24=More keys


MA    a                                                               18/003
I902 - Session successfully started              Microsoft XPS Document Writer on XPSPort;
```

Active Pools that display on the Exception Report need to be reviewed for setup issues. The 'Certificate Record' for this Pool had not been created so it was populated on the Exception Report.

8.   PRINT AND REVIEW LIQUIDATION REPORT MB654A_1 & MB654A_2

These reports will still generate as part of the cutoff but the GinnieMae reports are no longer under MB634A. The GinnieMae reports are now MB654A_1 and MB654A_2. In addition to loans that have been paid off, loans that have liquidated due to the Investor Master Record Status Code being changed to "F" or "R" prior to cutoff will also be reflected on the reports.

7. 9. START REPORTING PROCESS

The Ginnie Mae reporting is accessed from the Investor module. The navigation is as follows: File>Module List> Investor Processing. After the Investor module opens go to: Tools>Agency Reporting>Ginnie Mae. The majority of the Ginnie Mae Reporting Process is done under the 'Pools' menu not 'Security Holder Administration'.
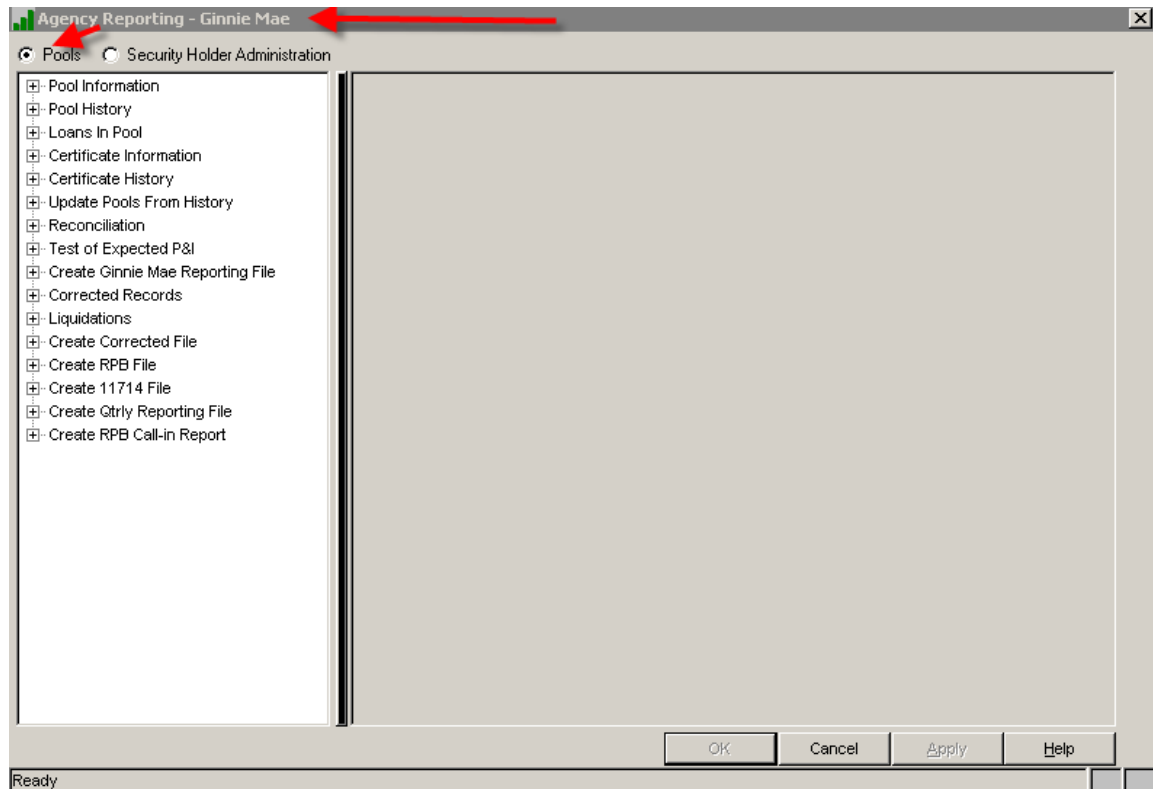
8.10. CREATE RPB CALL-IN REPORT

'Create RPB Call-In Report' (Creates report MB617A with the new Security Balance and Guaranty Fee amounts for the new Reporting Month):
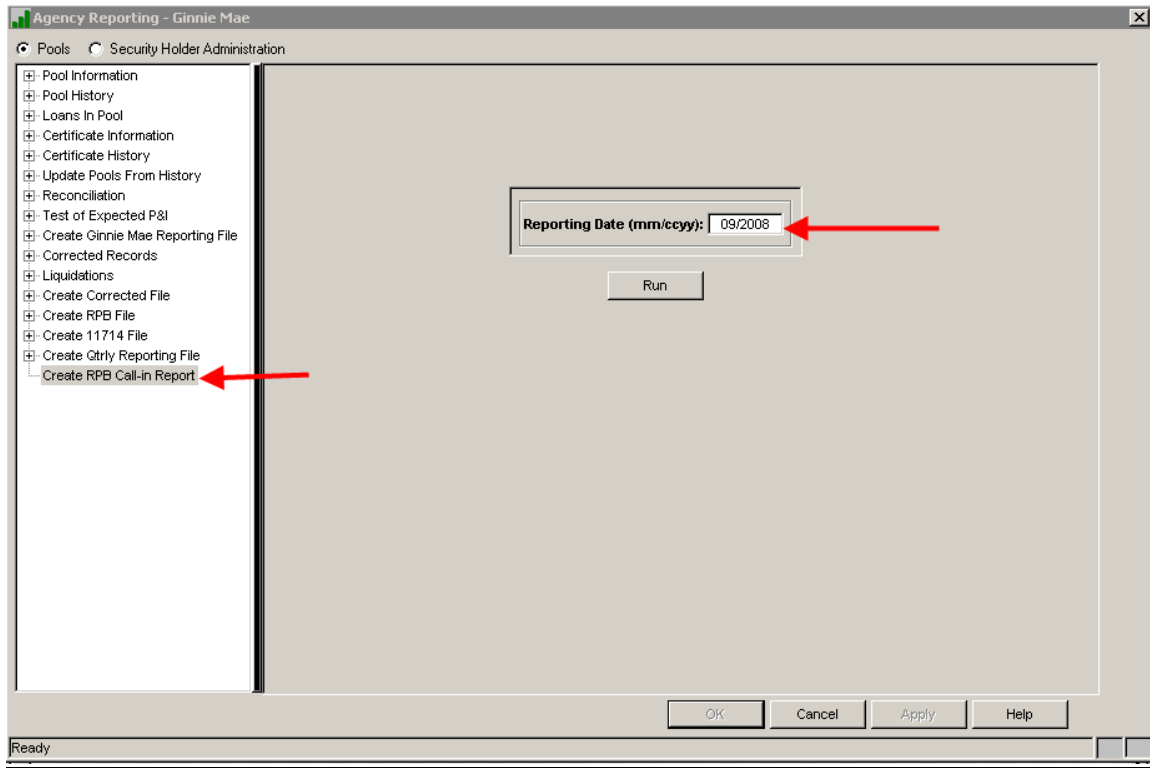
Enter the applicable 'Reporting Date' and click on **[Run]** to create the report in your spool file.

```
Session A - [24 x 80]                                                          _ □ X
File  Edit  View  Communication  Actions  Window  Help

 □   □□  □□□  □□□  □□□  □□□  □□  □□□  □□  □□□

                        Work with All Spooled Files

 Type options, press Enter.
   1=Send    2=Change    3=Hold    4=Delete    5=Display    6=Release    7=Messages
   8=Attributes          9=Work with printing status


                             Device or                    Total      Cur
 Opt  File        User       Queue        User Data  Sts  Pages    Page   Copy
      PRINTACH    KFERGUSON   DAVIDJ       MB432H     RDY      7             1
  5   GR617A      KFERGUSON   DAVIDJ       GR617A     RDY      1             1
  _   QPJOBLOG    KFERGUSON   DAVIDJ       QDFTJOBD   RDY      2             1
  _   QPDZDTALOG  KFERGUSON   DAVIDJ                  HLD      1             1
  _   QPDZDTALOG  KFERGUSON   DAVIDJ                  HLD      1             1
  _   QPDZDTALOG  KFERGUSON   DAVIDJ                  HLD      1             1
  _   QPDZDTALOG  KFERGUSON   DAVIDJ                  HLD      1             1
  _   QPDZDTALOG  KFERGUSON   DAVIDJ                  HLD      6             1
                                                                   More...
 Parameters for options 1, 2, 3 or command
 ===> _____
 F3=Exit    F10=View 4    F11=View 2    F12=Cancel    F22=Printers    F24=More keys


 MA   a               MW                                              12/003
  I902 - Session successfully started          Microsoft XPS Document Writer on XPSPort:
```

```
Session A - [27 x 132]                                                              _ □ X
File  Edit  View  Communication  Actions  Window  Help

 □   □□  □□□  □□□  □□□  □□□  □□  □□□  □□  □□□

                              Display Spooled File
 File . . . . . . :    GR617A                                      Page/Line   1/2
 Control . . . . .    _____                                      Columns   1 - 130
 Find . . . . . .    _____
 *...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+
 MB617A                    KJF17DEMO LIBRARY RELEASE 17                          10/01/08 WednesdayPAG
                   SECURITY BALANCE CALL-IN REPORT FOR GNMA POOLS                   3:12 P.M.
                            REPORTING DATE -  9/2008
                        Security              Current                    Current
                                                                         _____          _____
    INVESTOR #/NAME00024 GinnieMae MBS            SELLER SERVICER# 32580000000
 245788          3,991,037.10              432.69              3,994,039.03     Ferguson Plaz
 266789          1,995,257.34              216.32              1,998,426.34     Ferguson Vall
 345999          7,981,717.61              865.35              7,987,842.16     Ferguson Mnr
 366789PL        1,998,426.34              216.67              2,000,000.00     Methner Mtn
                -------------------      -------------------      -------------------
 TOTAL          15,966,438.39           1,731.03              15,980,307.53        Verification #
```

The 'Security Total' represents the Total Pool **Security** Balances for the Current Reporting Month. The 'Current Total' for $1,731.03 represents the Total Guaranty Fee for the Current Reporting Month.

This report will be used later on to reconcile to the 11710-D:

- Compare the Guaranty Fee Total on the RPB Call-In Report MB617A to the total on the 11710-D.
- Compare the Security Balance Total on the RPB Call-In Report MB617A to the total on the 11710-D.
- Compare the Pool Principal Balance on RPB Call-In Report MB617A (fourth column on this report - $15,980,307.53) to the total on the 11710-D.
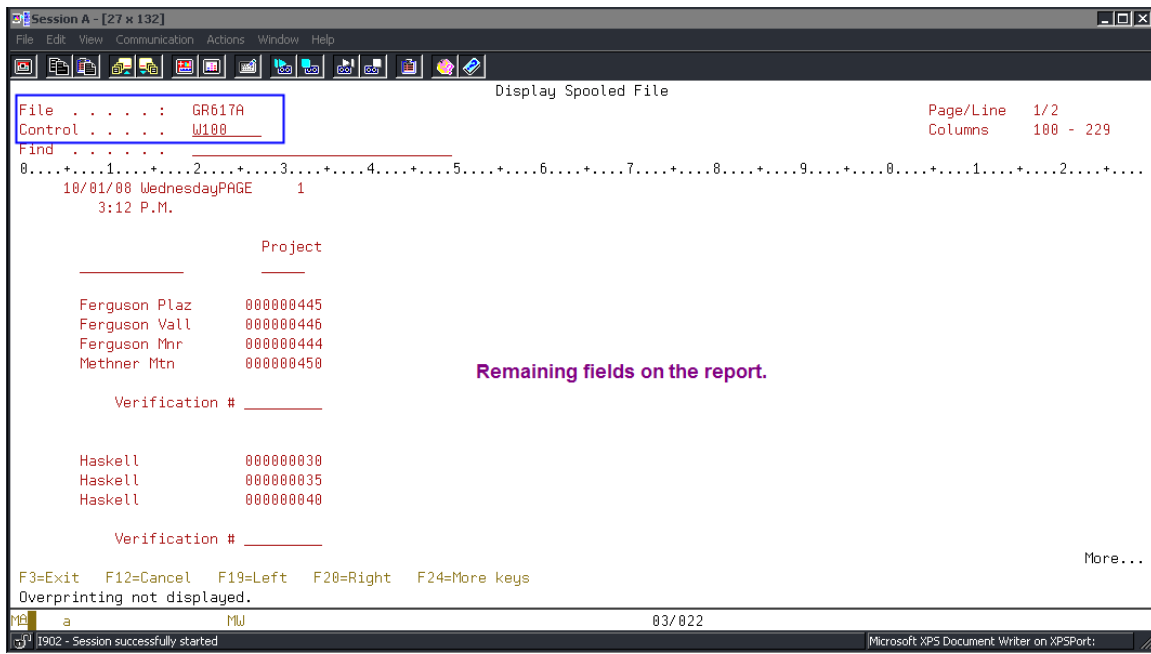
9.11.CREATE RPB FILE

'Create RPB File' (Creates Strategy File - PRPBS and Report GR650V):
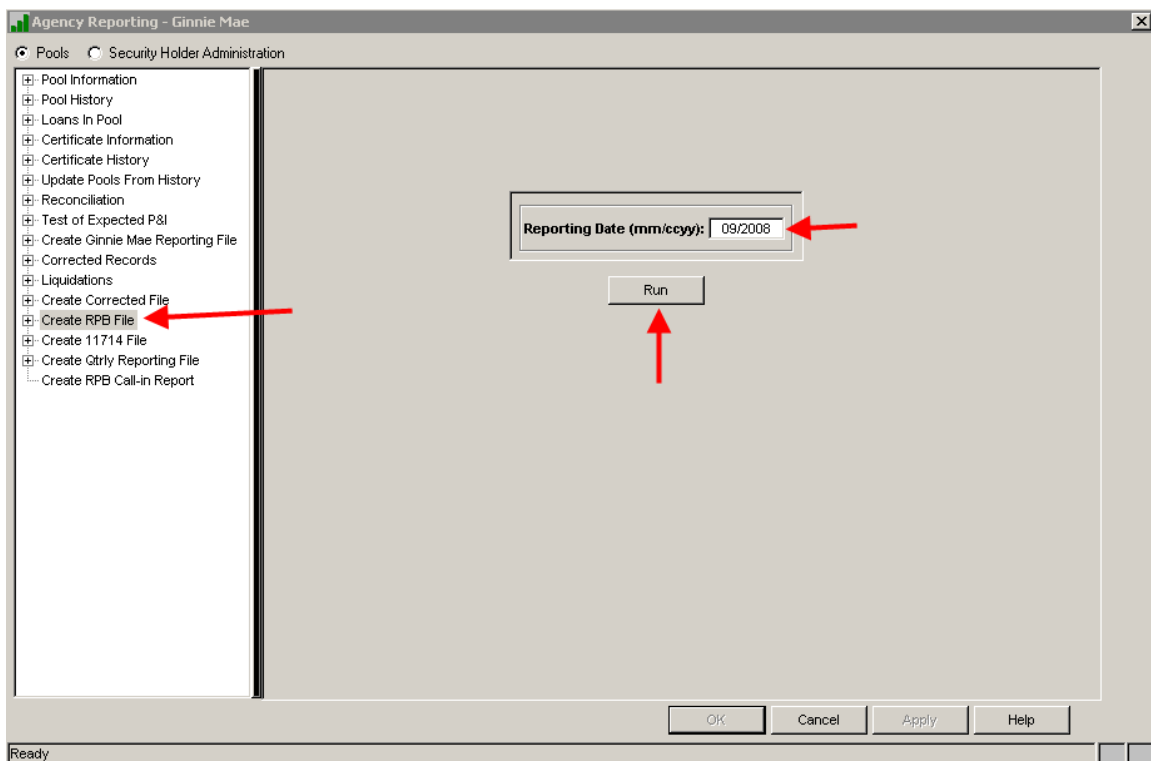
Enter the Reporting Date and Click on **[Run]** to create the file.

The PRBS file used to be transmitted to NDC. Verify whether or not <mark>Pools in 'Exception' Status will be excluded from the PRPBS file.</mark>

```
Session A - [27 x 132]
File  Edit  View  Communication  Actions  Window  Help

                                     Display Report
                                                        Report width . . . . . :    80
 Position to line  . . . . .   _____                    Shift to column  . . . . . .  ____
 Line    ....+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8
         PRBS
 000001       GNMA SECURITIES
 000002  IR;;;KAI;I07833258A6;R01/3991037.10/245788;P3991037.10!
 000003  IR;;;KAI;I07833258A6;R01/1995257.34/266789;P1995257.34!
 000004  IR;;;KAI;I07833258A6;R01/7981717.61/345999;P7981717.61!
 000005  IR;;;KAI;I07833258A6;R01/1998426.34/366789;P1998426.34!
 000006  IR;;;KAI;I07832222A1;R01/88600.3P/1;P88600.3P!
 000007  /////0005
 ****** ********  End of report  ********



             If you query on File - PRPBS this is how it will display.



                                                                                Bottom
 F3=Exit      F12=Cancel      F19=Left      F20=Right      F21=Split      F22=Width 80

MA     a            MW                             03/032
I902 - Session successfully started                        Microsoft XPS Document Writer on XPSPort:
```

In addition to creating the PRPBS file, this menu option also creates the RPBLISTING report in your spool file.

```
Session B - [24 x 80]
File  Edit  View  Communication  Actions  Window  Help

                      Work with All Spooled Files

 Type options, press Enter.
   1=Send     2=Change    3=Hold    4=Delete    5=Display    6=Release    7=Messages
   8=Attributes          9=Work with printing status


                          Device or                    Total     Cur
 Opt   File       User     Queue        User Data   Sts  Pages   Page    Copy
  _    PRINTACH   KFERGUSON DAVIDJ       MB432H      RDY    7              1
       GR617A     KFERGUSON DAVIDJ       GR617A      RDY    1              1
  5    RPBLISTING KFERGUSON DAVIDJ       GR650V      RDY    1              1
  _    QPJOBLOG   KFERGUSON DAVIDJ       QDFTJOBD    RDY    2              1
  _    QPDZDTALOG KFERGUSON DAVIDJ                   HLD    1              1
  _    QPDZDTALOG KFERGUSON DAVIDJ                   HLD    1              1
  _    QPDZDTALOG KFERGUSON DAVIDJ                   HLD    1              1
  _    QPDZDTALOG KFERGUSON DAVIDJ                   HLD    1              1
  _    QPDZDTALOG KFERGUSON DAVIDJ                   HLD    1              1
                                                                   More...
 Parameters for options 1, 2, 3 or command
 ===>  _____
 F3=Exit    F10=View 4    F11=View 2    F12=Cancel    F22=Printers    F24=More keys


MA     b                                                          13/003
I902 - Session successfully started                        Microsoft XPS Document Writer on XPSPort:
```

```
Session B - [27 x 132]                                                                                    _ □ ×
File  Edit  View  Communication  Actions  Window  Help

  ▣ ▤▤ ▤▤ ▤▣ ▣ ▤▤ ▤▤ ▣ ◆◇
                                   Display Spooled File
File . . . . . :   RPBLISTING                                        Page/Line   1/1
Control . . . . .   _____                                           Columns     1 - 130
Find . . . . . .   _____
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3
KJF17DEMO                        KJF17DEMO LIBRARY RELEASE 17                       10/01/08 Wednesday      PAGE
GR650V                                 GNMA RPB FILE LISTING FOR 09/2008                  4:01 P.M.
-----------------------------------------------------------------------------------------------------------------------
INVESTOR    POOL                    AMOUNT
  00024      245788            3,991,037.10
  00024      266789            1,995,257.34
  00024      345999            7,981,717.61
  00024      366789PL          1,998,426.34
  00900      1                    88,600.37
NUMBER OF RECORDS     5         15,877,838.02




