



Ginnie Mae Loan Setup and Monthly Reporting Release 19C

Table of Contents

TIMETABLE	4
1. INVESTOR VENDOR SETUP	5
2. CRITICAL GINNIE MAE LOAN SETUP INFORMATION	11
Associated Name Files.....	12
Loan Master File – PMASTR.....	15
Loan Type (System Information Table 63)	23
Other Escrow File (MIP) – POESC	26
Other Escrow File (Replacement Reserve) – POESC.....	29
Reserve Type (System Information Table 2V).....	31
Investor Master File – PIMST	32
Ginnie Mae Unique Loan Key	41
Foreclosure Hold Code – System Control.....	44
3. CONFIRM DAYEND/MONTHEND JOBSTREAM	47
4. PROCESS NON-PAYOFF POOL LIQUIDATIONS	47
5. RUN MONTHEND	47
6. PRINT AND REVIEW MB634C	47
7. PRINT AND REVIEW MB616	49
8. PRINT AND REVIEW LIQUIDATION REPORT MB654A_1 & MB654A_2 ..	51
9. START REPORTING PROCESS	51
10. CREATE RPB CALL-IN REPORT	52
11. CREATE RPB FILE	54
12. EDIT 11710-A, POOL HISTORY RECORDS	57
13. ADD NEW SECURITY HOLDERS	60
14. ENTER # OF CERTS IN NEWLY ISSUED POOLS-OBSOLETE	65
15. ADD CERTS FOR NEW POOLS & RECALCULATE PRO RATA SHARE ..	65
16. ADD NEW CERTIFICATES FOR PREVIOUSLY ISSUED POOLS	69
17. SURRENDER CERTIFICATES FOR PREVIOUSLY ISSUED POOLS	71
18. UPDATE # CERTS IN POOL FOR 1 TO MULTIPLE XFERS-OBSOLETE ..	74
19. VERIFY APPLICABLE POOLS ARE NOT IN EXCEPTION STATUS	75
20. CREATE AND PRINT 11710-D	76
21. CREATE AND PRINT 11710-A	79
22. CREATE AND PRINT 11710E	81
23. RFS REPORTING	83
RFS File Names	83
Ginnie Mae Loan Key Maintenance (File-PIMSTADL) - Option 1.....	85
Ginnie Mae Additional Pool History (File-PIRPLHADL) - Option 2 ..	89
Ginnie Mae Loan Maintenance (File-PIRLL) – Option 3	93
Ginnie Mae Sensitive Loan Record (File-PSENSLOAN)	96
Ginnie Mae Various Loan Record (File-PVARLOAN)	100
Create GNMA RFS Reporting (File-PGNMARFS) – Option 4	105
24. UPDATE POOLS AND CREATE CERTIFICATE HISTORY	109
25. CREATE CERTIFICATE HISTORY	112
26. REVIEW CERTIFICATE HISTORY EXCEPTION REPORT	112
27. PERFORM POOL TO SECURITY RECONCILIATION	117

28.CREATE AND PRINT 11714 (REMITTANCE ADVICE)	119
29.CREATE ELECTRONIC 11714 REPORTING FILE	121
30.CREATE PRELIMINARY CHECK/WIRE REPORT	122
31.VERIFY AMOUNT AND CREATE CHECK WRITING RECORDS	123
32.RELEASE CUSTODIAL PROCESSING RECORD	124
33.MISCELLANEOUS	127
Loans in Pool	127
Pool Search	128
34.SECURITY HOLDERS REGISTER	130
35.WHIFIT REPORTING	132

*** 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:
 $PIRCRT/CRCBAL = PIRPL/PLCBAL \text{ minus } PIRPLH/PHTP$. 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 15 th of the 1 st 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 2 nd 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 4 th 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 2 nd 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 1 st Reporting Cycle	10/15/2008 – 10/31/2008

the month for the 1 st 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.

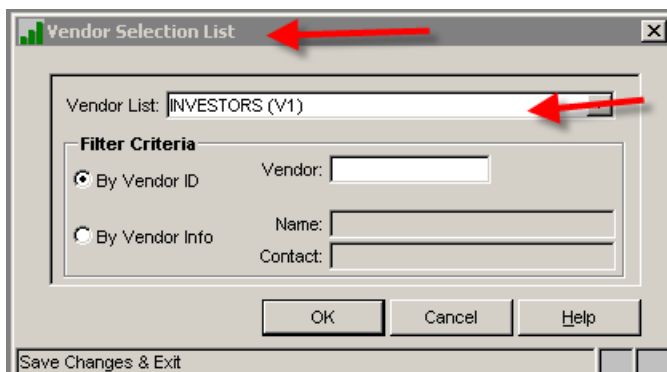
The MB616 report is not generated at Monthend; it is a daily report. A Pool would only display on the report during the dayend that the loan is passed. Therefore, a step to review this report should be added to customer's internal procedures for passing a New Ginnie Mae Loan in Strategy. The dayend report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



Investors #600, 601, and 602 have been setup as 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/Service (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:

Vendor Maintenance

Investor #	Name	Program ID	Address Line 1	Address Line 2	Address Line 3
00100	D2 Inv 100 External loans	COMMERCIAL (D2)			
00200	D2 Inv 200 Internal	COMMERCIAL (D2)			
00300	D2 Inv 300 Daily Remit Externa	COMMERCIAL (D2)			
00400	D2 Inv 400 External IDA loans	COMMERCIAL (D2)			
00500	D2 Inv 500 Ext Participant	COMMERCIAL (D2)			
00510	D2 Inv 510 Int Participant	COMMERCIAL (D2)			
00520	D2 Inv 520 Ext Participant	COMMERCIAL (D2)			
00600	GinnieMae-1st Inv Issuer: 3344	GNMA POOL (G1)	GinnieMae- Issuer:33444	3006 Gough Street	Apartment #101
00601	GinnieMae-2nd Inv Issuer: 3344	GNMA POOL (G1)	GinnieMae- Issuer:33444	3006 Gough Street	Apartment #101
00602	GinnieMae-Different Issuer	GNMA POOL (G1)	GinnieMae-Sub Service Issuer	Address Line 2	Address Line 3
00610	Freddie Mac A2	FREDDIE MAC (A2)			
00620	FNMA MBS C5	FNMA MBS (C5)			

Sys Info ID: V1 - Investors

Contact Information
Investor #: 00601
Deal Type:
Name: GinnieMae-2nd Inv Issuer: 3344
Address Line 1: GinnieMae- Issuer:33444
Address Line 2: 3006 Gough Street
Address Line 3: Apartment #101
Address Line 4: San Francisco, CA 94123
Contact:

Program ID: GNMA POOL (G1) →
Transaction ID:
IRP:
Seller/Service #: 33440000000
RPB Report ID #: 07833344A6 →
Telephone #: () -
Check Batch #: 60
Tax ID:
Payee Name:

Reporting Level Info
Internal Investor: NO (N) →
Servicing Role:
Int Inv Acct Meth: Custodial Accounting
Type (1):
Consolidation Group (2):
G/L Company (3): MFS GNMA L (06)
Securitization Date: 00/00/0000
Sub Class (4):
Line of Business (5):
Fund Source (6):
Currency: US DOLLARS (USD)
Do Not advance T&I Escrow Y/N:

Buttons: Select, OK, Cancel, Apply, Help

- 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/Service # (Issuer), recommend setting this data up to be the same in all vendor records.
- 'Seller/Service #' 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:

Investor: 00600 GinnieMae-1st Inv Issuer: 3344 Program ID: G1 GNMA POOL (G1)

Custodial Accounts

Field	Bank	DDA #
Custodial P&I:	TEST BANK (006)	600-115
Deposit Clearing:	TEST BANK (006)	600-111
Disbursement Clearing:	TEST BANK (006)	600-222
Custodial Suspense:	TEST BANK (006)	600-115
Custodial Escrow:	TEST BANK (006)	600-225

Custodial Balances

Principal Balance:	29,573,626.06	Suspense Balance:	69,200.00
Interest Balance:	8,365,634.39	Other Funds:	.00
Escrow Balance:	1,772,695.57	Escrow Buffer Bal:	.00

Escrow Bank Accounts

Escrow Disburse Clrg:	Bank:	DDA #:
P&I Check Writing:	Bank:	DDA #:
Escrow Check Writing:	Bank:	DDA #:
Correspond Oper Acct:	Bank:	DDA #:

Corporate Cash Account Information

Bank #:	TEST BANK (006)	DDA #:	600-333
---------	-----------------	--------	---------

OK Cancel Apply Help

Ready

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: 00600 GinnieMae-1st Inv Issuer: 3344 Program ID: G1 GNMA POOL (G1)

Business Calendars
 Use Business Calendar for Cutoff and Remit dates: NO (N)
 Business Calendar Code: Business Calendar Option:

Cutoff Information
 Next Cutoff Base Date: 06/30/2015
 Next Cutoff Date: 06/30/2015
 Last Cutoff Base Date: 05/31/2015
 Last Cutoff Date: 05/31/2015
 Cutoff Freq Method: MONTHLY (M)
 Cutoff Frequency: 0001
 Balance Due Last Cutoff: .00
 Consider Unpd Sched Pmt Delq:
 Hold Posting: YES (Y)
 Advance Date: 06/15/2015
 Distribution Date: 00/00/0000
 Start Collection Period: 00/00/0000
 End Collection Period: 00/00/0000

Critical Dates
 Recalculation Date: 00/00/0000 Reporting Date: 00/00/0000 IRP Supplemental Report Date: 00/00/0000
 Prior Recalculation Date: 00/00/0000 Remittance Date: 00/00/0000 User Date 1: 00/00/0000
 Determination Date: 00/00/0000 Distribution Date: 00/00/0000 User Date 2: 00/00/0000
 Prior Determination Date: 00/00/0000 P&I Advance Date: 00/00/0000

Remittance Instructions
 Next Remittance Base Date: 06/01/2015
 Next Remittance Date: 06/01/2015
 Last Remittance Base Date: 05/31/2015
 Last Remittance Date: 05/31/2015
 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)
 Escrow 3: NO (N)
 Escrow 4: NO (N)
 Escrow 5: 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: GUARANTEEI
 Remittance File Type:

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

Save Changes & Exit

- 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 not automatically 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:

Investor Accounting Information

Investor: 00600 GinnieMae-1st Inv Issuer: 3344 Program ID: G1 GNMA POOL (G1)

G/L Accounts

P&I Advances: 100100101000000 ... Escrow Advances: 100100104000000 ...

Corporate Cash: 100100102000000 ... Trans Clear Out: 100100105000000 ...

Disbursement Clear: 100100103000000 ...

G/L Control Accounts

G/L Control #	G/L Company	Excess Yield	Discount Yield	Guaranty Fee	Service Fee Income
1	MFS GNMA L (06)	100100106000000	100100107000000	100100108000000	100100109000000

G/L Control Detail

G/L Control #: 1 Guaranty Fee: 100100108000000 ...

G/L Company: MFS GNMA L (06) **Service Fee Income:** 100100109000000 ...

Excess Yield: 100100106000000 ... Service Fee Expense: 100100110000000 ...

Discount Yield: 100100107000000 ... Service Fee Liability: 100100111000000 ...

Interest Reserve Advance: 100100112000000 ...

OK Cancel Apply Help

Ready

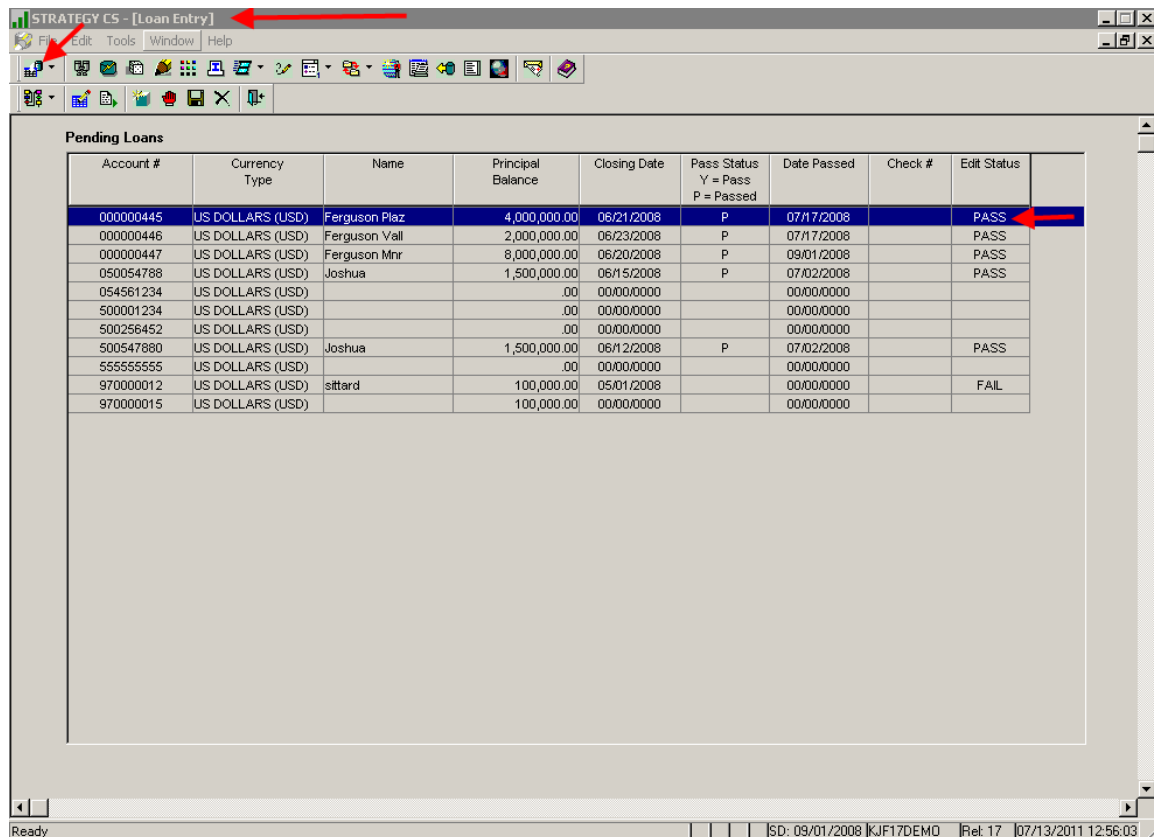
After the Ginnie Mae Investor Vendor record is setup the loans can be boarded and passed.

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:



Account #	Currency Type	Name	Principal Balance	Closing Date	Pass Status Y = Pass P = Passed	Date Passed	Check #	Edit Status
000000445	US DOLLARS (USD)	Ferguson Plaz	4,000,000.00	06/21/2008	P	07/17/2008		PASS
000000446	US DOLLARS (USD)	Ferguson Vall	2,000,000.00	06/23/2008	P	07/17/2008		PASS
000000447	US DOLLARS (USD)	Ferguson Mnr	8,000,000.00	06/20/2008	P	09/01/2008		PASS
050054788	US DOLLARS (USD)	Joshua	1,500,000.00	06/15/2008	P	07/02/2008		PASS
054561234	US DOLLARS (USD)		.00	00/00/0000		00/00/0000		
500001234	US DOLLARS (USD)		.00	00/00/0000		00/00/0000		
500256452	US DOLLARS (USD)		.00	00/00/0000		00/00/0000		
500547880	US DOLLARS (USD)	Joshua	1,500,000.00	06/12/2008	P	07/02/2008		PASS
555555555	US DOLLARS (USD)		.00	00/00/0000		00/00/0000		
970000012	US DOLLARS (USD)	sittard	100,000.00	05/01/2008		00/00/0000		FAIL
970000015	US DOLLARS (USD)		100,000.00	00/00/0000		00/00/0000		

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.

STRATEGY CS - [Loan Administration => 000000444 [USD] - Ferguson Mnr]

File Edit Tools Additional Window Help

Customer Info Master Info Pending Change Master/LIP Deferred Revenue & Expenses Holdbacks Analysis & Reporting Info

Associated Names Customer Info

Inactive	Primary Borrower	Primary Contact	Name/Address Line 1	Name/Address Line 2
	Yes		AMERICA MANAGEMENT CORPORATION	Billerica
			ROBERT FRANCINI	34 GOLDEN VIEW STREET

Name/Address ID: 375 ☒ Primary Borrower ☐ Primary Contact ☒ Include in Acct Search ☐ Inactive

Formatted Name/Address
 AMERICA MANAGEMENT CORPORATION
 Billerica
 Ma
 8 Suburban Park Drive
 01821

Tax ID#: 954789666
 Language: ENGLISH
 Telephone#: 1 877-307-5215
 Fax#: 1 877-631-1234
 Email:

Contact:
 Relationship: Start Date: 07/17/2008 End Date: 00/00/0000 Relationship End Reason:

Associated Name Roles

Inactive	Role Type	Sub-Role Type	Liability %	Liability \$
	BORROWER		.000000000000	

Contact Information

Type of Contact Info	Description	Information

Ready | SD: 10/01/2008 | KJF17DEMO | Rel: 17 | 09/06/2011 12:08:45

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".

The screenshot shows a window titled "System Information Maintenance" with a close button (X) in the top right corner. Below the title bar, it displays "Code ID: R5 ROLE TYPE" and "Code Size: 2". A red italicized text "Strategy Maintained Code" is positioned above a table. The table has three columns: "Code", "Full Description", and "Short Description". The rows are: BORR (BORROWER), COBO (CO-BORROWER), GMAB (GNMA RFS ADDITIONAL BORROWER), GUAR (GUARANTOR), OTHR (OTHER), and PRIN (PRINCIPAL). The "GMAB" row is highlighted in blue. Below the table is a scroll bar. Underneath the table, there is a section for "Code: GMAB" with three text input fields: "Short Description: GNMA RFSAB", "Full Description: GNMA RFS ADDITIONAL BORROWER", and "Sort Description: GNMA RFSAB". To the right of these fields are two small icons: a magnifying glass and a close button (X). At the bottom of the window are five buttons: "Select", "OK", "Cancel", "Apply", and "Help". The status bar at the very bottom shows "Ready" on the left and a small icon with the letter "R" on the right.

Code	Full Description	Short Description
BORR	BORROWER	BORROWER
COBO	CO-BORROWER	COBORROWER
GMAB	GNMA RFS ADDITIONAL BORROWER	GNMA RFSAB
GUAR	GUARANTOR	GUARANTOR
OTHR	OTHER	OTHER
PRIN	PRINCIPAL	PRINCIPAL

Code: GMAB

Short Description: GNMA RFSAB

Full Description: GNMA RFS ADDITIONAL BORROWER

Sort Description: GNMA RFSAB

Select OK Cancel Apply Help

Ready R

STRATEGY CS - [Loan Administration => 000000444 [USD] - Ferguson Mnr]

File Edit Tools Additional Window Help

Customer Info Master Info Pending Change Master/LIP Deferred Revenue & Expenses Holdbacks Analysis & Reporting Info

Associated Names Customer Info

Inactive	Primary Borrower	Primary Contact	Name/Address Line 1	Name/Address Line 2
	Yes		AMERICA MANAGEMENT CORPORATION	Billerica
			ROBERT FRANCINI	34 GOLDEN VIEW STREET

Name/Address ID: 1 Primary Borrower Primary Contact Include in Acct Search Inactive

Formatted Name/Address
ROBERT FRANCINI
34 GOLDEN VIEW STREET
COLUMBUS, OH 43215

Right Mouse to add GNMA RFS Role

Export...
Contact Information
Roles

Contact:
Relationship: Start Date: 09/01/2008 End Date: 00/00/0000 Relationship End Reason:

Inactive	Role Type	Sub-Role Type	Liability %	Liability \$
	GNMA RFS ADDITIONAL BORROWER		.000000000000	

Contact Information

Type of Contact Info	Description	Information

Ready | SD: 09/01/2008 | KJF17DEMO | Rel: 17 | 07/13/2011 21:33:16

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.

Associated Name Roles

Name: ROBERT FRANCINI

Inactive	Role Type	Sub-Role Type	Liability %
	GNMA RFS ADDITIONAL BORROWER		.0000000000

Role Detail Information

Role Type: GNMA RFSAB (GMAB) → Inactive: ☐

Sub-Role Type:

Liability %: .0000000000

Liability \$: .00

OK Cancel Apply Help

Ready

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'.

