2018 McCracken Conference

GINNIE MAE

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Ginnie Mae

- **<u>Session Description</u> – In Release 19C, the 11710 reports moved to the Portal. This release included the items prioritized by the Investor Reporting subcommittee. Join this session to review the changes made and learn what is coming next.**

Ginnie Mae

- 19C Documentation sent to MAC Investor Subcommittee:
  - Updated Ginnie Mae BRD, Revision 9 – reflects additional work delivered in Ginnie Mae Lite, and requirements not included.
  - Ginnie Mae Loan Setup and Reporting at R19C – revised to reflect 19C process changes. Document tracking changes was sent to the MAC Investor subcommittee which should assist in identifying the test scenarios that should be setup.
- Documentation will be available on MFS website under MAC>Investor Enhancements>Ginnie Mae Servicing.

Separated Investor Cutoff Programs

New Ginnie Mae Cutoff Program

- MB654 – Created new cutoff program that only includes the Ginnie Mae (G1) pools.
  - No changes need to be made to Dayend/Month end jobstream.
- MB634 – Existing cutoff program that no longer runs over the Ginnie Mae pools. This is still the program that is used for FannieMae and FHA Project Pools.

Separated Agency Menu Options

Separated Agency Menu Options

- 'Update Pools From History' menu option has been changed so that it only runs for the applicable Program ID:
  - The 'Update Pools From History' options on the Fannie Mae and FHA Project Pool Agency Reporting menus are still available. The options have been fixed where if run from the Fannie Mae Agency Reporting menu it will only run for Fannie Mae pools, and the same for the FHA Project Pool Agency Reporting menu.

Separated Menu Options (con't)

○ The Ginnie Mae 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 option has been removed from the Security Holder Administration menu).

- 'Create Certificate History' option is still available on the FHA Project Pools>Security Holder Administration menu (not applicable to Fannie Mae).

IMPORTANT INSTALLATION INSTRUCTION

Installation Reminder

- After installing Release 19C, it is imperative that customers **NOT** take the 'Validate Pool in Exception Status' option from the Security Holder Administration menus for Ginnie Mae or FHA Project Pools until the 'Update Pools From History and Create Certificate History' option from the Ginnie Mae menu has been run at least once.

- If run before executing the new Ginnie Mae option **ALL** of the Ginnie Mae pools will go into Exception status.
  - This is because the Ginnie Mae Pool Current Balance is now calculated to equal the 'Principal of Securities this month end'.

Changes to Ginnie Mae Agency Reporting Menus

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New Message on Reporting Window

- A new message will display on the Ginnie Mae Agency Reporting Title bar. If the 'Update Pools and Create Certificate History' option has not been run for the current reporting month a Reminder will display. If the option has already been run a message stating this will display.
  - When the Ginnie Mae 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.

Pool Balance Update

- The new 'Update Pools and Create Certificate History' option now updates the 'Current Balance' in the Pool record to equal the 'Principal of securities this month end', Section 3D of the 11710-A. The balance used to be a month behind which was confusing since all other records reflected the ending security balance.

Create Certificate History

- 'Create Certificate History' option on the Security Holder Administration menu has been removed
  - Combined with 'Update Pools from History' option on the Pools menu.

Enhanced Liquidations Option

- Now have ability to add/delete/edit liquidation records.

Removed Obsolete Menu Options

- Removed obsolete options:
  - Create Ginnie Mae Reporting File
  - Corrected Records
  - Create Corrected File
  - Create Qrtly Reporting File

Pre-19C Ginnie Mae Agency Menus

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Pre-R19C Ginnie Mae Pools Menu