                                                                                              Bottom

F3=Exit   F12=Cancel   F19=Left   F20=Right   F24=More keys

MA    b                                              03/022
I902 - Session successfully started                              Microsoft XPS Document Writer on XPSPort:
```

10.12.   EDIT 11710-A, POOL HISTORY RECORDS

There are certain instances which require the user to file maintain the information in the Pool History Record (11710-A). **These records should always be reviewed on Liquidated Pools, Pools that displayed a 'Difference' on the Monthend MB634C Report, and Newly Issued Pools.** Examples of adjustments for New Pools are:

- **Clear the odd days' interest amount collected at closing from Section 1-A Pool Interest.**
- **Make adjustments for pools issued on amortized loans. See details below.**
- **Zero out the Fixed Installment Control amounts in Section 1-A and 1-D for permanent Pools issued on non-amortizing loans.**

Changes made to the 11710-A records will be picked up in the Ginnie Mae RFS Reporting File (File – PGNMARFS) as long as the file is created or re-created after the changes have been made. Details on the RFS Reporting are located in Section 21 of this document.

Select 'Pool History' option from menu if any edits need to be made to the 11710-A report. In Strategy the records are contained in File - PIRPLH.

GNMA Pool History Detail

Investor: GINNIEMAE → Pool: 245788   Pool History Record Date (mm/ccyy): 09/2008 ◄

Section 1: Pool Administration   Reflects payment history and balances for September 2008

Activity This Month	Total # of Mtges	Fixed Installment Control	Pool Interest	Pool Principal
(A) Balances from last report	1	22,140.03		3,997,026.64
(B) 1. Installment collections			19,152.42	2,987.61
2. Addl principal collections				.00
3. Liquidations-in-full		.00	.00	.00
(C) Other (+ or -)		.00	.00	.00
(D) Balances this monthend	1	22,140.03		3,994,039.03

(E) Total Number Delinquent   Percent Delinquent   Installments Delinquent

	One	Two	Three	Foreclosure	R. E. Owned
0.000000000000 %					

	Interest	Principal
(F) Amount Prepaid	.00	.00
(G) Amount Delinquent	.00	.00

(H) Servicing Fee   832.71

Section 1A: Format for Calculating Mortgage Principal Installments Due this Month

(A) Constant	- (B) Interest	= (C) Scheduled Principal	(D) Weighted Average
22,140.03	19,138.10	3,001.93	.0000000000000

Section 2: Schedule of Payments

(A) Scheduled Principal	(B) Addl Principal	(C) Liquidations	(D) Other	(E) Total Principal
3,001.93	.00	.00	.00	3,001.93

(F) Cash distribution due holders for interest	(Int. rate used 5.5000000000000 %)	18,306.01
(G) Total cash distribution due holders		21,307.94
(H) Deferred interest paid holders (GPM only)		.00

Reflects Scheduled P&I Activity for payment due 10/2008, Investor Pass Thru Interest and Security Balance.

Section 3: Principal Amount of Securities

(A) Principal amount of securities from last report	3,994,039.03
(B) Principal distributed to holders this report	3,001.93
(C) Serial Notes - Principal available for distribution to holders	.00
(D) Principal of securities this monthend	3,991,037.10

Section 4: Remittance to Investor   (Guarantee Fee Rate .1300000000000 %)

(A) Ginnie Mae	432.69
(B) Other	.00

Section 5: Status of Custodial Accounts   (A) Name and Address of Custodial Banks   Account Numbers

	Name and Address of Custodial Banks	Account Numbers
Principal and Interest	Custodial Accounts Bank	066722090
Taxes and Insurance	Custodial Accounts Bank	066522091

(B) Composition of fund balance at monthend

1. Tax and Insurance Funds	2. Principal and Interest	3. Other
29,333.34	.01	.00

As previously mentioned in this document, file maintenance will no longer be required on those new Pools that were issued on an Amortized Loan Balance (over/under collateralized pool). ~~In addition to previously maintaining the "Last Report Balance" in the Investor Master Record to equal the 'Adjusted Actual Balance' from MB634C report the following changes need to be made to the~~the cutoff program will create the initial Pool History Record (11710-A) as follows:

- 1-A (Pool Principal): Balance ~~should~~ will equal the original amount of the GNMA security. ~~Need to wipe out the cents.~~
- 1-B (1) (Pool Interest and Pool Principal): These fields should be blank.

- 1-C (Other): ~~Enter~~ Equals the cents of the amortized loan balance.
- 1-D (Pool Principal): ~~Enter~~ Equals the amortized loan balance in this field (~~should~~ will equal Section 1-A + Section 1-C).
- 2-D (Other): ~~Enter~~ Equals the cents of the amortized loan balance as a negative number. Assumes the Pool Amount < Amortized Loan Balance (Loan Balance = $2,500,000.56; Pool Issued for $2,500,000.00).
- 2-E (Total Principal): Automatically calculates new amount (Section 2A – Section 2D).
- 2-G (Total Cash): Automatically calculates new distribution amount (Section 2E + Section 2F).
- 3-A (Principal): Amount should be the same as Section 1-A (Pool Principal).
- 3-B (Principal): Amount should be the same as Section 2-E.
- 3-D (Securities): Automatically calculates new amount (Section 3A – Section 3B).

~~It may also be necessary to make t~~The principal adjustments entered in Section 2-D will automatically flow through to the corresponding Certificate History Record(s). Details are located under Section 25 of this document.

Additional file maintenance to the 11710-A records may be required after generating the 11710-D report which is referenced later on in this document. Therefore, the 11710-A reports should not be printed until this reconciliation has been performed.

~~11.~~13.   ADD NEW SECURITY HOLDERS

Add any new Security Holders for newly issued Ginnie Mae Certificates. This option is located under 'Security Holder Administration' instead of 'Pools' so you will need to change your selection at the top of the Agency Reporting>Ginnie Mae screen. You will most likely only have to perform this step once to add the Security Holder Record for the Book Entry Entity. All Certificates are now issued to the same entity.

Select 'Security Holder Administration'
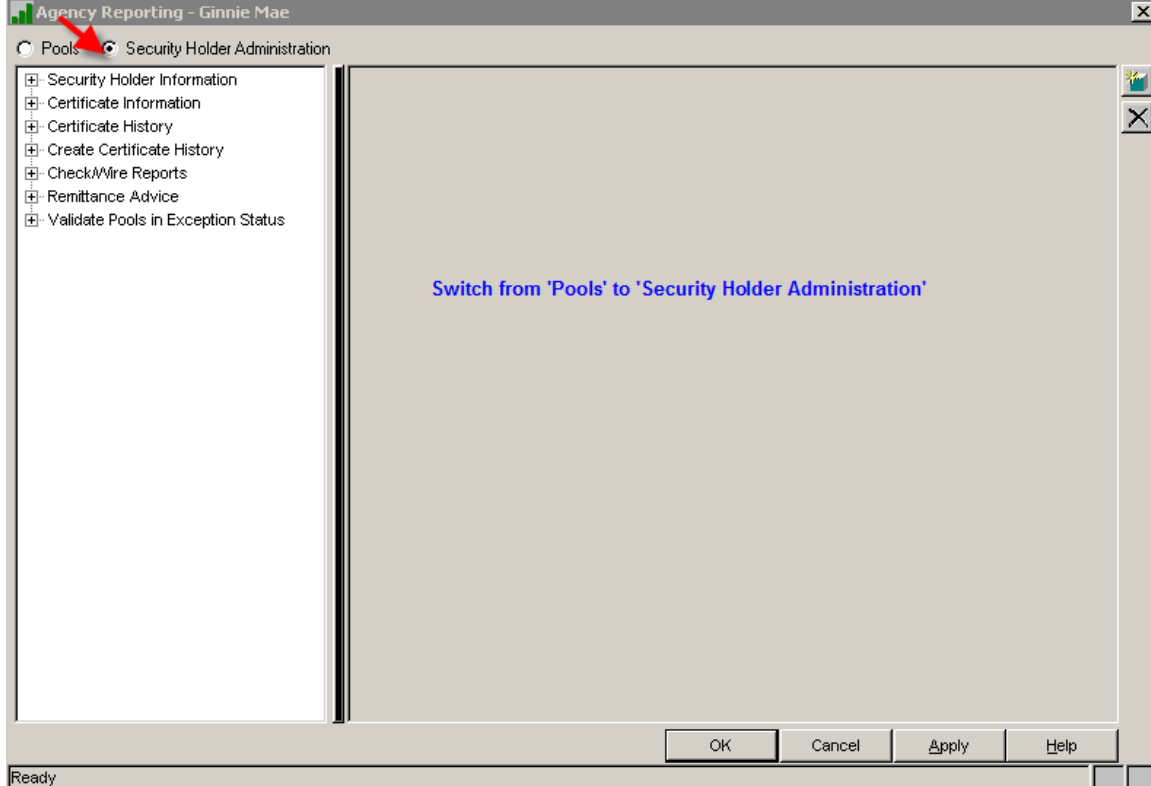
Confirm that the applicable 'Security Holder Information' record exists under the 'Security Holder Administration' menu prior to adding Certificate Record. This is a <u>one time</u> setup for each Security Holder.

Add Security Holder Information:

Switch back over to the 'Pools' selection screen:
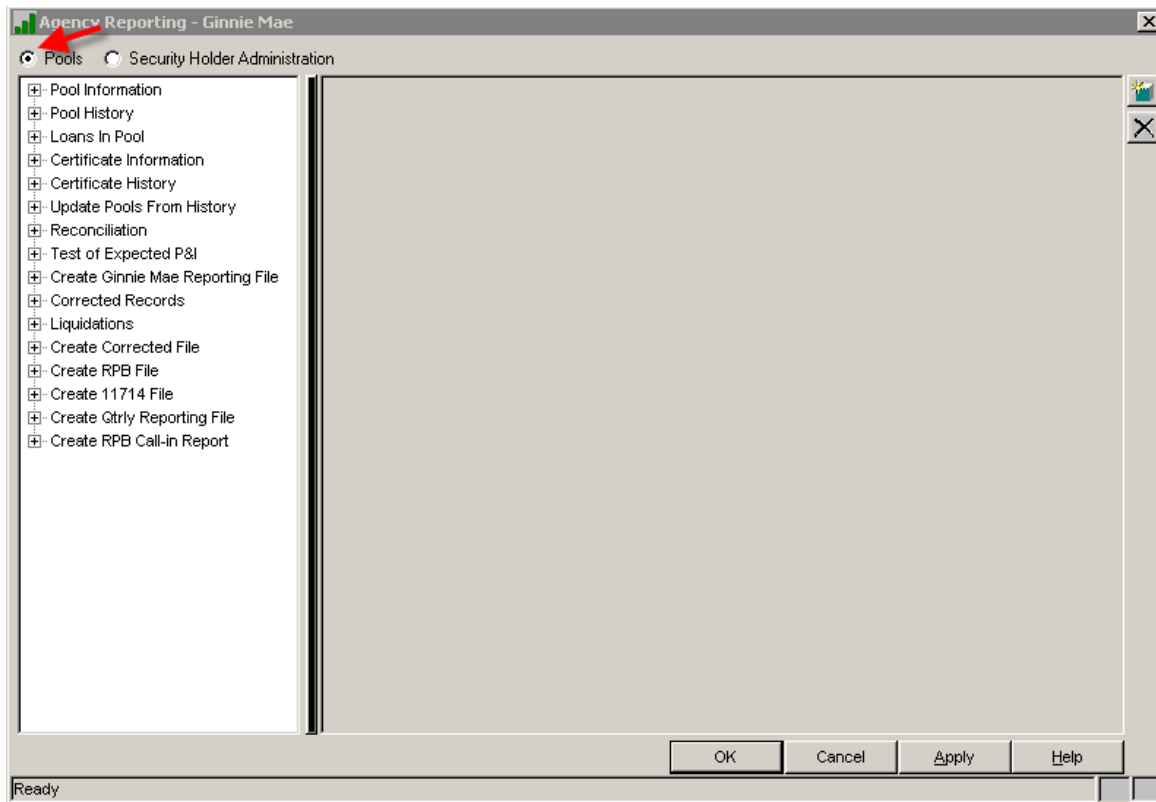
When accessing certain menu options from the 'Agency Reporting – Ginnie Mae' module Strategy will display the 'Pool Search' window. This allows you to select the applicable Ginnie Mae Investor Number if there are multiples.
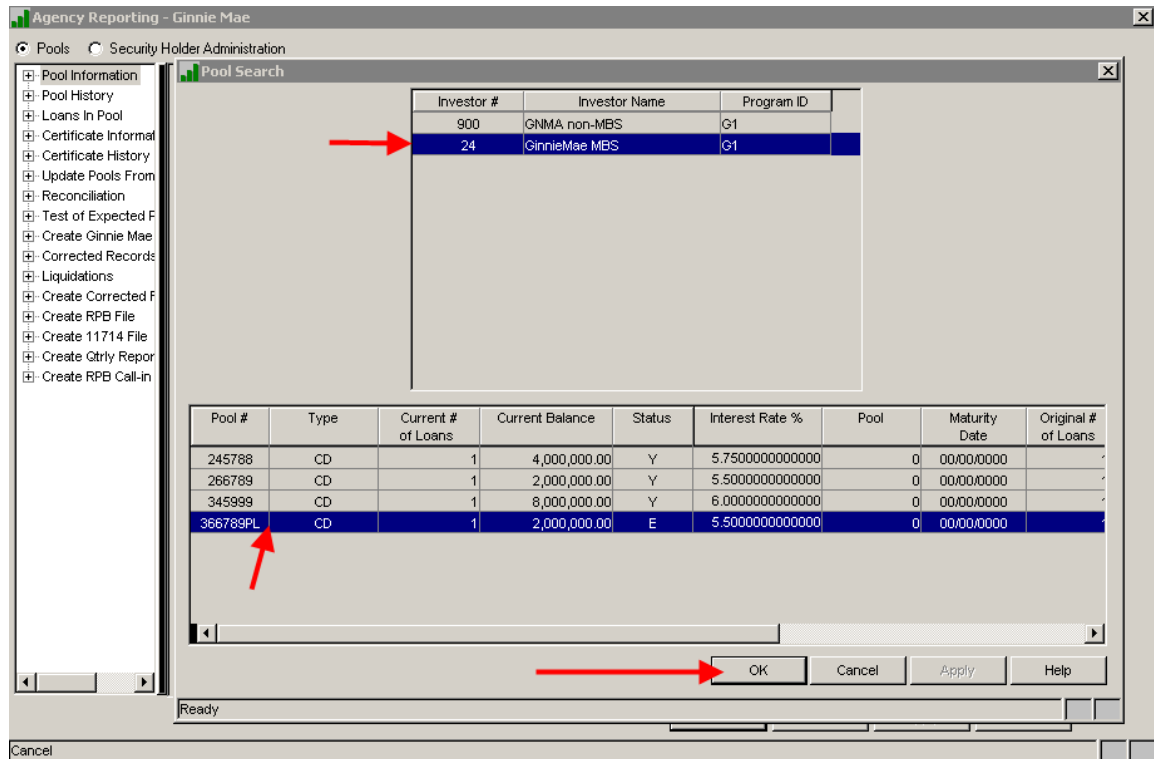
12.14.   ENTER # OF CERTS IN NEWLY ISSUED POOLS-OBSOLETE

Select 'Pool Information' and enter the # of new Certificates issued during the Current Reporting Month. At this time you will only be adding and setting up **NEWLY ISSUED** Certificates. The instructions for surrendering existing Certificates and adding replacement Certificates are later on in the Ginnie Mae Reporting Process.

Enter in the '# of Certificates' in the Pool record; Strategy File – **PIRPL**. Initially, the Pool Detail record may be in 'Exception' status since the Certificate Information hadn't been entered yet. Once you update the Pool Detail record and add the Certificate record the Pool will no longer be in 'Exception' status.

Key in the '# of Certificates' and Click on [OK] to save the change.

If applicable, you can also enter the 'Pool Tax ID' here in the pool record. This step has been alleviated. The '# of Certificates' in the Pool record is now automatically updated as new certificates are added and existing certificates are surrendered.

13.15. ADD CERTS FOR NEW POOLS & RECALCULATE PRO RATA SHARE

Add Certificate Information on only the NEWLY ISSUED Certificates:

The first time you access the Certificate Information screen you will receive the 'Certificate Search' window. This will not display if you remain in the Reporting module and go to select another Pool/Certificate. It works the same way the 'Pool Search' window does by displaying when initially opening the module but once an Investor is selected the user won't keep receiving this screen.

Select the applicable Pool record by highlighting and clicking on [OK].

Click on the [Add] button to add the new Certificate Record.

Certificate Detail

Investor #: GINNIEMAE (00600)
Pool #: 300126PL
Certificate #: 300126PL
Tax ID: 60-3344444
Date of Issue: 05/01/2015
# of Units:
Pro Rata Share: .00000000

Active Status: YES (Y)
Initial Payment Date: 06/15/2015
Last Report Updated (mm/ccyy): 00/0000
Original Balance: 3,200,100.00
Current Balance: 3,200,100.00
Check Issuance Code:
Date Surrendered: 00/00/0000

Principal YTD: .00
Net Interest YTD: .00
Federal Tax YTD: .00
Addl Principal YTD: .00
Interest Total: .00
Adjustments YTD: .00
Principal Total: .00

Search Name: ABT & Company
Address: 100 LaSalle Street
City: Chicago   State: IL   Zip Code: 60605-

OK   Cancel   Apply   Help

Ready

Certificate Detail

Investor #: GINNIEMAE (00024)
Pool #: 366789PL
Certificate #: 478472
Tax ID: 94-3031144
Date of Issue: 09/01/2008
# of Units:
Pro Rata Share: 1.00000000

Active Status: YES (Y)
Initial Payment Date: 10/15/2008
Last Report Updated (mm/ccyy): 00/0000
Original Balance: 2,000,000.00
Current Balance: 2,000,000.00
Check Issuance Code:
Date Surrendered: 00/00/0000

Principal YTD: .00
Net Interest YTD: .00
Federal Tax YTD: .00
Addl Principal YTD: .00
Interest Total: .00
Adjustments YTD: .00
Principal Total: .00

Search Name: MBSCC & Company
Address: 55 Chemical
City: New York   State: NY   Zip Code: 00210-0000

OK   Cancel   Apply   Help

Ready

Enter the highlighted information. If there are multiple Certificates you will add multiple records. Do not enter and have to manually calculate the 'Pro Rata Share' for each Certificate since it will be calculated after entering all Certificates. This information displayed here is for the 0905/2008 2015 Reporting Cycle. Click on [OK] to save changes.

After entering all Certificates, enter the correct Pool Principal Balance to be used for recalculation of Pro Rata Share and then click on the Run button. The balance defaults to the Pool Principal Balance this Monthend from most recent Pool History record (PIRPLH.PHBPP).

If the balance is left at "0.00" and 'Run' is selected, a msg will display letting you know a 0.00 balance is not allowed. At such time, a different balance must be entered or you can 'Cancel' to exit out of window.
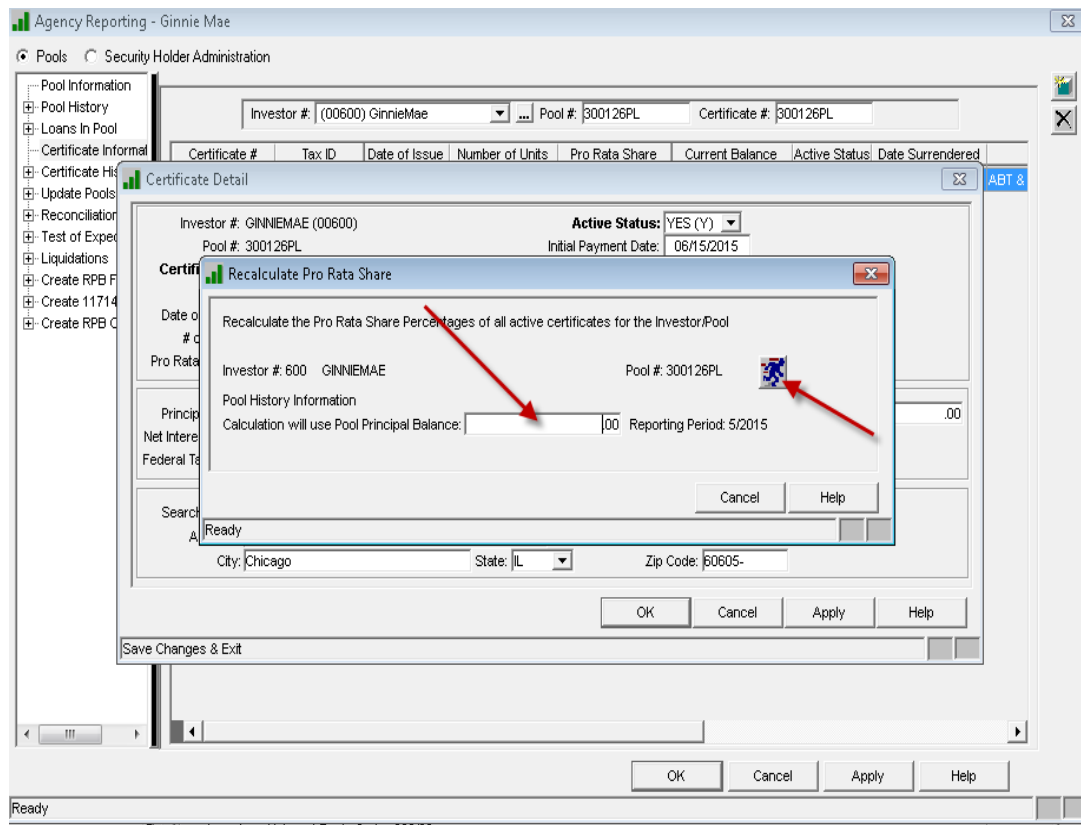
Each time the recalculation program runs a new entry is created in the Pro Rata Share History file PPRSHAREH.

After successfully running the Recalculation Pro Rata Share program the entering "# of Certificates" in the Pool record is automatically updated and adding applicable Certificate records the Pool is will no longer be in 'Exception' status due to this reason "The Number of Certificates do not match". Repeat for all newly issued pools.

After adding new certificate record(s) and running the 'Recalcuate Pro Rata Share' program, the Pool is no longer in 'Exception' status.

After adding the Certificate record the Pool will no longer be in 'Exception Status'.

14.16. ADD NEW CERTIFICATES FOR PREVIOUSLY ISSUED POOLS

In cases where ownership of a Certificate has been transferred the user will need to add the NEW Certificate(s) and Surrender the OLD Certificate(s). The new one must be added first.

Complete entries in designated fields for new certificate. Certificate was surrendered on **09/08/2008**, 1st payment to Security Holders on new Certificate is **10/15/2008, Last Report Updated is 08/2008**. The 'Last Report Updated' field in the new Certificate record **must equal** the 'Last Report Updated' in the corresponding Pool Record or the pool will go into 'Exception' status. The 'Current Balance' of the new Certificate record **must equal** the 'Current Balance' in the corresponding Pool Record or this will also cause the pool to go into 'Exception' status.

15.17. SURRENDER CERTIFICATES FOR PREVIOUSLY ISSUED POOLS

On the same screen, select the old certificate by highlighting it and perform a right mouse option and select 'Certificate Surrender'. User will be prompted to enter the 'Surrender Date'.will receive message to confirm the action.
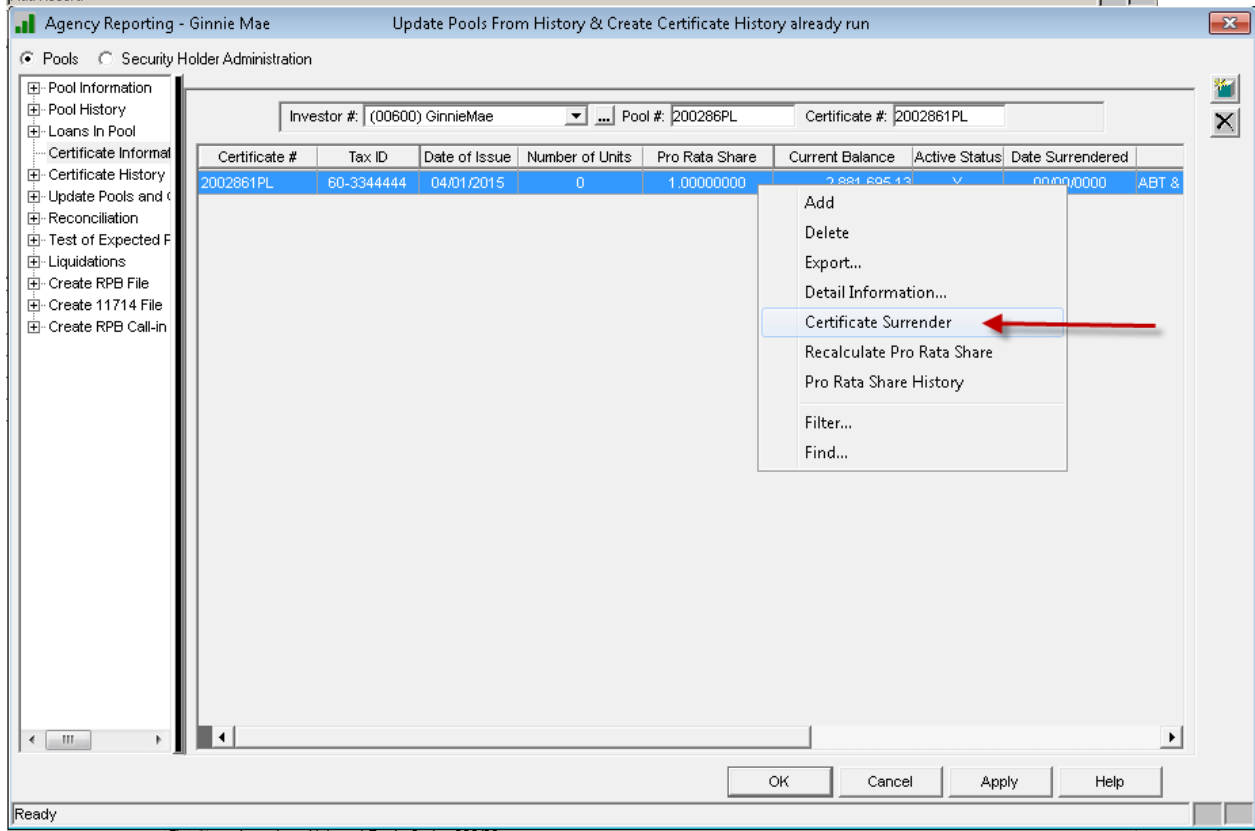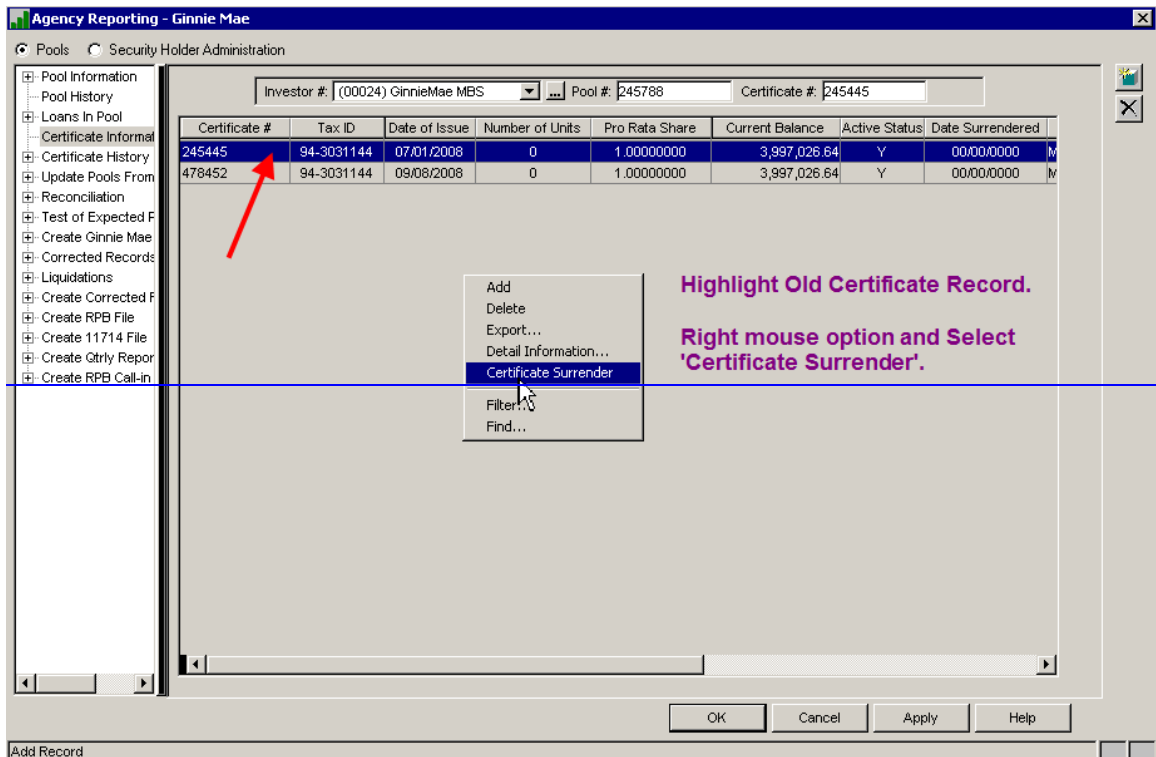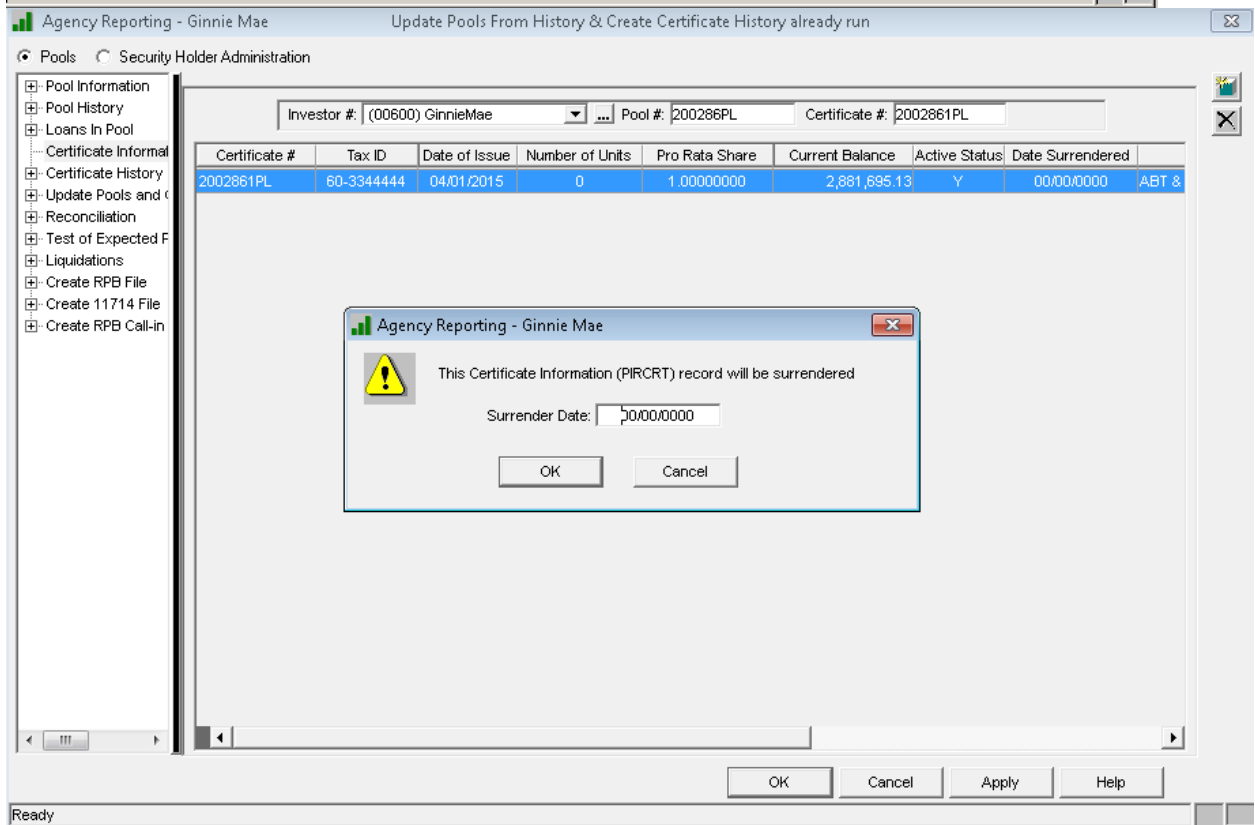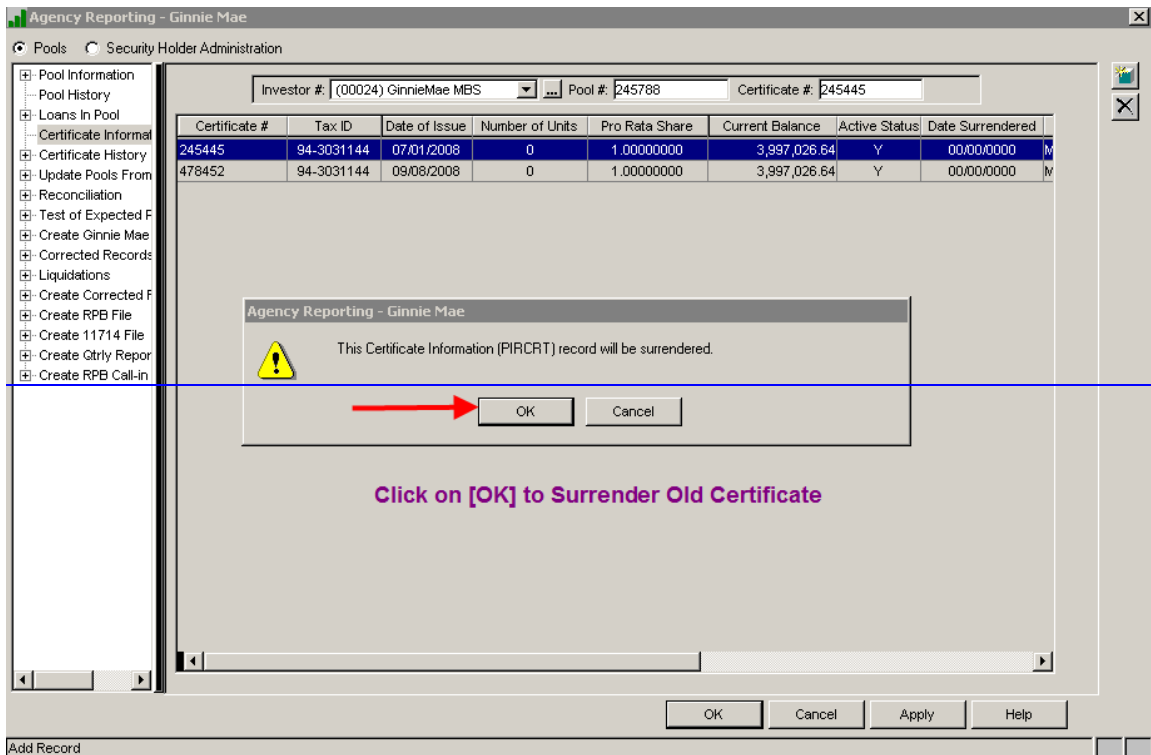
This performs the following actions in the old Certificate record:
- Zero out 'Pro Rata Share'
- 'Active Status' = "N"

- Zero out 'Current Balance'
- Populates 'Date Surrendered' with day ~~the action is performed~~entered. ~~If you want this date to reflect the actual date the certificate was surrendered the date must be file maintained.~~
- Creates 'Certificate Surrendered' report.

Remaining Certificate Surrendered report:

```
                                        Display Spooled File
File . . . . . :   SURRCERT                                          Page/Line   1/23
Control . . . . .   _____                                          Columns     1 - 130
Find . . . . . .   _____
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3
SEARCH NAME                                     MBSCC & Company
ADDRESS                     55 Chemical
CITY                                    New York
STATE/PROVINCE                                              NY
ZIP CODE                                            0021000000
CHECK ISSUANCE CODE                                         00
INITAL PAYMENT DATE                                 08/15/2008
LAST REPORT UPDATED                                     07/2008




                                                                                    Bottom
     F3=Exit   F12=Cancel   F19=Left   F20=Right   F24=More keys
```
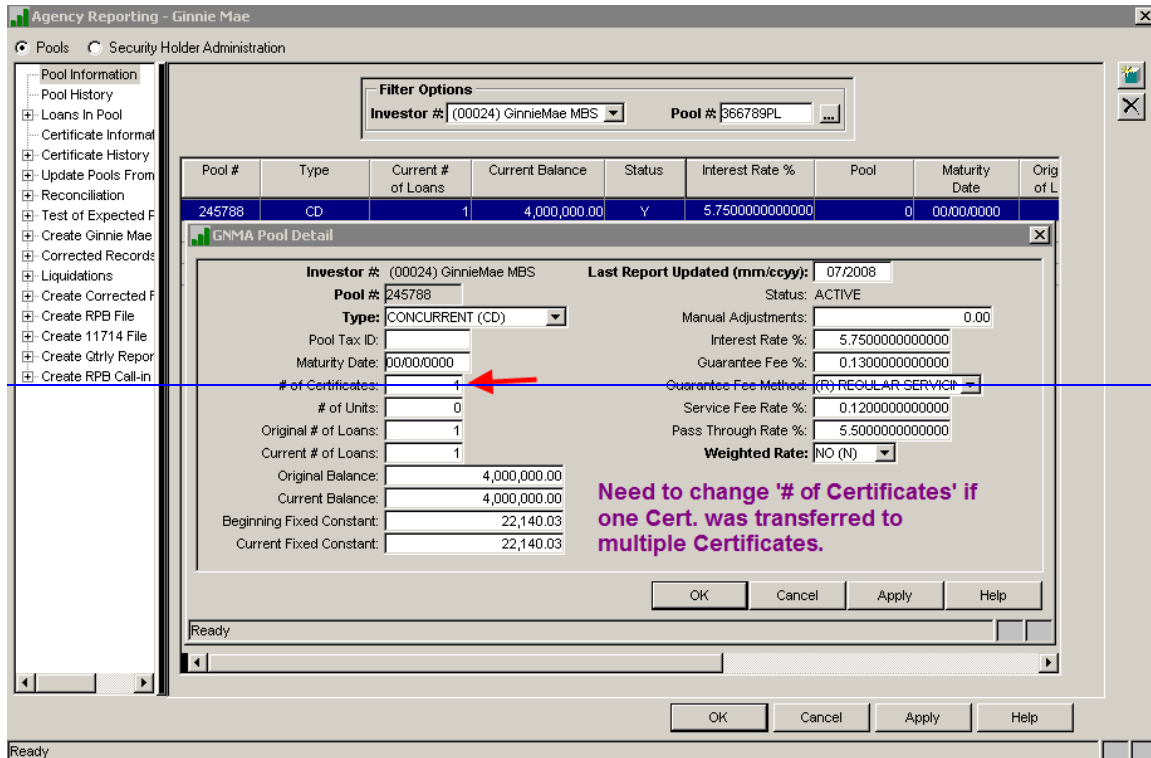
~~16.~~18. UPDATE # CERTS IN POOL FOR 1 TO MULTIPLE XFERS-
OBSOLETE

~~In cases where one Certificate is being transferred into multiple Certificates the user will also have to update the # of Certificates in the Pool record:~~

This step has been alleviated. The '# of Certificates' in the Pool record is now automatically updated as new certificates are added and existing certificates are surrendered.

If applicable, you can also enter the 'Pool Tax ID' here in the pool record.

~~17.~~19.   VERIFY APPLICABLE POOLS ARE NOT IN EXCEPTION STATUS

Verify that all Pools with a Current Balance have a "Stat" of "Y" and are not in 'Exception' status.

18.20. CREATE AND PRINT 11710-D

Create the on demand 11710-D Report from the Tools>Reports menu (Monthly Summary Report - MB638C):
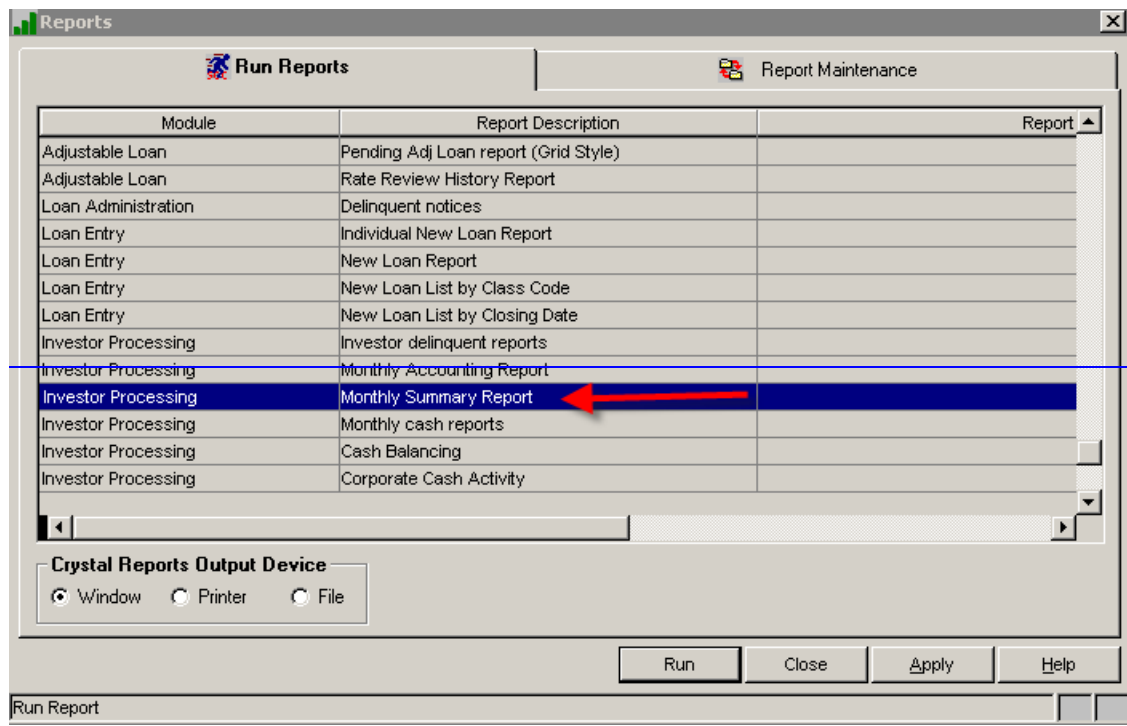
Click on **[Run]**

Monthly Summary Report

Reporting Date   09/2008

Enter applicable 'Reporting Date'

Click on [OK] to Run Report and place in spool file.

Work with All Spooled Files

Type options, press Enter.
  1=Send   2=Change   3=Hold   4=Delete   5=Display   6=Release   7=Messages
  8=Attributes   9=Work with printing status

Opt	File	User	Device or Queue	User Data	Sts	Total Pages	Cur Page	Copy
_	PRINTACH	KFERGUSON	DAVIDJ	MB432H	RDY	7		1
_	GR617A	KFERGUSON	DAVIDJ	GR617A	RDY	1		1
_	RPBLISTING	KFERGUSON	DAVIDJ	GR650V	RDY	1		1
	SURRCERT	KFERGUSON	DAVIDJ	GR650Y	RDY	1		1
5	MB638C	KFERGUSON	DAVIDJ	MB638C	RDY	1		1
_	QPDZDTALOG	KFERGUSON	DAVIDJ		HLD	1		1
_	QPDZDTALOG	KFERGUSON	DAVIDJ		HLD	1		1
_	QPDZDTALOG	KFERGUSON	DAVIDJ		HLD	1		1
_	QPDZDTALOG	KFERGUSON	DAVIDJ		HLD	1		1

                                                                          More...
Parameters for options 1, 2, 3 or command
===> _____
F3=Exit   F10=View 4   F11=View 2   F12=Cancel   F22=Printers   F24=More keys

MA   b   15/003
I902 - Session successfully started   Microsoft XPS Document Writer on XPSPort:

```
File . . . . . :    MB638C                                                      Page/Line   1/1
Control . . . . .   _____                                                     Columns    1 - 130
Find . . . . . .   _____
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3
 10/01/08  00024                        GUARANTY PROGRAM - MORTGAGE BACKED SECURITIES
                                          ISSUER'S MONTHLY SUMMARY REPORT HUD-11710-D
    ISSUER  McCracken Financial Solutions        REPORT IS FOR    REPORTING MONTH    SEPTEMBER 2008    ISSUER # 32580000000
            8 Suburban Park Drive                GNMA I POOLS
            Billerica          MA 01821-0000
                                                                 NUMBER OF POOL     4 RPB REPORT ID NO.
 ******************************************************************************************************************************
 *********          INSTALLMENTS DELINQUENT CONSOLIDATED SUMMARY OF ALL POOLS          *********              ** TOT
                                                                                                               ESCROW
          TOTAL NUMBER          TOTAL      PERCENT     1        2      3 MONTHS       IN    % 2 OR MORE
          OF MORTGAGES        NUMBER OF  DELINQUENT  MONTH    MONTHS   OR MORE       F/C   EXCLUDING
                              DELINQUENT                                                   FORECLOSURES
               4                  2       .500        2        0        0           .00      .000
 ******************************************************************************************************************************
     *********                     ENDING BALANCES AS SHOWN ON HUD-11710A                       *********
     POOL                 GUARANTY   TOTAL                 FIXED                  POOL                SECURITY
     NUMBER                   FEE   MTGES.            INSTALLMENT              PRINCIPAL              PRINCIPAL
                                                       CONTROL                 BALANCE                BALANCE
  1. 245788               432.69      1             22,140.03             3,994,039.03            3,991,037.10
  2. 266789               216.32      1             10,740.33             1,998,426.34            1,995,257.34
  3. 345999               865.35      1             46,063.76             7,987,842.16            7,981,717.61
  4. 366789PL             216.67      1             10,740.33             2,000,000.00            1,998,426.34
     SUBTOTAL           1,731.03      4             89,684.45            15,980,307.53           15,966,438.39
     TOTAL              1,731.03      4             89,684.45            15,980,307.53           15,966,438.39
```

~~Above report was cutting off the Last Columns on the report – they are highlighted in Blue on the screen shot below.~~

```
File . . . . . :    MB638C                                                      Page/Line   1/1
Control . . . . .   W60____                                                     Columns    60 - 189
Find . . . . . .   _____
6....+....7....+....8....+....9....+....0....+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+
 M - MORTGAGE BACKED SECURITIES                                                                            PAGE    1
 LY SUMMARY REPORT HUD-11710-D
 S FOR     REPORTING MONTH     SEPTEMBER 2008      ISSUER # 32580000000
 OOLS

          NUMBER OF POOL     4 RPB REPORT ID NO.
 ******************************************************************************************************************************
 TED SUMMARY OF ALL POOLS          *********                    ** TOTAL              TOTAL CUSTODIAL FUNDS **
                                                                 ESCROW FUNDS         OTHER THAN T+I/ALL POOLS
    1        2      3 MONTHS       IN    % 2 OR MORE
  NTH     MONTHS   OR MORE       F/C   EXCLUDING
                                       FORECLOSURES                 75,100.00                2,333.34
    2        0        0           .00     .000
 ******************************************************************************************************************************
  SHOWN ON HUD-11710A                           *********         ************************************
     FIXED                  POOL                SECURITY          ****              DUE HOLDERS     ****
 INSTALLMENT             PRINCIPAL              PRINCIPAL
   CONTROL                BALANCE                BALANCE          PRINCIPAL                 INTEREST
   22,140.03           3,994,039.03           3,991,037.10        3,001.93                18,306.01

   10,740.33           1,998,426.34           1,995,257.34        1,588.12                 8,736.20
   46,063.76           7,987,842.16           7,981,717.61        6,124.55                38,275.08
   10,740.33           2,000,000.00           1,998,426.34        1,573.66                 8,750.00
   89,684.45          15,980,307.53          15,966,438.39       12,288.26                74,067.29
   89,684.45          15,980,307.53          15,966,438.39       12,288.26                74,067.29
```

The 11710D Summary and Detail reports are generated from the 'GNMA Reports' widget in Portal.

The following options are available for the 11710D Summary report:
- All GinnieMae Investors/Issuers or by specific Investor
- Summary report will be rolled up based on Seller/Servicer # entered in Investor Vendor. If there are multiple G1 Investors with the same Seller/Servicer # (Issuer #), the summary report will create a single form for all pools tied to those investors.
- Issuer Name, Address and Zip Code information is retrieved from Address Lines 1-4 in the Investor Vendor record. If multiple investors for same Seller/Servicer #, the information is retrieved from the last investor vendor record. Recommend entering same data in Address Lines 1-4 for these investors.
- Ability to generate a PDF or CSV file.

After printing the 11710-D the amounts for 'Total Escrow Funds' and 'Total ~~Custodial~~ Funds Other than ~~T&I/All Pools~~Escrow' need to be verified against the Monthend cash balances in the Ginnie Mae T&I and Ginnie Mae P&I Custodial Accounts.

The easiest way to perform the T&I reconciliation maybe to create a query comparing the applicable Escrow Balances in the Loan's Master File to the amount being reported in Section 5B-1 'Tax and Insurance Funds' on the corresponding Pool History Record (11710-A). The balances should also be compared to the Monthend Custodial Escrow Balance in the Investor Vendor record(s). If the Custodial Suspense Bank/DDA# matches the Custodial Escrow Bank/DDA# in the Investor Vendor record, then the suspense balances for pools tied to the investor will be included in the Total Escrow Funds balance.

Reconciling the 'Total ~~Custodial~~ Funds Other than ~~T&I/All Pools~~Escrow' entails looking at the Delinquent and Prepaid Loans, Loans with Suspense and/or Prepayment Penalties being held in the Custodial P&I Account~~., and the penny differences reflected in Section 5B-2 on the 11710-A reports.~~ If the Custodial Suspense Bank/DDA# matches the Custodial P&I Bank/DDA# in the Investor Vendor record, then the suspense balances for pools tied to the investor will be included in the 'Total Funds Other than Escrow' balance. In most cases, if a loan is current and doesn't have any Suspense Payments being held the net effect of Section 5B-2 and 5B-3 should be zero.

The easiest way to perform the P&I reconciliation maybe to create a query pulling in the 11710-A amounts being reported in Section 5B-2 'Principal and Interest' + Section 5B-3 'Other' and reviewing the ones with a net balance. Another query can be created to pull in the Delinquent and Prepaid Loans, as well as loans with Suspense Payments being held in the Custodial P&I Account. The balances should also be compared to the Monthend Custodial P&I and Suspense Balances in the Investor Vendor record(s).

If required, make the necessary adjustments to the applicable 11710-A records in Sections 5B1, 5B-2, and 5B3.

Additional Reconciliations:

- Compare the Guaranty Fee Total on the RPB Call-In Report MB617A to the total on the 11710-D.
- Compare the Security Balance Total on the RPB Call-In Report MB617A to the total on the 11710-D.
- Compare the Pool Principal Balance on RPB Call-In Report MB617A (fourth column on the report) to the total on the 11710-D.

Reprint the 11710-D and verify all amounts have been reconciled.

The 11710D Detail report (MB638C) is also is available in PDF or CSV format.

~~19.~~21.   CREATE AND PRINT 11710-A

~~The Monthend Cutoff produces a file containing pool history records (11710-A reports) for the current reporting month and they can be printed at that time if no changes are necessary.~~ **~~It is recommended to print them after all of the reconciliations have been completed.~~**

The GinnieMae 11710-A reports can no longer be generated on demand as follows:

Tools>Reports
Module = Investor Processing
Report Description = Monthly Accounting Report (Report - MB638J)
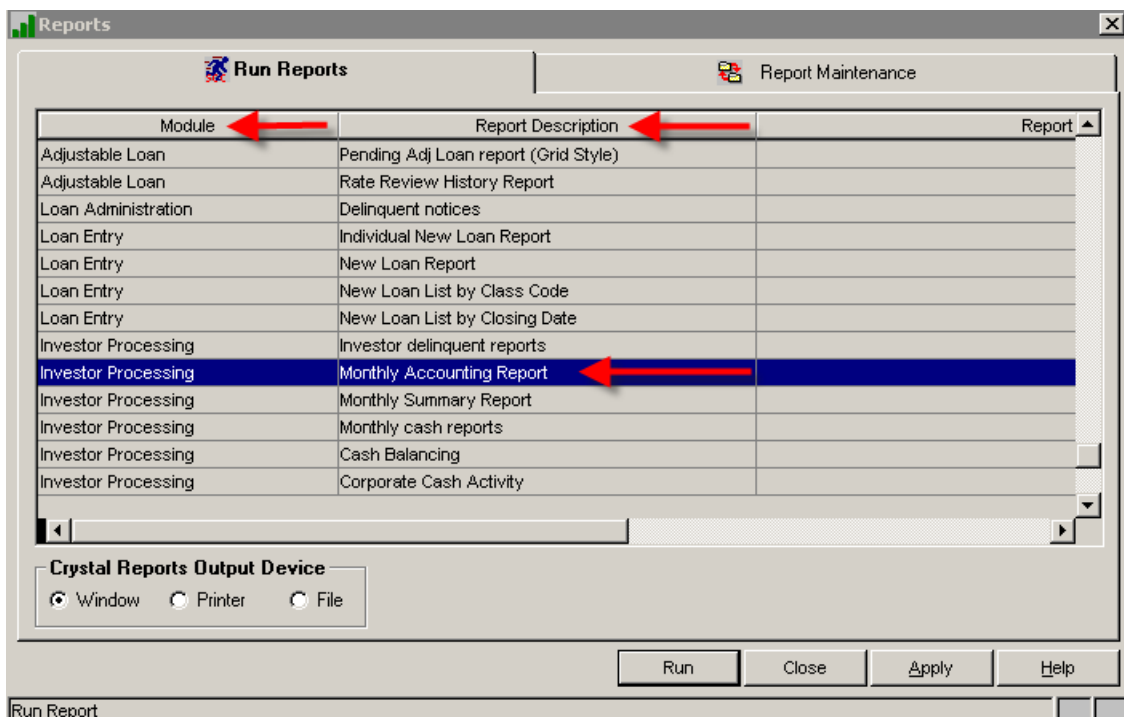
~~Highlight the 'Monthly Accounting Report' and click on~~ **~~[Run].~~**
This report is still available for FannieMae pools. If a GinnieMae Investor is selected a message will display directing you to produce the reports in Portal.

Monthly Accounting Report

Reporting Date: 05/2015
Investor #: GINNIEMAE (00600)
Pool # or All: ALL
Print Report: YES (Y)

Report Parameters

⚠ Go to the "GNMA Reports" widget to generate GinnieMae Monthly Accounting Reports

OK

OK   Cancel   Help

Save Changes & Exit

Report Parameters

Monthly Accounting Report

Reporting Date: 09/2008
Investor #: GINNIEMAE (00024)
Pool # or All: ALL
Print Report:

Enter desired reporting parameters and click on [OK] to generate.

OK   Cancel   Help

Ready

Session B - [24 x 80]

File Edit View Communication Actions Window Help

```
                    Work with All Spooled Files

 Type options, press Enter.
   1=Send    2=Change    3=Hold    4=Delete    5=Display    6=Release    7=Messages
   8=Attributes        9=Work with printing status


                          Device or                      Total      Cur
 Opt  File       User     Queue        User Data   Sts   Pages     Page   Copy
   _   INSRVINV   KFERGUSON  DAVIDJ     MB973D      HLD    32               1
   _   QPQUPRFIL  KFERGUSON  DAVIDJ                 HLD    12               1
   _   QPQUPRFIL  KFERGUSON  DAVIDJ                 HLD    13               1
   _   QSYSPRT    KFERGUSON  DAVIDJ     MB933BM     HLD     2               1
   _   LSCHEDBD   KFERGUSON  DAVIDJ                 HLD     3               1
   _   GNMA11710A KFERGUSON  DAVIDJ     MB638J      HLD     1               1
   _   FNMAE2010  KFERGUSON  DAVIDJ     MB638J1     HLD     1               1
   5   GNMA11710A KFERGUSON  DAVIDJ     MB638J      HLD     1               1
   _   FNMAE2010  KFERGUSON  DAVIDJ     MB638J1     HLD     1               1
                                                                      Bottom
 Parameters for options 1, 2, 3 or command
 ===>
 F3=Exit   F10=View 4   F11=View 2   F12=Cancel   F22=Printers   F24=More keys