STRATEGY CS - [Loan Administration => 000000445 [USD] - Ferguson Plaz]

File Edit Tools Additional Window Help

Customer Info Master Info Pending Change MasterLIP Deferred Revenue & Expenses Holdbacks Analysis & Reporting Info

Associated Names
Customer Info

Inactive	Primary Borrower	Primary Contact	Name/Address Line 1	Name/Address Line 2
	Yes		AMERICA MANAGEMENT CORPORATION	LONWOOD REALTY INC

Name/Address ID: 279

☒ Primary Borrower ☐ Primary Contact ☒ Include in Acct Search ☐ Inactive

Formatted Name/Address
 AMERICA MANAGEMENT CORPORATION
 LONWOOD REALTY INC
 ATTN: SUSAN JACOBSON
 369 CRESCENT RIVER ROAD
 WELLESLEY, MA (02481-1707)

Tax ID#: 0
 Language: ENGLISH
 Telephone#: 1 877-307-5215
 Fax#: 1 877-631-1234
 Email:

Contact:
 Relationship: Start Date: 07/17/2008 End Date: 00/00/0000 Relationship End Reason:

Associated Name Roles

Inactive	Role Type	Sub-Role Type	Liability %	Liability \$
	BORROWER		.000000000000	

Contact Information

Type of Contact Info	Description	Information

Ready | | | | SD: 09/01/2008 KJF17DEMO | Ret 17 | 07/13/2011 12:56:03

Important Master File Fields for Ginnie Mae loans:

Payment/Billing:

STRATEGY CS - [Loan Administration => 000000445 [USD] - Ferguson Plaz]

File Edit Tools Additional Window Help

Customer Info **Master Info** Pending Change Master LIP Deferred Revenue & Expenses Holdbacks Analysis & Reporting Info

Payment/Billing

Payment Information

Payment Frequency Indicator: MONTHLY (M) Loan in Process: NO (N)

Bill/Payment Frequency: 1 Interest Rate: 5.7500000000000000

Payment Type: REG AMORT (P) Expanded Interest Rate: .0000000000000000000000000000000000

Contract Type: FIXED (F) Annual Percentage Rate: 5.7500000000000000

Business Calendar: Neg Amortization Allowed: .00

Use Business Cal for Due Date: Deposit Account#: Subsidy: N

Business Calendar Options: Mod Pmt Sched on File: NO (N)

Accrual/Due Date Options: TO DUE (1) Pmt App String: NOT APPLIC (N)

Bus Cal Options: Accrual End Date: Allow Partial Payments: NO (N)

Accrual Follows Bus Cal Due Date: Principal & Interest Pmt: 22,140.03

Next Pmt Due Date w/o Bus Cal: 09/01/2008 Taxes Payment: 1,500.00

Next Payment Due Date: 9/1/2008 Insurance Payment: 1,000.00

Due Date for Delinquency: 09/01/2008 Reserves Payment: 2,000.00

% of Principal (Pmt Type R): .0000000000000000 Pmt/tha Payment: 1,666.67

Simple Interest: NO (N) Misc. Payment: .00

Billing Information

Next Billing Date: 10/01/2008 Legal Maturity Date: 07/01/2043

Billing Cycle Method: HST TO 14T (1) Internal Maturity Date: 00/00/0000

of Coupons to Print: 0 Review Date: 00/00/0000

Print Bills: YES (Y) Call Date: 00/00/0000

Print Notices: NO (N) Bill in Full at Internal Mat/Call: NO (N)

Print Statements: NO (N) Interest Compounding Frequency: N/A (N)

Borrowing Type: OTHER (O)

Note Type: CONVERSION (99)

Alternate Payment Schedule

Separate Schedule for Split Components: NONE

Ready | | | | SD: 09/01/2008 | KJF17DEMO | Rel: 17 | 07/13/2011 12:56:03

- 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:

STRATEGY CS - [Loan Administration => 000000445 [USD] - Ferguson Plaz]

File Edit Tools Additional Window Help

Customer Info **Master Info** Pending Change Master/LIP Deferred Revenue & Expenses Holdbacks Analysis & Reporting Info

Payment/Billing
Balances/Processing
Contract
Esc/LateChg/Default
D.I.A.L.
Reporting
Tiered Service Fee
Period to Date(1)
Period to Date(2)
Commercial/Balloon
Interest Reserve
Valuation Analysis
Prepayment Premiums
Fee Information

Balance Information

Date of Last Transaction:	08/01/2008	Misc. Balance:	.00
Current Principal Balance:	3,997,026.64	Suspense Escrow Balance:	.00
Taxes Balance:	14,000.00	Negative Amort Balance:	.00
Insurance Balance:	8,000.00	Late Charge Due:	.00
Reserve Collected:	77,000.00		
Pmi/fha Balance:	3,166.67		

Processing Information

Hold Code #1:		Payment Status:	NO PMT DUE (90)
Hold Code #2:		Loan Status #1:	
Hold Code #3:		Loan Status #2:	
G/L Company:	MFS EXT LO (01)	Lockbox Location Code:	0
Wrap Code:		G/L Matrix:	MFS INT (MFS01)
Payoff Date:	00/00/0000	Active Status:	(Y) YES

Ready | SD: 09/01/2008 | KJF17DEMO | Rel: 17 | 07/14/2011 11:20:09

- 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).

STRATEGY CS - [Loan Administration => 000000445 [USD] - Ferguson Plaz (LOAN ENTRY)]

File Edit Tools Additional Window Help

Customer Info Master Info Pending Change Master/LIP Deferred Revenue & Expenses Holdbacks Analysis & Reporting Info

Payment/Billing
Balances/Processing
Contract
Esc/LateChg/Default
D.I.A.L.
Reporting
Tiered Service Fee
Period to Date(1)
Period to Date(2)
Commercial/Balloon
Interest Reserve
Valuation Analysis
Prepayment Premiums
Fee Information

Balance Information

Date of Last Transaction: 00/00/0000

Amount of Disbursement: 4,000,000.00

Taxes Collected: 12,500.00

Insurance Collected: 7,000.00

Reserve Collected: 75,000.00

Pmt/Int Collected: 1,500.00

Odd Days Interest Amount: 6,388.89

Negative Amort Balance: .00

Late Charge Due: .00

Odd Days Interest Method: COLLECTED ODD DAYS IN

Processing Information

Hold Code #1: []

Hold Code #2: []

Hold Code #3: []

G.L. Company: MFS EXT LO (01)

Wrap Code: []

Payoff Date: 00/00/0000

Payment Status: []

Loan Status #1: []

Loan Status #2: []

Lockbox Location Code: 0

G.L. Matrix: MFS INT (MFS01)

Ready | | R | SD: 09/01/2008 KJF17DEMO Rel: 17 07/14/2011 11:20:09

Contract:

STRATEGY CS - [Loan Administration => 000000445 [USD] - Ferguson Plaz]

File Edit Tools Additional Window Help

Customer Info Master Info Pending Change Master/LIP Deferred Revenue & Expenses Holdbacks Analysis & Reporting Info

Payment/Billing
Balances/Processing
Contract
Esc/LateChg/Default
D.I.A.L.
Reporting
Tiered Service Fee
Period to Date(1)
Period to Date(2)
Commercial/Balloon
Interest Reserve
Valuation Analysis
Prepayment Premiums
Fee Information

Contract Information

Orig Prin Bal or LOC:	4,000,000.00	Original Loan to Value Ratio %:	72.00
First Payment Due Date:	08/01/2008	Original Loan Date:	06/21/2008
Original Base Date:	08/01/2008	Loan Renewal Date:	00/00/0000
Term of Loan (Yrs/Mos):	35/00	Interest Basis:	360/30 (A60)
Legal Maturity Date:	07/01/2043	Origination Points:	.00
Internal Maturity Date:	00/00/0000	Disable Auto Chg of Accounting Basis:	YES (Y)
Contract Type:	FIXED	# of Days to Stop Accrual:	
Loan in Process:	NO (N)	Accounting Basis Method:	ACCRUAL (A)
Interest Rate %:	5.75000000000000	Holdback:	
Annual Percentage Rate %:	5.75000000000000		
Balloon:	NO (N)		
Odd Days Interest Method:	Collected Odd Days int		

Ready | | | | SD: 09/01/2008 | KJF17DEMO | Ret: 17 | 07/13/2011 14:32:26

- '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 no change to this amount.**

Esc/LateChg/Default:

STRATEGY CS - [Loan Administration => 000000445 [USD] - Ferguson Plaz]

File Edit Tools Additional Window Help

Customer Info Master Info Pending Change Master/LIP Deferred Revenue & Expenses Holdbacks Analysis & Reporting Info

Payment/Billing
Balances/Processing
Contract
Esc/LateChg/Default
D.I.A.L.
Reporting
Tiered Service Fee
Period to Date(1)
Period to Date(2)
Commercial/Balloon
Interest Reserve
Valuation Analysis
Prepayment Premiums
Fee Information

Escrow/Late Charge Information

Collect Tax Escrow: YES (Y) Assess Late Charge: YES (Y)

Collect Other Escrow: YES (Y)

Next Escrow Analysis Date: 00/00/0000 Business Calendar: NO (N)

Escrow Analysis Frequency: Aggregate Analysis: Use Business Calendar for L/C Date: NO (N)

Days to Delinquency: 17

HUD Initial Statement Date: 00/00/0000 Late Charge Method: % OF P&I (P)

HUD Last Statement Date: 00/00/0000 Late Charge Rate %: 2.0000000000

HUD Cushion: 00/00

Pay Interest on Escrow: NO (N)

Interest on Escrow Plan Type:

Default Information

Indicator: NOT APPLIC (0) Index:

Status: NOT APPLIC (0) Rate%: .000000000000

Reason for Default: Margin%: .000000000000

Accrued Through Date: 00/00/0000 Maturity Date: 07/01/2043

Hold Code Days: Rate at Maturity%: .000000000000

of Days to Default: Index at Maturity%:

Use Business Calendar: NO (N) Margin% at Maturity: .000000000000

Ready | SD: 09/01/2008 | KJF17DEMO | Rel: 17 | 07/14/2011 11:20:09

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

Reporting:

The screenshot shows the 'STRATEGY CS - [Loan Administration]' application window. The left sidebar contains a tree view with 'Reporting' selected and highlighted by a red arrow. The main area displays the 'Reporting Information' form. Key fields include:

- Officer:** CONVERSION (99)
- Broker:** [Empty]
- Assessor:** [Empty]
- Source:** [Empty]
- Processor:** [Empty]
- Property/Collateral Type:** DEVELOPE (F)
- Loan Purpose:** CONVERSION (99)
- Employee Relationship:** [Empty]
- Loan Type:** FHA (F)
- Loan Classification:** GINNIE MAE (GN)
- Warehouse:** NO (N)
- Investor Sold Loan:** YES (Y)
- Branch Office:** CONVERSION (99)
- Servicer:** [Empty]
- Cost Center:** CONVERSION (9999)
- Currency:** US DOLLARS (USD)
- Yield Differential %:** .000000000000
- Market Region:** CONV. (99)
- Market Type:** FARM (F)
- Date of Last Personal Contact:** 00/00/0000
- Cross Reference Field A:** [Empty]
- Cross Reference Field B:** [Empty]
- Cross Reference Field C:** 0
- Cross Reference Field D:** [Empty]
- Cross Reference Field E:** [Empty]
- Sub Servicer Fee Rate %:** .000000000000
- Annual Statement Start Date:** 00/00/0000
- Posting Flag:** TRANS PENDING
- Misc:** [Empty]
- Census Tract:** [Empty]
- MBS Loan:** YES (Y)
- FASB Pool #:** 0
- Bypass Date Purge:** [Empty]
- Report on NAIC Schedule B:** [Empty]
- HUD Date Assigned:** 00/00/0000
- GAAP IRR:** .000000000000
- Pre Payment Premium Tax:** .00

- **Loan Type = "F" for FHA (gets populated in RFS Loan Record File - PIRLL)**
- **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.

The screenshot shows a software window titled "System Information Maintenance". At the top, it displays "Code ID: 63 LOAN TYPE" and "Code Size: 1". Below this is a table with four columns: "Code", "Full Description", "Short Description", and a fourth column with single-letter codes. The table contains five rows of data. The row with Code "F" and Full Description "FHA" is highlighted in blue. Below the table is a detailed view for the selected Code "F". It contains three text input fields: "Short Description:" (containing "FHA"), "Full Description:" (containing "FHA"), and "Sort Description:" (containing "FHA"). A red arrow points to the "Short Description" field. At the bottom of the window are buttons for "Select", "OK", "Cancel", "Apply", and "Help". The status bar at the very bottom says "Ready".

Code	Full Description	Short Description	
C	CONVENTIONAL NOT PURCHASED	CONV N-PUR	CC
F	FHA	FHA	FH
M	MULTI FAMILY	MULTIFAM	ML
P	CONVENTIONAL (PURCHASED)	CONV PUR	CC
V	VA	VA	VA

Code: F

Short Description: FHA

Full Description: FHA

Sort Description: FHA

Select OK Cancel Apply Help

Ready

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.

STRATEGY CS - [Asset Management => 000000444 [USD] - Ferguson Mnr]

File Edit Tools Additional Window Help

Property Description: [001] APPLAGATE PLACE 300 APPLAGATE STREET CONVERSION CA # of Prop.: 1

Property Op. Stmt. Inspection Rent Roll Appraisal Environmental Liens

Collateral Type: COMMREL (CRE) Property Status: Loan Allocation %: .00000 Client Collateral ID: Collateral ID: 113 Project Name: Allocated Loan Amt: .00 Securitization ID: Lien Position: Deceased Date: 00/00/0000 Prospectus ID:

Address/Location Management

Prop Name: Applegate Place Prop Mgr: Mgmt Cont. on Site: Mgmt Fee %: .000

Street #1: 300 Street Name #1: Applegate Street

Street #2: Village: HAYWARD City/Town: CONVERSION (999)

County: ALAMEDA (AL) State: CALIFORNIA Zip: 94544

Country: MSA/MD: 36084 Cross-Collateral Group:

General

Measured In: SQFT (S) Foreclosure Start Date: 00/00/0000 Gross (sq. ft.): 38,353 Ground Lease: Primary Desc: 65 REO Date: 00/00/0000 Comm. NRA: 38,353 Rent Control: Secondary Desc: Overall Condition: Overall Rating: Resd NRA: Owner Occupied: NO (N) Expected Res/Forcl Date: 00/00/0000 REO Property: Cur. Photo On File: Property Type:

Building Information

New/Exist/Rehab: Date Constructed: 01/01/1990 Last Renov. Date: 00/00/0000 Date Acquired: 00/00/0000 Acquisition Cost: # of Stories: Construction Type: # of Elevators: Elevator Type: A.C.: Heat Type: Fuel Type:

Ready | | | SD: 09/01/2008 KJF17DEMO | Rel: 17 | 07/13/2011 20:38:13

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 Escrow File 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)'.

STRATEGY CS - [Escrow Processing => 860000445 [USD] - Grace]

File Edit Tools Additional Window Help

Taxes Insurance Reserves Loss Tracking

Escrow - Insurance Wizard

Escrow Description

Escrow Type: MIP FHA (4)

Select 'Escrow 4' to add a new MIP record. Select 'Escrow 2' to add a new Insurance record.

< Back Next > Finish Cancel Help

STRATEGY C5 - Escrow Processing => 00000445 [USD] - Ferguson Plaz

File Edit Tools Additional Window Help

Taxes Insurance Reserves Loss Tracking

Insurance Seq#	Escrow Type	Type of Insurance	Billing Status	Policy Number	Insurance Comp	Property Loc #	Premium Amt	Eff Date
1	INSURANCE	HAZARD	WAIT BILL (2)	Ferguson Plaza #SP576AAI SURPLU		(001)	\$20,500.00	03/01/2008
1	PMIFHA	HUD	WAIT BILL (2)	12367789	US DEPARTM	(001)	\$20,000.00	08/01/2008

The Insurance Tab contains both the MIP records (Escrow 4) and all other types of Insurance (Escrow 2) associated with the loan.

Principal Balance: \$3,997,026.64 Investor: 24 Prop Mgr:

Escrow Type: PMIFHA

Insurance Company: US DEPARTM (FHA) ...

Insurance Agent: US DEPARTM (FHA) ...

Type of Insurance: HUD (HD) ...

Audit Date: 00/00/0000

Property Location: (001) ...

Effective Date: 08/01/2008

Pending Losses Y/N:

Exp/FHA Due Date: 08/01/2009

Notice Type:

Policy #/FHA Case#: 12367789

Ready

SD: 09/01/2008 KJF17DEMO Rel: 17 07/13/2011 23:26:17

- July 2018
Page 27 of 140

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

The screenshot shows the STRATEGY CS software interface. The main window displays a table with insurance information. A dialog box titled "Disbursement Information" is open, showing details for a specific insurance policy. The dialog box contains the following fields:

- Escrow Type: PMMFHA
- Insurance Company: US DEPARTMENT OF HUD
- Billing Status: WAIT BILL (2)
- Insurance Agent: US DEPARTM (FHA)
- Next Remit Date: 08/01/2009
- Premium Amount: 40,000.00
- Payment Amount: 3,333.33
- Disbursement Frequency: 12
- Auto Bill Entry: NO (N)
- Advance Exp Date on Disb: NO (N)
- System Generated Disbursement Code:
- Override Negative Balance: NO (N)
- Disbursement Batch #:

Red arrows point to the Billing Status, Next Remit Date, Premium Amount, Payment Amount, and Disbursement Frequency fields.

- 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:

STRATEGY CS - [Escrow Processing => 000000445 [USD] - Ferguson Plaz]

File Edit Tools Additional Window Help

Taxes Insurance Reserves Loss Tracking

Reserve Addition Wizard

Reserve Information

Reserve #: Reserve Type: Reserve Description: Payment Amount: Reserve Final Maturity Date: Remit IOR: IOR Plan Code: IOR Print Check:

< Back Next > Finish Cancel Help

Ready

Add record | | | | SD: 09/01/2008 | KJF17DEMO | Rel: 17 | 07/14/2011 00:21:56

STRATEGY CS - [Escrow Processing => 000000445 [USD] - Ferguson Plaz]

File Edit Tools Additional Window Help

Taxes Insurance **Reserves** Loss Tracking

Account Reserve Balance: 77,000.00

Active Reserves All Reserves

Inactive	Reserve #	Reserve Type	Reserve Description	Payment	Reserve Balance	Remit IOR	IOR Plan	IOR Print	Reserve Final
<input type="checkbox"/>	1	REPL RES (RR)	Replacement Reserve	2,000.00	77,000.00	NO (N)			00/00/0000

Any Reserve Type that should be included in the Replacement Reserve Balance field in the Ginnie Mae RFS Pool Record (PIRPLH) and included in the RFS Reporting File (PGNMARFS) must contain a "G" in the last position of the Full Description field in System Information Table- 2V.

Reserve #: 1

Reserve Type: REPL RES (RR)

Reserve Description: Replacement Reserve

Payment Amount: 2,000.00

Reserve Final Maturity Date: 00/00/0000

Remit IOR: NO (N)

IOR Plan Code:

IOR Print Check:

Reserve Balances

Bank	D.D.A. #	Balance	Date Last Posted	Maturity Date	Rate %	Inv for Pooling	Investment Description
RESERVE AC (003)	066122785	77,000.00	08/01/2008	00/00/0000	.0000000000000000		

Ready

SD: 09/01/2008 KJF17DEMO Ret 17 07/14/2011 00:21:56

- 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.

The screenshot shows the 'System Information Maintenance' window. At the top, it displays 'Code ID: 2V RESERVE TYPE' and 'Code Size: 2'. Below this is a table with three columns: 'Code', 'Full Description', and 'Short Description'. The table contains the following rows:

Code	Full Description	Short Description
RM	REMEDATION ESCROW	REMEDATIO
RN	EXCESS RENT FUNDS TO BORROWER	EXCESS RNT
RO	ROLLOVER RESERVE	ROLLOVER
RR	REPLACEMENT RESERVE	REPL RES
RT	RR TENANT IMPROVEMENT	RR TENANT
SE	SUBORDINATE NOTE ESCROW	SUB ESCROW

Below the table, there is a section for editing the selected code 'RR'. It includes fields for 'Short Description', 'Full Description', and 'Sort Description'. The 'Full Description' field contains the text 'REPLACEMENT RESERVE' followed by a red arrow pointing to the letter 'G'. A red arrow also points to the 'Full Description' field with the text 'Must contain "G" in last position for RFS Pool File.'.

At the bottom of the window, there are buttons for 'Select', 'OK', 'Cancel', 'Apply', and 'Help'. The status bar at the bottom left shows 'Ready'.

- 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

KJF17DEM0 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. 77777777
Construction Loan Prin Bank Custodial Accounts Bank
P & I Bank ID 77777777
T & I Bank ID 77777777

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

11/035

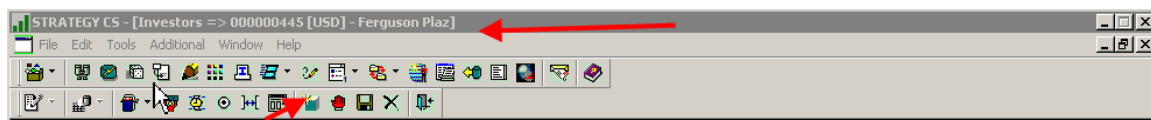
1902 - Session successfully started Microsoft XPS Document Writer on XPSPort:

- 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.



Investor Master Wizard

Investor: GINNIEMAE (00024)

Program ID: GNMA POOL (G1)

Group/Pool: 245788PL

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.

< Back Next > Finish Cancel Help

Ready

In Production, the Investor Master screens appear as follows:

Investor Number	Investor Name	Program ID	Investor Loan Number	Participation %	Current Balance	Net Yield %	Service Fee %
24	GINNIEMAE MBS	GNMA POOL	12147851REF	100.000000000000	3,994,039.03	5.500000000000	120000000000

Next Payment Due Date: 10/01/2008 Principal Balance: 3,994,039.03 Interest Rate %: 5.750000000000

Investor Master

Investor: GINNIEMAE Current Principal Balance: 3,994,039.03
Program ID: GNMA POOL Principal Purchased: 4,000,000.00
Group/Pool: 245788PL Net Yield Method: FIXED NY (X)
Investor Loan #: 12147851REF
Investor # for Escrow: GINNIEMAE (00024)
Participation %: 100.000000000000
Control #: 1
Net Yield %: 05.500000000000
Expanded Net Yield %: 00.0000000000000000000000000000000000
Alternate Service Fee: NO (N)
Service Fee Rate %: 00.12000000000000
Guarantee Fee Method: REGULAR (R)
Guarantee Fee %: 00.13000000000000
Active Reporting: YES (Y)
Record Status:
Interest Purchased Date: 06/21/2008
Balance Date: 06/21/2008
Next Cutoff Date: 10/31/2008
Last Cutoff Date: 09/30/2008
Settlement Date: 06/21/2008
Loan Sub Expiration Date: 00/00/0000
Payoff/Repurchase Date: 00/00/0000
Investor to apply Servicer's Interest: 0
G/L Matrix to apply Servicer's Interest:
Prospectus Loan ID:
Loan Advances to Date: .00
Market Value: .00

- '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 '000000012147851' 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 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 collateralized pools.