MA    b                                                              18/003
```
I902 - Session successfully started   Microsoft XPS Document Writer on XPSPort:

```
File . . . . . . :   GNMA11710A                                                    Page/Line   1/5
Control . . . . .    W15                                                           Columns     15 - 144
Find . . . . . .     _____
+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3....+....4....
                                                                  366789PL                                        9/3
                                                              SEPTEMBER     2008
                    McCracken Financial Solutions
                    8 Suburban Park Drive                      32580000000
                    Billerica          MA 01821 0000
                              00001             10,740.33                                              2,000
                                                                            2,444.44

                                    0               .00                 .00
                                    0               .00                 .00
                                    1          10,740.33                                               2,000
                                                                 .00              .00
          1      100.00000    1     0     0       0           9,166.67        1,573.66
         10,740.33                             9,166.67              1,573.66
      1,573.66                  .00                .00                .00                                 1
                                              5.25000                                                     8
                                                                                                        10
                       .00                                                                            2,000
                                                                                                    More...
```

The 11710A reports are generated from the 'GNMA Reports' widget in Portal.

The following options are available for the 11710A report:

- All or Selected GinnieMae Issuers, Investors, and Pools
- Ability to generate a PDF or CSV file.

The 11710-A and 11710-D information has now been verified and if necessary printed.

22.   CREATE AND PRINT 11710E

The 11710E reports are generated from the 'GNMA Reports' widget in Portal.

The following options are available for the 11710E report:
- Loan – key in Strategy Loan # or use the Loan Search
- All or Selected GinnieMae Issuers, Investors, and Pools
- Ability to generate a PDF file.

Reports

Reports	Filters		Format
11710E ▼	Reporting Date	05/2015	◉ PDF
	Strategy Loan #	[ ] [Loan Search]	
	Issuer	-- ▼	
	Investor	-- ▼	
	Pool	-- ▼	

[Generate Report]

	R	GNMA19CKJF	19C	SD: 06/01/2015	08/07/2018

The liquidation records created at cutoff can be viewed from the GinnieMae Agency Reporting window under 'Liquidations'.

The Liquidation window uses the new file PMBSLG. When the window is opened all records in the PMBSLG file will be retrieved. The Filter Options will allow the user to find records based on any or all of the parameters shown below.

The Account#, Reporting Month, Pool Number, Investor Number, and Reason for Removal fields cannot be updated in existing records.

Data can only be entered in the Account#, Reporting Month and Pool Number fields when a new record is added. Strategy will not allow duplicate records where the Account#, Reporting Month, and Pool Number are the same.

Records can also be deleted from this window.

20.23. RFS REPORTING

RFS File Names

PGNMARFS (pf) - Ginnie Mae RFS Reporting file
- Record name RGNMARFS
- File is cleared each time the RFS File is created using GNMA Menu Option 4 – Create GNMA RFS Reporting File.

PRFSCRTH (pf) - RFS Reporting File Creation History
- Record name RRFSCRTH
- File contains summary information, User Name, Creation Date and Time.

PSENSLOAN (pf) – Sensitive Loan Records for Ginnie Mae RFS Reporting
- Record name RSENSLOAN
- This file will be cleared when option 4 "Create GNMA RFS Reporting File" is selected from the GNMA menu.

LSENSLOAN (lf) – logical view of PSENSLOAN by Issuer Nbr
- Key file by SLISSNBR

PIMSTADL (pf) – Additional information for PIMST – temporary file containing Ginnie Mae Unique Loan ID
- Record name RIMSTADL

LIMSTADL (lf) – logical view of PIMSTADL by Loan Key
- Key file by I2LNKEY

PIRLL (pf) – Loan Records for Ginnie Mae RFS Reporting

- Record name RIRLL

LIRLL1 (lf) – logical view of PIRLL by Issuer Number
- Key file by:
  - LLRPTDT
  - LLISSNBR

LIRLL2 (lf) – logical view of PIRLL by Account Number
- Key file by LLISLNID

LIRLL3 (lf) – logical view of PIRLL by Investor Number
- Key file by LLINVNBR

LIRLL4 (lf) – logical view of PIRLL by Investor Number, Pool and Date
- Key file by:
  - LLINVNBR
  - LLPOOLID
  - LLRPTDT

PIRPLH (pf) – Pool History Information
- Record name RIRPLH

PIRPLHADL (pf) – Additional Pool History Information
- Record name RIRPLHADL

LIRPLHA1 (lf) – logical view of PIRPLHADL by Issuer Number
- Key file by:
  - PHARCC
  - PHARYY
  - PHARMM
  - PHISSNBR

PVARLOAN (pf) - Various Loan Records
- Record name RVARLOAN
- This file will be cleared when option 4 "Create GNMA RFS Reporting File" is selected from the GNMA menu.

LVARLOAN (lf) - logical view of PVARLOAN by Issuer Number
Key = LVISSNBR

In order to provide the required reporting functionality in a timely manner the new functionality was created in a Green Screen environment. The new functionality will be added to StrategyCS in a subsequent general release. Strategy creates a flat file, ASCII text format.
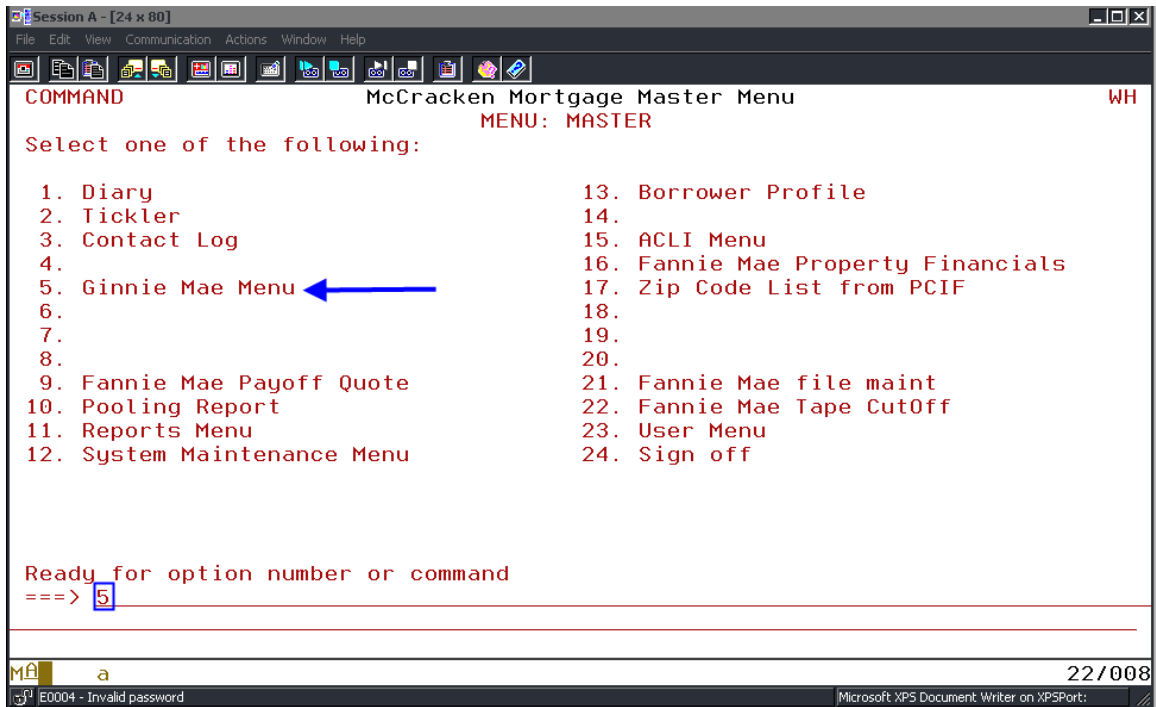
All of the Ginnie Mae RFS reporting screens are accessed via Green Screen. From the 'Master Menu' select option "5".

Ginnie Mae Loan Key Maintenance (File-PIMSTADL) - Option 1

For the initial reporting on new pools the Ginnie Mae Loan Key **MUST** be entered using the GNMA Menu Option1 – 'GNMA Loan Key Maintenance'. The change must be made **prior to running the monthend cutoff** or it will be reported as all zeroes. The unique Ginnie Mae Loan ID is a key to the reporting file so this field is protected under the GNMA Menu Option 3 – 'Ginnie Mae Loan Maintenance'; file maintenance is not permitted.

Since the Loan Keys **have to be setup as part of the new loan setup** the screen details were previously referenced in this document under Section 3 – 'Critical Ginnie Mae Loan Setup Information'. The information and screen shots are repeated in this section.

Entering a "?" by the fields with an asterisk and hitting **[Enter]** will display all Ginnie Mae Investor Numbers and all Account Numbers for that Investor.

```
Session A - [24 x 80]                                                    _ □ ×
File  Edit  View  Communication  Actions  Window  Help
 ▣ ▤▤ ▤▤ ▤▤ ▤▤ ▤ ▤▤ ▤▤ ▤ ◆◆
 KJF17DEMO              Ginnie Mae Loan Key        Aug 26,2011 Friday
 GR634N-01                File Maintenance            10:49 A.M.
 ----------------------------------------------------------------------------

              ·····································································
        *Investor  :  Account Selection Screen for Inv: 00024 :
                   :   Account#   Short Name                   :
        *Account N :  _      444 Ferguson Mnr                  :
                   :  _      445 Ferguson Plaz                 :
                   :         446 Ferguson Vall                 :
                   : |1|     450 Methner Mtn                   :
                   :                                           :
                   :                                           :
                   :   Enter a "1" next to the applicable      :
                   :   loan and hit [Enter].                   :
                   :                                           :
                   :                                  Bottom   :
                   :                                           :
                   :  Position to   000000000                  :
 ----------------- :    1=Select                               : ---------------
                   :    F1=Rtn                      Roll keys  :
 CMD7=End          :                                           :
                    ·····································································
 MA    a                                                                  20/035
   I902 - Session successfully started          Microsoft XPS Document Writer on XPSPort:
```

After making your selection this screen appears; hit **[Enter]** again.

```
Session A - [24 x 80]                                                    _ □ ×
File  Edit  View  Communication  Actions  Window  Help
 ▣ ▤▤ ▤▤ ▤▤ ▤▤ ▤ ▤▤ ▤▤ ▤ ◆◆
 KJF17DEMO              Ginnie Mae Loan Key        Aug 26,2011 Friday
 GR634N-01                File Maintenance            10:51 A.M.
 ----------------------------------------------------------------------------



        *Investor Number . . . . . . . . . . .      00024

        *Account Number . . . . . . . . . . .     000000450






 ----------------------------------------------------------------------------

 CMD7=End                       Enter=Process
 MA    a                                                                  08/057
   I902 - Session successfully started          Microsoft XPS Document Writer on XPSPort:
```

```
 Session A - [24 x 80]
File  Edit  View  Communication  Actions  Window  Help

    KJF17DEMO                  Ginnie Mae Loan Key        Aug 22,2011 Monday
    GR634N-02                   File Maintenance               1:00 P.M.
    ----------------------------------------------------------------------
    UPDATE                            Program ID: G1


    Sel  Account #   Short Name     Inv #  Group #   Investor Loan #  Loan Key

     1        450  Methner Mtn    00024  366789PL    12356789-RE   000000000


         Key a "1" in the 'Sel' field next to the Account # you need to change.  Key in
         the applicable 'Ginnie Mae Loan Key' and hit [Enter] to make the change.
                                                                        Bottom

    New Ginnie Mae Loan Key:  448988789
    ----------------------------------------------------------------------
    Record Selection and Loan Key both required
        1=Select
    CMD1=Return            CMD7=End           Enter=Process         Roll Keys


    MA    a                  MW                                           18/026
     I902 - Session successfully started              Microsoft XPS Document Writer on XPSPort:
```



```
 Session A - [24 x 80]
File  Edit  View  Communication  Actions  Window  Help

    KJF17DEMO                  Ginnie Mae Loan Key        Aug 22,2011 Monday
    GR634N-02                   File Maintenance               1:01 P.M.
    ----------------------------------------------------------------------
    UPDATE                            Program ID: G1


    Sel  Account #   Short Name     Inv #  Group #   Investor Loan #  Loan Key

      _       450  Methner Mtn    00024  366789PL    12356789-RE   448988789


              After hitting [Enter] the Loan Key now displays on
              the screen.
                                                                        Bottom



    New Ginnie Mae Loan Key:  000000000
    ----------------------------------------------------------------------

        1=Select
    CMD1=Return            CMD7=End           Enter=Process         Roll Keys


    MA    a                  MW                                           10/002
     I902 - Session successfully started              Microsoft XPS Document Writer on XPSPort:
```

The Loan Key cannot be changed **after** the monthend cutoff. Any changes made after the cutoff will <u>not</u> be picked up until the following Reporting Month. It is **critical** that the Loan Key is entered <u>prior to running the monthend cutoff</u>.

The Ginnie Mae Unique Loan ID is stored in File – **PIMSTADL**:

```
Session A - [27 x 132]
File  Edit  View  Communication  Actions  Window  Help

                                              Display Report
                                                                                    Report width . . . . .
Position to line  . . . . .      _____                                              Shift to column  . . . . .
Line    ....+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+.
          STRATEGY ACCT NBR  SEQUENCE NBR  GNMA LOAN KEY  USER NAME   DATE AND TIME CHG
000001            444             1         123,456,789   JOAN17     2011-01-20-15.46.09.852000
000002            445             1         234,567,890   KFERGUSON  2011-07-14-01.28.31.216000
000003            446             1         345,678,901   KFERGUSON  2010-08-23-10.54.34.096000
000004            450             1         448,988,789   KFERGUSON  2011-08-22-13.01.24.577000
****** ********  End of report  ********


          File Name - PIMSTADL

          Contains the Ginnie Mae Loan Key




F3=Exit      F12=Cancel     F19=Left      F20=Right      F21=Split      F22=Width 80

MA     a                                                             03/032
I902 - Session successfully started                                           Microsoft XPS Document Writer on
```

Ginnie Mae Additional Pool History (File-PIRPLHADL) - Option 2

There maybe some additional fields that needs to be manually maintained in order to populate the data in the applicable RFS Reporting Files. The information entered here is stored in the 'Additional Pool History Information File' – PIRPLHADL. Even though the 'Replacement Reserve Bank' and 'Construction Loan Prin Bank' Names will no longer be reported via the RFS file we will continue to retrieve the information into the Strategy files, and display the Bank Names on this window.

The fields that can be file maintained on this screen are:

- Replacement Reserve: Balance, Bank Account #, Bank Name, and Bank ABA #. The first two fields are retrieved from the Reserve Balance file and the last two are from the Bank Vendor file; picks up the Bank and Account information from the 1st designated Ginnie Mae Reserve Record. Fields are: PRBL.RBBAL, PRBL.RBDDA, PBANK.VBNAME, and PBANK.VBABA#.
- P&I Bank ABA #: retrieves the Bank Id from the Investor Vendor record and then pulls the corresponding ABA# from the Bank Vendor file (PBANK.VBABA#).
- T&I Bank ABA #: retrieves the Bank Id from the Investor Vendor record and then pulls the corresponding ABA# from the Bank Vendor file (PBANK.VBABA#).

- Construction Loan: Principal Balance (represents the Principal portion of the payment collected when construction has not been completed prior to the required commencement of amortization-not applicable for Single Family Pools), P&I Bank Account #, P&I Bank ABA #, and P&I Bank Name. The Construction Bank Account #, ABA# and Bank Name are populated with the P&I Account information stored in the Investor Vendor file and the corresponding Bank Vendor file (PINVES.IVC#PI, PBANK.VBNAME, and PBANK.VBABA#).

  The 'Construction Loan Prin Balance' field is the **only field** that **isn't programmatically populated**. If principal payments are being collected on a Construction Multifamily Pool the amount **will need to be file maintained for each reporting period.**

In order for the changes to get updated in the RFS Reporting File (PGNMARFS) you have to **recreate** the reporting file by selecting Menu Option 4 - Create Ginnie Mae RFS Reporting File.

```
Session A - [24 x 80]                                                   _ □ ×
File  Edit  View  Communication  Actions  Window  Help
 □  ▣▣  ▣▣  ▣▣  ▣▣  ▣  ▣▣  ▣▣  ▣  ◈◈

KJF17DEMO          Ginnie Mae Additional Pool History    Aug 26,2011 Friday
GR634K-01                    File Maintenance                   1:58 P.M.
------------------------------------------------------------------------------




          Pool History Reporting Date (mm/ccyy) .    09 / 2008

        *Investor Number . . . . . . . . . . .       00024

        *Pool Number . . . . . . . . . . . . .     ?_____


      Entering a "?" by the fields with an asterisk and hitting [Enter] will display all
      Investor Numbers and/or all Pool Numbers for that Investor.




------------------------------------------------------------------------------

  CMD7=End                           Enter=Process

MА    a                                                               12/055
 I902 - Session successfully started              Microsoft XPS Document Writer on XPSPort:
```

```
Session A - [24 x 80]                                                   _ □ ×
File  Edit  View  Communication  Actions  Window  Help
 □  ▣▣  ▣▣  ▣▣  ▣▣  ▣  ▣▣  ▣▣  ▣  ◈◈

KJF17DEMO          Ginnie Mae Additional Pool History    Aug 26,2011 Friday
GR634K-01                    File Maintenance                   1:58 P.M.
------------------------------------------------------------------------------



        Pool Hist :.......... Pool Selection Screen ...........:
                  : Sel Pool #    Inv#   Reporting Date        :
        *Investor :  _  245788    00024   09 / 2008            :
                  :  _  266789    00024   09 / 2008            :
        *Pool Numb :  _  345999    00024   09 / 2008           :
                  :  1  366789PL  00024   09 / 2008            :
                  :                                            :
                  :                                            :
                  :                                            :
                  :                                            :
                  :                                Bottom      :
                  : Position to  _____                     :
  ----------------- :   1=Select                        : ----------------
                  :   F1=Rtn                    Roll keys      :
  CMD7=End        :                                            :
                  :............................................:

MА    a                                                               20/035
 I902 - Session successfully started              Microsoft XPS Document Writer on XPSPort:
```

```
┌─────────────────────────────────────────────────────────────────────────────┐
│ ▣ Session A - [24 x 80]                                              _ □ ☒    │
│ File  Edit  View  Communication  Actions  Window  Help                        │
│ [toolbar icons]                                                               │
│ KJF17DEMO          Ginnie Mae Additional Pool History    Aug 26,2011 Friday   │
│ GR634K-01                   File Maintenance                 1:58 P.M.        │
│ ─────────────────────────────────────────────────────────────────────────    │
│                                                                               │
│                                                                               │
│                                                                               │
│          Pool Hist :.......  Pool Selection Screen  .........:                │
│                    : Sel Pool #     Inv#   Reporting Date    :                │
│        *Investor   :  _  245788     00024   09 / 2008        :                │
│                    :  _  266789     00024   09 / 2008        :                │
│        *Pool Numb  :  _  345999     00024   09 / 2008        :                │
│                    : [1] 366789PL   00024   09 / 2008        :                │
│                    :                                         :                │
│                    :  Enter a "1" next to the applicable     :                │
│                    :  Pool # and hit [Enter] to select.      :                │
│                    :                                         :                │
│                    :                               Bottom    :                │
│                    :                                         :                │
│                    : Position to  _____                 :                │
│ ──────────────────── :  1=Select                             : ───────────    │
│                    :    F1=Rtn                    Roll keys   :                │
│   CMD7=End         :                                         :                │
│                    :.........................................:                │
│ MA̱    a                                                              20/035   │
│ I902 - Session successfully started          Microsoft XPS Document Writer on XPSPort: │
└─────────────────────────────────────────────────────────────────────────────┘
```

After making your selection this screen appears; hit **[Enter]** again.

```
┌─────────────────────────────────────────────────────────────────────────────┐
│ ▣ Session A - [24 x 80]                                              _ □ ☒    │
│ File  Edit  View  Communication  Actions  Window  Help                        │
│ [toolbar icons]                                                               │
│ KJF17DEMO          Ginnie Mae Additional Pool History    Aug 26,2011 Friday   │
│ GR634K-01                   File Maintenance                 2:03 P.M.        │
│ ─────────────────────────────────────────────────────────────────────────    │
│                                                                               │
│                                                                               │
│                                                                               │
│                                                                               │
│        Pool History Reporting Date (mm/ccyy) .    09 / 2008                   │
│                                                                               │
│        *Investor Number . . . . . . . . . . .       00024                     │
│                                                                               │
│        *Pool Number . . . . . . . . . . . . .     366789PL                    │
│                                                                               │
│                                                                               │
│                                                                               │
│                                                                               │
│                                                                               │
│                                                                               │
│  ─────────────────────────────────────────────────────────────────────       │
│                                                                               │
│   CMD7=End                       Enter=Process                                │
│                                                                               │
│ MA̱    a                                                              08/054   │
│ I902 - Session successfully started          Microsoft XPS Document Writer on XPSPort: │
└─────────────────────────────────────────────────────────────────────────────┘
```

```
Session A - [24 x 80]                                                          _ □ ×
File  Edit  View  Communication  Actions  Window  Help

KJF17DEMO          Ginnie Mae Additional Pool History      Aug 26,2011 Friday
GR634K-02                   File Maintenance                    11:37 A.M.
-----------------------------------------------------------------------------
UPDATE

Pool History Reporting Date 09 / 2008
Investor Number . . . . . . . . 00024
Pool Number . . . . . . . . 366789PL

Replacement Reserve Balance . .  0000000000003500000              35,000.00
Replacement Reserve Account # . . . . . . .   1234567890
Replacement Reserve Bank ID . . . . . . . .   444555444
Replacement Reserve Bank.   MFS Bank
Construction Loan Prin Balance. . . . . . .   0000000000               .00
Construction Loan Prin Acct # . . . . . .    066722090
Construction Loan Prin Bank ID. . . . . .    777777777
Construction Loan Prin Bank Custodial Accounts Bank
P & I Bank ID . . . . . . . .                777777777   This field must be
T & I Bank ID . . . . . . . .                777777777   entered manually.


CMD1=Return          CMD7=End          CMD12=Edit          Enter=Process
                                                                      11/035
I902 - Session successfully started          Microsoft XPS Document Writer on XPSPort:
```

Any changes made will create an entry in the File Maintenance File (PFMHST).
All file maintenance entries are stored in the Physical File – PIRPLHADL except
for the Replacement Reserve Balance which is stored in PIRPLH.

Ginnie Mae Loan Maintenance (File-PIRLL) – Option 3

This screen displays the information that was populated in the RFS Reporting
File from running the monthend cutoff. The only fields that are protected on this
screen are: Issuer Loan ID/Acct#, Ginnie Mae Loan Key, and Investor Number.
All other values can be file maintained on this screen. Depending on which data
fields are changed, various edit messages will display requiring you to change
additional information on the screen. For example: if you change the 'Last Install
Paid Dt' you will be prompted to make changes to the Delinquent P&I and Install
P&I Collected fields.

In order for the changes to get updated in the RFS Reporting File (PGNMARFS)
you have to **recreate** the reporting file by selecting Menu Option 4 - Create
Ginnie Mae RFS Reporting File.

```
Session A - [24 x 80]
File  Edit  View  Communication  Actions  Window  Help

COMMAND                        Ginnie Mae                         YL
                               MENU: GNMA
Select one of the following:

  1. GNMA Loan Key Maintenance         13.
  2. GNMA Additional Pool History      14.
  3. GNMA Loan Maintenance      ←      15.
  4. Create GNMA RFS Reporting File    16.
  5.                                   17.
  6.                                   18.
  7.                                   19.
  8.                                   20.
  9.                                   21.
 10.                                   22.
 11.                                   23.
 12. Master Menu                       24. Sign off




Ready for option number or command
===> _

MA      a                                                    22/007
I902 - Session successfully started        Microsoft XPS Document Writer on XPSPort:
```

```
Session A - [24 x 80]
File  Edit  View  Communication  Actions  Window  Help

KJF17DEMO                  Ginnie Mae Loan        Aug 22,2011 Monday
GR634L-01                  File Maintenance              2:21 P.M.
-----------------------------------------------------------------------




      Pool History Reporting Date (mm/ccyy) .   00 / 0000

      *Pool Number . . . . . . . . . . . . . . .   _____










-----------------------------------------------------------------------


CMD7=End                        Enter=Process

MA      a                                                    08/054
I902 - Session successfully started        Microsoft XPS Document Writer on XPSPort:
```

Enter the applicable Reporting Date. The specific Pool Number can be entered
to bring up a single record or you can enter "?" by the Pool Number field and hit
[Enter] to display all Pool Numbers.

```
Session A - [24 x 80]
File  Edit  View  Communication  Actions  Window  Help

KJF17DEMO                    Ginnie Mae Loan           Sep  6,2011 Tuesday
GR634L-02                    File Maintenance                 11:17 A.M.
-----------------------------------------------------------------------------
Pool History Reporting Date  09 / 2008     Pool Number   366789PL

Sel  Account #   Short Name     Loan Key
 1          450  Methner Mtn     448988789




                                                                    Bottom

-----------------------------------------------------------------------------


    1=Select           4=Delete
CMD1=Return          CMD5=Add           CMD7=End          Enter=Process

                                                                   08/002
I902 - Session successfully started          Microsoft XPS Document Writer on XPSPort:
```

Enter a "1" next to the applicable Account #. If there are multiple loans in a single pool all of the loan records will display on this menu.