Report/Balances:

The screenshot shows the 'STRATEGY CS' software interface. At the top, a menu bar includes 'File', 'Edit', 'Tools', 'Additional', 'Window', and 'Help'. Below the menu is a toolbar with various icons. The main window displays a table of investor data:

Investor Number	Investor Name	Program ID	Investor Loan Number	Participation %	Current Balance	Net Yield %	Service Fee %
24	GINNIEMAE MBS	GNMA POOL	12147851REF	100.00000000000000	3,994,039.03	5.50000000000000	12000000000000

Below the table, the following information is displayed:

Next Payment Due Date: 10/01/2008 Principal Balance: 3,994,039.03 Interest Rate %: 5.75000000000000

The 'Investor Master' window is open, showing the 'Report/Balances' tab. The 'Last Cutoff Date' is 09/30/2008. The 'Report Information' section displays the following data:

	Last Report	Previous Report	
Principal Balance:	3,991,037.10	3,994,039.03	GAAP IRR: .00000000000000
Negative Amortization Balance:	.00	.00	STAT IRR: .00000000000000
P&I Payment:	22,140.03	22,140.03	
Loan Status:	CURRENT (C)	CURRENT (C)	

The 'Balances' section displays the following data:

Taxes:	15,500.00	Principal Disbursed:
Insurance:	9,000.00	Pay Rate Interest Receivable:
Reserves:	109,000.00	Pay Rate Interest Contra:
Pmi/tha:	4,833.34	DIAL Interest Receivable:
Misc.:	.00	DIAL Interest Contra:
Suspense Escrow:	.00	Prepayment of Premium Tax:

The status bar at the bottom indicates 'Ready' and provides the following information: |SD: 10/01/2008|KJF17DEMO|Rel: 17|09/06/2011 14:31:58

- 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 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 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 collateralized 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		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	.00000000000000

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 .13000000000000 %)

(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

Certificate History Detail

Investor #: (00602) GinnieMae-Different Issu Pool #: 300161PL Certificate #: 300161APL

History Date (mm/ccyy):	05/2015	
Principal:	319,553.78	Service Fee:
Additional Principal:	.00	Current Balance:
Net Interest:	9,797.76	Payoff Principal:
Adjustments:	-13	Payoff Interest:
Federal Tax:	.00	Wire Repeat Code:
Check #:		Date Surrendered:
Check Amount:	329,351.41	00/00/0000

0-30 Days	
Delinquent Principal:	319,553.78
Delinquent Interest:	10,398.12
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

- 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.

GNMA Pool History Detail

Investor: GINNEMAE Pool: 200286PL 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		.00		3,200,100.00
(B) 1. Installment collections			.00	.00
2. Addl principal collections				.00
3. Liquidations-in-full		.00	.00	.00
(C) Other (+ or -)		329,951.90	.00	.00
(D) Balances this monthend	1	329,951.90		3,200,100.00

(E) Total Number Delinquent Percent Delinquent Installments Delinquent

One	Two	Three	Foreclosure	R. E. Owned

(F) Amount Prepaid Interest Principal .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 11,547.03 318,404.87 .000000000000

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 4.080000000000 %)			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

Section 4: Remittance to Investor (Guarantee Fee Rate .130000000000 %)

(A) Ginnie Mae	346.68
(B) Other	.00

Section 5: Status of Custodial Accounts

(A) Name and Address of Custodial Banks	Account Numbers
Test Bank G1 Loans	600-115
Test Bank G1 Loans	600-225

(B) Composition of fund balance at monthend

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

Remit/Processing:

STRATEGY CS - [Investors => 000000445 [USD] - Ferguson Plaz]

File Edit Tools Additional Window Help

Investor Number	Investor Name	Program ID	Investor Loan Number	Participation %	Current Balance	Net Yield %	Service Fee %
24	GINNIEMAE MBS	GNMA POOL	12147851REF	100.00000000000000	3,994,039.03	5.50000000000000	.12000000000000

Next Payment Due Date: 10/01/2008 Principal Balance: 3,994,039.03 Interest Rate %: 5.75000000000000

Investor Master **Investor Remittance**

Investor Master
Report/Balances
Contra
Remit/Processing
Valuation Analysis

Report Messages
Daily Remit Required: NO (N)
Min \$ Collected to Remit P&I: .00 Min \$ Collected to Remit Curtailments: .00
of Days to Remit Payoff \$: # of Days to Remit Curtailments:

Remittance Instructions
Scheduled Interest: YES (Y) Taxes: NO (N)
Scheduled Principal: YES (Y) Insurance: NO (N)
Late Charge: NO (N) Reserves: NO (N)
Service Fee Cap per Payment: .00 Pmi/fha: NO (N)
Misc: NO (N)

Processing Information
Interest % on Payoff: 000.00000000000000 Control Status:
Group Reporting: YES (Y) Control Status Date: 00/00/0000
Int Adj Method for Curtailments: KEYS-FROM (

Ready | | | SD: 10/01/2008 KJF17DEMO Rel: 17 09/06/2011 14:37:07

- 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

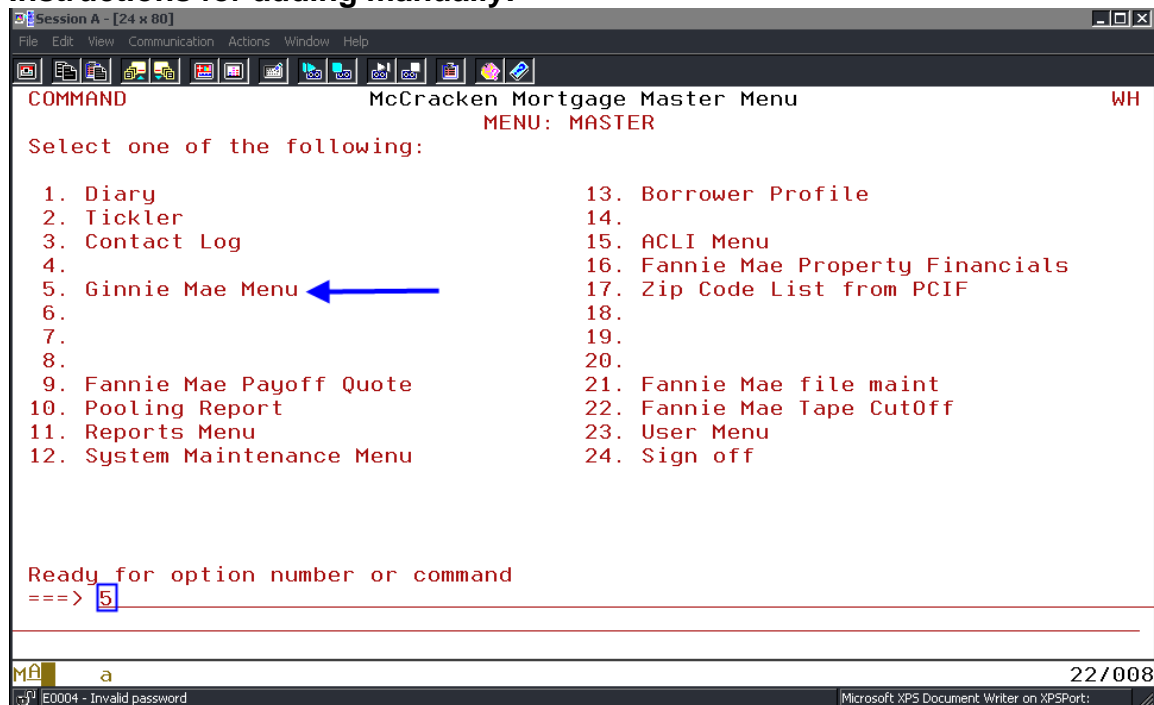
The Unique Loan Keys need to be setup for each loan prior to running the 1st Ginnie Mae Monthend Cutoff in order for the Ids to be populated in the RFS Reporting File (PGNMARFS). The change must be made prior to running the monthend cutoff or it will be reported as all zeroes. The unique IDs should be 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:



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 MENU: GNMA WH

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 - [24 x 80]

KJF17DEM0 GR634N-02 Ginnie Mae Loan Key File Maintenance Jul 13, 2011 Wednesday 1:23 A.M.

UPDATE Program ID: G1

Sel	Account #	Short Name	Inv #	Group #	Investor Loan #	Loan Key
1	445	Ferguson Plaz	00024	245788	12147851REF	234567890

Enter a "1" to Select.
Key in the 'New Ginnie Mae Loan Key'
Hit Enter to Process and the value in 'Loan Key' will change.

Bottom

New Ginnie Mae Loan Key: **484458878**

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

MA a 10/002

E0004 - Invalid password Microsoft XPS Document Writer on XPSPort:

Session A - [24 x 80]

KJF17DEM0 GR634N-02 Ginnie Mae Loan Key File Maintenance Jul 13, 2011 Wednesday 1:24 A.M.

UPDATE Program ID: G1

Sel	Account #	Short Name	Inv #	Group #	Investor Loan #	Loan Key
—	445	Ferguson Plaz	00024	245788	12147851REF	484458878

New Loan Key is now reflected.

Bottom

New Ginnie Mae Loan Key: **000000000**

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

MA a 10/002

E0004 - Invalid password Microsoft XPS Document Writer on XPSPort:

Session A - [27 x 132]

File Edit View Communication Actions Window Help

Display Report

Report width
Shift to column

Position to line

Line	STRATEGY	ACCT NBR	SEQUENCE NBR	GNMA LOAN KEY	USER NAME	DATE AND TIME CHG
000001		444	1	123,456,789	JOAN17	2011-01-20-15.46.09.052000
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

ME a 03/032

1902 - 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

System Control

Section
Servicing

Processing Activities

Capitalize DIAL on Payment Anniversary Date Y/N:

Transaction Batch #:

Continue Interest Adjustment After Bill has Printed Y/N:

Interest Adjustment on Curtailment Method: KEYS-FROM (1)

Accrue Odd Days Interest Daily Y/N:

GST Rate %: 0.00000

Perform Limited Edits on Property Record Y/N:

Prevent Update of Master File Escrow 1 Constants Y/N:

Prevent Update of Master File Insurance Constants Y/N:

Hold Codes

Foreclosure Hold Code: FORECLOSUR (F)

Default Status Hold Code: DEFAULT (D)

OK Cancel Apply Help

Ready

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.

STRATEGY CS - [Loan Administration => 000000445 [USD] - Ferguson Plaz]

File Edit Tools Additional Window Help

Customer Info Master Info Pending Change Master LIP Deferred Revenue & Expenses Holdbacks Analysis & Reporting Info

Payment/Billing
Balances/Processing
Contract
Esc/LateChg/Default
D.I.A.L.
Reporting
Tiered Service Fee
Period to Date(1)
Period to Date(2)
Commercial/Balloon
Interest Reserve
Valuation Analysis
Prepayment Premiums
Fee Information

Balance Information

Date of Last Transaction:	08/01/2008	Misc. Balance:	.00
Current Principal Balance:	3,997,026.64	Suspense Escrow Balance:	.00
Taxes Balance:	14,000.00	Negative Amort Balance:	.00
Insurance Balance:	8,000.00	Late Charge Due:	.00
Reserve Collected:	77,000.00		
Pmi/tha Balance:	3,166.67		

Processing Information

Hold Code #1:	FORECLOSE (F)	Payment Status:	NO PMT DUE (90)
Hold Code #2:		Loan Status #1:	
Hold Code #3:		Loan Status #2:	
G/L Company:	MFS EXT LO (01)	Lockbox Location Code:	0
Wrap Code:		G/L Matrix:	MFS INT (MFS01)
Payoff Date:	00/00/0000	Active Status:	(Y) YES

Ready | | | | SD: 09/01/2008 | KJF17DEMO | Ref: 17 | 07/14/2011 00:50:46

The 'In Foreclosure Flag' field contained in the Ginnie Mae RFS Loan Record (PIRL) 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 generated. 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.

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.)

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]

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

Opt	File	User	Device or Queue	User Data	Sts	Total Pages	Cur 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

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

1902 - Session successfully started Microsoft XPS Document Writer on XPSPort:

Session A - [27 x 132]

File Edit View Communication Actions Window Help

Display Spooled File

File : MB634C Page/Line 1/1
Control : Columns 1 - 138
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

ACCOUNT NUMBER	SCHEDULED PMT DATE	ACTUAL PRINCIPAL BAL	NEXT PMT DUE DATE	AMOUNTS DELINQUENT	AMOUNTS 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	1,588.88-	.00
TOTALS POOL 266789		1,998,426.34		1,588.88-	.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

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

MA a 03/022

1902 - 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).

Session A - [27 x 132]

File Edit View Communication Actions Window Help

Display Spooled File

File MB634C Page/Line 1/1
Control W138 Columns 138 - 259
Find

3.....4.....5.....6.....7.....8.....9.....0.....1.....2.....3.....4.....5.....
DATE 9/01/08
TIME 23:39:31

SCHEDULED PMT THIS CUTOFF	LAST PRINCIPAL INSTALLMENT ON LIQUIDATION	ADJUSTED ACTUAL BALANCE	AGGREGATE 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
1,588.88-	.00	1,996,845.46	1,998,419.12	1,573.66- More...

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

03/022

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).

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.

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.

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

Opt	File	User	Device or Queue	User Data	Sts	Total Pages	Cur 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

1902 - Session successfully started Microsoft XPS Document Writer on XPSPort:

Session A - [27 x 132]

File Edit View Communication Actions Window Help

Display Spooled File

File : MB616 Page/Line 1/1
Control Columns 1 - 138
Find
*.....1.....2.....3.....4.....5.....6.....7.....8.....9.....0.....1.....2.....3

MB616

KJF17DEMO LIBRARY RELEASE 17
EXCEPTION REPORT
UPDATE POOL RECORDS WITH CERTIFICATE INFORMATION

PAGE DATE 9/01/

Investor Number	Pool Number	Program ID	Pool Current Balance	Security Balance	Last Cutoff Date
00024	366789PL	G1	2,000,000.00	2,000,000.00	8/31/2008

Bottom

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

MA a 03/022

1902 - Session successfully started Microsoft XPS Document Writer on XPSPort:

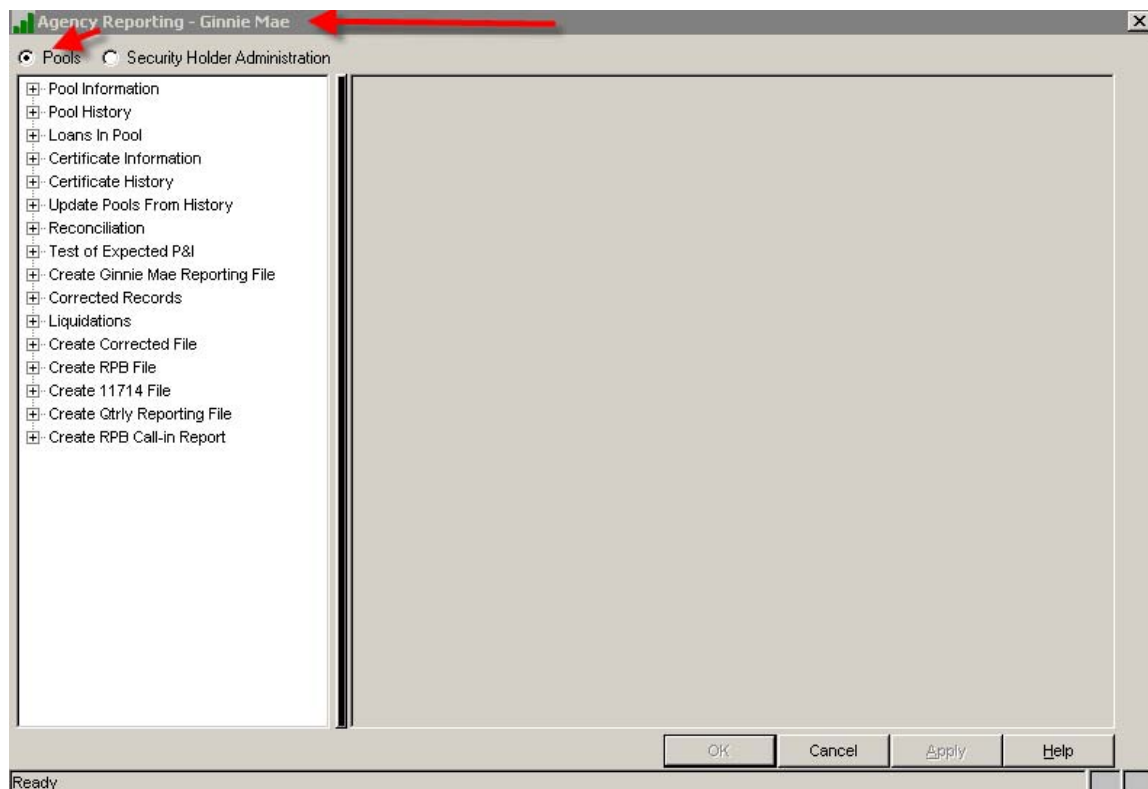
Active Pools that display on the Exception Report need to be reviewed for setup issues. The 'Certificate Record' for this Pool had not been created so it was populated on the Exception Report.

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.

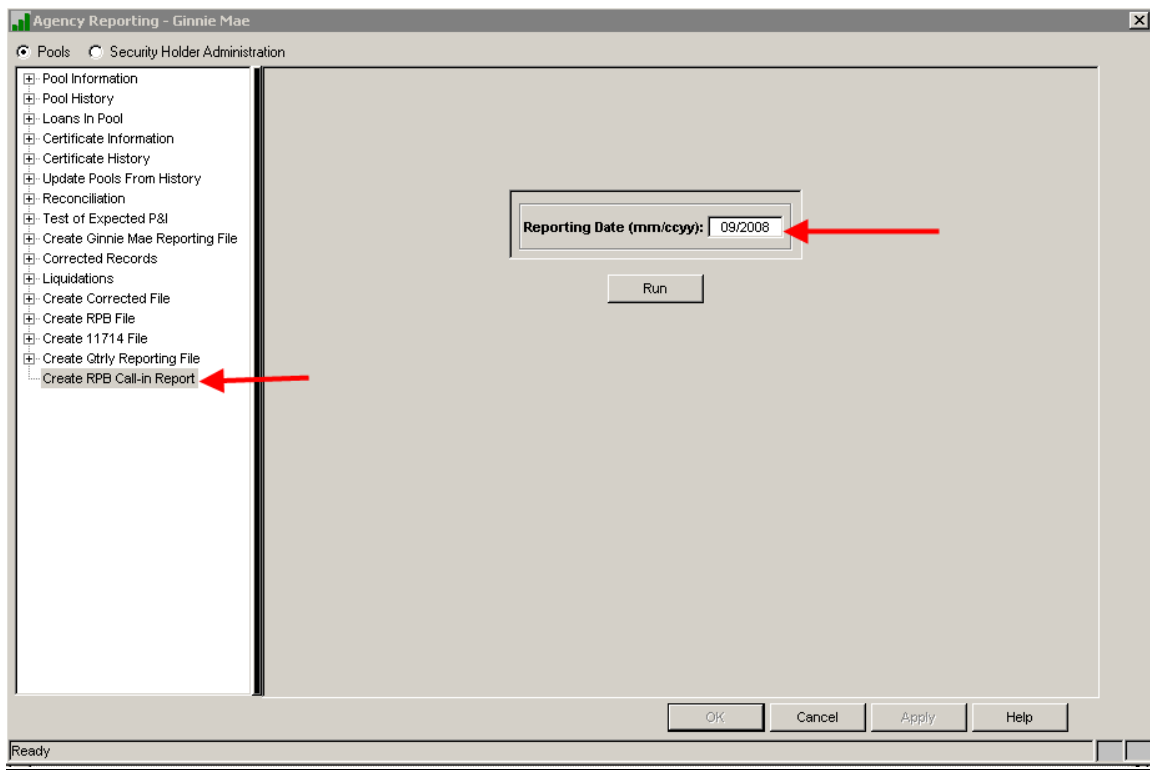
9. START REPORTING PROCESS

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'.

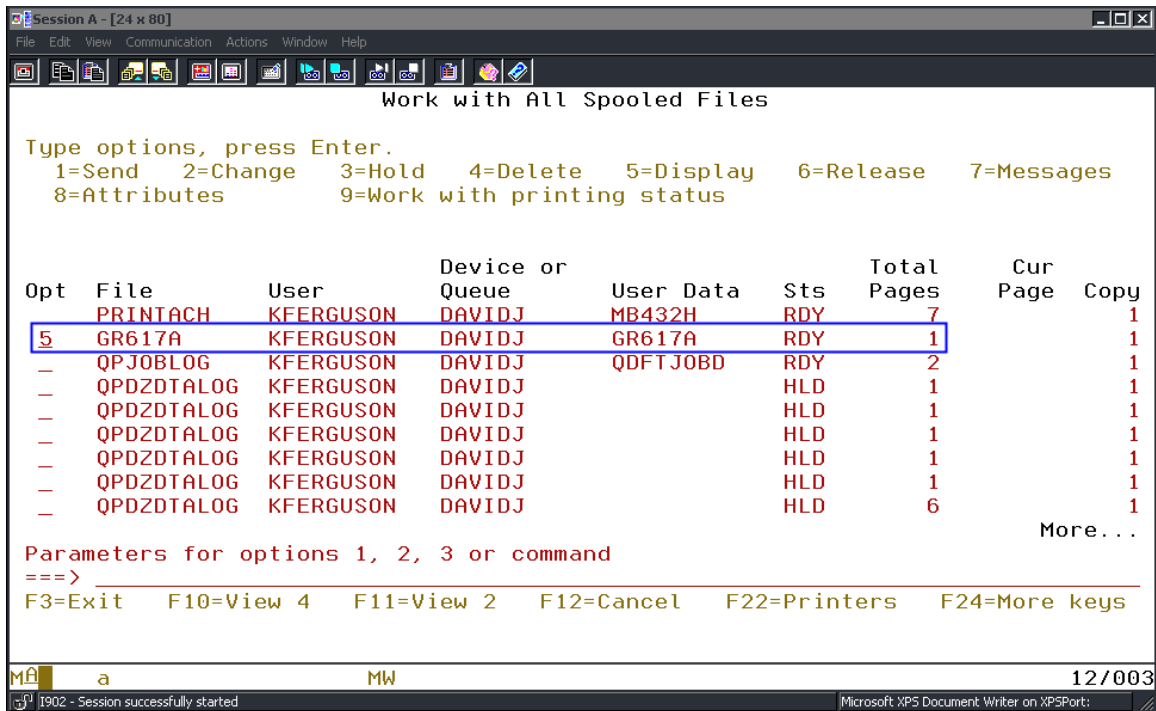


10. CREATE RPB CALL-IN REPORT

'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 pool file.



Session A - [27 x 132]

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

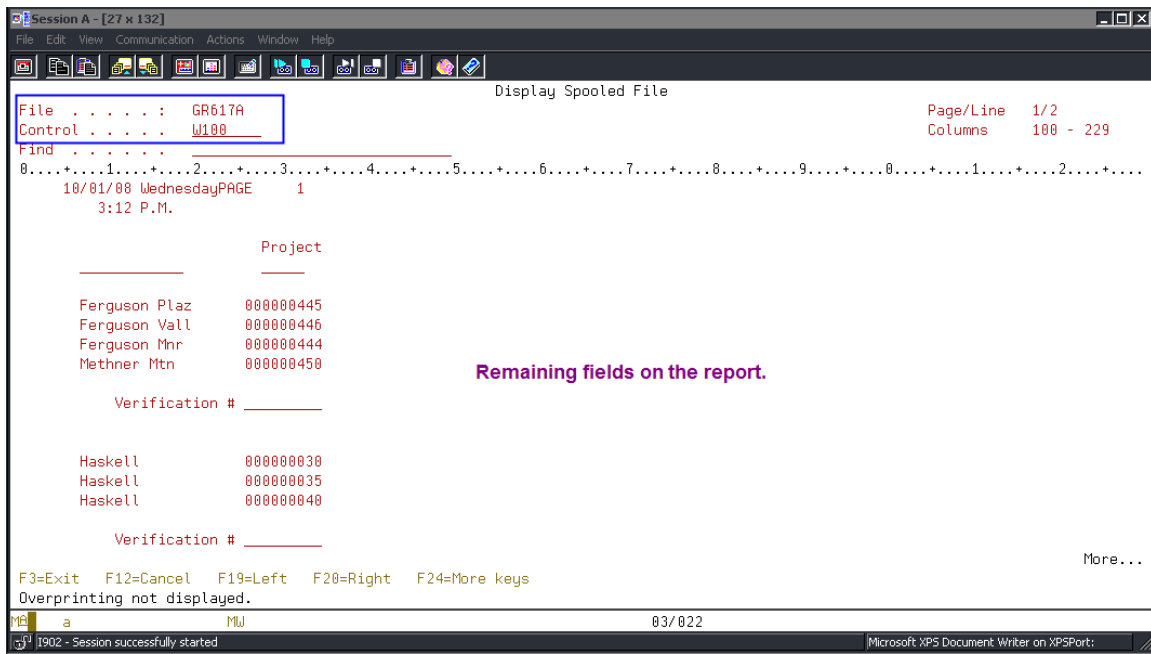
KJF17DEMO LIBRARY RELEASE 17
SECURITY BALANCE CALL-IN REPORT FOR GNMA POOLS
REPORTING DATE - 9/2008 10/01/08 WednesdayPAG
3:12 P.M.

	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.

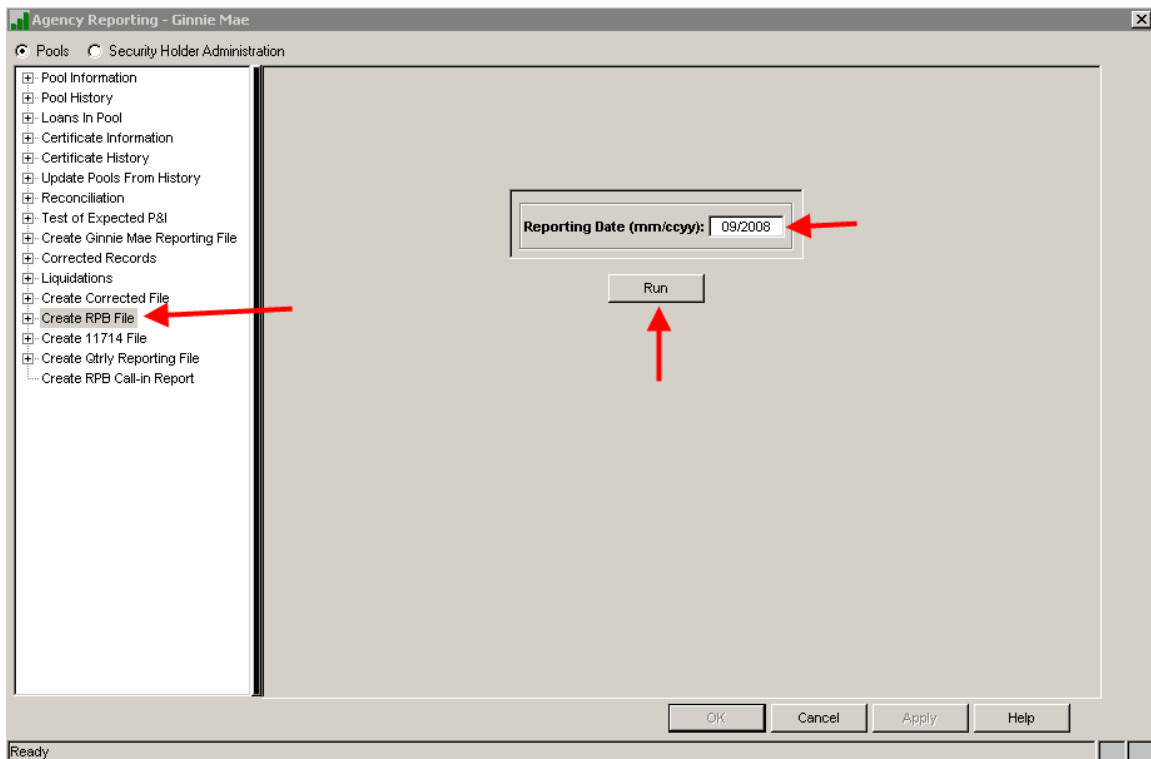
This report will be used later on to reconcile to the 11710-D:

- 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.



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 **Pools in 'Exception' Status will be excluded from the PRPBS file.**

Session A - [27 x 132]