```
Session A - [24 x 80]
File  Edit  View  Communication  Actions  Window  Help

KJF17DEMO                    Ginnie Mae Loan           Sep  6,2011 Tuesday
GR634L-03                    File Maintenance                 11:20 A.M.
-----------------------------------------------------------------------------
UPDATE
Pool Hist Report Date 09 / 2008     Pool Number. . . . . 366789PL
Issuer Loan ID/Acct#  000000450     First Payment Date .  09012008    9/01/2008
Ginnie Mae Loan Key.  448988789     Loan Maturity Date .  08012043    8/01/2043
*Investor Number. . .      00024     Last Install Paid Dt  08012008    8/01/2008
Case Number . . 000000012356789     Loan Interest Rate .     055000       5.5000
Loan OPB. . . . 000200000000    2000000.00 *Loan Type        VAG
Loan UPB. . . . 000200000000    2000000.00  Loan FIC. 0001074033    10740.33

Delinquent Prin 000000157366        1573.66  Delq Int. 0000916667    9166.67
Prepaid Prin. . 000000000000            .00  PrePd Int 0000000000        .00
Install Prin. . 000000000000            .00  Inst Int. 0000244444    2444.44
Curtailment . . 000000000000            .00  Adjst Int 0000000000        .00
Net Adjust UPB. 000000000000            .00  In Forcloseure(Y/N) N
Removal Date. .     00000000                 *Removal Reason. . . 0
Liquidation Interest Due . . .   0000000000            .00
Liquidation Principal Remitted 000000000000            .00
Liquidation Principal Balance. 000000000000            .00

CMD1=Return          CMD7=End          CMD12=Edit          Enter=Process
                                                                   07/059
I902 - Session successfully started          Microsoft XPS Document Writer on XPSPort:
```

Any changes made will create an entry in the File Maintenance File (PFMHST).
All file maintenance entries are stored in the Physical File – PIRLL.

Ginnie Mae Sensitive Loan Record (File-PSENSLOAN)

Per the Ginnie Mae Handbook 5500.3, Rev. 1, Appendix VI-19:

- Issuers should use the Sensitive Loan Record **only to make changes** to incorrect or incomplete data.
- If there is a change to report in one or more of the five borrower fields in the Sensitive data record, the Issuer should submit **all** borrower fields for reprocessing, including those for which there are no changes. Strategy automatically includes all records.
- Any reporting of Social Security Number (SSN), First Name, or Last Name fields in the Sensitive record should include reporting of all SSN, First Name, or Last Name fields in the record; this ensures that all borrower data for the loan is accurate and complete.

The Primary and Additional Borrowers' information is setup in the Loan Administration module which is accessed as follows: File>Module List>Loan Administration. Go to the 'Customer Info' tab.

A new 'Role Type' of "GMAB" has been created to identify any Additional Borrower records that should be reported in the Ginnie Mae RFS Sensitive Record.

If there are Additional Borrower Records that need to be included in the Ginnie Mae RFS Sensitive Record they need to be added with the GNMA RFS Additional Borrower Role Type ("GMAB"). Right mouse click on the main screen and go to 'Roles'. The 'Associated Name Roles' information is stored in file – PROLELOAN. Associate the 'Role Type' with the Additional Borrower Record.

The 'Primary Borrower' and 'Additional Borrower' record information is captured and populated in the Ginnie Mae Sensitive Loan Record (File - PSENSLOAN). 'Primary Borrower' is populated in the 'First Name 1' and 'Last Name 1' fields.

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 Company Name is not long enough, Field #9 used to be blank. In order to avoid an exception and the RFS file to be rejected, now if the Company Name is not long enough the First Name 1 field is copied to the Last Name 1 field.

'Additional Borrower' information is populated in the 'First Name 2 - 5' and 'Last Name 2 - 5' fields. The RFS file contains the following fields: Tax ID#/SSN #, First and Last Name or Company Name.

In order to access or include a Sensitive Loan Record in the RFS Reporting File you need select Menu Option 4 - Create Ginnie Mae RFS Reporting File.

The Sensitive Loan File - PSENSLOAN will be cleared when option 4 "Create GNMA RFS Reporting File" is selected from the GNMA menu.

Key in the 'Reporting Date' and enter a "Y" in the field 'Include Sensitive Records Y/N'. You have the option to include either: Sensitive Records, Various Loan Records, or both.

Select whether or not you want to include all records or just updated records in the Reporting File, and whether or not the loan information should be summarized to the pool level. The 'Summarize Flag' value gets populated in the Trailer Record. Based on whether the flag is set to "Y" or "N" the following will occur:

- "Y" indicates that the issuer reporting/file submission is complete and Ginnie Mae should proceed with summarization of loan detail to the pool level.
- "N" indicates Ginnie Mae should accept the submission but not summarize the loan data to the pool level.

Hitting **[Enter]** will bring up the Selection screen.

```
Session A - [24 x 80]
File  Edit  View  Communication  Actions  Window  Help

KJF17DEMO                     Ginnie Mae                  Sep  6,2011 Tuesday
GR634M1-02              Create RFS Reporting File             12:45 P.M.
---------------------------------------------------------------------------
Select all Accounts that Sensitive Records should be created for.

  Sel   Account #    Short Name      Loan Key
  _          30      Haskell         000000000
  _          35      Haskell         000000000
  _          40      Haskell         000000000
  1         444      Ferguson Mnr    123456789
  _         445      Ferguson Plaz   234567890
  _         446      Ferguson Vall   345678901
  _         450      Methner Mtn     448988789
        Enter a "1" next to all the loans you need to submit a Sensitive Loan Record for.  There
        is no additional screen.  Once you hit [Enter] Strategy creates the new Reporting File
        containing the Borrower information currently setup under Loan Admin>Customer   Bottom
        Info>Associated Names.
  ---------------------------------------------------------------------------

     1=Select
     CMD7=End                      Enter=Create RFS File          Roll Keys

MA    a                                                              12/005
I902 - Session successfully started          Microsoft XPS Document Writer on XPSPort:
```

A record will display on this screen for each record in the Loan Records file (PIRLL) for the Reporting Period entered on the previous screen.

Only the selected records will be written to the Sensitive Loan Records file (PSENSLOAN) and then ultimately to the Ginnie Mae RFS Reporting File (PGNMARFS).

Strategy will automatically include all five Borrower Records for each of the 'Selected Loans'.

Hitting **[Enter]** will perform the following actions:

- o Create the Ginnie Mae RFS Reporting File (PGNMARFS) on the AS/400, which will include Sensitive Loan Records for those accounts marked as Selected.
- o If no records were selected a pop-up window will display to determine whether processing should continue (shown below).
  - If "Y" is entered: the Ginnie Mae RFS Reporting file will be created, but without any Sensitive Loan Records. The customer will then be returned to the Master menu
  - If "N" is entered: the Selection Screen will redisplay for record selection or the option to cancel out of the file creation via Cmd7.

```
Session A - [24 x 80]
File  Edit  View  Communication  Actions  Window  Help

KJF17DEMO                      Ginnie Mae               Sep  6,2011 Tuesday
GR634M1-02             Create RFS Reporting File              1:27 P.M.
---------------------------------------------------------------------------
Select all Accounts that Sensitive Records should be created for.

  Sel   Account #    Short Name        Loan Key
   _            30   Haskell           000000000
   _            35   ..........................................
   _            40  :                                           :
   _           444  :   No accounts were selected for Sensitive Records    :
   _           445  :                                           :
   _           446  :   Continue with creation of RFS reporting file Y/N _   :
   _           450  :                                           :
                    :                                           :
                    :...........................................:
                                                              Bottom
               This message will display if no records were selected.
---------------------------------------------------------------------------

    1=Select
    CMD7=End                         Enter=Create RFS File        Roll Keys


MA       a                                                          13/072
I902 - Session successfully started           Microsoft XPS Document Writer on XPSPort:
```

No File Maintenance entries are made to the Sensitive Loan File (PSENSLOAN) since changes made to the Borrower information would be logged to the applicable Name and Address files in the File Maintenance File (PFMHST).

Ginnie Mae Various Loan Record (File-PVARLOAN)

When RFS Reporting was initially created the Various Loan Record did not apply to multifamily, with the exception of the Debt Service Ratio which at the time was a "placeholder" (per Ginnie Mae). Therefore the Various Loan Record was not included as a record type in the original job (#14763).

The new reporting requirements effective for the September 2011 Reporting Period now require this file. These changes have been done under Job #16495. The new "Various Loan Records" are in File - PVARLOAN.

This file will be cleared, as is the Sensitive Loan File - PSENSLOAN, when option 4 "Create GNMA RFS Reporting File" is selected from the GNMA menu.

Per the Ginnie Mae Handbook 5500.3, Rev. 1, Appendix VI-19:
- Issuers should use the Various Loan Record only to make changes to incorrect or incomplete data originally reported on the HUD Form 11706 – Schedule of Pooled Mortgages, at pool issuance.
- **Issuers should not report the Various Loan Record if <u>no</u> changes are present.**
- Various Loan Records may be submitted with blanks for fields with values that are not being reported or changed. The Issuer should report only fields on the Various Loan Record that is to be updated in RFS.
- Any fields that are being reported on the Various Loan Record must have valid values per the layout and field instructions in this document. Invalid values will not be accepted.

Select Option 4 from the GNMA Menu to access the Various Loan Records.
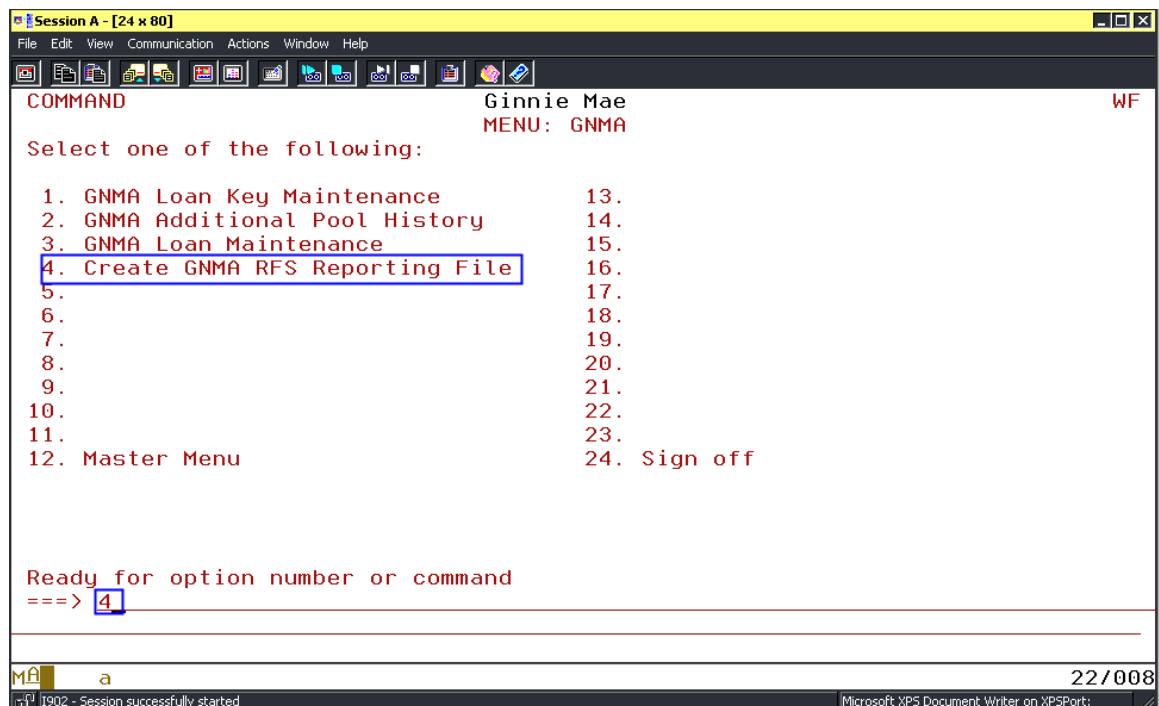
The field "Include Various Loan Records Y/N" has been added to the Ginnie Mae Create RFS Reporting File screen.

```
┌──────────────────────────────────────────────────────────────────────────────┐
│ ■ Session A - [24 x 80]                                              ■ □ ✕     │
│ File  Edit  View  Communication  Actions  Window  Help                         │
│ ▣ ▤▤ ▤▤ ▣▣ ▣ ▤ ▤▤ ▤▤ ▤▤ ▤ ◆◆                                                  │
│  KJF17DEMO                  Ginnie Mae              Aug 22,2011 Monday          │
│ GR634M-01              Create RFS reporting File              7:18 P.M.         │
│ ─────────────────────────────────────────────────────────────────────────     │
│                                                                                │
│                                                                                │
│                                                                                │
│                                                                                │
│          Reporting Date (mm/ccyy) . . . . . . . .   09 / 2008                  │
│          Include Sensitive Records Y/N  . . . . . . . . . .   N                 │
│         ┌Include Various Loan Records Y/N . . . . . . . . .   Y┐                │
│         └────────────────────────────────────────────────────┘                │
│         ┌Include All Pool History/Loan Records Y/N. . . . .   Y┐               │
│         │or                                                     │               │
│         │Include Only Updated Pool History/Loan Records Y/N   N│               │
│         └────────────────────────────────────────────────────┘                │
│          Ginnie Mae Summarize Flag Y/N  . . . . . . . . . .   N                 │
│                                                                                │
│                                                                                │
│                                                                                │
│                                                                                │
│      ─────────────────────────────────────────────────────────────            │
│                                                                                │
│   F7=End                            Enter=Process                              │
│                                                                                │
│ MA┊    a                                                        14/062          │
│ ┊ I902 - Session successfully started       Microsoft XPS Document Writer on XPSPort: │
└──────────────────────────────────────────────────────────────────────────────┘
```

In order to include Various Loan Record(s) in the Ginnie Mae Reporting File a "Y" must be entered in the 'Include Various Loan Records Y/N' field which will bring up the Selection screen. You have the option to include either: Sensitive Records, Various Loan Records, or both.

Select whether or not you want to include all records or just updated records in the Reporting File, and whether or not the loan information should be summarized to the pool level. The 'Summarize Flag' value gets populated in the Trailer Record. Based on whether the flag is set to "Y" or "N" the following will occur:

- "Y" indicates that the issuer reporting/file submission is complete and Ginnie Mae should proceed with summarization of loan detail to the pool level.
- "N" indicates Ginnie Mae should accept the submission but not summarize the loan data to the pool level.

Hitting **[Enter]** will bring up the Selection screen.

```
Session A - [24 x 80]

File  Edit  View  Communication  Actions  Window  Help

KJF17DEMO                    Ginnie Mae                Aug 22,2011 Monday
GR634M3-2A             Create RFS Reporting File           6:57 P.M.
----------------------------------------------------------------------
Select and modify all Accounts that Various Loan Records should be created for.

Sel   Account #  Loan Key Loan To Debt Service MIN        MERS Original
                          Value    Ratio                    Mortgagee
                          (nnn.nn) (nn.nnnn)
 _          30 000000000  00000    000000   _____      _
 _          35 000000000  00000    000000   _____      _
 _          40 000000000  00000    000000   _____      _
 _         444 123456789  07000    000000   _____      _
 _         445 234567890  07200    000000   _____      _
 _         446 345678901  07800    000000   _____      _
 _         450 000000000  07600    000000   _____      _

                                                              Bottom


----------------------------------------------------------------------

    1=Select
    CMD7=End                      Enter=Create RFS File      Roll Keys


MA      a                                                        10/003
I902 - Session successfully started        Microsoft XPS Document Writer on XPSPort:
```

A record will display on this screen for each record in the Loan Records file (PIRLL) for the Reporting Period entered on the previous screen.

The new Various Loan Records screen displays: Account # and Loan Key (GNMA Unique Key), with maintainable fields for: Loan To Value (<u>automatically gets populated with value stored in PMASTR.CMOLTV</u>), Debt Service Ratio, MIN, and MERS Original Mortgagee. These are the only fields that apply to Multifamily Loans.

Only the selected records will be modified, because only the selected records will be written to the Various Loan Records file (PVARLOAN) and then ultimately to the Ginnie Mae RFS Reporting File (PGNMARFS).

Since the value in the Loan To Value field is automatically populated it will need to be <u>manually cleared</u> if no change to this value is being reported. For example: if Debt Service Ratio is the only value that has changed then you would need to clear the value in the Loan To Value field and key in the new Debt Service Ratio. If LTV isn't cleared the Ginnie Mae Reporting File will contain values in both the LTV and DSCR fields when it should only have a value in the DSCR field.

On this screen the customer will select all the accounts a Various Loan Record should be created for. This is done by keying a "1" in the "Sel" field for each of the accounts to be included (<u>don't hit **[Enter]** until you have made the applicable change(s).</u>

```
KJF17DEMO                    Ginnie Mae                Aug 22,2011 Monday
GR634M3-2A              Create RFS Reporting File           7:26 P.M.
-------------------------------------------------------------------------
Select and modify all Accounts that Various Loan Records should be created for.

Sel   Account #  Loan Key Loan To Debt Service MIN            MERS Original
                          Value    Ratio                        Mortgagee
                         (nnn.nn) (nn.nnnn)
  _         30 000000000  00000    000000     _____      _
  _         35 000000000  00000    000000     _____      _
  _         40 000000000  00000    000000     _____      _
  _        444 123456789  07000    000000     _____      _
  _        445 234567890  07200    000000     _____      _
           446 345678901  07800    000000     _____      _
 [1]       450 000000000 [00000]  [065456]    _____     _

                                                               Bottom
    Enter "1" next to record>clear LTV value since unchanged>key in new DSCR value.
-------------------------------------------------------------------------

    1=Select
    CMD7=End                    Enter=Create RFS File      Roll Keys
```

For each "Selected" record:
- Data should be entered into any field that needs to be reported
  - For example, the MIN code should be entered for the selected record if it needs to be reported.
- Data should be cleared from any field that does not need to be reported
  - For example, if the Loan To Value does not need to be reported for the selected record it should be zeroed out.

Cmd7 will return the customer to the GNMA Menu without creating the Ginnie Mae RFS file.

Hitting **[Enter]** will perform the following actions:
  - Create the Ginnie Mae RFS Reporting File (PGNMARFS) on the AS/400, which will include Various Loan Records for those accounts marked as Selected.
  - If no records were selected a pop-up window will display to determine whether processing should continue (shown below).
    - If "Y" is entered: the Ginnie Mae RFS Reporting file will be created, but without any Various Loan Records. The customer will then be returned to the Master menu
    - If "N" is entered: the Selection Screen will redisplay for record selection or the option to cancel out of the file creation via Cmd7.

```
Session A - [24 x 80]                                                    _ □ ×
File  Edit  View  Communication  Actions  Window  Help

KJF17DEMO                    Ginnie Mae                 Aug 22,2011 Monday
GR634M3-2A              Create RFS Reporting File             7:34 P.M.
----------------------------------------------------------------------------
Select and modify all Accounts that Various Loan Records should be created for.

Sel  Account #  Loan Key Loan To Debt Service MIN        MERS Original
                         Value     Ratio                    Mortgagee
                          ...........................................
  _         30 00 :                                                     :
  _         35 00 :   No accounts were selected for Various Loan Records :
  _         40 00 :                                                     :
  _        444 12 :   Continue with creation of RFS reporting file Y/N _ :
  _        445 23 :                                                     :
  _        446 34 :                                                     :
  _        450 00 :.....................................................:

      This message will display if no records were selected.          Bottom

----------------------------------------------------------------------------

    1=Select
    CMD7=End                        Enter=Create RFS File      Roll Keys

MA     a                                                             13/072
     I902 - Session successfully started        Microsoft XPS Document Writer on XPSPort:
```

No entries will be made to the File Maintenance File (PFMHST) for the Various
Loan Records File (PVARLOAN).

Create GNMA RFS Reporting (File-PGNMARFS) – Option 4

Running the "Create GNMA RFS Reporting File" Green Screen option will clear
and repopulate the following files: PSENSLOAN, PVARLOAN, and PGNMARFS
(record length 460 characters) based on the customers selections. The flat file,
ASCII text format will contain the above record types (as selected by the user) in
the layout specified by Ginnie Mae. This new Ginnie Mae RFS Reporting file will
exist on the AS/400.

```
Session A - [24 x 80]
File  Edit  View  Communication  Actions  Window  Help

COMMAND                        Ginnie Mae                            WF
                             MENU: GNMA
Select one of the following:

 1. GNMA Loan Key Maintenance         13.
 2. GNMA Additional Pool History      14.
 3. GNMA Loan Maintenance             15.
 4. Create GNMA RFS Reporting File    16.
 5.                                   17.
 6.                                   18.
 7.                                   19.
 8.                                   20.
 9.                                   21.
10.                                   22.
11.                                   23.
12. Master Menu                       24. Sign off




Ready for option number or command
===> 4

MA      a                                                          22/008
  I902 - Session successfully started        Microsoft XPS Document Writer on XPSPort:
```

```
Session A - [24 x 80]
File  Edit  View  Communication  Actions  Window  Help

 KJF17DEMO                   Ginnie Mae              Aug 22,2011 Monday
GR634M-01              Create RFS reporting File           7:45 P.M.
-----------------------------------------------------------------------




        Reporting Date (mm/ccyy) . . . . . . . . .   00 / 0000
        Include Sensitive Records Y/N  . . . . . . . . . .  N
        Include Various Loan Records Y/N . . . . . . . . .  N

        Include All Pool History/Loan Records Y/N. . . . .  N
        or
        Include Only Updated Pool History/Loan Records Y/N  N