File Edit View Communication Actions Window Help

Display Report

Report width : 80
Shift to column

Position to line
Line1.....2.....3.....4.....5.....6.....7.....8

PRPBS
GNMA SECURITIES

```

000001 IR;;;KAI;I07833250A6;R01/3991037.10/245780;P3991037.10!
000002 IR;;;KAI;I07833250A6;R01/1995257.34/266789;P1995257.34!
000003 IR;;;KAI;I07833250A6;R01/1995257.34/266789;P1995257.34!
000004 IR;;;KAI;I07833250A6;R01/7981717.61/345999;P7981717.61!
000005 IR;;;KAI;I07833250A6;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.

F3=Exit F12=Cancel F19=Left F20=Right F21=Split F22=Width 00

Bottom

03/032 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 00]

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

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
5	RPBLISTING	KFERGUSON	DAVIDJ	GR650V	RDY	1		1
—	QPJOBLOG	KFERGUSON	DAVIDJ	QDFTJOB	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

13/003 Microsoft XPS Document Writer on XPSPort:

Session B - [27 x 132]

File Edit View Communication Actions Window Help

Display Spooled File

File : RPBLISTING

Control

Find

*...+...1...+...2...+...3...+...4...+...5...+...6...+...7...+...8...+...9...+...0...+...1...+...2...+...3

KJF17DEMO

GR650V

KJF17DEMO LIBRARY RELEASE 17

GNMA RPB FILE LISTING FOR 09/2008

10/01/08 Wednesday

PAGE

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

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

Bottom

03/022

1902 - Session successfully started

Microsoft XPS Document Writer on XPSPort:

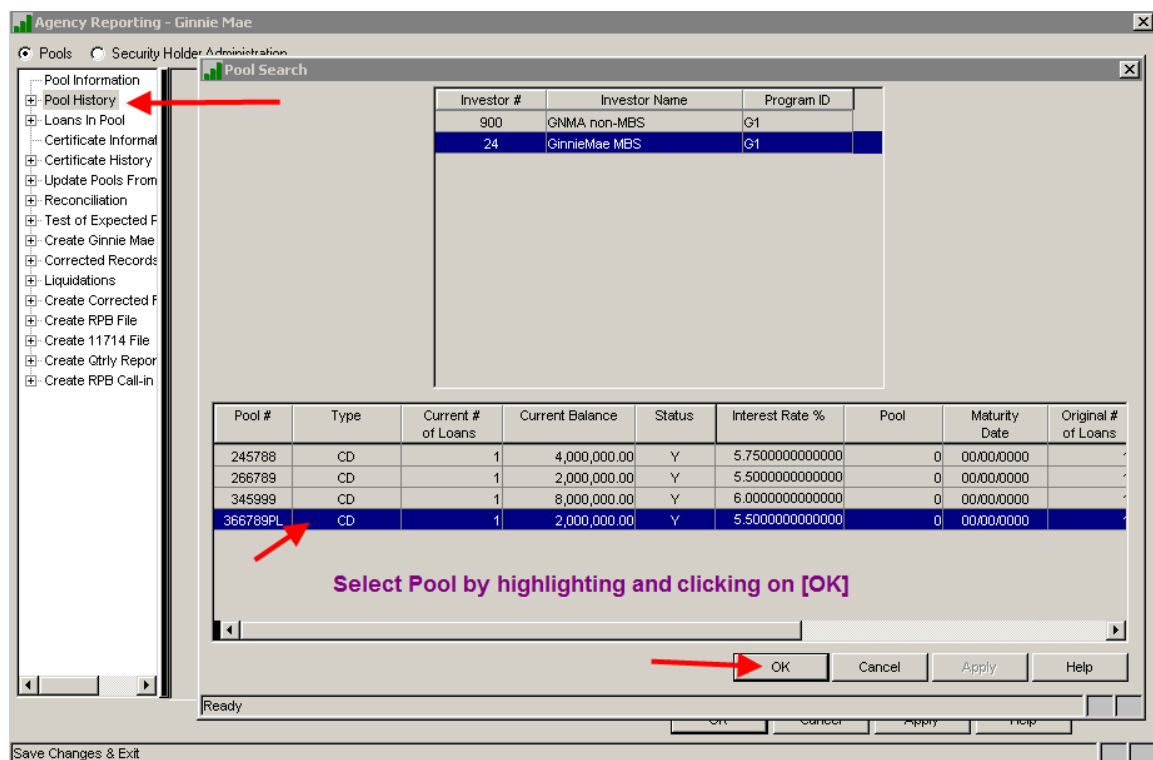
12. EDIT 11710-A, POOL HISTORY RECORDS

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.



Agency Reporting - Ginnie Mae

Pools Security Holder Administration

Filter Options
Investor #: (00024) GinnieMae MBS Pool #: 366789PL

Lender #: 32580000000 Current Reporting Date: 08/2008

Pool History/ Record Date	Principal Paid	Interest Paid	Security Balance	Ending Balance Fixed Installment Control	Ending Pool F
09/2008	1,573.66	8,750.00	1,998,426.34	10,740.33	
08/2008	.00	.00	2,000,000.00	10,740.33	

Select the applicable Pool History Record or 11710-A by highlighting and double-clicking.

Clicking on [OK] will exit you from the Agency Reporting module.

OK Cancel Apply Help

Ready

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 R. E. Owned

0.000000000000 % One Two Three Foreclosure

(F) Amount Prepaid Interest Principal

(G) Amount Delinquent Interest Principal

(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 .000000000000

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 5.500000000000 %)				18,306.01
(G) Total cash distribution due holders				21,307.94
(H) Deferred interest paid holders (GPM only)				.00

Section 3: Principal Amount of Securities Reflects Scheduled P&I Activity for payment due 10/2008, Investor Pass Thru Interest and Security Balance.

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

Section 4: Remittance to Investor (Guarantee Fee Rate .130000000000 %)

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

Section 5: Status of Custodial Accounts

(A) Name and Address of Custodial Banks	Account Numbers
Custodial Accounts Bank	066722090
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). the cutoff program will create the initial Pool History Record (11710-A) as follows:

- 1-A (Pool Principal): Balance will equal the original amount of the GNMA security.
- 1-B (1) (Pool Interest and Pool Principal): These fields should be blank.
- 1-C (Other): Equals the cents of the amortized loan balance.

- 1-D (Pool Principal): Equals the amortized loan balance in this field (will equal Section 1-A + Section 1-C).
- 2-D (Other): 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).

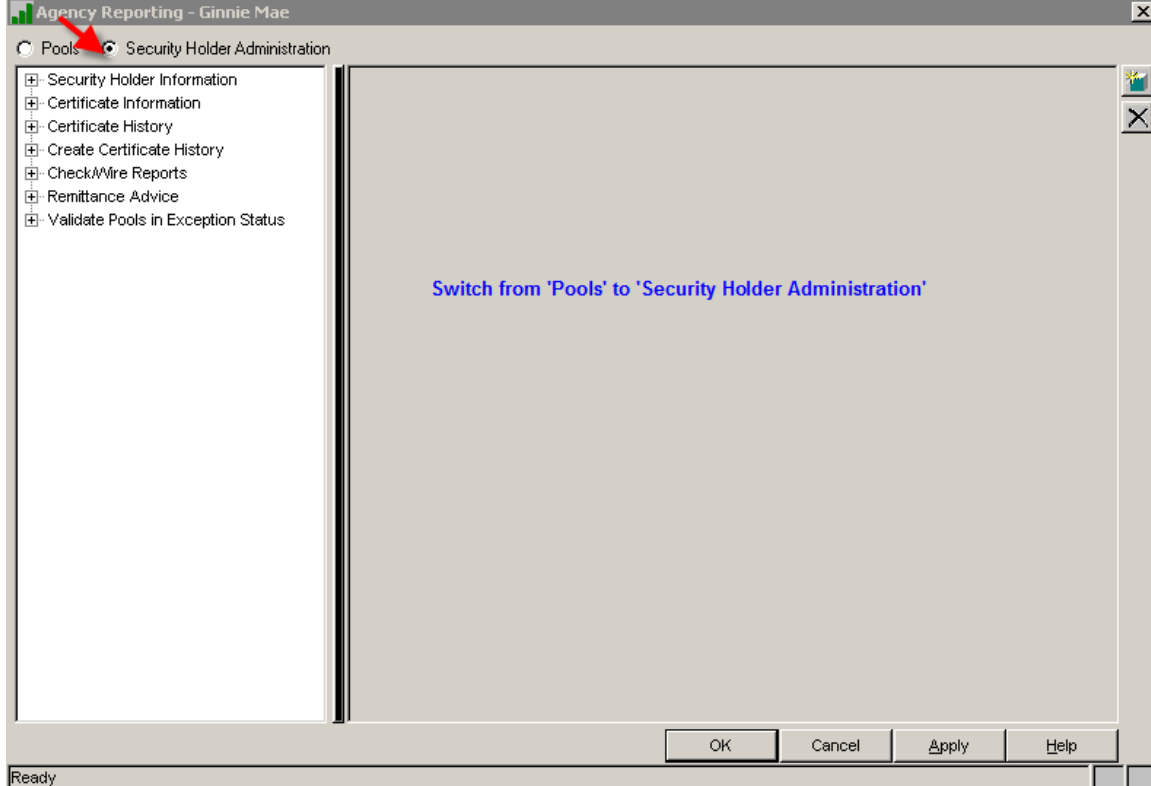
The principal adjustments entered in Section 2-D will automatically flow through to the corresponding Certificate History Record(s). Details are located under Section 25 of this document.

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.

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 one time setup for each Security Holder.

Add Security Holder Information:

Agency Reporting - Ginnie Mae

☐ Pools ☒ Security Holder Administration

Security Holder Information

- + Certificate Information
- + Certificate History
- + Create Certificate History
- + Check/Wire Reports
- + Remittance Advice
- + Validate Pools in Exceptio

Tax ID#	Search Name	Security Holder Name	Security Holder Name 2
94-3031144	MBSCC & Company	MBSCC & Company	
94-5556879	Teachers Insurance	Teachers Insurance & Annuity	
94-6645667	AFL CIO	AFL CIO Housing	

Tax ID #: 94-3031144

Search Name: MBSCC & Company

Security Holder Name 1: MBSCC & Company

Security Holder Name 2:

Security Holder Name 3:

Address: 55 Chemical Street

City: New York

State: NY Zip Code: 0021000000

Principal YTD: .00 Principal Total: .00

Additional Principal: .00 Interest Total: .00

Interest YTD: .00

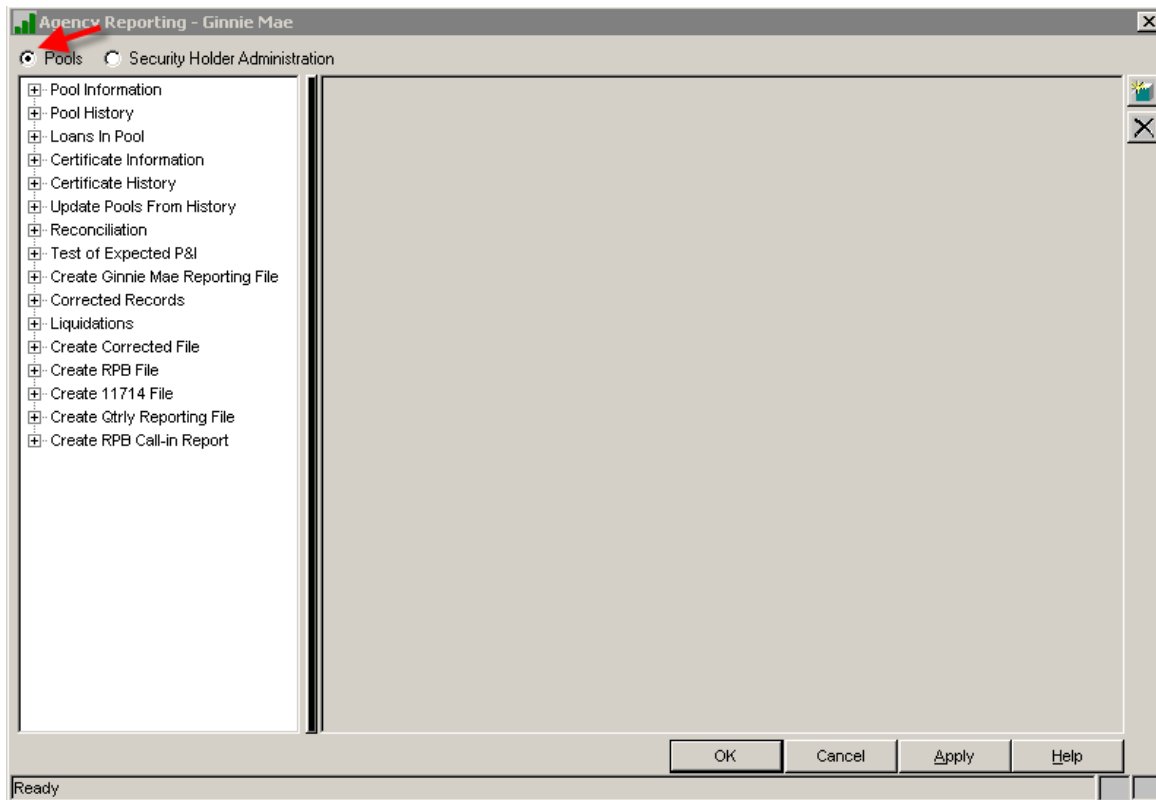
Foreign Investor: NO (N) Exempt/Non-Exempt: E

Check or Wire: Wire Repeat Code:

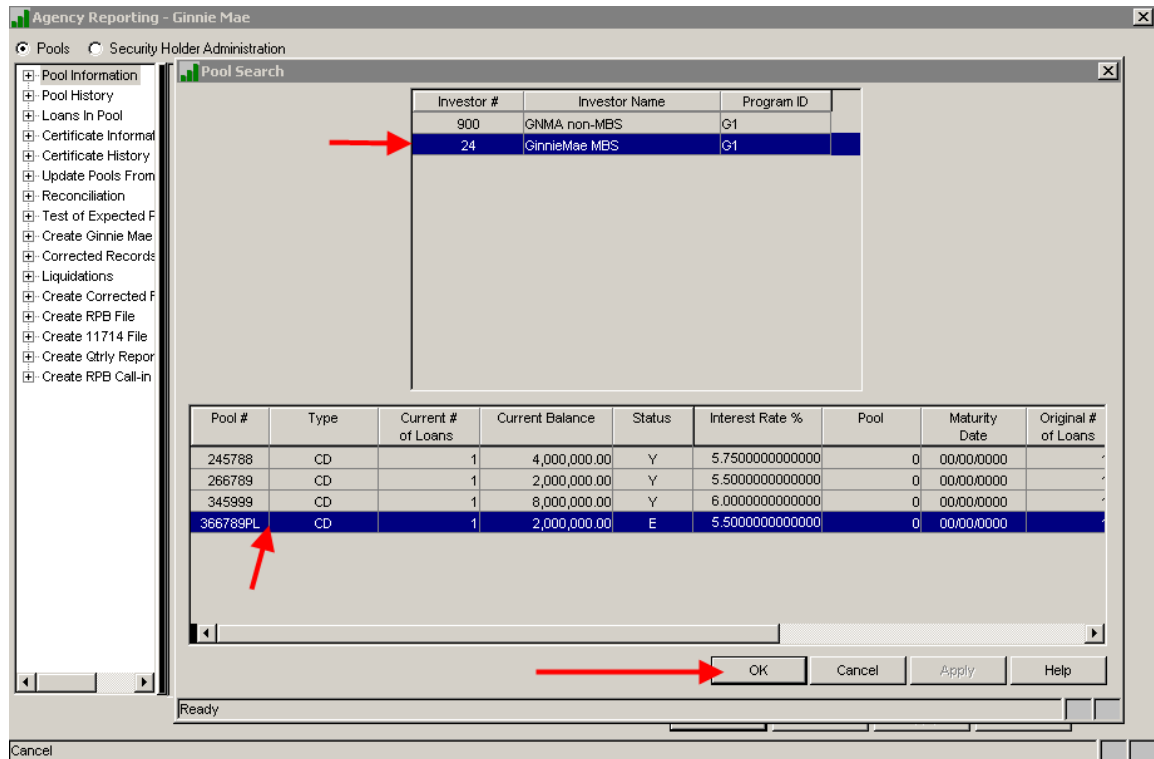
OK Cancel Apply Help

Ready

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.



14. ENTER # OF CERTS IN NEWLY ISSUED POOLS-OBSOLETE

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.

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.

Agency Reporting - Ginnie Mae

Pool Information
Pool History
Loans In Pool
Certificate Information
Certificate History
Update Pools From
Reconciliation
Test of Expected F
Create Ginnie Mae
Corrected Records
Liquidations
Create Corrected F
Create RPB File
Create 11714 File
Create Gtrly Repor
Create RPB Call-in

Investor # Investor Name Program ID

900	GNMA non-MBS	G1
24	GinnieMae MBS	G1

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

Pool #	Type	Current # of Loans	Current Balance	Interest Rate	Pool Tax ID	Maturity Date	Original # of L
245788	CD	1	4,000,000.00	5.750000000000000	0	00/00/0000	
266789	CD	1	2,000,000.00	5.500000000000000	0	00/00/0000	
345999	CD	1	8,000,000.00	6.000000000000000	0	00/00/0000	
366789PL	CD	1	2,000,000.00	5.500000000000000	0	00/00/0000	

Certificate #	Tax ID	Date of Issue	Number of Units	Pro Rata Share	Current Balance	Active Status	Date Surrend
---------------	--------	---------------	-----------------	----------------	-----------------	---------------	--------------

OK Cancel Apply Help

Ready

Agency Reporting - Ginnie Mae

Pools Security Holder Administration

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

Certificate #	Tax ID	Date of Issue	Number of Units	Pro Rata Share	Current Balance	Active Status	Date Surrendered
Click on the [Add] button to add the new Certificate Record.							

OK Cancel Apply Help

Certificate Detail

Investor #: GINNEMAE (00600) Pool #: 300126PL

Certificate #: 300126PL **Tax ID**: 60-3344444 **Date of Issue**: 05/01/2015

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

of Units: **Pro Rata Share**: .00000000

Check Issuance Code: **Date Surrendered**: 00/00/0000

Principal YTD: .00 **Addl Principal YTD**: .00 **Principal Total**: .00

Net Interest YTD: .00 **Interest Total**: .00

Federal Tax YTD: .00 **Adjustments YTD**: .00

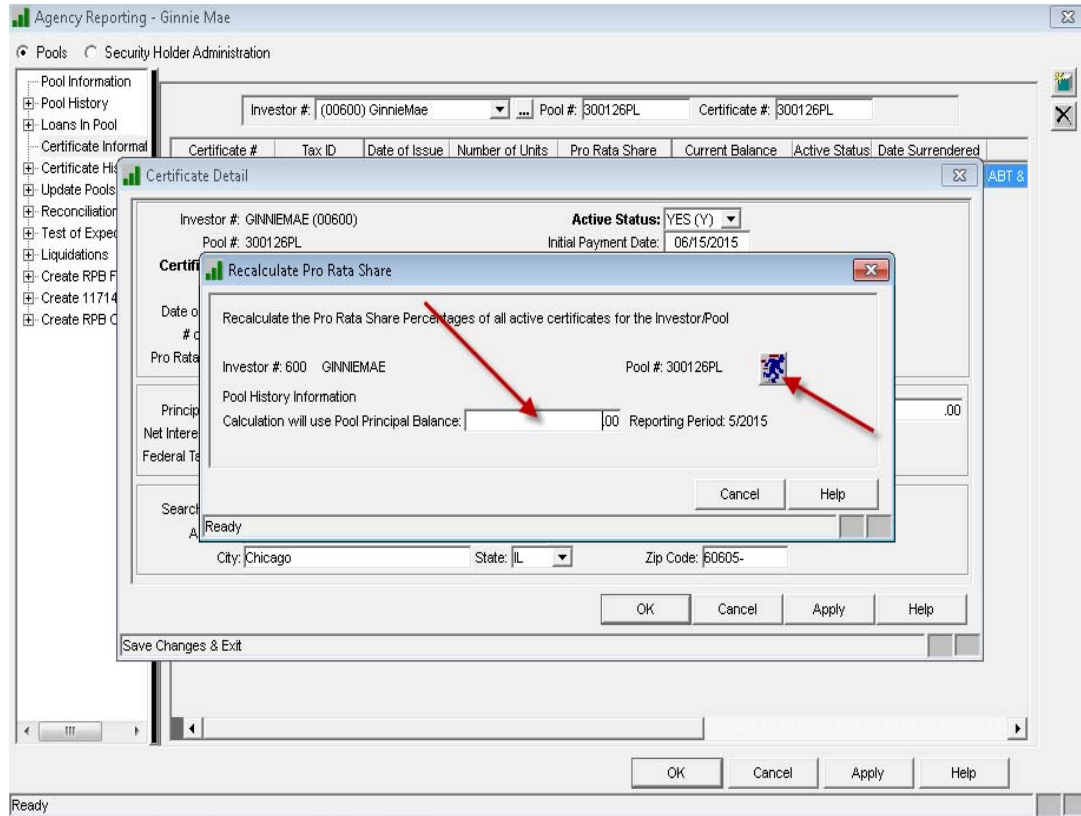
Search Name: ABT & Company **Address**: 100 LaSalle Street **City**: Chicago **State**: IL **Zip Code**: 60605-

OK Cancel Apply Help

Enter the highlighted information. If there are multiple Certificates you will add multiple records. Do not enter the 'Pro Rata Share' since it will be calculated after entering all Certificates. This information displayed here is for the 05/2015 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 “# of Certificates” in the Pool record is automatically updated and the Pool will no longer be in ‘Exception’ status due to this reason “The Number of Certificates do not match”. Repeat for all newly issued pools.

Agency Reporting - Ginnie Mae

Pools Security Holder Administration

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

Filter Options
Investor #: (00600) GinnieMae Pool #: 300126PL

Pool #	Type	Current # of Loans	Current Balance	Status	Interest Rate %	Pool	Maturity Date	Origins of Loans
200286PL	CD	1	3,200,100.00	Y	4.33000000000000	0	00/00/0000	
200287PL	CD	1	3,200,100.00	Y	4.33000000000000	0	00/00/0000	
300126PL	CD	1	3,200,100.00	Y	4.33000000000000	0	00/00/0000	
300127PL	CD	1	3,200,100.00	E	4.33000000000000	0	00/00/0000	
300128PL	CD	1	3,200,100.00	E	4.33000000000000	0	00/00/0000	
300129PL	CD	1	3,200,100.00	E	4.33000000000000	0	00/00/0000	
300130PL	CD	1	3,200,100.00	E	4.33000000000000	0	00/00/0000	
300131PL	CD	1	3,200,100.00	E	4.33000000000000	0	00/00/0000	
300132PL	CD	1	3,200,100.00	E	4.33000000000000	0	00/00/0000	
300133PL	CD	1	3,200,100.00	E	4.33000000000000	0	00/00/0000	
300134PL	CD	1	3,200,100.00	E	4.33000000000000	0	00/00/0000	
300135PL	CD	1	3,200,100.00	E	4.33000000000000	0	00/00/0000	
300136PL	CD	1	3,200,100.00	E	4.33000000000000	0	00/00/0000	
300137PL	CD	1	3,200,100.00	E	4.33000000000000	0	00/00/0000	
300138PL	CD	1	3,200,100.00	E	4.33000000000000	0	00/00/0000	
300139PL	CD	1	3,200,100.00	E	4.33000000000000	0	00/00/0000	
300140PL	CD	1	3,200,100.00	E	4.33000000000000	0	00/00/0000	
300141PL	CD	1	3,200,100.00	E	4.33000000000000	0	00/00/0000	
300142PL	CD	1	3,200,100.00	E	4.33000000000000	0	00/00/0000	
300143PL	CD	1	3,200,100.00	E	4.33000000000000	0	00/00/0000	
300144PL	CD	1	3,200,100.00	E	4.33000000000000	0	00/00/0000	

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.

Agency Reporting - Ginnie Mae

Pools Security Holder Administration

Investor #: (00024) GinnieMae MBS Pool #: 245788 Certificate #: 245445

Certificate #	Tax ID	Date of Issue	Number of Units	Pro Rata Share	Current Balance	Active Status	Date Surrendered
245445	94-3031144	07/01/2008	0	1.00000000	3,997,026.64	Y	00/00/0000

Certificate Detail

Investor #: GINNIEMAE (00024) Pool #: 245788

Certificate #: Tax ID: 00-0000000 Date of Issue: 00/00/0000 # of Units: Pro Rata Share: .00000000

Active Status: Initial Payment Date: 00/00/0000 Last Report Updated (mm/ccyy): 00/0000 Original Balance: .00 Current Balance: .00 Check Issuance Code: Date Surrendered: 00/00/0000

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

Search Name: Address: City: State: Zip Code:

OK Cancel Apply Help

Ready

OK Cancel Apply Help

Add Record

Certificate Detail

Investor #: GINNIEMAE (00024)	Active Status: YES (Y)
Pool #: 245788	Initial Payment Date: 10/15/2008
Certificate #: 478452	Last Report Updated (mm/ccyy): 08/2008
Tax ID: 94-3031144	Original Balance: 4,000,000.00
Date of Issue: 09/08/2008	Current Balance: 3,994,039.03
# of Units:	Check Issuance Code:
Pro Rata Share: 1.00000000	Date Surrendered: 00/00/0000

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

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

Click [OK] to Add

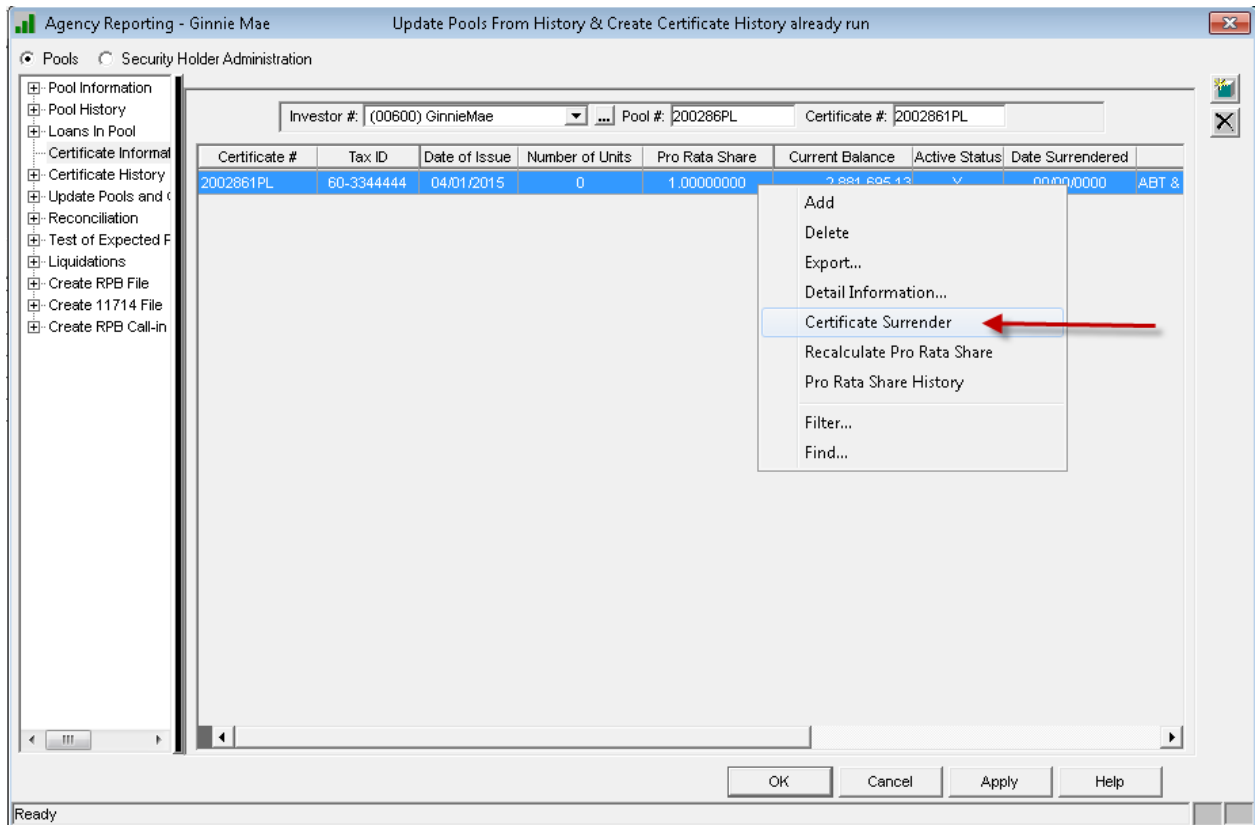
OK Cancel Apply Help

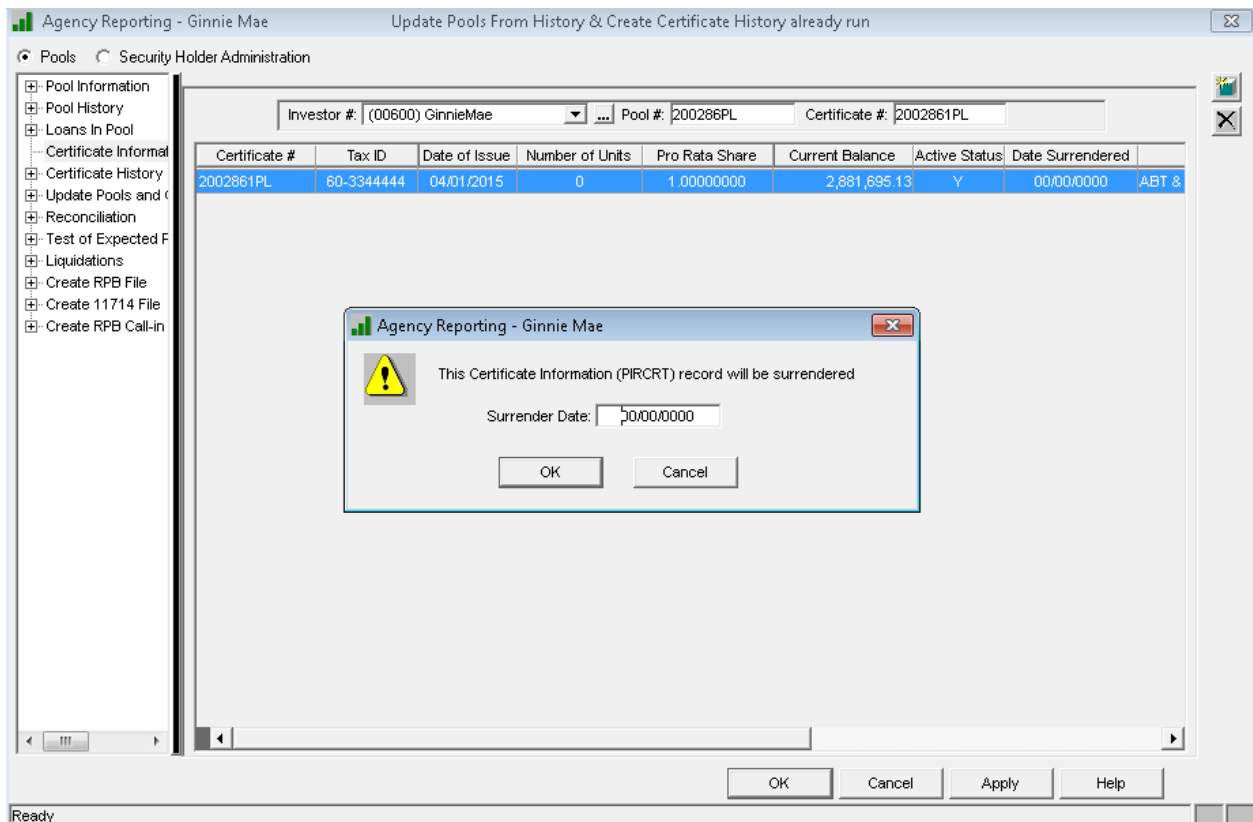
Ready

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.

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'.





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 entered.
- Creates 'Certificate Surrendered' report.