        Ginnie Mae Summarize Flag Y/N  . . . . . . . . . .  N




        -------------------------------------------------------

 F7=End                         Enter=Process

MA      a                                                          08/054
  I902 - Session successfully started        Microsoft XPS Document Writer on XPSPort:
```

When the Create Ginnie Mae RFS Reporting File option runs the following will occur:
- ❖ The files: PSENSLOAN, PVARLOAN, and PGNMARFS will be cleared.
- ❖ A Header record will be written to file PGNMARFS using the new Header record layout.

- ➢ When "Include all Pool History/Loan Records" is "Y" the following will occur:
  - ▪ All records in the Pool History files (PIRPLH and PIRPLHADL) for the Reporting Date entered will be written to file PGNMARFS using the new Pool History record layout.
  - ▪ All records in the Loan file (PIRLL) for the Reporting Date entered will be written to file PGNMARFS using the new Loan Record layout.
- ➢ When "Include Only Updated Pool History/Loan Records" is "Y" the following will occur (See *Note A* below):
  - ▪ Only records in the Pool History files (PIRPLH and PIRPLHADL) for the Reporting Date entered with a "Wrote to RFS File" value of blank will be written to file PGNMARFS using the new layout.
  - ▪ Only records in the Loan file (PIRLL) for the Reporting Date entered with a "Wrote to RFS File" value of blank will be written to file PGNMARFS using the new layout.
- ➢ When "Include Sensitive Records" is "Y" the following will occur:
  - ▪ A Sensitive Record will be written to file PGNMARFS for each account that was selected for inclusion using the new Sensitive Record layout.
- ➢ When "Include Various Loan Records" is "Y" the following will occur:
  - ▪ A Various Loan Record will be written to file PGNMARFS for each account that was selected for inclusion (records will be in file PVARLOAN) using the new Various Loan Record layout.
- ➢ The Summarize Flag value gets populated in the Trailer Record and indicates to Ginnie Mae whether or not the loan information should be summarized to the pool level. Based on whether the flag is set to "Y" or "N" the following will occur:
  - ▪ "Y" indicates that the issuer reporting/file submission is complete and Ginnie Mae should proceed with summarization of loan detail to the pool level.
  - ▪ "N" indicates Ginnie Mae should accept the submission but not summarize the loan data to the pool level.
- ❖ A Trailer record will be written to file PGNMARFS using the new Trailer record layout.
- ❖ An RFS Reporting File Creation History file (PRFSCRTH) record will be created with the Trailer record information, User Name, Date and Time.

**Note A:* *The Pool History (PIRPLHADL) and Loan Records (PIRLL) "Wrote to RFS File" field:*
- • *Is blank when Pool History and Loan Records are created during the day end cut-off*
- • *Is updated to "Y" when the Pool History and/or Loan Record are written to the RFS Reporting file*
- • *Is updated to blank when a Pool History and/or Loan Record are updated via file maintenance by the customer*

*In this manner when **"Include Only Updated Pool History/Loan Records" is "Y"** only those records that have been updated (i.e., corrected) or not previously written to the RFS Reporting file will be included.*

Note: It is assumed that when the "Create GNMA RFS Reporting File" option is run the customer will be creating a submission file from the AS/400 file PGNMARFS. Therefore file PGNMARFS will be cleared every time the "Create…" option is run, before repopulating the file.

Ginnie Mae is allowing file submission via different technologies. Therefore each customer can retrieve the PGNMARFS file from the AS/400, name it appropriately, and submit it to Ginnie Mae in the manner they prefer.

File – PGNMARFS

Sample file above contains: Header and Trailer Records for each Issuer, Pool Records, Loan Records, Sensitive Loan Records, and Various Loan Records (depending on your selections).

21.24. UPDATE POOLS ~~FROM~~ AND CREATE CERTIFICATE HISTORY

Update Pools ~~from History~~ and Create Certificate History (THIS OPTION SHOULD ONLY BE RUN ONCE):
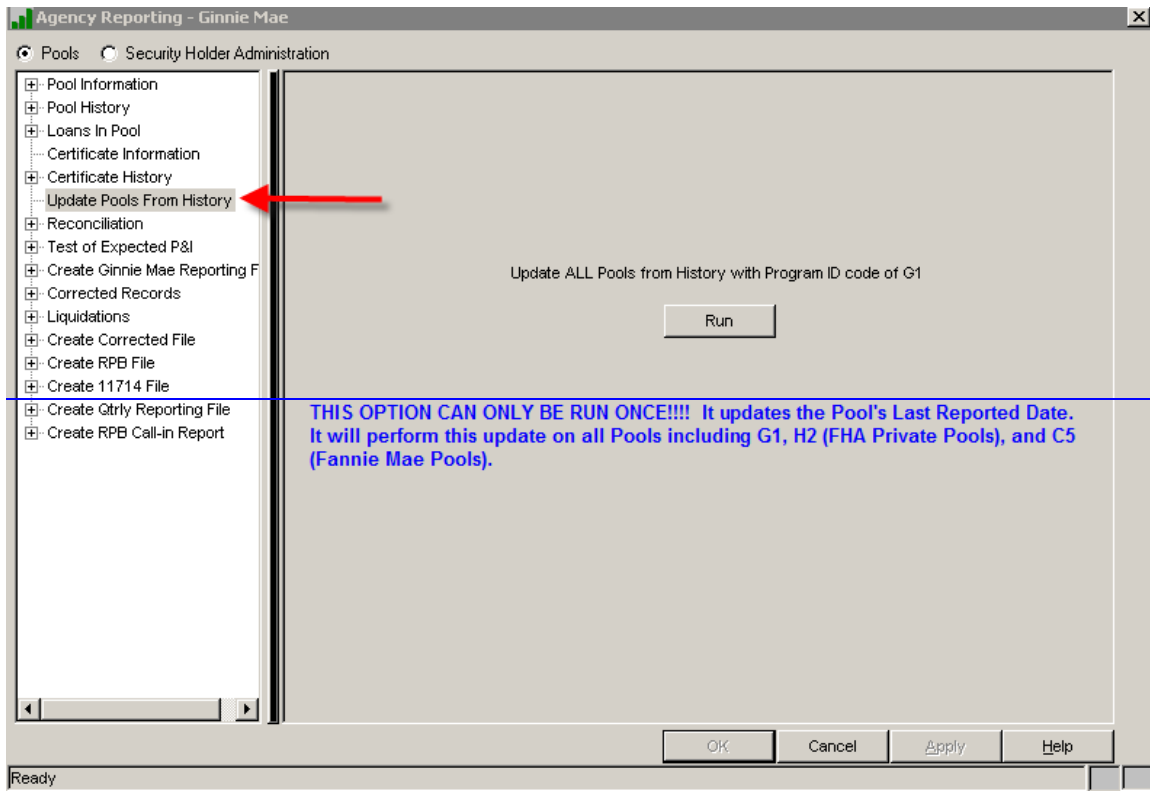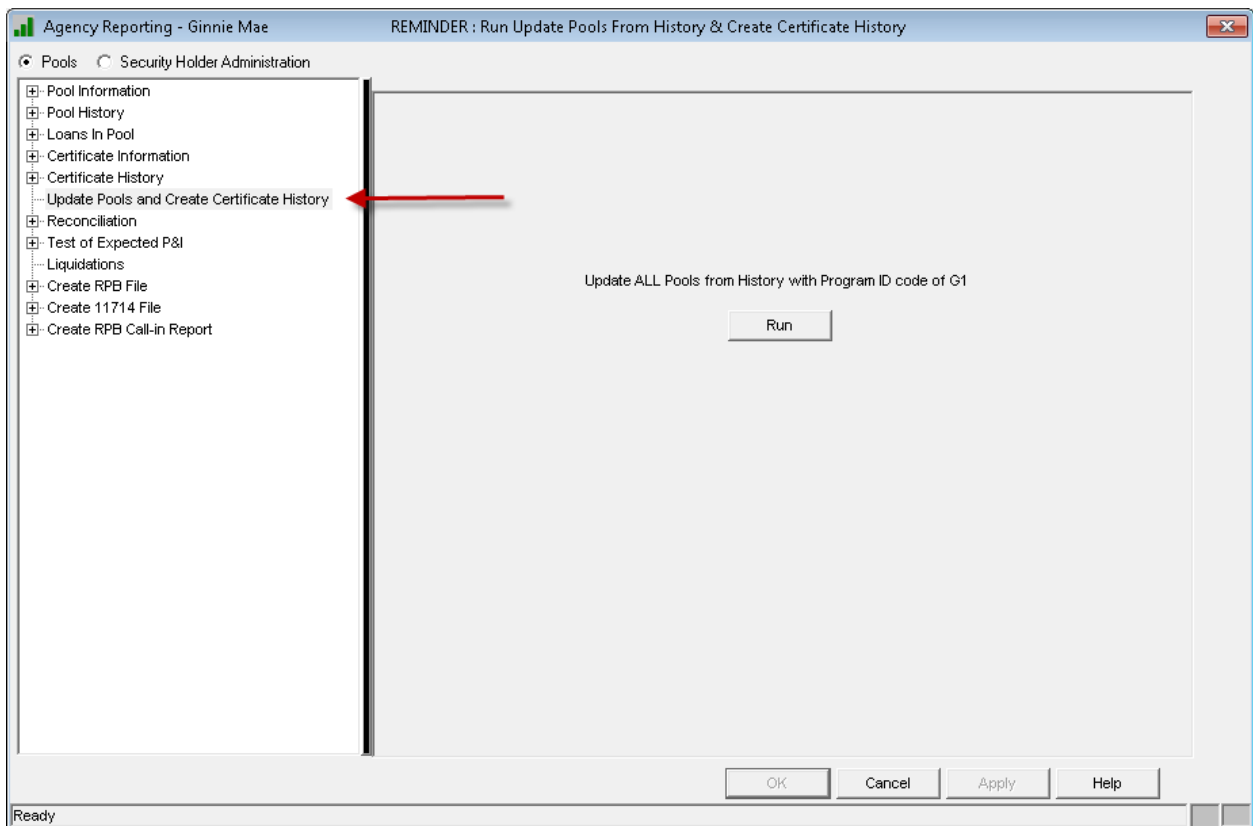
For GinnieMae, the menu option has been changed to combine both the 'Update Pools From History' and the 'Create Certificate History' option on the Security Holder Administration menu. This will now be a one step process and will update both the Pool and Certificate records. The 'Create Certificate History' option has been removed from the Ginniemae Security Holder Administration menu.

The new option is only available on the GinnieMae Agency Reporting window. The 'Update Pools From History' option on the Fannie Mae and FHA Project Pool Agency Reporting menus are still available. The options have been fixed where if run from the FannieMae Agency Reporting menu it will only run for FannieMae pools, and the same for the FHA Project Pool Agency Reporting menu.

A new message will display on the GinnieMae Agency Reporting Title bar. If the 'Update Pools and Create Certificate History' option has not been run for the current reporting month a Reminder message will display. If the option has already been run for the current reporting month the message will state it has already been run.

When the GinnieMae Agency Reporting option is selected from the Investor Master module, a search is performed on every G1 pool. If there is any active pool (Pool Status = "Y") where the 'Last Report Updated' date is less than the current cutoff date then the Reminder message will display. The 'Update Pools From History' option can be run without having an adverse effect on the Pools or

Certificate History records already created for the current cutoff date. This situation would only occur if a pool record had been manually added with an incorrect 'Last Report Updated'.

~~Currently, whenever the 'Update Pools From History' option is run (whether it's run from the Fannie Mae, Ginnie Mae or FHA Project Pool Agency Reporting menu) it's performing this step for all three types of Program Ids all together: Fannie Mae (C5), Ginnie Mae (G1), and FHA Project Pools (H2). Therefore, the timing of running this option will need to be coordinated between the various Investor Reporting groups.~~

~~McCracken Financial Solutions is researching this issue. This function should be modified so that it only runs for the specified Program ID. If the option is run from the Fannie Mae Agency Reporting menu it should only update the C5 pools. If it's run from the Ginnie Mae Agency Reporting menu it should only update the G1 pools. If it's run from the FHA Project Pool Agency Reporting menu it should only update the H2 pools. The update needs to occur separately for each Program ID since the various agencies have different reporting deadlines/timeframes.~~

```
Session A - [24 x 80]
File  Edit  View  Communication  Actions  Window  Help

                         Work with All Spooled Files

 Type options, press Enter.
   1=Send     2=Change    3=Hold     4=Delete    5=Display    6=Release    7=Messages
   8=Attributes          9=Work with printing status


                              Device or                        Total    Cur
 Opt  File       User        Queue        User Data    Sts     Pages    Page    Copy
   _   PRINTACH   KFERGUSON   DAVIDJ       MB432H       RDY        7              1
   _   GR617A     KFERGUSON   DAVIDJ       GR617A       RDY        1              1
   _   RPBLISTING KFERGUSON   DAVIDJ       GR650V       RDY        1              1
   _   SURRCERT   KFERGUSON   DAVIDJ       GR650Y       RDY        1              1
   _   MB638C     KFERGUSON   DAVIDJ       MB638C       RDY        1              1
   5   QSYSPRT    KFERGUSON   DAVIDJ       GR650G       RDY        1              1
   _   QPJOBLOG   KFERGUSON   DAVIDJ       GM@POOLUPD   RDY        2              1
   _   QPDZDTALOG KFERGUSON   DAVIDJ                    HLD        1              1
   _   QPDZDTALOG KFERGUSON   DAVIDJ                    HLD        1              1
                                                                         More...
 Parameters for options 1, 2, 3 or command
 ===>_____
 F3=Exit    F10=View 4    F11=View 2    F12=Cancel    F22=Printers    F24=More keys


 MA      a                                                                16/003
   I902 - Session successfully started              Microsoft XPS Document Writer on XPSPort:
```

```
                          Work with All Spooled Files

Type options, press Enter.
   1=Send     2=Change     3=Hold     4=Delete     5=Display     6=Release     7=Messages
   8=Attributes            9=Work with printing status


                                   Device or                         Total      Cur
Opt  File        User        Queue          User Data   Sts        Pages      Page  Copy
 _   QSYSPRT     KFERGUSON   DAVIDJ         GR650G1     RDY          1                1
 _   QSYSPRT     KFERGUSON   DAVIDJ         GR650G1     RDY          1                1
 _   QSYSPRT     KFERGUSON   DAVIDJ         GR650G1     RDY          1                1
 _   QSYSPRT     KFERGUSON   DAVIDJ         GR650G1     RDY          1                1
 _   QSYSPRT     KFERGUSON   DAVIDJ         GR650G1     RDY          1                1
 _   QSYSPRT     KFERGUSON   DAVIDJ         GR650G1     RDY          1                1
 _   QSYSPRT     KFERGUSON   DAVIDJ         GR650G1     RDY          1                1
 _   QSYSPRT     KFERGUSON   DAVIDJ         GR650G1     RDY          1                1
 5   QSYSPRT     KFERGUSON   DAVIDJ         GR650G1     RDY          1                1
                                                                                 Bottom
Parameters for options 1, 2, 3 or command
===> _
F3=Exit    F10=View 4    F11=View 2    F12=Cancel    F22=Printers    F24=More keys
```

If there are any issues, aAn exception report is placed in your spool file. The report is now GR650G1. This report should be reviewed.

```
Session A - [27 x 132]
File  Edit  View  Communication  Actions  Window  Help
                                          Display Spooled File
File . . . . . :   QSYSPRT                                              Page/Line   1/2
Control . . . . .   _____                                            Columns    1 - 130
Find . . . . . .   _____
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3
GR650G                         KJF17DEMO LIBRARY RELEASE 17                      DATE 10/01/08 Wednesday  PAGE
                                 UPDATE POOL MASTER EXCEPTION REPORT
- - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -
INV#       POOL              CURRENT BALANCE       LAST RPT UPDATE   STAT   TYPE
- - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -
00214     123                  800,000.00              9/20/03       E     CD
00900     1                  2,000,000.00              3/20/08       E     CD




                                                                                          Bottom
F3=Exit   F12=Cancel   F19=Left   F20=Right   F24=More keys

MA  a                                                  03/022
I902 - Session successfully started                                    Microsoft XPS Document Writer on XPSPort:
```
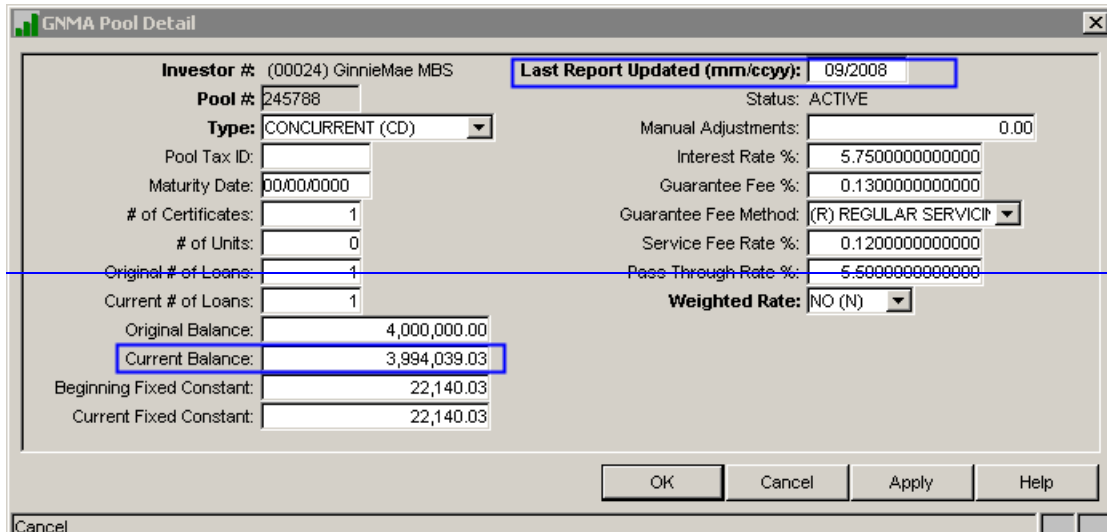
```
                                          Display Spooled File
File . . . . . :   QSYSPRT                                              Page/Line   1/2
Control . . . . .   _____                                            Columns    1 - 130
Find . . . . . .   _____
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3
GR650G1                                                                         DATE 6/01/15            PAGE
                                 UPDATE POOL MASTER EXCEPTION REPORT
- - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -
INV#       POOL              CURRENT BALANCE       LAST RPT UPDATE   STAT   TYPE
- - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -
00600     200286PL            2,881,695.26             05/2015       E     CD     PRO RATA SHARE NOT EQUAL 100 %
```
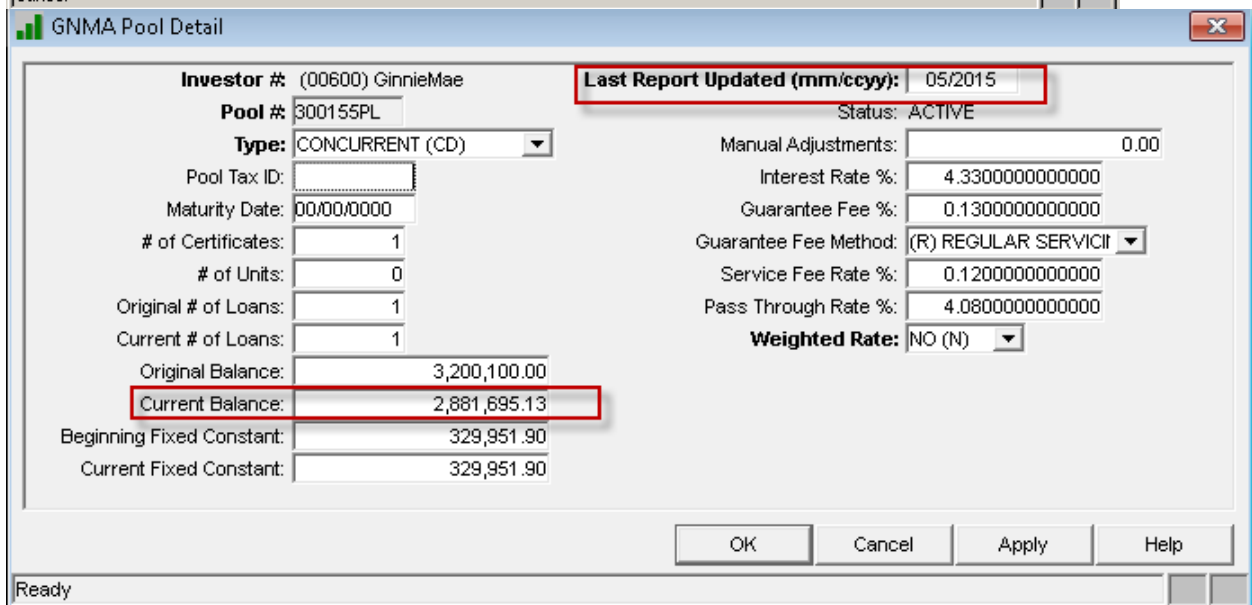
After option is run it updates the 'Last Report Updated' and 'Current Balance' fields in the Pool record. The 'Current Balance' will equal the 'Principal of securities this mothend', Section 3D of the 11710A. The balance used to be a month behind.

Section 1A: Format for Calculating Mortgage Principal Installments Due this Month

(A) Constant	- (B) Interest	= (C) Scheduled Principal	(D) Weighted Average
329,951.90	11,547.03	318,404.87	.0000000000000

Section 2: Schedule of Payments

(A) Scheduled Principal	(B) Addl Principal	(C) Liquidations	(D) Other	(E) Total Principal
318,404.87	.00	.00	.00	318,404.87

(F) Cash distribution due holders for interest   (Int. rate used 4.0800000000000 %)   10,880.34

(G) Total cash distribution due holders   329,285.21

(H) Deferred interest paid holders (GPM only)   .00

Section 3: Principal Amount of Securities

(A) Principal amount of securities from last report   3,200,100.00

(B) Principal distributed to holders this report   318,404.87

(C) Serial Notes - Principal available for distribution to holders   .00

(D) Principal of securities this monthend   2,881,695.13

Certificate History (11714 or Remittance Advice uses data in the Certificate records to reflect payments being made to the Security Holders).

22. 25. CREATE CERTIFICATE HISTORY

From the **'Agency Reporting – Ginnie Mae'** screen, switch from 'Pools' **to 'Security Holder Administration'** by clicking on the radio button.
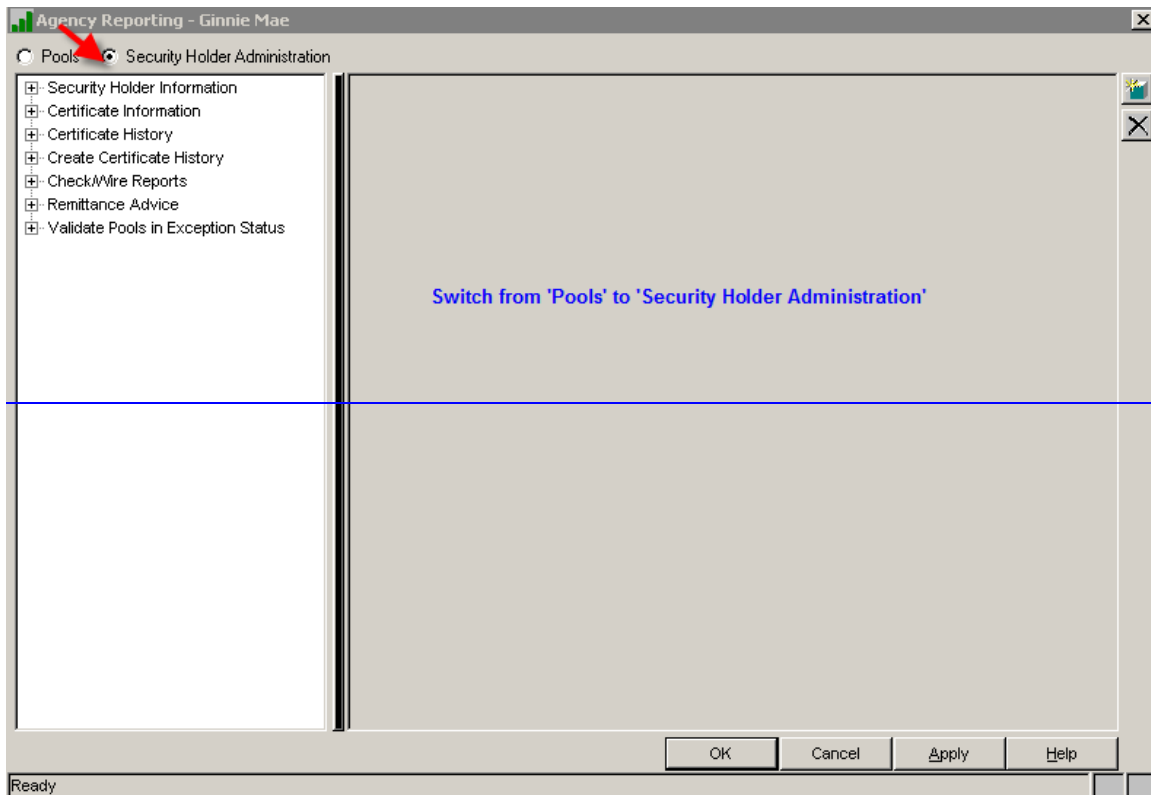
For GinnieMae, there is no longer a separate menu option to 'Create Certificate History' since it is included in the new 'Update Pools From History' and the 'Create Certificate History' menu option. This will now be a one step process and will update both the Pool and Certificate records. The 'Create Certificate History' option has been removed from the Ginniemae Security Holder Administration menu.

The new option is only available on the GinnieMae Agency Reporting window.
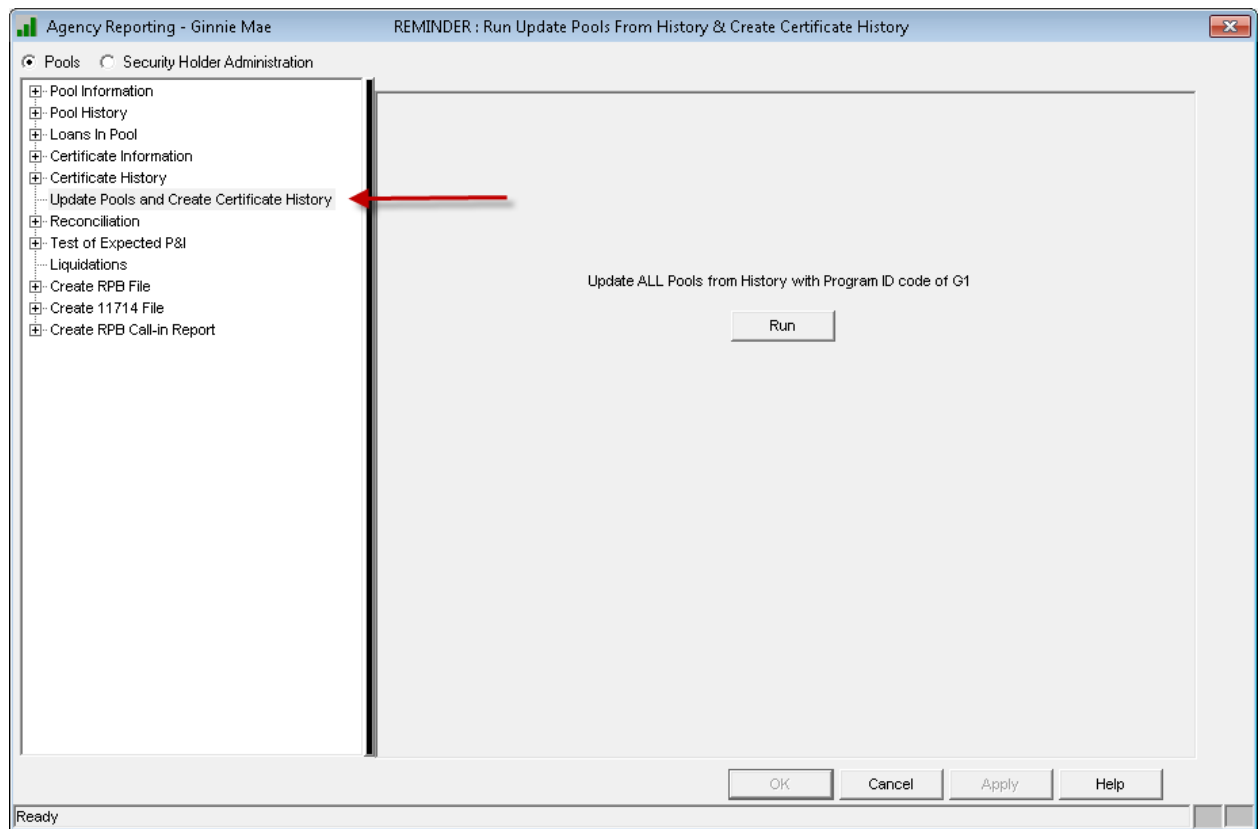
Create Certificate History (11714 or Remittance Advice uses data in the Certificate records to reflect payments being made to the Security Holders).
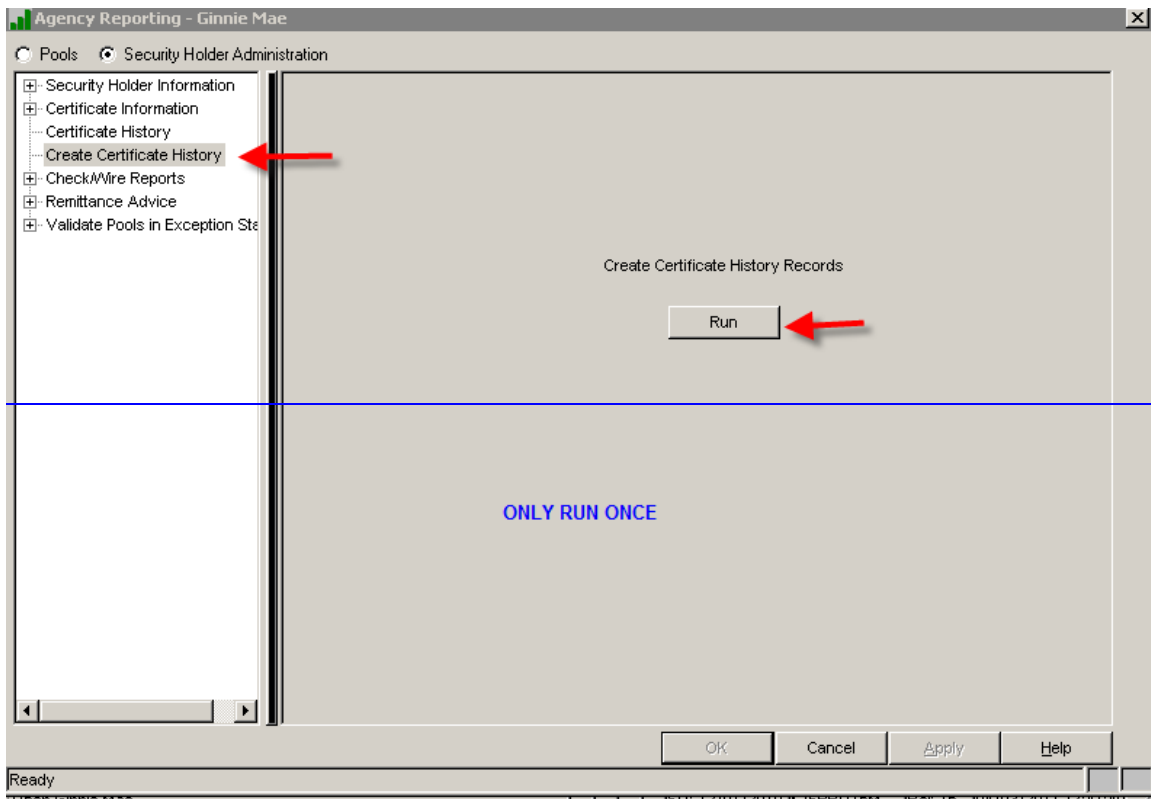
23.26. REVIEW CERTIFICATE HISTORY EXCEPTION REPORT

A "Certificate History Exception Report" is generated and can be printed. The report is now MB650H3. This report should be reviewed. The File Name in the Spoolfile is "QSYSPRT".