The screenshot shows the 'Certificate Detail' window. It contains several fields for certificate information: Investor #: GINNIEMAE (00024), Pool #: 245788, Certificate #: 245445, Tax ID: 94-3031144, Date of Issue: 07/01/2008, # of Units: (empty), and Pro Rata Share: .00000000. There are also fields for Active Status: NO (N), Initial Payment Date: 08/15/2008, Last Report Updated (mm/ccyy): 07/2008, Original Balance: 4,000,000.00, Current Balance: .00, Check Issuance Code: (empty), and Date Surrendered: 10/01/2008. Below these are financial summary fields: Principal YTD: 2,973.36, Addl Principal YTD: .00, Principal Total: 2,973.36, Net Interest YTD: 18,333.33, Interest Total: 18,333.33, Federal Tax YTD: .00, and Adjustments YTD: .00. At the bottom, there is a section for contact information: Search Name: MBSCC & Company, Address: 55 Chemical, City: New York, State: NY, and Zip Code: 00210-0000. The window has 'OK', 'Cancel', 'Apply', and 'Help' buttons at the bottom right.

Session B - [27 x 132]

File Edit View Communication Actions Window Help

Display Spooled File

File : SURRCERT Page/Line 1/2
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
MB650V CERTIFICATE SURRENDERED 5:19 P.M.

INV # 00024
POOL # 245708
CERTIFICATE NUMBER 245445
TAX I.D. 943031144
DATE OF ISSUE 07/01/2008
NUMBER OF UNITS 0
PRO RATA SHARE 1.00000000
ORIGINAL BALANCE 4,000,000.00
CURRENT BALANCE 3,997,026.64
PRINCIPAL Y.T.D. 2,973.36
PRINCIPAL TOTAL 2,973.36
NET INTEREST Y.T.D. 18,333.33
INTEREST TOTAL 18,333.33
ADD. PRINCIPAL Y.T.D. .00
ADJUSTMENTS Y.T.D. .00
FEDERAL TAX Y.T.D. .00

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

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
INITIAL PAYMENT DATE 08/15/2008
LAST REPORT UPDATED 07/2008

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

18. UPDATE # CERTS IN POOL FOR 1 TO MULTIPLE XFERS-OBSOLETE

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.

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.

Agency Reporting - Ginnie Mae

Pools Security Holder Administration

Filter Options
Investor #: (00024) GinnieMae MBS Pool #: 366789PL

Pool #	Type	Current # of Loans	Current Balance	Status	Interest Rate %	Pool	Maturity Date	Orig of L
245788	CD	1	4,000,000.00	Y	5.75000000000000	0	00/00/0000	
266789	CD	1	2,000,000.00	Y	5.50000000000000	0	00/00/0000	
345999	CD	1	8,000,000.00	Y	6.00000000000000	0	00/00/0000	
366789PL	CD	1	2,000,000.00	Y	5.50000000000000	0	00/00/0000	

User can change the default order of the fields in the grid so the 'Status' column is right next to 'Current Balance'. This makes it easier to scroll down and verify that no "Active" pools are in "E" status when they shouldn't be.

OK Cancel Apply Help

Ready

20. CREATE AND PRINT 11710-D

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/Service # entered in Investor Vendor. If there are multiple G1 Investors with the same Seller/Service # (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/Service #, 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.

A screenshot of the 'Reports' section in a web portal. The title 'Reports' is in blue. Below it, there are three main sections: 'Reports', 'Filters', and 'Format'. The 'Reports' section has a dropdown menu with '11710D Summary' selected. The 'Filters' section has a 'Reporting Date' field with '05/2015' and an 'Issuer' dropdown menu with a list of issuers: 'All', '33440000000 - GinnieMae (600)', '33440000000 - GinnieMae-2nd Investor (601)', and '32580000000 - GinnieMae-Different Issuer (602)'. The 'Format' section has radio buttons for 'PDF' (selected) and 'CSV'. Below these sections is a 'Generate Report' button. At the bottom, there is a table with columns for 'R', 'GNMA19LKJF', '19C', 'SD: 06/01/2015', and '06/16/2018'.

After printing the 11710-D the amounts for 'Total Escrow Funds' and 'Total Funds Other than 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 Funds Other than Escrow' entails looking at the Delinquent and Prepaid Loans, Loans with Suspense and/or Prepayment Penalties being held in the Custodial P&I Account. 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 available in PDF or CSV format.

Reports

Reports

11710D Detail

Generate Report

Filters

Reporting Date

05/2015

Issuer

All

--

All

33440000000 - GinnieMae-1st Inv Issuer: 3344 (600)

33440000000 - GinnieMae-2nd Inv Issuer: 3344 (601)

32580000000 - GinnieMae-Different Issuer (602)

Format

☒ PDF

☐ CSV

R

GNMA19LKJF

19C

SD: 06/01/2015

06/16/2018

21. CREATE AND PRINT 11710-A

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)

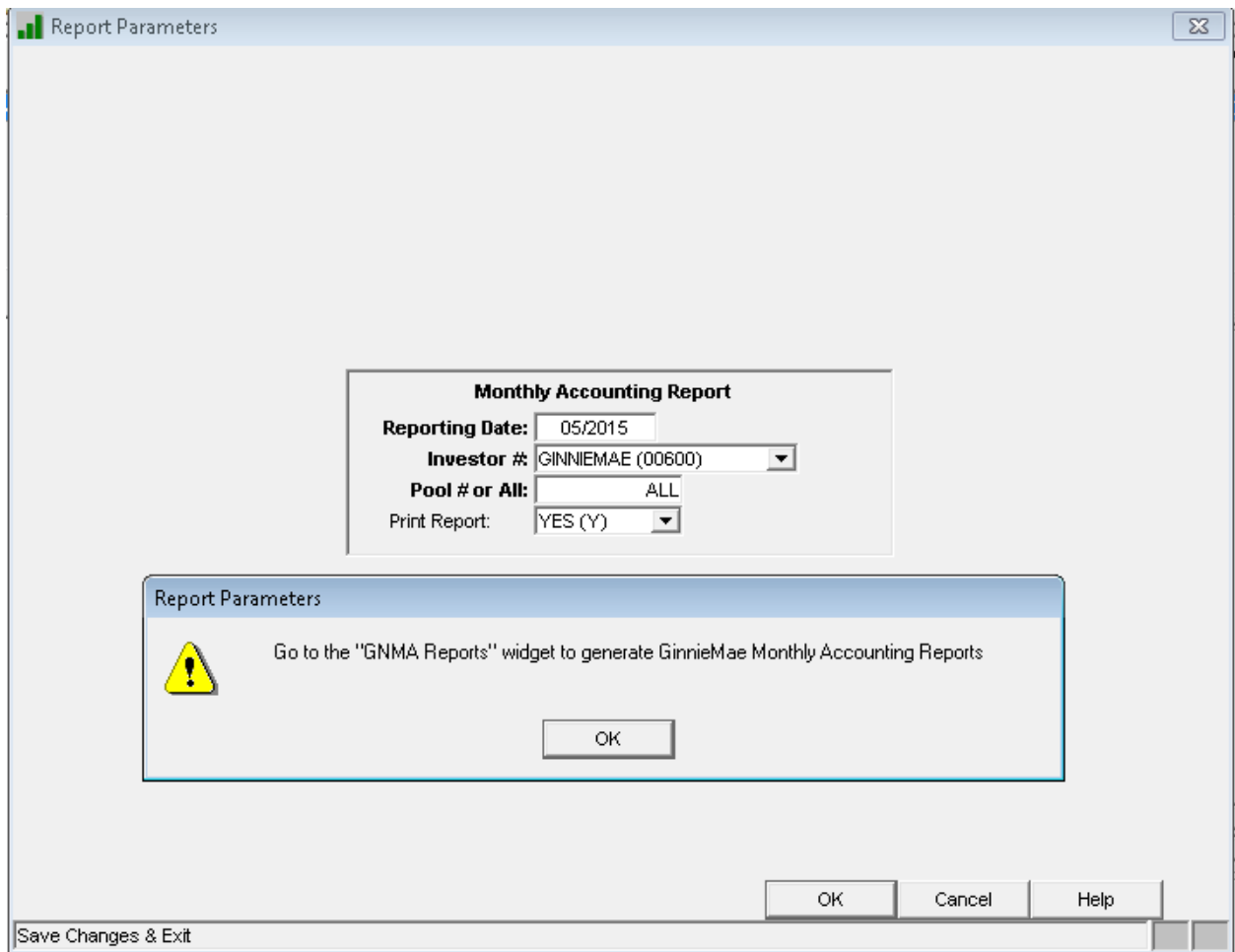
Module	Report Description	Report
Adjustable Loan	Pending Adj Loan report (Grid Style)	
Adjustable Loan	Rate Review History Report	
Loan Administration	Delinquent notices	
Loan Entry	Individual New Loan Report	
Loan Entry	New Loan Report	
Loan Entry	New Loan List by Class Code	
Loan Entry	New Loan List by Closing Date	
Investor Processing	Investor delinquent reports	
Investor Processing	Monthly Accounting Report	
Investor Processing	Monthly Summary Report	
Investor Processing	Monthly cash reports	
Investor Processing	Cash Balancing	
Investor Processing	Corporate Cash Activity	

Crystal Reports Output Device

☒ Window ☐ Printer ☐ File

Run Close Apply Help

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.



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.

Reports

Reports

11710A ▼

Generate Report

Filters

Reporting Date 05/2015

Issuer All ▼

Investor -- ▼

Pool -- ▼

All

200286PL

200287L

300123PL

300124PL

300125PL

300126PL

300127PL

300128PL

300129PL

300130PL

300131PL

300132PL

300133PL

300134PL

300135PL

300136PL

300137PL

300138PL

Format

☒ PDF ☐ CSV

R	GNMA19CKJF	19C	SD: 06/01/2015	08/02/2018
---	------------	-----	----------------	------------

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

11710E ▼

Filters

Reporting Date 05/2015

Strategy Loan # Loan Search

Issuer -- ▼

Investor -- ▼

Pool -- ▼

Format

☒ PDF

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.

Agency Reporting - Ginnie Mae

REMINDER : Run Update Pools From History & Create Certificate History

Pools Security Holder Administration

Pool Information
Pool History
Loans In Pool
Certificate Informal
Certificate History
Update Pools and C
Reconciliation
Test of Expected F
Liquidations
Create RPB File
Create 11714 File
Create RPB Call-in

Filter Options

Account Number: Reporting Date (MMCCYY):
Investor Number: Pool Number:

Account Number	Investor Number	Pool Number	Next Payment Due Date	Bill/Payment Frequency	Previous Balance	Next Cutoff Date	Interest F
60063312		6006331012PL	06/01/2015	1	661,453.29	5/31/2015	5.50000000
60063313		6006331013PL	02/01/2015	1	9,046,824.43	5/31/2015	4.50000000
60067502		6006752222PL	06/01/2015	1	22,048,444.13	5/31/2015	5.50000000
60068101		6006811001PL	05/01/2015	1	4,398,107.50	5/31/2015	3.75000000

Liquidation Information

Account#: 60063312
Reporting Month (MMCCYY): 201505
Pool Number: 6331012PL
Investor Number: 600
Next Payment Due Date: 06/01/2015
Billing/Payment Frequency: 1
Previous Balance: 661,453.29
Next Cutoff Date: 05/31/2015
Interest Rate: 5.50000000000000
Constant P&I: 8,167.89
Reason for Removal: Repurchase of Delinquent Loan(2)
Date Removed: 05/31/2015

OK Cancel Apply Help

Ready

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

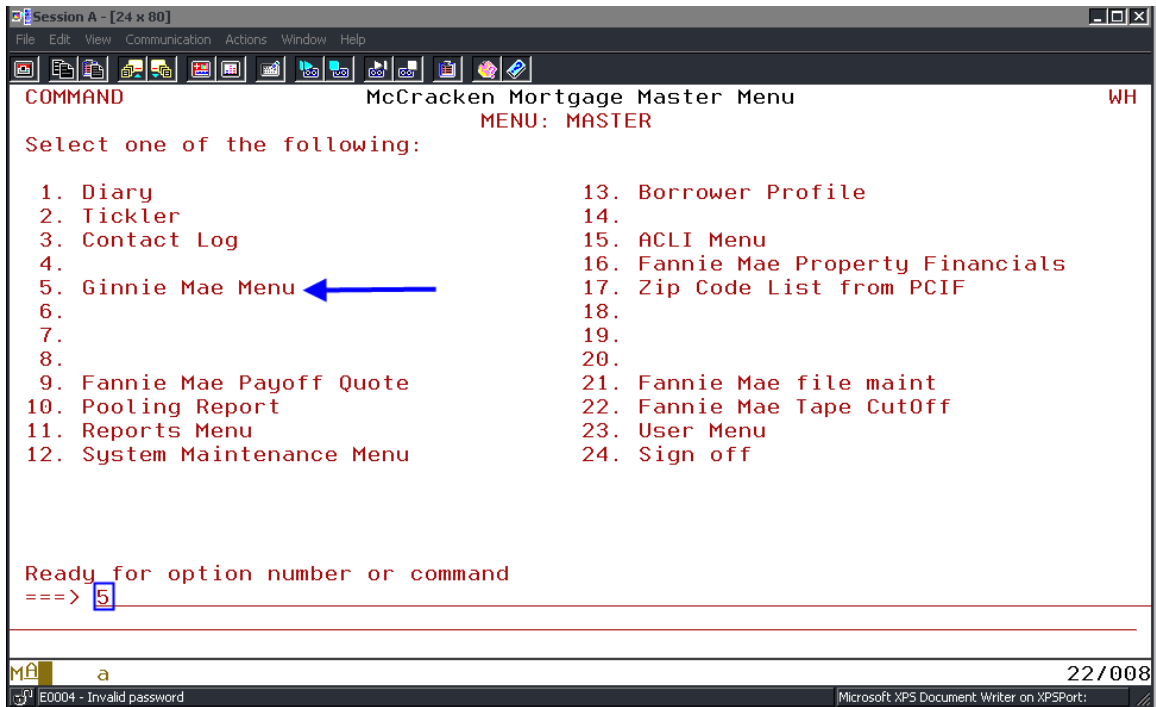
PVARLOAN (pf) - Various Loan Records

- 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.

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

KJF17DEM0 Ginnie Mae Loan Key Aug 26, 2011 Friday
GR634N-01 File Maintenance 10:49 A.M.

*Investor Number 00024

*Account Number ?

CMD7=End Enter=Process

MA a 10/054

[I902 - Session successfully started] Microsoft XPS Document Writer on XPSPort:

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 :
 : 450 Methner Mtn :
 :
 : Enter a "1" next to the applicable :
 : loan and hit [Enter]. :
 :
 : Position to 000000000 Bottom :
 : 1=Select :
 : F1=Rtn Roll keys :
 :
 CMD7=End

MA a 20/035

1902 - 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

1902 - Session successfully started Microsoft XPS Document Writer on XPSPort:

Session A - [24 x 80]

File Edit View Communication Actions Window Help

KJF17DEM0 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

[902 - Session successfully started] Microsoft XPS Document Writer on XPSPort:

Session A - [24 x 80]

File Edit View Communication Actions Window Help

KJF17DEM0 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

[902 - 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 **not** be picked up until the following Reporting Month. It is **critical** that the Loan Key is entered **prior to running the monthend cutoff**.

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

Position to line

Report width

Shift to column

Line	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

03/032

1902 - 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

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
 ==> 2

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

KJF17DEMO0 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

M&A 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

KJF17DEMO0 Ginnie Mae Additional Pool History Aug 26, 2011 Friday
GR634K-01 File Maintenance 1:58 P.M.

Pool Hist	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 Roll keys

F1=Rtn

CMD7=End

M&A 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

KJF17DEM0 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
—	245788	00024	09 / 2008
—	266789	00024	09 / 2008
—	345999	00024	09 / 2008
<u>1</u>	366789PL	00024	09 / 2008

Enter a "1" next to the applicable Pool # and hit [Enter] to select.

Position to _____ Bottom

1=Select
F1=Rtn Roll keys

CMD7=End

20/035

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

KJF17DEM0 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

08/054

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. 77777777
Construction Loan Prin Bank Custodial Accounts Bank

P & I Bank ID 77777777
T & I Bank ID 77777777

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

MA a 11/035

1902 - Session successfully started Microsoft XPS Document Writer on XPSPort:

This field must be entered manually.

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

KJF17DEM0 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

MA a 08/002

1902 - 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 Foreclosure(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

MA a 07/059

1902 - 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.

STRATEGY CS - [Loan Administration => 000000444 [USD] - Ferguson Mnr]

File Edit Tools Additional Window Help

Customer Info Master Info Pending Change Master LIP Deferred Revenue & Expenses Holdbacks Analysis & Reporting Info

Associated Names Customer Info

Inactive	Primary Borrower	Primary Contact	Name/Address Line 1	Name/Address Line 2
	Yes		AMERICA MANAGEMENT CORPORATION	Billerica
			ROBERT FRANCINI	34 GOLDEN VIEW STREET

Name/Address ID: 11 Primary Borrower Primary Contact Include in Acct Search Inactive

Formatted Name/Address
 ROBERT FRANCINI
 34 GOLDEN VIEW STREET
 COLUMBUS, OH 43215

Tax ID#: 345789877
 Language: ENGLISH
 Telephone#: 1 877-307-5215
 Fax#: 1 877-631-1234
 Email:

Contact:
 Relationship: Start Date: 09/01/2008 End Date: 00/00/0000 Relationship End Reason:

Associated Name Roles

Inactive	Role Type	Sub-Role Type	Liability %	Liability \$
	GNMA RFS ADDITIONAL BORROWER		.000000000000	

Contact Information

Type of Contact Info	Description	Information
----------------------	-------------	-------------

Ready | SD: 10/01/2008 | KJF17DEMO | Rel: 17 | 09/06/2011 12:17:09

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.