```
                        Work with All Spooled Files

Type options, press Enter.
  1=Send    2=Change    3=Hold    4=Delete    5=Display    6=Release    7=Messages
  8=Attributes            9=Work with printing status


                                    Device or                    Total      Cur
Opt   File        User            Queue       User Data    Sts   Pages      Page    Copy
  _   QSYSPRT     KFERGUSON       DAVIDJ      MB650H3      RDY       1                  1
  _   QSYSPRT     KFERGUSON       DAVIDJ      MB650H3      RDY       1                  1
  _   QSYSPRT     KFERGUSON       DAVIDJ      MB650H3      RDY       1                  1
  _   QSYSPRT     KFERGUSON       DAVIDJ      MB650H3      RDY       1                  1
  _   QSYSPRT     KFERGUSON       DAVIDJ      MB650H3      RDY       1                  1
  _   QSYSPRT     KFERGUSON       DAVIDJ      MB650H3      RDY       1                  1
  _   QSYSPRT     KFERGUSON       DAVIDJ      MB650H3      RDY       1                  1
  _   QSYSPRT     KFERGUSON       DAVIDJ      MB650H3      RDY       1                  1
  5   QSYSPRT     KFERGUSON       DAVIDJ      MB650H3      RDY       1                  1
                                                                              Bottom
Parameters for options 1, 2, 3 or command
===>  _
 F3=Exit    F10=View 4    F11=View 2    F12=Cancel    F22=Printers    F24=More keys


                            Display Spooled File
File . . . . . :   QSYSPRT                                      Page/Line   1/2
Control . . . . .  _                                           Columns     1 - 130
Find . . . . . .   _
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3
MB650H3                        GNMA19PKJF                                DATE  6/01/15 Monday      PAGE
                                          CREATE CERTIFICATE HISTORY EXCEPTION REPORT                  2:23 P.M.
- - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -
INV#      POOL           CURRENT BALANCE      LAST RPT UPDATE   POOL   TYPE  CERTIFICATE    CERT
                                                                STAT                        STAT
- - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -
00600     200286PL           2,881,695.26         05/2015        E      CD   2002861PL       Y
```

User can view the newly created history record:
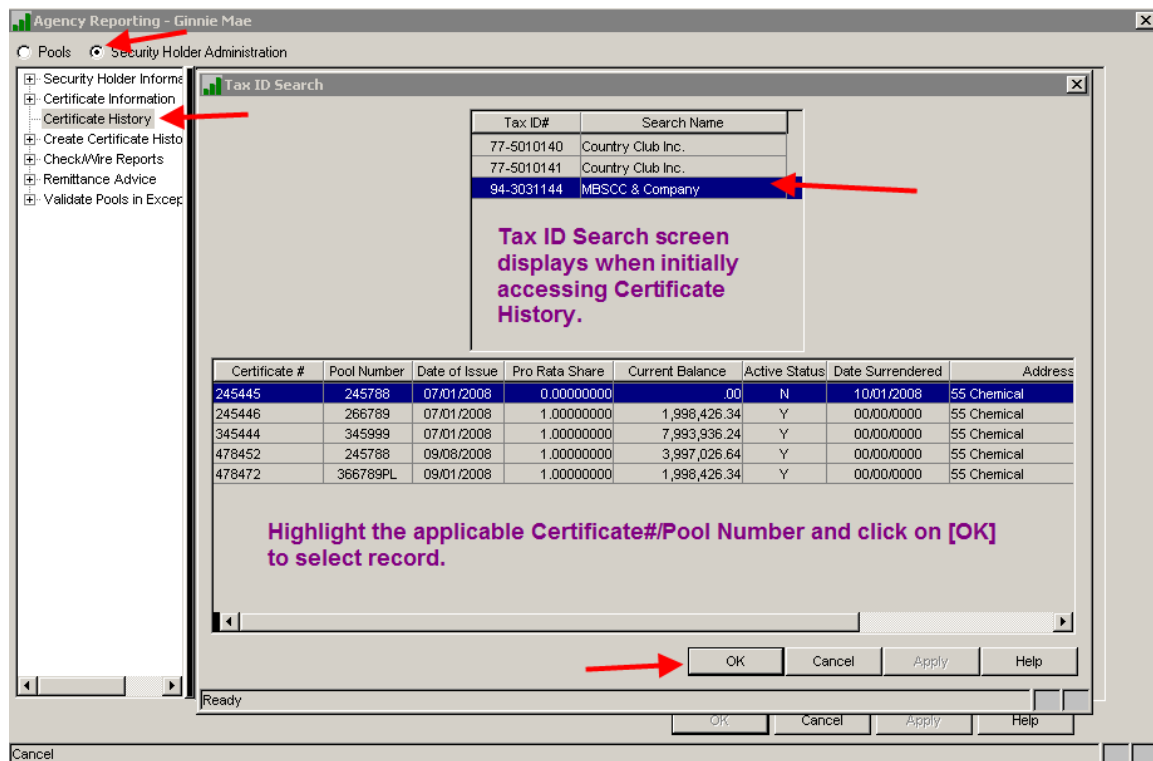
The Certificate History is stored in Strategy File – PIRCRTH.
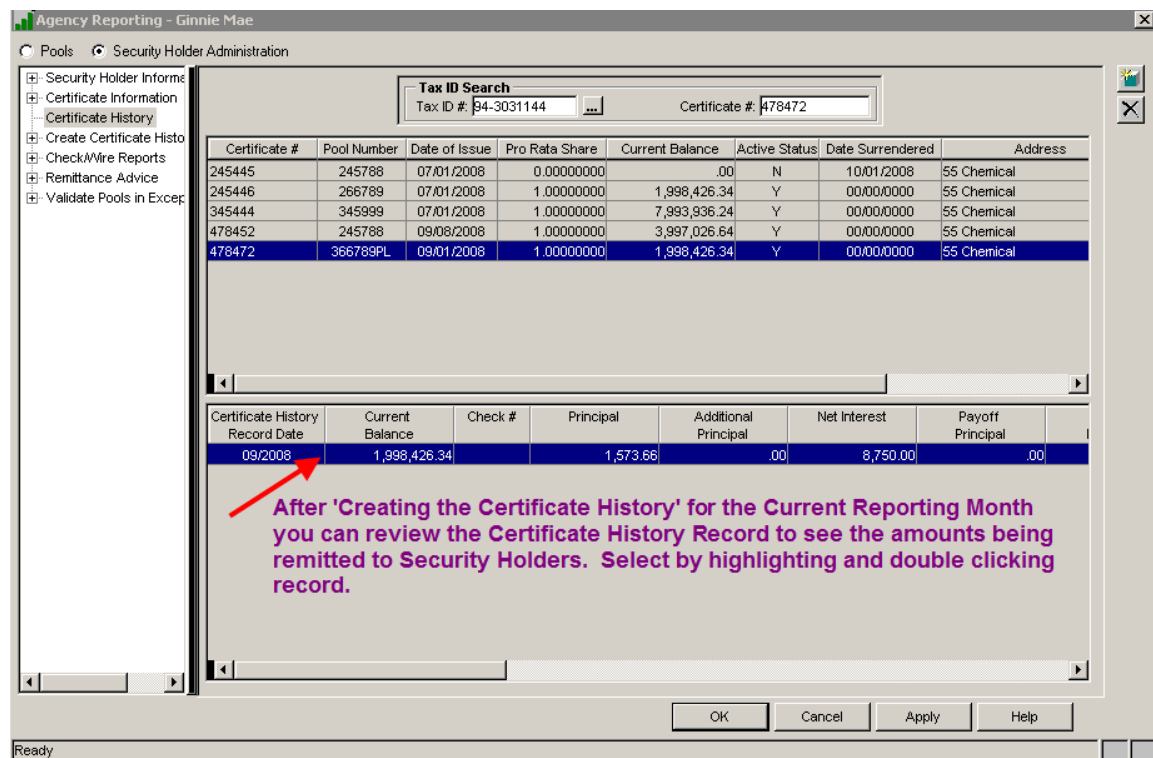
Certificate History Detail

Investor #: (00024) GinnieMae MBS   Pool #: 366789PL   Certificate #: 478472

History Date (mm/ccyy): 09/2008

Principal:	1,573.66	Service Fee:	111.11
Additional Principal:	.00	Current Balance:	1,998,426.34
Net Interest:	8,750.00	Payoff Principal:	.00
Adjustments:	.00	Payoff Interest:	.00
Federal Tax:	.00		
Check #:		Wire Repeat Code:	
Check Amount:	10,323.66	Date Surrendered:	00/00/0000

0-30 Days

Delinquent Principal:	1,573.66	Delinquent Interest:	9,166.67

31-60 Days

Delinquent Principal:	.00	Delinquent Interest:	.00

Over 60 Days

Delinquent Principal:	.00	Delinquent Interest:	.00

Not Advanced

Delinquent Principal:	.00	Delinquent Interest:	.00

Default Principal

Outstanding:	.00	Reduction:	.00

OK   Cancel   Apply   Help

Ready

Adjustments to Certificate History Records:

~~It may be necessary to make a~~Adjustments to the Certificate History Record(s) on new Pools that were issued on amortized loan balances should automatically be picked up. If adjustments to the principal amount being remitted to the Security Holder were performed on the 11710-A then the same adjustment will ~~need to~~ be made to the Certificate History Record(s) to bring the Pool and Loan in sync.

~~Refer to t~~The 'Pool to Security Balance Reconciliation' Report – MB638R (Section ~~23~~ 27 of this document) ~~to get~~reflects the~~se~~ adjusted amounts. The adjustment will display under the 'AP Adjustment Other Section 2-D' column. ~~Enter the amount displayed in this column in~~The adjustments will be made in the '~~Additional Principal'~~Adjustments' field in the applicable Certificate History Record(s). This may be a negative number. ~~This is the final step to bring the Loan, Pool, and Certificate in sync on those Pools issued on amortized loans.~~

The Certificate History Records on liquidated Pools should also be reviewed to ensure the Current Balance is equal to zero.

Certificate record after 'Creating Certificate History', Strategy File - PIRCRT:

The Certificate Record contains the YTD Information.

24. 27. PERFORM POOL TO SECURITY RECONCILIATION

Perform Pool to Security 'Reconciliation' option and confirm there are no "Differences":

```
                              Display Spooled File
 File . . . . . :   RECON                                          Page/Line   1/2
 Control . . . . .  _____                                        Columns     1 - 130
 Find . . . . . .  _____
 *...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+..
 MB638R                                                    GNMA19LKJF
 INV#  00600  G1                             RECONCILIATION OF SECURITY BALANCES TO POOL BALANCES FOR THE MONTH OF
 ISSUER 33440000000
                    ENDING POOL           PREPAID           DELINQUENT          SCHEDULED
       POOL#         PRINCIPAL           PRINCIPAL           PRINCIPAL          PRINCIPAL
                     BALANCE
                   *SECTION 1-D*        *SECTION 1-F*       *SECTION 1-G*      *SECTION 1A-C*
      200286PL      3,200,100.00              .00                 .00           318,404.87
      200287L       3,200,100.00              .00                 .00           318,404.87
      300126PL      3,200,100.00              .00                 .00           318,404.87
      300127PL      3,200,100.00              .00                 .00           318,404.87
      300128PL      3,200,100.00              .00                 .00           318,404.87
      300129PL      3,200,100.00              .00                 .00           318,404.87
      300130PL      3,200,100.00              .00                 .00           318,404.87
      300131PL      3,200,100.00              .00                 .00           318,404.87
      300132PL      3,200,100.00              .00                 .00           318,404.87
      300133PL      3,200,100.00              .00                 .00           318,404.87
      300134PL      3,200,100.00              .00                 .00           318,404.87
      300135PL      3,200,100.00              .00                 .00           318,404.87
```

Remaining part of the Reconciliation Report:

```
                              Display Spooled File
 File . . . . . :   RECON                                          Page/Line   1/2
 Control . . . . .  W140                                           Columns     140 - 269
 Find . . . . . .  _____
 4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3....+....4....+....5....+....6....+....
                                                             10/01/08 Wednesday     PAGE    1
                                                                  7:27 P.M.

         AP             LAST PRINCIPAL                        ENDING AGGREGATE
     ADJUSTMENT         INSTALLMENT ON        ADJUSTED           SECURITY
       OTHER             LIQUIDATION       ACTUAL BALANCE         BALANCE                   DIFFERENCE
    *SECTION 2-D*                                               SECTION 3-D*
          .00                 .00            3,991,037.10       3,991,037.10                      .00
          .00                 .00            1,995,257.34       1,995,257.34                      .00
          .00                 .00            7,981,717.61       7,981,717.61                      .00
          .00                 .00            1,996,852.68       1,998,426.34                 1,573.66
          .00                 .00           15,964,864.73      15,966,438.39                 1,573.66
 ------------------------------- Display Spooled File
 File . . . . . :   RECON                                          Page/Line   1/2
 Control . . . . .  _____                                        Columns     140 - 269
 Find . . . . . .  _____
 4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3....+....4....+....5....+....6....+....
                                                             6/01/15 Monday        PAGE    1
                                                                  6:31 P.M.

         AP             LAST PRINCIPAL                        ENDING AGGREGATE
     ADJUSTMENT         INSTALLMENT ON        ADJUSTED           SECURITY
       OTHER             LIQUIDATION       ACTUAL BALANCE         BALANCE                   DIFFERENCE
    *SECTION 2-D*                                               SECTION 3-D*
          .00                 .00            2,881,695.13       2,881,695.13                      .00
          .00                 .00            2,881,695.13       2,881,695.13                      .00
          .00                 .00            2,881,695.13       2,881,695.13                      .00
          .00                 .00            2,881,695.13       2,881,695.13                      .00
          .00                 .00            2,881,695.13       2,881,695.13                      .00
          .00                 .00            2,881,695.13       2,881,695.13                      .00
          .00                 .00            2,881,695.13       2,881,695.13                      .00
          .00                 .00            2,881,695.13       2,881,695.13                      .00
          .00                 .00            2,881,695.13       2,881,695.13                      .00
          .00                 .00            2,881,695.13       2,881,695.13                      .00
          .00                 .00            2,881,695.13       2,881,695.13                      .00
```

~~There was a setup issue on one of the "test" pools which caused the 'Difference' to reflect on this report.~~

There will be a "Difference" on the report for those pools where the Investor Master Record Status Code is changed to "R" or "F" prior to cutoff. This is due to the fact that the 'Last Principal Installment on Liquidation' on the report is retrieved from the Investor Remittance record for the loan payoff transaction. Since these types of liquidations don't require the payoff of the loan to be posted the amounts won't be picked up on the report resulting in a "Difference".

25.28. CREATE AND PRINT 11714 (REMITTANCE ADVICE)

Create the Remittance Advice reports (11714) and print if necessary:

```
                                        Display Spooled File
File . . . . . :   GNMAREMIT                                              Page/Line   1/2
Control . . . . .   _____                                              Columns     1 - 130
Find . . . . . .   _____
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3
    ISSUERS MONTHLY                                    Government National Mortgage Association
    REMITTANCE ADVICE                                  Mortgage Backed Securities Program
    -------------------------------------------------------------------------------------------------
                                                       DATE 10/01/08
    55 Chemical                                        REPORTING MONTH  09/2008
    New York                    NY 0021000000          SUBMITTED VIA WIRE
    -------------------------------------------------------------------------------------------------
    This remittance advice covers the above security holders proportional share of the distribution in the indicated pool of mort
    reporting month.
    -------------------------------------------------------------------------------------------------
                                              - - - - - - CASH DISTRIBUTION DUE HOLDER - - - - - - -
    POOL      CERT #     INT RATE* PRO RATA        PRINCIPAL           INTEREST         ADD. PRINC         ADJUS
    245788    478452     5.50000 1.00000000         3,001.93          18,306.01
    266789    245446     5.25000 1.00000000         1,588.12           8,736.20
    345999    345444     5.75000 1.00000000         6,124.55          38,275.08
    366789PL  478472     5.25000 1.00000000         1,573.66           8,750.00
    -------------------------------------------------------------------------------------------------
    Explanation for the items Above:
    I hereby certify that the information contained herein is true to the best of my knowledge and belief.
                                                                                              More...
```

Additional fields to the right on GNMAREMIT (11714) report:

```
                                        Display Spooled File
File . . . . . :   GNMAREMIT                                              Page/Line   1/2
Control . . . . .   W120___                                              Columns     120 - 249
Find . . . . . .   _____
2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3....+....4....+....
n

    --------------------------------------------------------------------------------


    --------------------------------------------------------------------------------
ool of mortgages for the above

    --------------------------------------------------------------------------------

    ADJUSTMENTS              FED TAX              TOTAL       OUTSTANDING BAL
                                              21,307.94        3,991,037.10
                                              10,324.32        1,995,257.34
                                              44,399.63        7,981,717.61
                                              10,323.66        1,998,426.34
    --------------------------------------------------------------------------------
```

Remaining fields at bottom of GNMAREMIT (11714) report:

```
                                        Display Spooled File
File . . . . . :   GNMAREMIT                                              Page/Line   1/42
Control . . . .   _____                                                Columns     1 - 130
Find . . . . . .   _____
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3
    -------------------------------------------------------------------------------------------------
    Issuer                                             Authorized Signature
    McCracken Financial Solutions
    -------------------------------------------------------------------------------------------------
    Street Address                                     City and State
    8 Suburban Park Drive                              Billerica
                                                       MA 01821-0000
    -------------------------------------------------------------------------------------------------
       *Printed rate does not contain all available decimal positions




                                                                                          Bottom
   F3=Exit   F12=Cancel    F19=Left   F20=Right   F24=More keys
```

~~26.~~29. CREATE ELECTRONIC 11714 REPORTING FILE

From the 'Agency Reporting – Ginnie Mae' screen, **switch from 'Security Holder Administration' back to 'Pools'** by clicking on the radio button.

Create 11714 File - PGIA (this is the file that used to get imported into GinnieNet for transmission but is now transmitted using the Ginnie Mae Enterprise Portal):
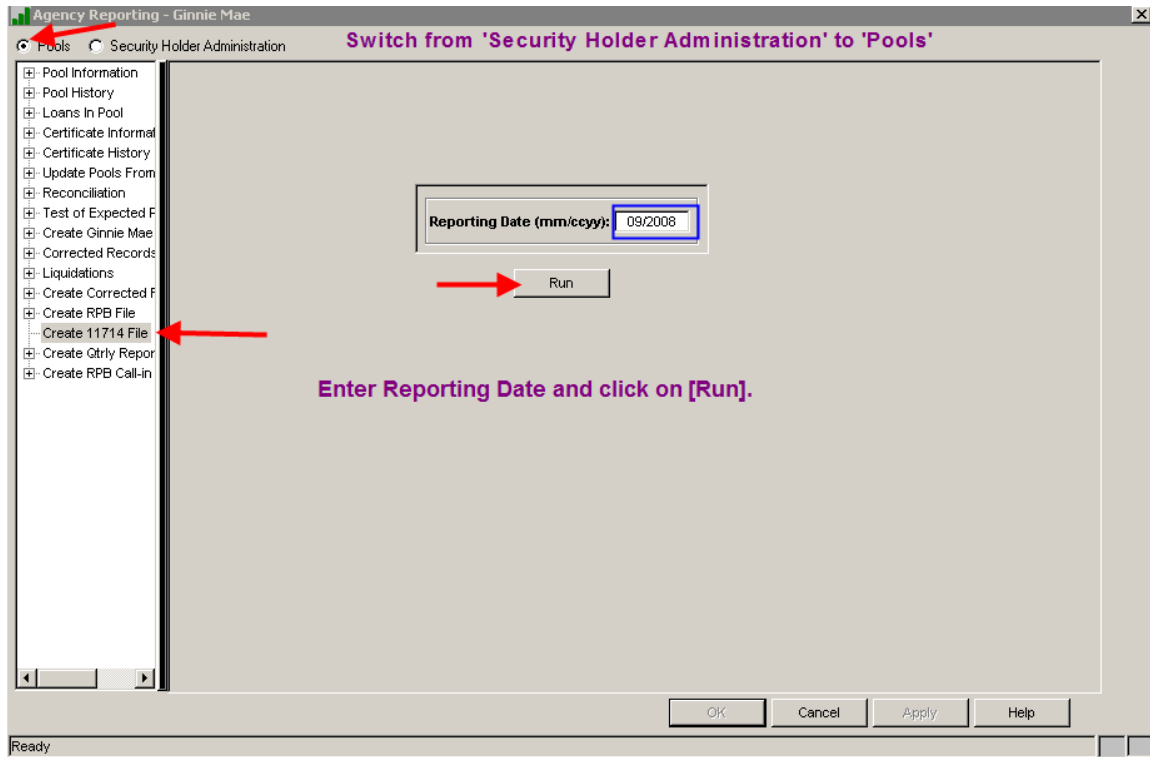
Creates file PGIA:
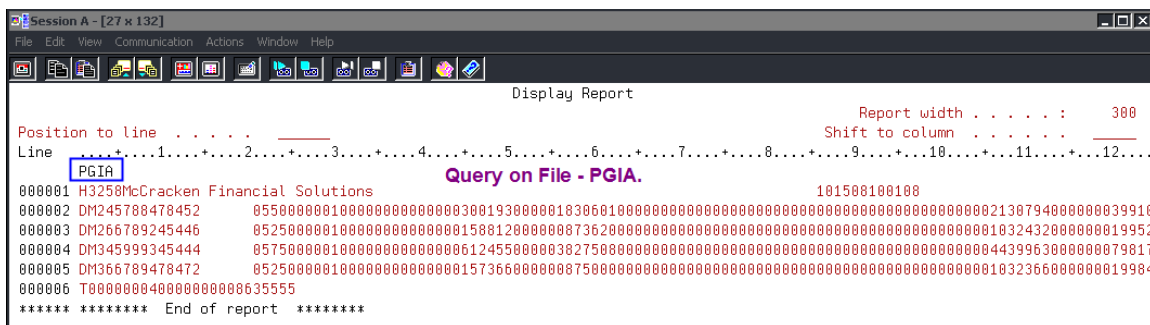
~~27.~~30. CREATE PRELIMINARY CHECK/WIRE REPORT

Switch from 'Pools' to 'Security Holder Administration'

Run Preliminary Check/Wire Report to review amounts being paid to Security Holders for all active pools:

```
                                      Display Spooled File
File  . . . . .  :  GNMAWIRE                                              Page/Line   1/2
Control . . . .    _____                                                Columns     1 - 130
Find  . . . . . .  _____
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3
MB650F1                                                                  DATE  10/01/08  PAGE

                                  GNMA WIRE REPORT FOR  9/2008

- - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -
INVESTOR NUMBER    POOL       CERTIFICATE    PAYEE                   WIRE NO.              AMOUNT
- - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -
     00024       245788       478452                                               21,307.94
     00024       266789       245446                                               10,324.32
     00024       345999       345444                                               44,399.63
     00024       366789PL     478472                                               10,323.66
                                                                     CHECK TOTAL    86,355.55
                                                                     PAYEE TOTAL    86,355.55
- - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -
                                                                     REPORT TOTAL   86,355.55
```

28. 31.   VERIFY AMOUNT AND CREATE CHECK WRITING RECORDS

Verify Remittance amount is correct and then **create the check writing records:**

**Investor Vendor record is set to 'Hold Posting' = "Y" so P&I won't be debited until the custodial record is released

29.32. RELEASE CUSTODIAL PROCESSING RECORD

On the day that the remittance is being made and funds are sent to the applicable Security Holders, the P&I funds will need to be debited from the applicable Investor Vendor records. This may require you to release an existing Custodial Accounting record or manually create the Investor Custodial Record to Debit the scheduled P&I Payments:

The Custodial Accounting records are accessed as follows:
Investors>Tools>Custodial Processing. Select 'Daily Custodial File' to view
entries being held for release.

On the day of the Remittance, release the Custodial record by changing 'Hold Posting' from "Y" to "N". After dayend is run the P&I amounts in the Custodial record will be debited from the Investor's P&I Account setup in the Investor Vendor record.

If customers don't want the Ginnie Mae Investor's Custodial P&I account on Strategy to go negative, users will have to **add** a manual custodial entry to **Credit** the P&I funds being advanced.

~~30.~~33. MISCELLANEOUS

Loans in Pool

If the user wants to verify which Strategy loans are in a specific pool they can view that information by taking this option:
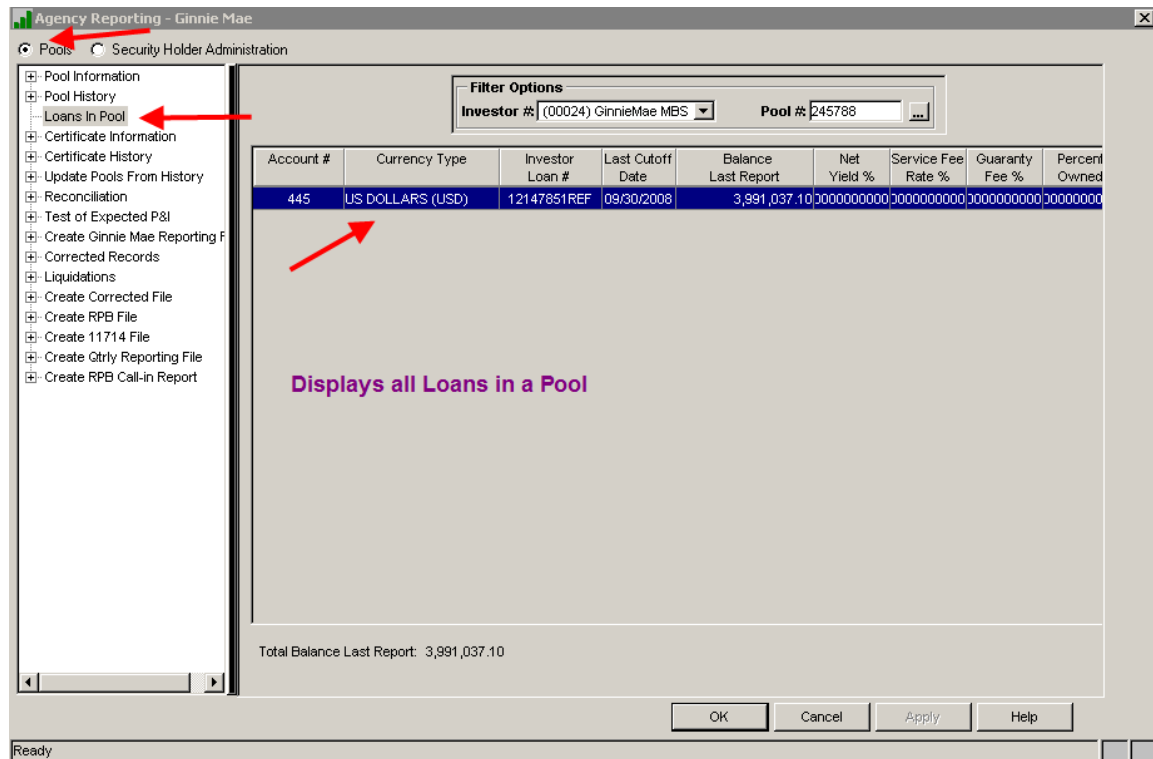
Pool Search

Users are able to search for a specific pool number in the Ginnie Mae Agency Reporting module. This alleviates having to scroll down a long list of pools:
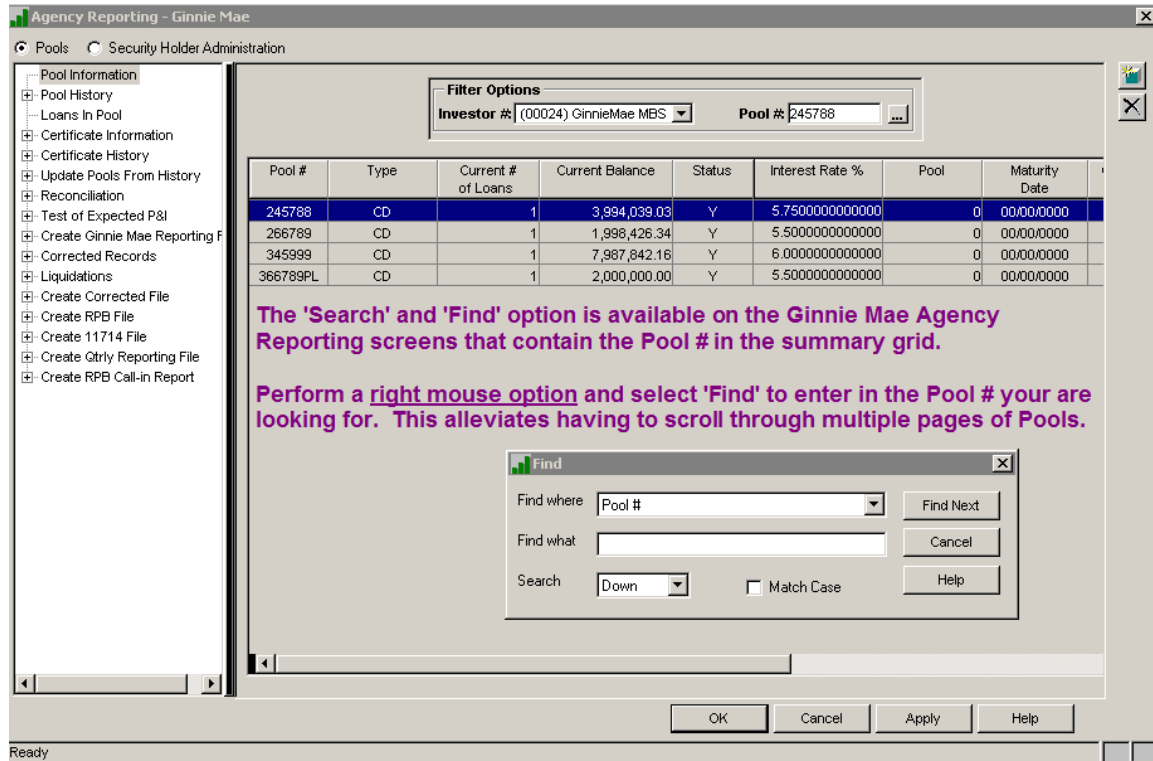
After selecting 'Find' the following dialog box is displayed:
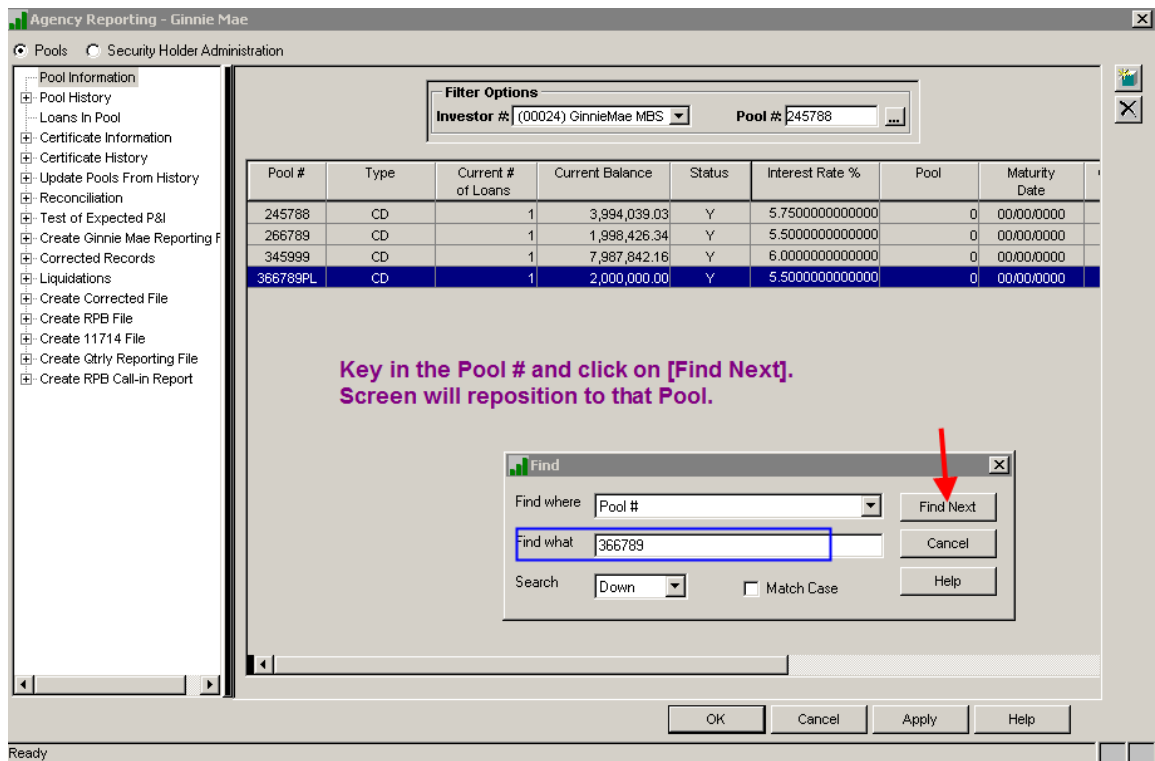
31.34. SECURITY HOLDERS REGISTER

In accordance with Section 12-7 of the GNMA Handbook, Strategy produces the GinnieMae I MBS register of security holders for each GinnieMae I pool.

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/Certificate
- Interest Rate
- Initial Payment Date
- Maturity Date – Pulls from Pool Record

Also, will include Totals for: Certificate Balances and Pool Balance and perform comparison. If the total of the Pool's Certificate Balances does not equal the Pool Balance, report will reflect an Out of Balance amount.

The Register must not be run until after the 'Update Pools From History & Create Certificate History' option has been run for the reporting cutoff.

The MB650E GR650E report is generated by going to the GinnieMae Agency Reporting menu>Security Holder Administration section>Certificate Information window. Select the right mouse option 'Active Certificate Register'. This creates report "GNMACRTREG"; User Data = GR650E in the spool file.
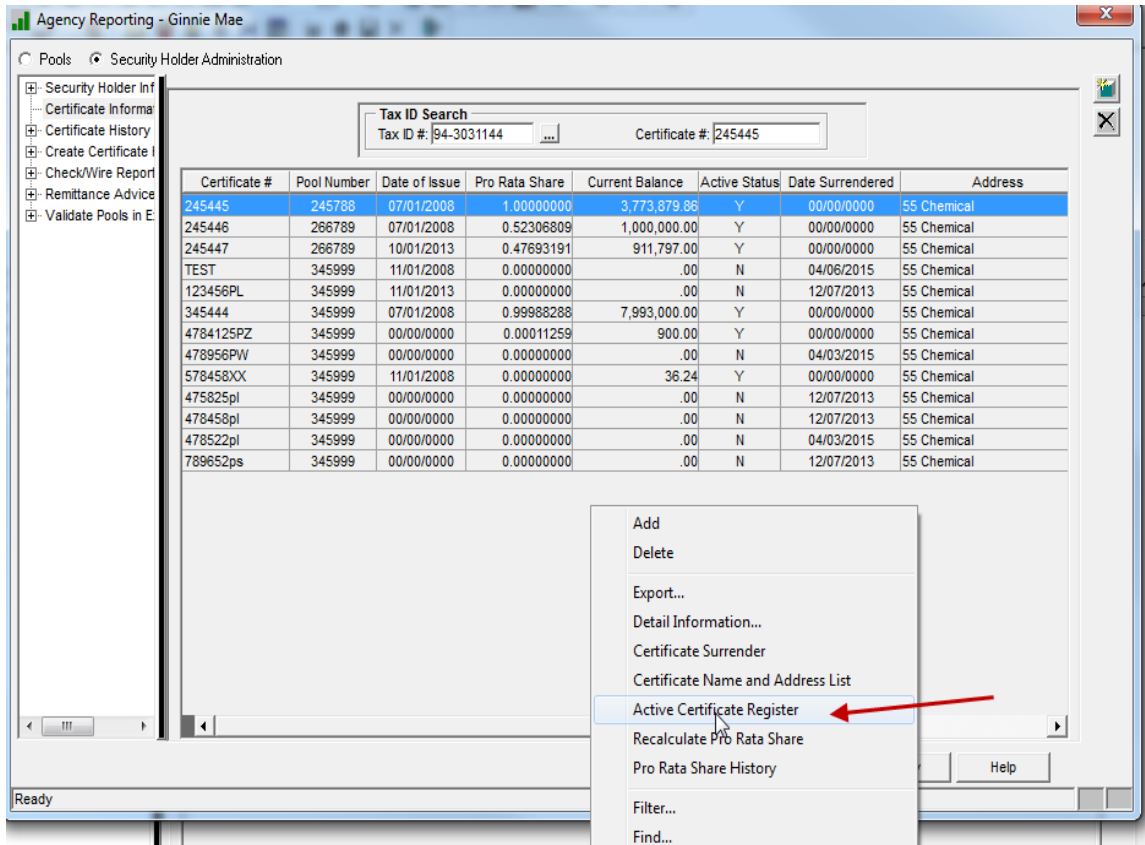
The Certificate Register can also be generated from the 'GNMA Reports' widget in Portal. **This report retrieves information from the Certificate History records so if the history record does not exist for the "Reporting Date" entered, then no certificate information will print for that pool.**

The following options are available for the Certificate Register report:
- All GinnieMae Security Holders' Tax ID or by specific Tax ID.
- Ability to generate a PDF file.

35. WHIFIT REPORTING

WHFIT Reporting was added to Strategy under Job #19811 in Release 19A. The current functionality will generate the required WHFIT file with the calculated Market Discount Fraction (MDF).

The current calculation uses the Strategy amortization schedule program and determines the End Date for the schedule by using one of the following Date Sources: Maturity Date of the loan, Effective Date of the "PAR" Prepayment record, or a specified date entered into a new Strategy field.

Initially, all pools will be set to use the Prepayment Effective Date from the "PAR" record. Here is an example of the prepayment record:

SUMMARY:

- Menu options 6-10 on the GinnieMae menu are used for the WHIFIT reporting.
- User can calculate the Market Discount Fraction for all "G1" Pools for a given Reporting Date.
- Calculation runs in Dayend/Monthend after other investor cutoff programs (I.e. new pool history records have been created). The 9/30/2013 Dayend/Monthend will calculate the MDF for Reporting Month of September 2013.
- The MDF Calculation only runs for "G1" Pools where the Pool Status is not equal to "N" **(PIRPL.PLSTAT NE "N")**.
- All pools will be set to use the Prepayment Effective Date from the "PAR" record. This will update a new field in the Pool record to store the Date Source **(PIRPL.PLMDFSRC)**. *The field can be queried for verification.*
- Every month the program will retrieve the End Date for the amortization schedule by retrieving the 'Effective Date' from the Prepayment record where the 'Prepayment Type' = "PAR". For pools that contain multiple loans, the program will pull the Date from the first loan # found. Since the date is being retrieved every month, the program will pick up any maintenance performed on the date since the previous month.

- Menu Option 6 allows user to change the Date Source to: Maturity Date, Prepayment Date, or blank out the Source and key in a specified date. If a date is keyed in, the program will populate this date in a new Pool level field **(PIRPL.PLMDFDT)**.
- The full amortization schedule will not be retained. Instead, we have created a history file containing the identified/critical field values from the first line of the amortization schedule plus the Aggregate Amount of Net Interest Payments. The new file – **PMDFCALC** can be queried. The field listing for this file can be found below.
- If the Pool History values used in the Market Discount Fraction calculation are changed via StrategyCS, the Pool's MDF value will automatically be recalculated at the time the change is saved. This applies to changes made to the following fields in the pool history record (11710-A):
  - Principal amount of securities from last report (Section 3-A in Pool History; PIRPLH.PHPAS)
  - P&I Constant = Constant (Section 1A-A in Pool History; PIRPLH.PHCON)
- After the Dayend/Monthend cutoff, the PIRPLH records for all of the Interest Only Pools are manually updated to wipe out the P&I Constant, Interest, and Principal. Saving these changes will trigger the recalculation of the MDF for each of these pools. The MDF amount calculated at monthend will be incorrect due to the P&I Constant information in the Pool History record (11710-A).
- Once a Pool has been reported with a MDF value = "1.0000000" the Pool is automatically flagged to no longer be included in the WHFIT Reporting file. If necessary, this new field can be file maintained so the Pool continues to be included in the file.
- OID will be reported as zeroes for all pools.
- MDF and OID values will be stored in the existing Additional Pool History fields: **PIRPLHADL.PHMDSCFR & PIRPLHADL.PHODSCNT**.
- These two (2) fields have been added to the Ginnie Mae Additional Pool History File Maintenance screen so they can be maintained (Option 2 on GNMA menu).

REPORTING STEPS:

The WHFIT program will automatically run during the GinnieMae Dayend or Combined Dayend/Monthend after the other investor cutoff programs. The following steps should be followed to validate and create the reporting file:
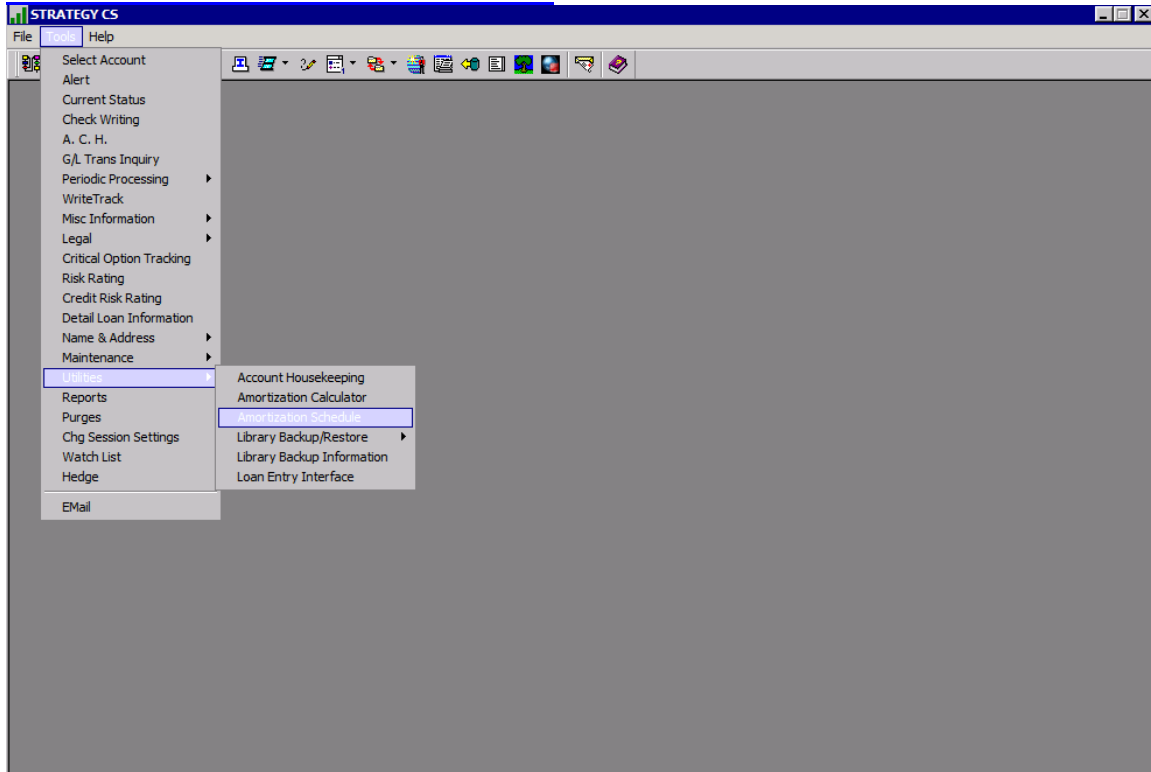
- Go to GNMA MENU OPTION 7 – Verification Reports; run the 'MDF Calculation Date Verification Report' for ALL Investors and Pools.

- Review the two reports; the Exception Report lists all the Pools where the Prepayment record is missing; the MDF value for these pools will be reported as 0.00 in the WHFIT file.
- Enter the missing Prepayment records; rerun report
- Go to GNMA MENU OPTION 8 – Recalc Market Discount Fraction; calculate the MDF for the applicable Reporting Date
- Go to GNMA MENU OPTION 7 – Verification Reports; run the 'MDF Amount Verification Report' for ALL Investors and Pools with the applicable 'Start' and 'End Record Dates'.
- Review the 2 reports; the Exception Report lists all the Pools where the MDF Amount is greater than or equal to "1"; these pools will not be included in the WHFIT file unless it's the first time the Pool is being reported with a MDF value = "1".
- Produce and review the 'Exclude Pools Report'. This report lists all of the Pools where the flag to exclude from WHFIT Reporting has been set to "Y".
- If you want to review the parameters used to calculate the MDF Amount on any of the pools you can query the new file **PMDFCALC**.
- If necessary, run StrategyCS Amortization Schedules for validation. Instructions for running Interest Only and P&I schedules are at the end of this document.
- If you want to use the Maturity Date or a specified date instead of the Prepayment Date you can enter this information and recalculate the MDF Amount for a given pool by going to GNMA MENU OPTION 6 – MDF Calculation Date Maintenance. The MDF Amount for a single pool can be recalculated on this screen even if the date has not been changed. User can find the new MDF amount various ways:
  - running the Verification Report
  - going into GNMA MENU OPTION 2 - Ginnie Mae Additional Pool History File Maintenance screen
  - querying PMDFCALC
- Once you are satisfied with the MDF Amounts you can create the file for transmission using GNMA MENU OPTION 9 – Create WHFIT Reporting File **(PWHFIT)**. User selects range of Reporting Dates to be included in file. **PHWFIT** can be queried for validation.

Note: It is assumed that when the "Create WHFIT Reporting File" option is run the customer will be creating a submission file from the AS/400 file PWHFIT. Therefore file PWHFIT will be cleared every time the "Create…" option is run, before repopulating the file.

Users can run an Amortization Schedule in StrategyCS to verify the MDF calculation:

Tools>Utilities>Amortization Schedule:

Select the radio button next to "Enter Data":

The data input will vary depending on if the schedule is being run for Interest Only or Principal & Interest.

INTEREST ONLY: This is the calculation that will be run for any pool (construction or permanent) where the Constant (Section 1A-A; PIRPLH.PHCON) in the Pool History record is zero.

- Principal = Principal amount of securities from last report (Section 3-A in Pool History; PIRPLH.PHPAS)
- P&I Constant = Interest being passed thru on Pool; Cash distribution due holders for interest (Section 2-F in Pool History)
- Interest Rate = Pass Thru Rate (net interest rate)
- Interest Compounding Frequency = M
- Service Fee % = .00 since pass thru rate has been entered instead of gross rate
- First Payment Date = 1st of the month after the Reporting Period (i.e. MDF for Reporting Month of 4/2013 would have "5/01/2013" as First Payment Date)
- Maturity Date = Effective Date of Prepayment record where Type = "PAR"
- Interest Basis = A60
- Print Service Fee Information = No

Retrieve the Total Interest amount from the bottom of the amortization schedule:

```
    TOTAL
  INTEREST
2,057,126.90
2,075,014.96
  214,656.72
2,092,903.02
2,110,791.08
2,128,679.14
   53,664.18
2,128,679.14
```

MDF Amount = $17,888.06 / $2,128,679.14 = .008403

PRINCIPAL & INTEREST: This is the calculation that will be run for any pool (construction or permanent) where the Constant (Section 1A-A; PIRPLH.PHCON) in the Pool History record is NOT equal to zero.

- Principal = Principal amount of securities from last report (Section 3-A in Pool History; PIRPLH.PHPAS)
- P&I Constant = Constant (Section 1A-A in Pool History; PIRPLH.PHCON)
- Interest Rate = Note Rate (gross interest rate)
- Interest Compounding Frequency = M

- Service Fee % = Servicing fee rate (PIRPL.PLSERV) + Guaranty fee rate (PIRPL.PLGFEE)
- First Payment Date = 1st of the month after the Reporting Period (i.e. MDF for Reporting Month of 4/2013 would have "5/01/2013" as First Payment Date)
- Maturity Date = Effective Date of Prepayment record where Type = "PAR"
- Interest Basis = A60
- Print Service Fee Information = Yes

Go to the bottom of the schedule and retrieve the last two amounts for Total Principal and Net Pymt To Inv:

TOTAL PRINCIPAL	NET PYMT TO INV
3,395,022.61	4,276,005.28

Subtract the "Total Principal" from the "Net Pymt to Inv" to get the total pass thru interest = $880,982.67.

Retrieve the Net Interest (pass thru amount) from Section 2-F in Pool History = $8,911.93.

MDF Amount = $8,911.93 / $880,982.67= .01011589