Session A - [24 x 80]

File Edit View Communication Actions Window Help

COMMAND Ginnie Mae X1
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

1902 - Session successfully started Microsoft XPS Document Writer on XPSPort:

Session A - [24 x 80]

File Edit View Communication Actions Window Help

KJF17DEMO Ginnie Mae Sep 6, 2011 Tuesday
GR634M-01 Create RFS reporting File 12:19 P.M.

Reporting Date (mm/ccyy) 09 / 2008

Include Sensitive Records Y/N Y

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

Enter a "Y" to either 'Include All Pool/Loan Records'
or to 'Include only Updated Records'.

F7=End Enter=Process

MA a 10/062

1902 - Session successfully started Microsoft XPS Document Writer on XPSPort:

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]

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 Info>Associated Names.

Bottom

1=Select
CMD7=End

Enter=Create RFS File

Roll Keys

12/005

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:

- Create the Ginnie Mae RFS Reporting File (PGNMARFS) on the AS/400, which will include Sensitive 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 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		
—	445		
—	446		
—	450		

No accounts were selected for Sensitive Records

Continue with creation of RFS reporting file Y/N _

Bottom

This message will display if no records were selected.

1=Select
CMD7=End

Enter=Create RFS File

Roll Keys

MA a 13/072

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 no 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 screenshot shows a terminal window titled "Session A - [24 x 80]". The menu is titled "Ginnie Mae MENU: GNMA" and lists 24 options. Option 4, "Create GNMA RFS Reporting File", is highlighted with a blue box. The prompt "Ready for option number or command" is followed by the input "4".

Ginnie Mae 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

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
 or
 Include All Pool History/Loan Records Y/N Y
 Include Only Updated Pool History/Loan Records Y/N N
 Ginnie Mae Summarize Flag Y/N N

F7=End Enter=Process

14/062

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]

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 Value (nnn.nn)	Debt Service Ratio (nn.nnnn)	MIN	MERS Original Mortgagee
-	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

1902 - 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 (automatically gets populated with value stored in PMASTR.CMOLTV), 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 manually cleared 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 (don't hit [Enter] until you have made the applicable change(s).

Session A - [24 x 80]

File Edit View Communication Actions Window Help

KJF17DEM0 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 Value (nnn.nn)	Debt Service Ratio (nn.nnnn)	MIN	MERS Original Mortgagee
—	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	—	—

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

1=Select
CMD7=End

Enter=Create RFS File Roll Keys

MA a 16/048

1902 - Session successfully started Microsoft XPS Document Writer on XPSPort:

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 Value	Debt Service Ratio	MIN	MERS Original 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

13/072

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 MENU: GNMA WF

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.

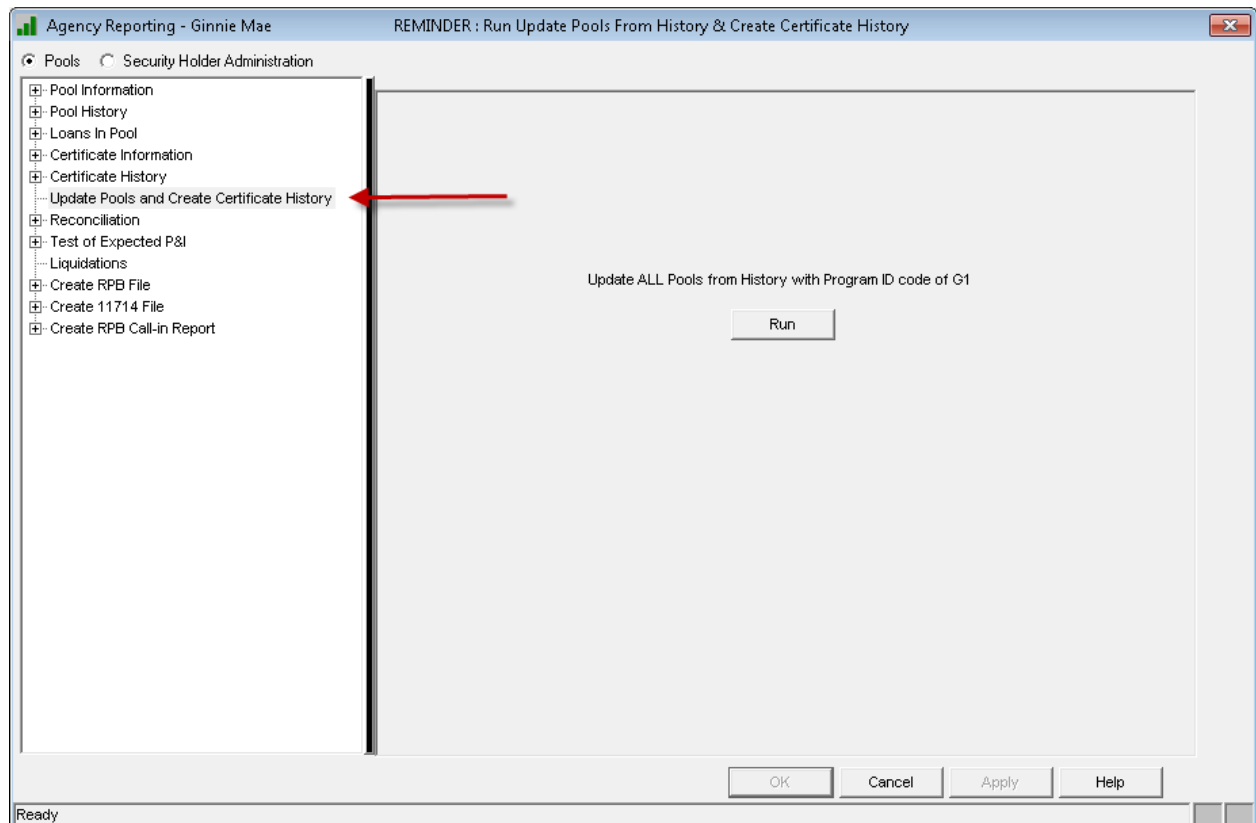
- When “Include all Pool History/Loan Records” is “Y” the following will occur:
 - All records in the Pool History files (PIRPLH and PIRPLHADL) for the Reporting Date entered will be written to file PGNMARFS using the new Pool History record layout.
 - All records in the Loan file (PIRLL) for the Reporting 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*

24. UPDATE POOLS AND CREATE CERTIFICATE HISTORY

Update Pools 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'.

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
—	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, an exception report is placed in your spool file. The report is now GR650G1. This report should be reviewed.

Display Spooled File

File	Control	Find	Page/Line	Columns
QSYSPRT			1/2	1 - 130
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 monthend', Section 3D of the 11710A. The balance used to be a month behind.

GNMA Pool Detail

Investor #: (00600) GinnieMae
 Pool #: 300155PL
 Type: CONCURRENT (CD)
 Pool Tax ID:
 Maturity Date: 00/00/0000
 # of Certificates: 1
 # of Units: 0
 Original # of Loans: 1
 Current # of Loans: 1
 Original Balance: 3,200,100.00
 Current Balance: 2,881,695.13
 Beginning Fixed Constant: 329,951.90
 Current Fixed Constant: 329,951.90

Last Report Updated (mm/ccyy): 05/2015
 Status: ACTIVE
 Manual Adjustments: 0.00
 Interest Rate %: 4.33000000000000
 Guarantee Fee %: 0.13000000000000
 Guarantee Fee Method: (R) REGULAR SERVICE
 Service Fee Rate %: 0.12000000000000
 Pass Through Rate %: 4.08000000000000
 Weighted Rate: NO (N)

OK Cancel Apply Help

Ready

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	.00000000000000

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 4.08000000000000 %)				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

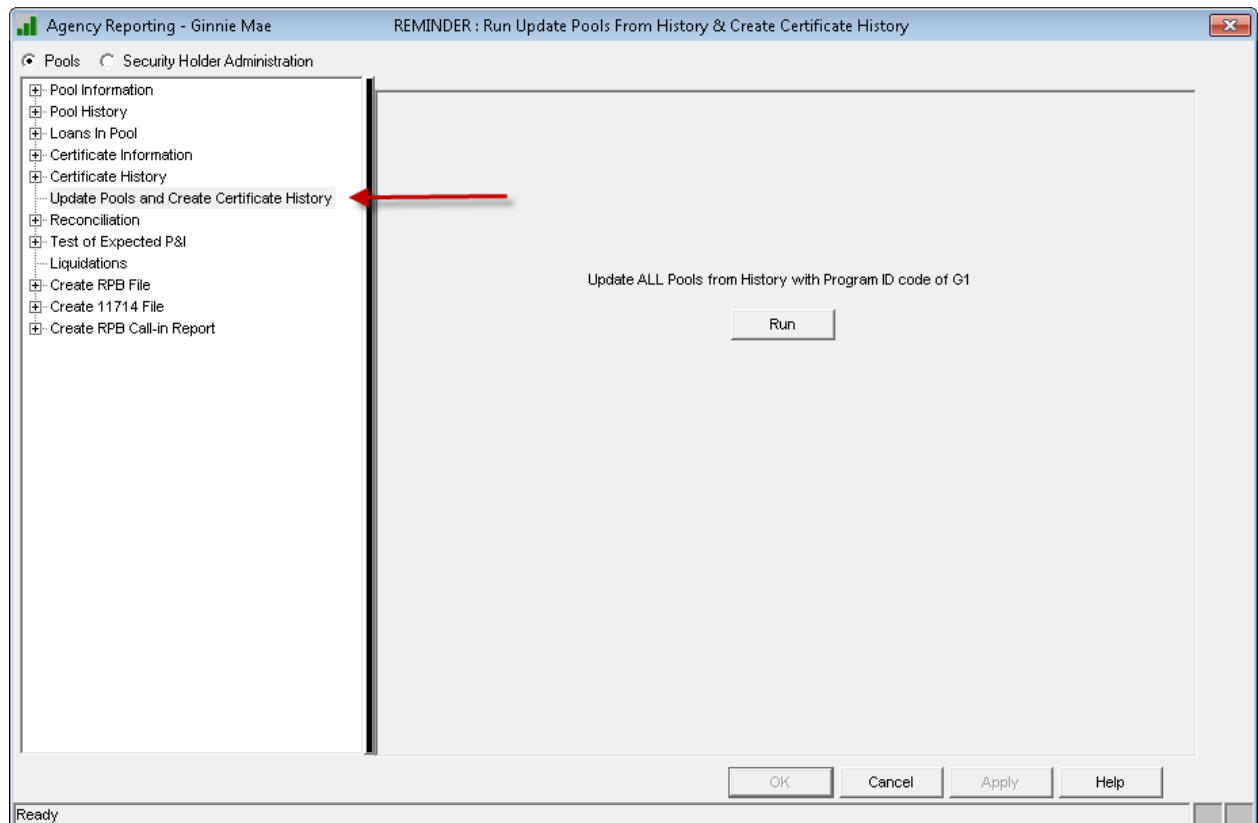
(A) Principal amount of securities from last report	3,200,100.00
(B) Principal distributed to holders this report	318,404.87
(C) Serial Notes - Principal available for distribution to holders	.00
(D) Principal of securities this monthend	2,881,695.13

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

25. CREATE CERTIFICATE HISTORY

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).

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

Opt	File	User	Device or Queue	User Data	Sts	Total Pages	Cur 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

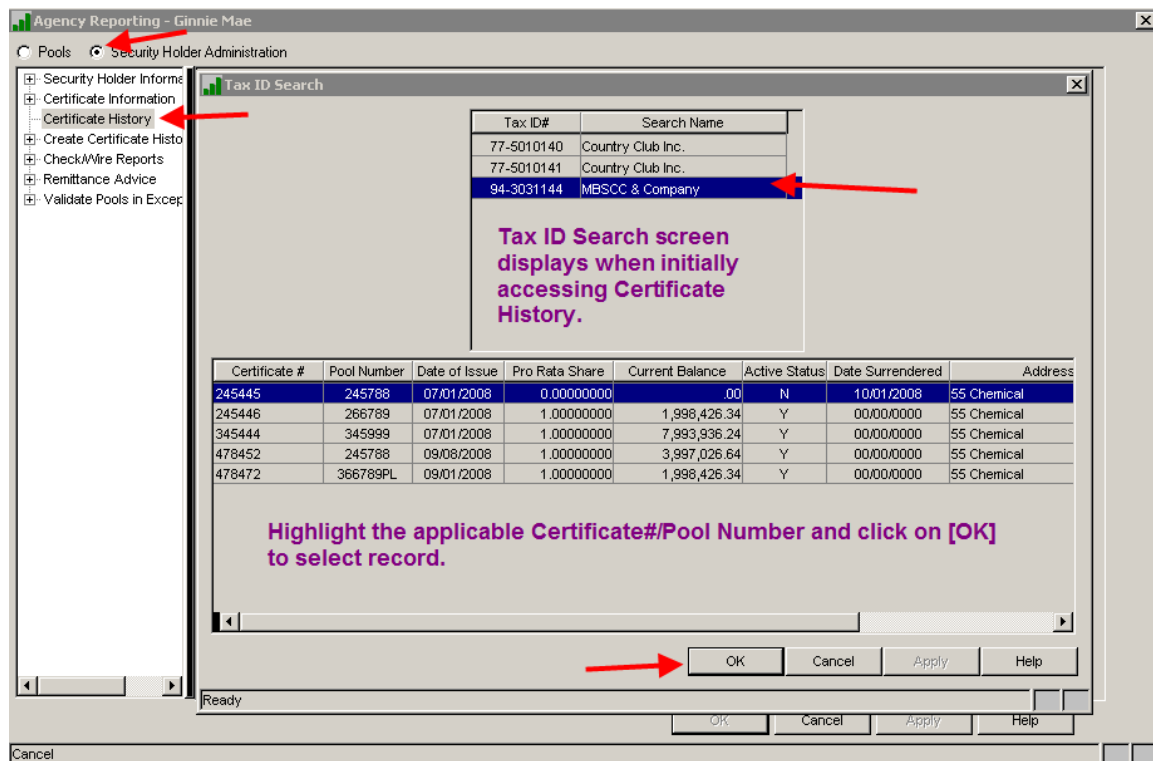
==>

F3=Exit F10=View 4 F11=View 2 F12=Cancel F22=Printers F24=More keys

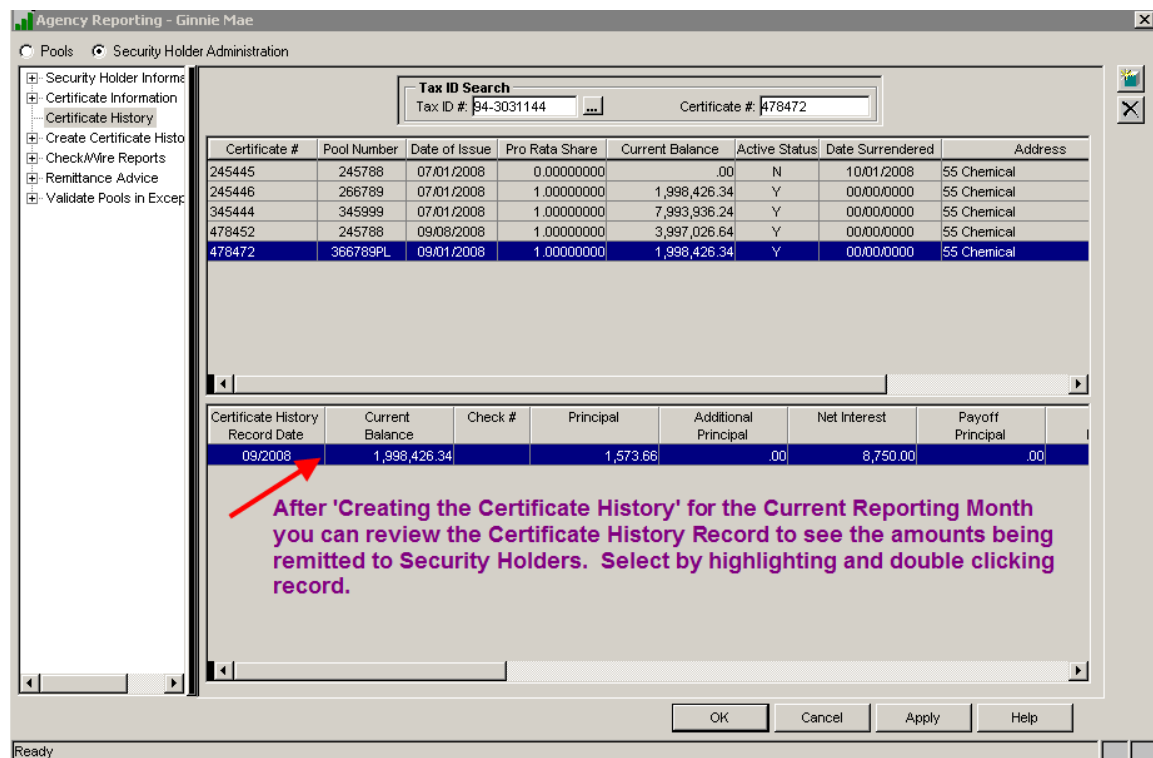
Display Spooled File

File	QSYSPRT	Page/Line	1/2
Control		Columns	1 - 130
Find			
*	1	2	3
MB650H3	GNMA19PKJF	DATE	6/01/15 Monday
	CREATE CERTIFICATE HISTORY EXCEPTION REPORT		2:23 P.M.
INV#	POOL	CURRENT BALANCE	LAST RPT UPDATE
00600	200206PL	2,881,695.26	05/2015
			E CD 2002061PL Y

User can view the newly created history record:



The Certificate History is stored in Strategy File – PIRCETH.



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:

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 be made to the Certificate History Record(s) to bring the Pool and Loan in sync.

The 'Pool to Security Balance Reconciliation' Report – MB638R (Section 27 of this document) reflects the adjusted amounts. The adjustment will display under the 'AP Adjustment Other Section 2-D' column. The adjustments will be made in the 'Adjustments' field in the applicable Certificate History Record(s). This may be a negative number.

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:

Agency Reporting - Ginnie Mae

Pools Security Holder Administration

Security Holder Information
Certificate Information
Certificate History
Create Certificate History
Check/Wire Reports
Remittance Advice
Validate Pools in Exception

Tax ID Search
Tax ID #: 94-3031144 Certificate #: 478472

Certificate #	Pool Number	Date of Issue	Pro Rata Share	Current Balance	Active Status	Date Surrendered	Address
245445	245788	07/01/2008	0.00000000	.00	N	10/01/2008	55 Chemical
245446	266789	07/01/2008	1.00000000	1,998,426.34	Y	00/00/0000	55 Chemical
345444	345999	07/01/2008	1.00000000	7,993,936.24	Y	00/00/0000	55 Chemical
478452	245788	09/08/2008	1.00000000	3,997,026.64	Y	00/00/0000	55 Chemical
478472	366789PL	09/01/2008	1.00000000	1,998,426.34	Y	00/00/0000	55 Chemical

Select Certificate Information Record by highlighting row and double-clicking.

OK Cancel Apply Help

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): 09/2008
Original Balance: 2,000,000.00
Current Balance: 1,998,426.34
Check Issuance Code:
Date Surrendered: 00/00/0000

Principal YTD:	1,573.66	Addl Principal YTD:	.00	Principal Total:	1,573.66
Net Interest YTD:	8,750.00	Interest Total:	8,750.00		
Federal Tax YTD:	.00	Adjustments YTD:	.00		

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

OK Cancel Apply Help

The Certificate Record contains the YTD Information.

27. PERFORM POOL TO SECURITY RECONCILIATION

Perform Pool to Security ‘Reconciliation’ option and confirm there are no “Differences”:

Agency Reporting - Ginnie Mae

Pools Security Holder Administration

Pool Information
Pool History
Loans In Pool
Certificate Information
Certificate History
Update Pools From Hist
Reconciliation
Test of Expected P&I
Create Ginnie Mae Rep
Corrected Records
Liquidations
Create Corrected File
Create RPB File
Create 11714 File
Create Qtrly Reporting
Create RPB Call-in Rep

Reporting Date (mm/ccyy): 09/2008
Investor #: (00024) GinnieMae MBS

Run

Enter the applicable Reporting Date and Investor #.

Click on [Run]

OK Cancel Apply Help

Ready

File RECON
Control
Find

*...+...1...+...2...+...3...+...4...+...5...+...6...+...7...+...8...+...9...+...0...+...1...+...2...+...

MB638R GNM19LKJF
INV# 00600 G1
ISSUER 3344000000

RECONCILIATION OF SECURITY BALANCES TO POOL BALANCES FOR THE MONTH OF

POOL#	ENDING POOL PRINCIPAL BALANCE	PREPAID PRINCIPAL	DELINQUENT PRINCIPAL	SCHEDULED PRINCIPAL
	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:

AP ADJUSTMENT OTHER	LAST PRINCIPAL INSTALLMENT ON LIQUIDATION	ADJUSTED ACTUAL BALANCE	ENDING AGGREGATE SECURITY 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
.00	.00	2,881,695.13	2,881,695.13	.00
.00	.00	2,881,695.13	2,881,695.13	.00

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”.

28. CREATE AND PRINT 11714 (REMITTANCE ADVICE)

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

Agency Reporting - Ginnie Mae

Pools Security Holder Administration

- Security Holder Information
- Certificate Information
- Certificate History
- Create Certificate History
- Check/Wire Reports
- Remittance Advice**
- Validate Pools in Exception Status

Investor # (Blank for All): [Dropdown]

Reporting Date (mm/ccyy): 09/2008

Pool # (Blank for All): [Text Box]

Certificate # (Blank for All): [Text Box]

Run

Enter Reporting Date and click on [Run]

OK Cancel Apply 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

Opt	File	User	Device or Queue	User Data	Sts	Total Pages	Cur Page	Copy
—	QSYSPRT	KFERGUSON	DAVIDJ	GR650G	RDY	1		1
—	RECON	KFERGUSON	DAVIDJ	GR638R	RDY	1		1
—	RECON	KFERGUSON	DAVIDJ	GR638R	RDY	1		1
—	QSYSPRT	KFERGUSON	DAVIDJ	MB650H	RDY	1		1
—	QPDZDTALOG	KFERGUSON	DAVIDJ		RDY	1		1
—	QPDZDTALOG	KFERGUSON	DAVIDJ		RDY	1		1
—	QPDZDTALOG	KFERGUSON	DAVIDJ		RDY	1		1
5	GNMAREMIT	KFERGUSON	DAVIDJ	MB650A	RDY	1		1
—	QPDZDTALOG	KFERGUSON	DAVIDJ		HLD	1		1

Display Spooled File

File : GNMAREMIT	Page/Line 1/2
Control : _____	Columns 1 - 138
Find : _____	

*.....1.....2.....3.....4.....5.....6.....7.....8.....9.....0.....1.....2.....3

ISSUERS MONTHLY
REMITTANCE ADVICE

Government National Mortgage Association
Mortgage Backed Securities Program

55 Chemical
New York
NY 0021000000

DATE 10/01/08
REPORTING MONTH 09/2008
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	1.000000000	3,001.93	18,386.01		
266789	245446	5.25000	1.000000000	1,588.12	8,736.20		
345999	345444	5.75000	1.000000000	6,124.55	38,275.08		
366789PL	478472	5.25000	1.000000000	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 128 - 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
		21,387.94	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 - 138
Find : _____	

*.....1.....2.....3.....4.....5.....6.....7.....8.....9.....0.....1.....2.....3

Issuer McCracken Financial Solutions	Authorized Signature
Street Address 8 Suburban Park Drive	City and State Billerica MA 01821-0000

*Printed rate does not contain all available decimal positions

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

Bottom

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

Agency Reporting - Ginnee Mae

Switch from 'Security Holder Administration' to 'Pools'

☒ Pools ☐ Security Holder Administration

Pool Information
Pool History
Loans In Pool
Certificate Information
Certificate History
Update Pools From
Reconciliation
Test of Expected F
Create Ginnee Mae
Corrected Records
Liquidations
Create Corrected F
Create RPB File
Create 11714 File
Create Qtrly Report
Create RPB Call-in

Reporting Date (mm/ccyy): 09/2008

Run

Enter Reporting Date and click on [Run].

OK Cancel Apply Help

Ready

[illegible]

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:

Agency Reporting - Ginnie Mae

Switch from 'Pools' to 'Security Holder Administration'

Reporting Date (mm/ccyy): 09/2008
Create Check Writing Records: NO (N)

Run

Enter the Reporting Date and a "N" to 'Create Check Writing Records'. This creates a "Preliminary" Check/Wire report which allows you to verify the amounts before creating the Investor Custodial debit record for the P&I Remittance.

DON'T enter a "Y" to create the records until the amounts have been reviewed and approved.

OK Cancel Apply 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

Opt	File	User	Device or Queue	User Data	Sts	Total Pages	Cur Page	Copy
	QSYSPRT1	KFERGUSON	DAVIDJ	GR650W	RDY	1		1
5	GNMAWIRE	KFERGUSON	DAVIDJ	MB650F1	RDY	1		1
5	GNMACHECK	KFERGUSON	DAVIDJ	MB650F1	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
—	QPDZDTALOG	KFERGUSON	DAVIDJ		HLD	6		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 13/003

I902 - Session successfully started Microsoft XPS Document Writer on XPSPort:

Display Spooled File

File : GNMAWIRE

Control :

Find :

*.....1.....2.....3.....4.....5.....6.....7.....8.....9.....0.....1.....2.....3

MB650F1

Page/Line 1/2

Columns 1 - 138

DATE 10/01/08 PAGE

GNMA WIRE REPORT FOR 9/2008

INVESTOR NUMBER	POOL	CERTIFICATE	PAYEE	WIRE NO.	AMOUNT
00024	245708	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

31. VERIFY AMOUNT AND CREATE CHECK WRITING RECORDS

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

After verifying the amounts are correct on the 'Preliminary Check/Wire' Report, Create the Check Writing Records by entering a "Y".

 This will create the Investor Custodial Debit Records for the P&I Remittance.

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

Vendor Remittance Information

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

Cutoff Information

Next Cutoff Date: 10/31/2008
 Last Cutoff Date: 09/30/2008
 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: 10/01/2008
 Last Remittance Date: 09/15/2008
 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: 100.00000000000000
 Initial Amount to Servicer:
 Max Amt Due Servicer:
 Amt Tied to Prin Bal:

OK Cancel Apply Help

Save Changes & Exit

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.

Custodial Accounting

- Daily Trans List
- Check Register
- Daily Custodial File**
- Re-Run Custodial Report

Inv #	Investor Name	Entry Date	Debit/Credit	Principal Amount	Interest Amount	Total Escrow Amt	Hold Posting	Recd Status
516	Test Invesotr 516	12/07/2007	DEBIT (D)	65,216.49	128,330.84	.00	YES (Y)	
516	Test Invesotr 516	02/01/2008	DEBIT (D)	51,149.82	99,752.38	.00	YES (Y)	
600	FANNIE MAE	04/01/2008	DEBIT (D)	1,660.30	10,677.85	.00	YES (Y)	
800	FHLMC	05/01/2008	DEBIT (D)	.00	7,536.46	.00	YES (Y)	
600	FANNIE MAE	05/01/2008	DEBIT (D)	1,671.48	10,668.86	.00	YES (Y)	
800	FHLMC	06/01/2008	DEBIT (D)	.00	7,536.46	.00	YES (Y)	
800	FHLMC	06/01/2008	CREDIT (C)	.00	2,588.54	.00	YES (Y)	
600	FANNIE MAE	06/01/2008	DEBIT (D)	1,682.73	10,659.81	.00	YES (Y)	
800	FHLMC	07/02/2008	DEBIT (D)	.00	7,536.46	.00	YES (Y)	
800	FHLMC	07/02/2008	CREDIT (C)	.00	28.10	.00	YES (Y)	
600	FANNIE MAE	07/17/2008	DEBIT (D)	1,694.06	10,650.69	.00	YES (Y)	
24	GINNIEMAE MBS	08/01/2008	DEBIT (D)	10,610.78	87,916.67	.00	YES (Y)	
900	GNMA NON-MBS	08/01/2008	DEBIT (D)	19,875.82	14,751.00	.00	YES (Y)	
800	FHLMC	08/01/2008	DEBIT (D)	.00	7,536.46	.00	YES (Y)	
800	FHLMC	08/01/2008	CREDIT (C)	.00	58.86	.00	YES (Y)	
600	FANNIE MAE	08/16/2008	DEBIT (D)	1,705.46	10,641.52	.00	YES (Y)	
24	GINNIEMAE MBS	09/01/2008	DEBIT (D)	12,288.26	74,067.29	.00	YES (Y)	

Investor #: GINNIEMAE (00024) Entry Date: 09/01/2008

Debit or Credit: DEBIT (D) Record Status Code:

Principal Amount: 12,288.26 Interest Descriptor: INVESTOR'S NET INTEREST (C)

Interest Amount: 74,067.29 Escrow Descriptor: CUSTOMER (0)

Total Escrow Amt: .00 Corporate Cash:

Suspense Amt: .00 Pool #:

Hold Posting: YES (Y)

OK Cancel Apply Help

Ready

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.

Inv #	Investor Name	Entry Date	Debit/Credit	Principal Amount	Interest Amount	Total Escrow Amt	Hold Posting	Recd Status
516	Test Invesotr 516	12/07/2007	DEBIT (D)	65,216.49	128,330.84	.00	YES (Y)	
516	Test Invesotr 516	02/01/2008	DEBIT (D)	51,149.82	99,752.38	.00	YES (Y)	
600	FANNIE MAE	04/01/2008	DEBIT (D)	1,660.30	10,677.85	.00	YES (Y)	
800	FHLMC	05/01/2008	DEBIT (D)	.00	7,536.46	.00	YES (Y)	
600	FANNIE MAE	05/01/2008	DEBIT (D)	1,671.48	10,668.86	.00	YES (Y)	
800	FHLMC	06/01/2008	DEBIT (D)	.00	7,536.46	.00	YES (Y)	
800	FHLMC	06/01/2008	CREDIT (C)	.00	2,588.54	.00	YES (Y)	
600	FANNIE MAE	06/01/2008	DEBIT (D)	1,682.73	10,659.81	.00	YES (Y)	
800	FHLMC	07/02/2008	DEBIT (D)	.00	7,536.46	.00	YES (Y)	
800	FHLMC	07/02/2008	CREDIT (C)	.00	28.10	.00	YES (Y)	
600	FANNIE MAE	07/17/2008	DEBIT (D)	1,694.06	10,650.69	.00	YES (Y)	
24	GINNIEMAE MBS	08/01/2008	DEBIT (D)	10,610.78	87,916.67	.00	YES (Y)	
900	GNMA NON-MBS	08/01/2008	DEBIT (D)	19,875.82	14,751.00	.00	YES (Y)	
800	FHLMC	08/01/2008	DEBIT (D)	.00	7,536.46	.00	YES (Y)	
800	FHLMC	08/01/2008	CREDIT (C)	.00	58.86	.00	YES (Y)	
600	FANNIE MAE	08/16/2008	DEBIT (D)	1,705.46	10,641.52	.00	YES (Y)	
24	GINNIEMAE MBS	09/01/2008	DEBIT (D)	12,288.26	74,067.29	.00	NO (N)	

Investor #:	GINNIEMAE (00024)	Entry Date:	09/01/2008
Debit or Credit:	DEBIT (D)	Record Status Code:	
Principal Amount:	12,288.26	Interest Descriptor:	INVESTOR'S NET INTEREST (C)
Interest Amount:	74,067.29	Escrow Descriptor:	CUSTOMER (0)
Total Escrow Amt:	.00	Corporate Cash:	
Suspense Amt:	.00	Pool #:	
Hold Posting:	NO (N)	Will release P&I from Investor's Custodial Account.	

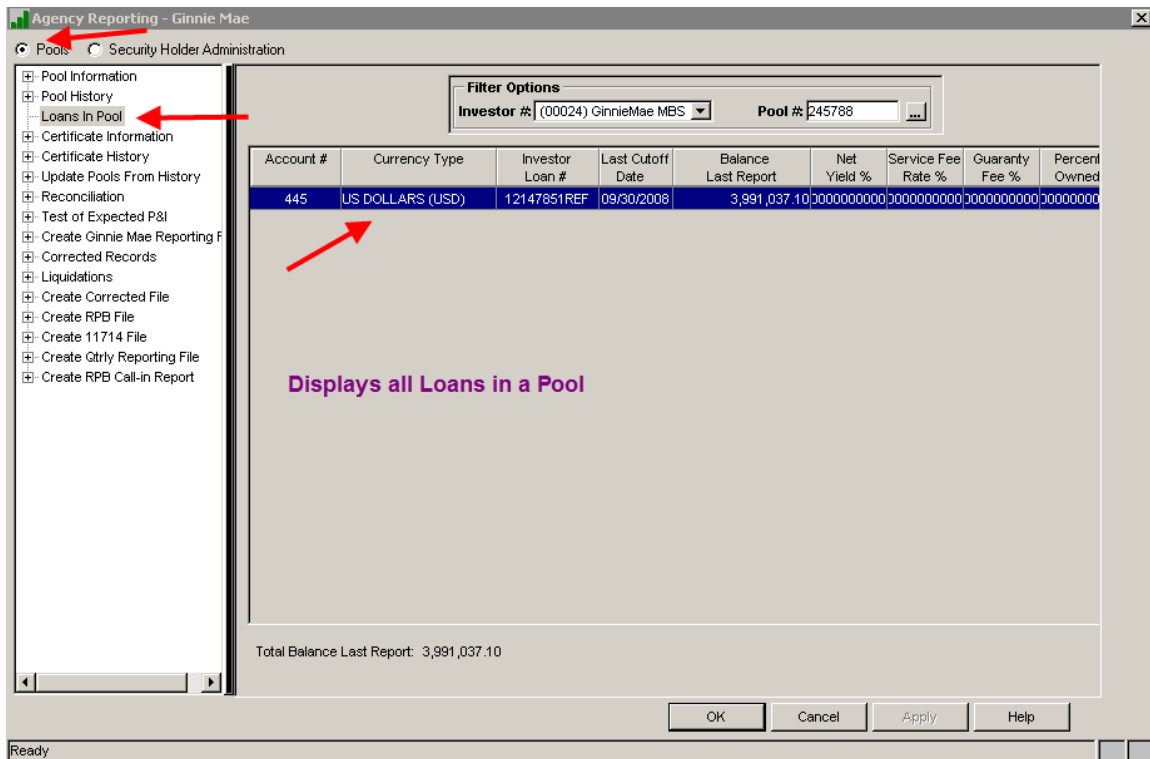
OK Cancel Apply Help

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.

33. MISCELLANEOUS

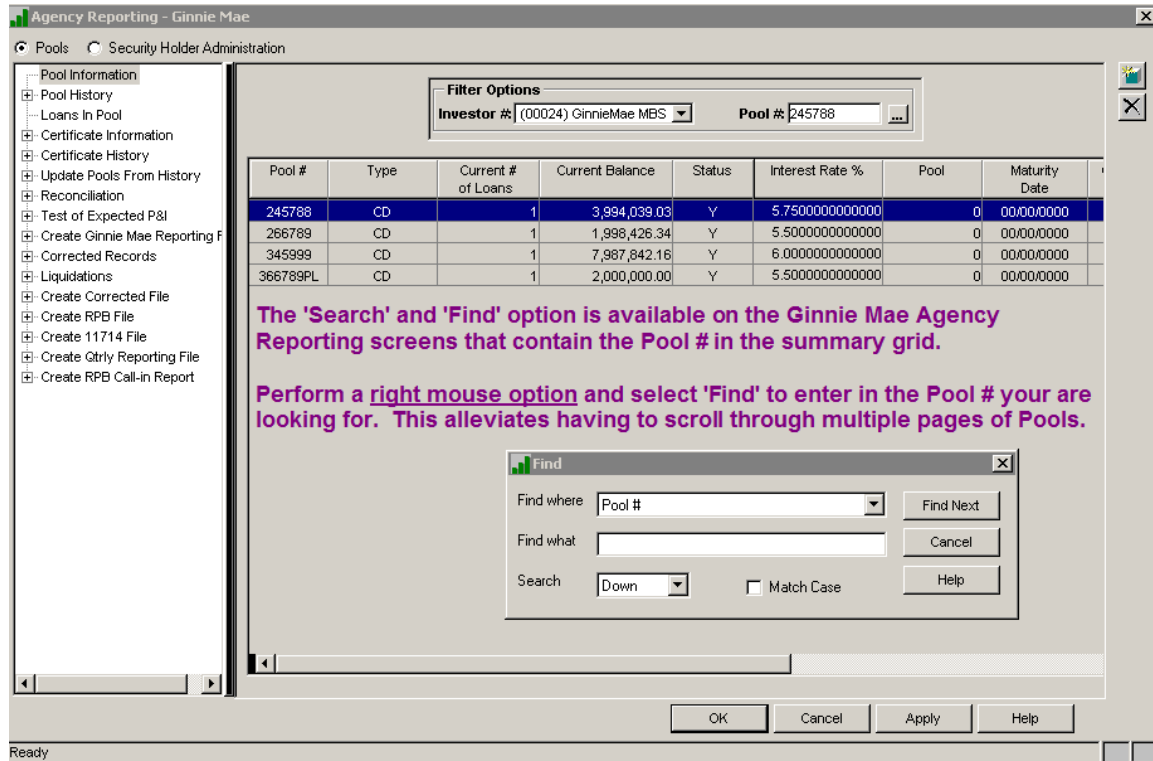
Loans in Pool

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

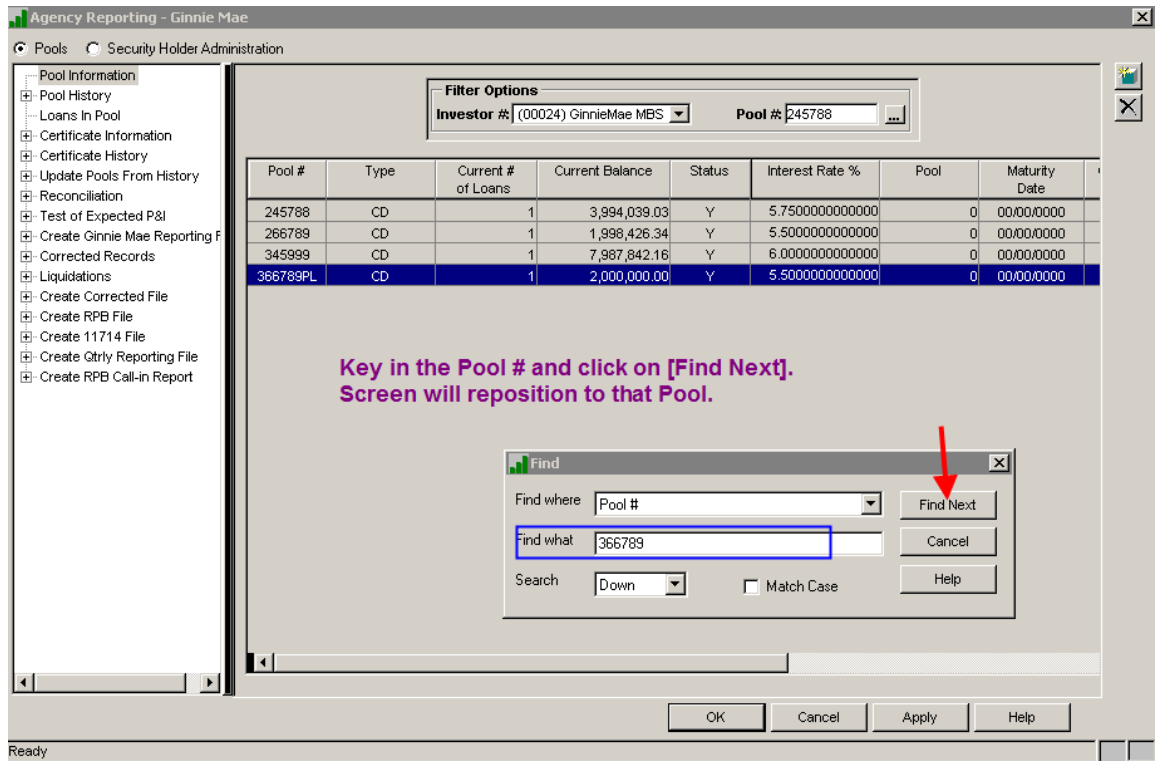


Pool Search

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:



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.

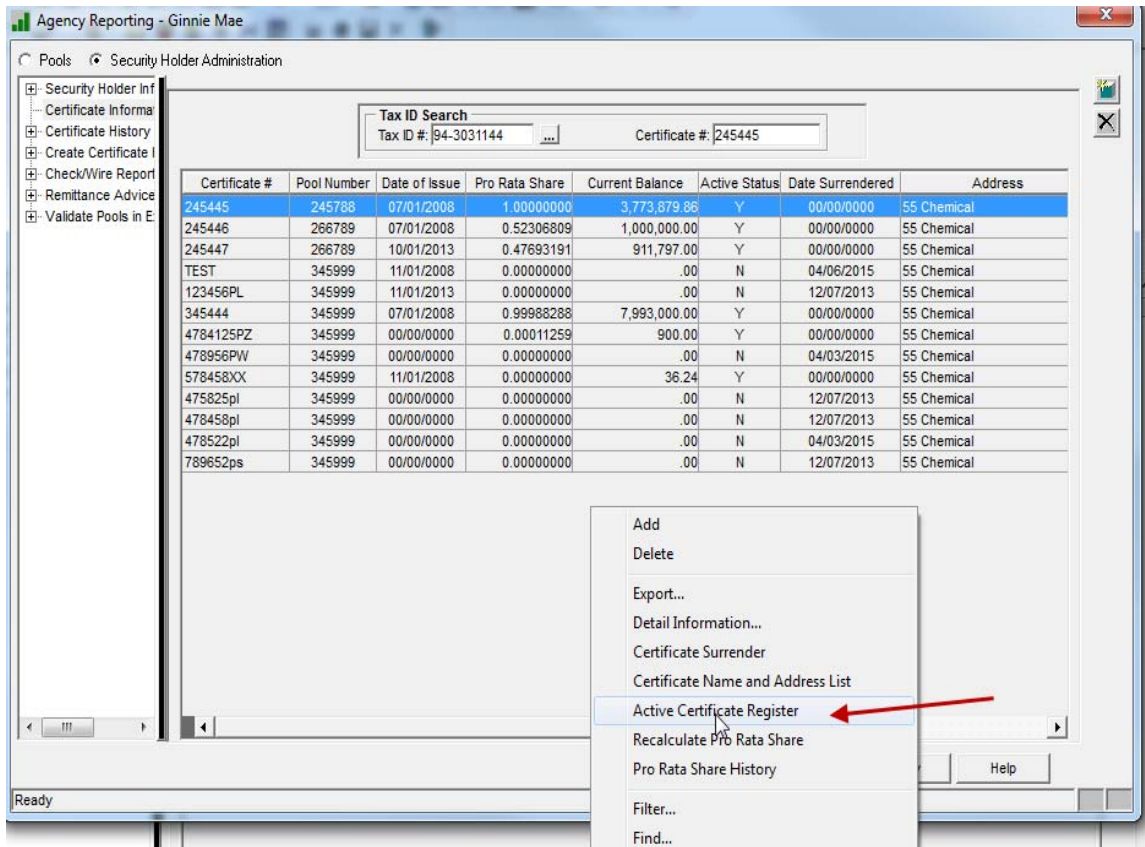
The Register must contain at least the following information for each security outstanding:

- 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 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.

Reports

Reports

Certificate Register ▼

Generate Report

Reporting Date 05/2015

Filters

Tax ID -- ▼

ABT & Company (603344444)

Format

☒ PDF

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

35. WHFIT 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:

STRATEGY CS - [Loan Administration => 060067501 [USD] - gnma]

File Edit Tools Additional Window Help

Customer Info Master Info Pending Change Master/LIP Deferred Revenue & Expenses Holdbacks Analysis & Reporting Info

Payment/Billing
Balances/Processing
Contract
Esc/LateChg/Default
D.I.A.L.
Reporting
Tiered Service Fee
Period to Date(1)
Period to Date(2)
Commercial/Balloon
Interest Reserve
Valuation Analysis
Prepayment Premiums
Fee Information

Original Loan Date: 11/01/2013 Loan Term: 10/00
Legal Maturity Date: 10/31/2023 Interest Rate %: 4.50000000000000
Original Loan Amt: 750,000.00 Interest Basis Code: 360/30 (A60)
Current Principal Balance: 683,743.24 Principal & Interest Pmt: 7,795.50

Active All

Effective Date	Expiration Date	Type	Sub-Type	Curtailment/Payoff	% Current Balance Allowed	% Original Balance Allowed	F
11/01/2013	10/31/2015	PAR (PAR)			.0000000	.0000000	

Effective Date: 11/01/2013 % Current Balance Allowed: .0000000
Expiration Date: 10/31/2015 % Original Balance Allowed: .0000000
Type: PAR (PAR) Fixed or Floating Provision:
Sub-Type: Rate %: .0000000
Curtailment/Payoff: % of Premium Retained: .0000000
Yield Maintenance Period (mmm/dd): Discount Rate on YM Payoffs: .00000000000000
Prepayment Minimum Premium %: .0000000
Lookback Days for Yield Rate Source:
Yield Rate Source:
Additional Information:

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.PLMDFD**T).
- 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:

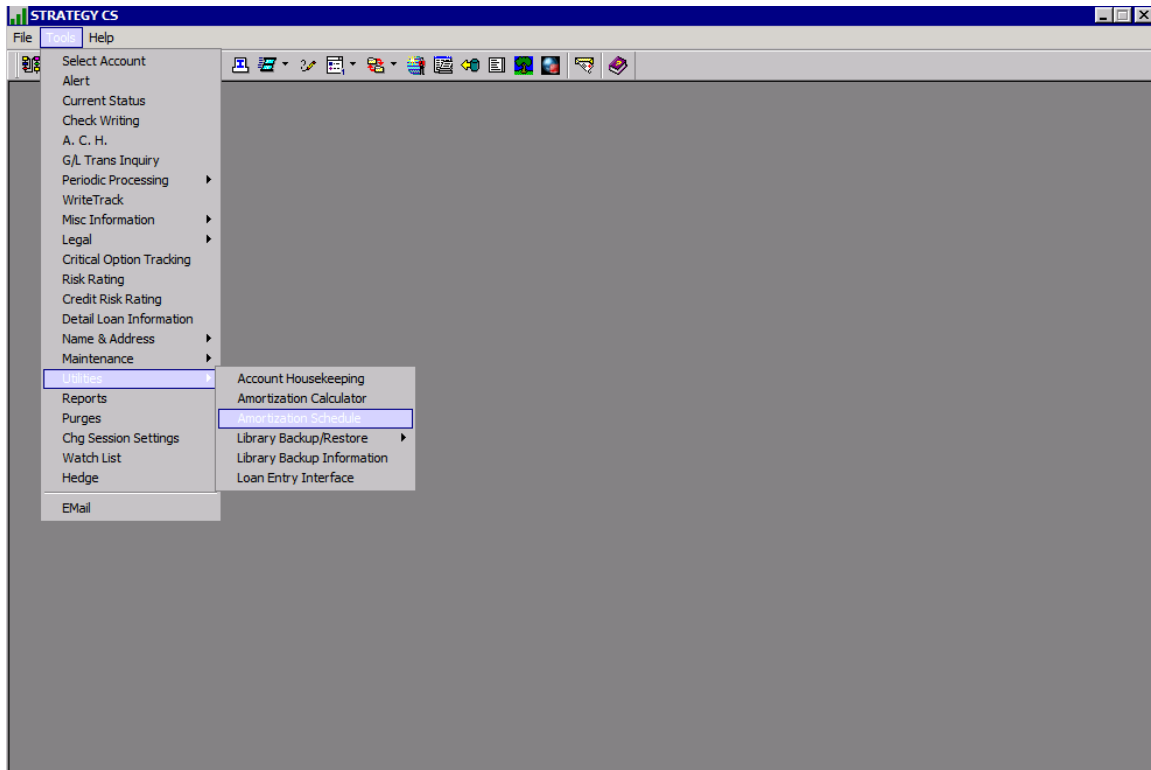
- Go to GNMA MENU OPTION 7 – Verification Reports; run the 'MDF Calculation Date Verification Report' for ALL Investors and Pools.

- 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. **PWHFIT** 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 screenshot shows the 'Amortization Schedule' dialog box. At the top right, there are two radio buttons: 'Strategy Account' (unselected) and 'Enter Data' (selected). The 'Enter Data' option is highlighted with a red rectangle. Below the radio buttons is a section titled 'Enter Data' containing several input fields:

- Name/Description: [Text Field]
- Principal: [Text Field] .00
- Service Fee %: [Text Field] .000000000000
- Payment Frequency: [Text Field]
- First Payment Date: [Text Field] 00/00/0000
- Payment Type: [Dropdown Menu]
- Maturity Date: [Text Field] 00/00/0000
- P & I Constant: [Text Field] .00
- Interest Basis: [Dropdown Menu]
- Interest Rate: [Text Field] .000000000000
- Print Service Fee Information: [Dropdown Menu]
- Interest Compounding Frequency: [Dropdown Menu]

At the bottom of the 'Enter Data' section, there is a row of five text boxes for 'Print Detail only on the Specified Dates(mm/ccyy):' with values 00/0000, 00/0000, 00/0000, 00/0000, and 00/0000. At the bottom right of the dialog are 'Cancel' and 'Help' buttons. The status bar at the bottom left shows 'Ready'.

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.

Amortization Schedule

Interest Only Pool

☐ Strategy Account
☒ Enter Data

Click to run & print the amortization schedule

Enter Data

Name/Description:
 Principal: 7,227,497.00
 Service Fee %: .000000000000
 Payment Frequency: 1
 First Payment Date: 05/01/2013
 Payment Type: (I) Interest Only
 Maturity Date: 02/14/2023
 P & I Constant: 17,888.06
 Net Int- PIRPLH.PHCD: 2.970000000000
 Interest Basis: 360/30 (A60)
 Pass Thru Rate: 2.970000000000
 Interest Rate: 2.970000000000
 Interest Compounding Frequency: (M) Monthly
 Print Service Fee Information: NO (N)

Print Detail only on the Specified Dates(mm/ccyy): 00/0000 00/0000 00/0000 00/0000 00/0000

Cancel Help

Ready

- 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.PLGFEF)
- 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	NET PYMT
PRINCIPAL	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