Pre-R19C Ginnie Mae Security Holder Administration Menu

19C Ginnie Mae Agency Menus

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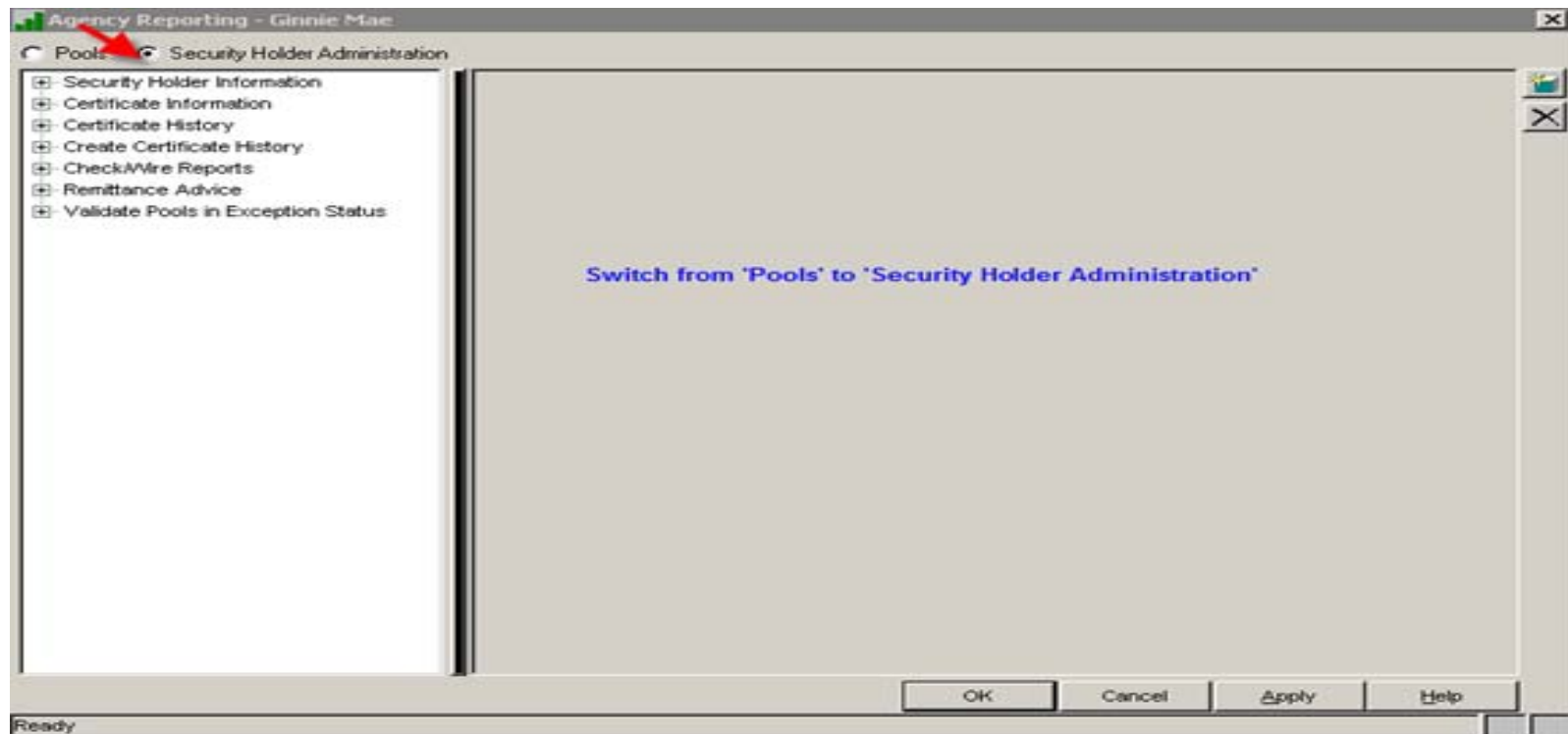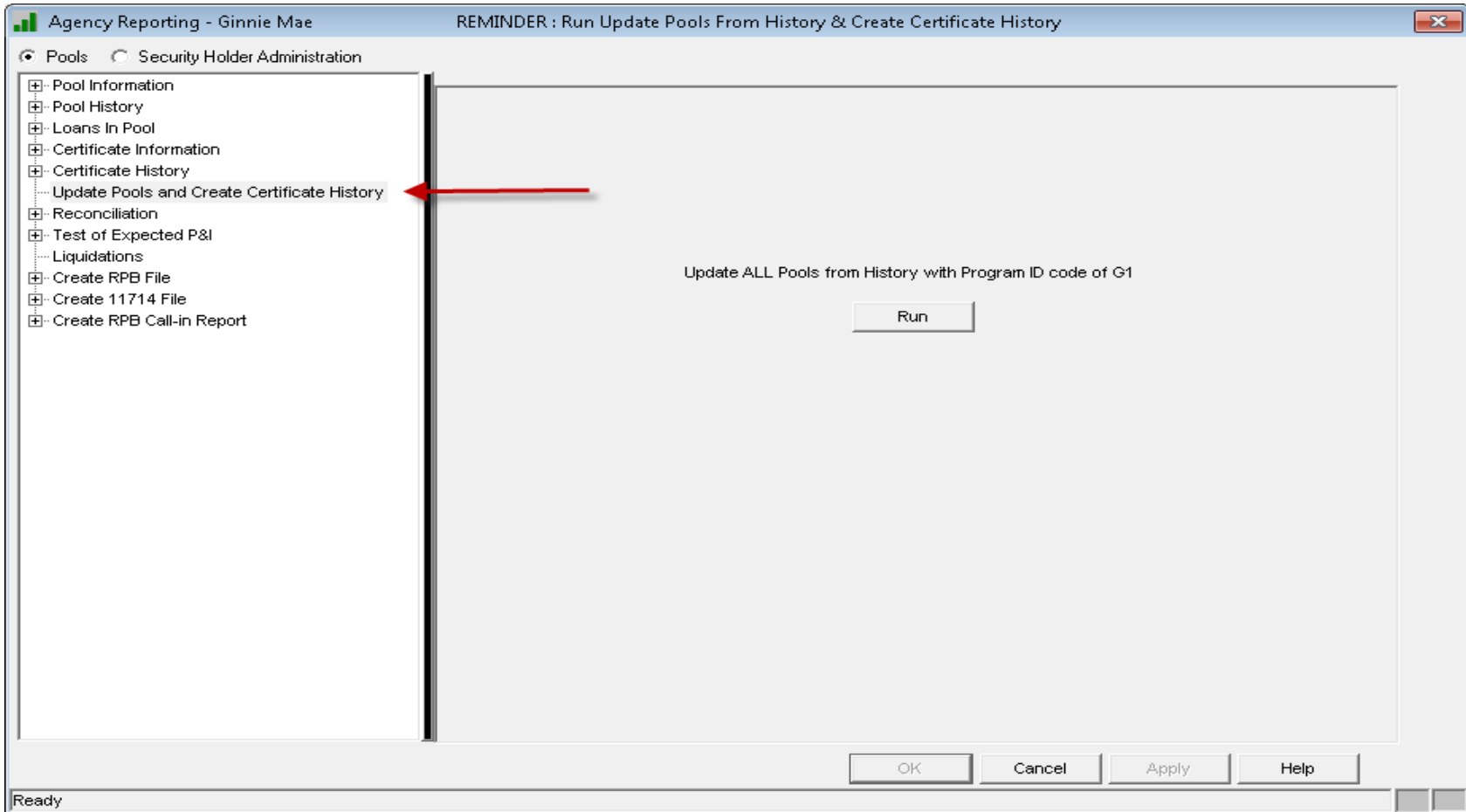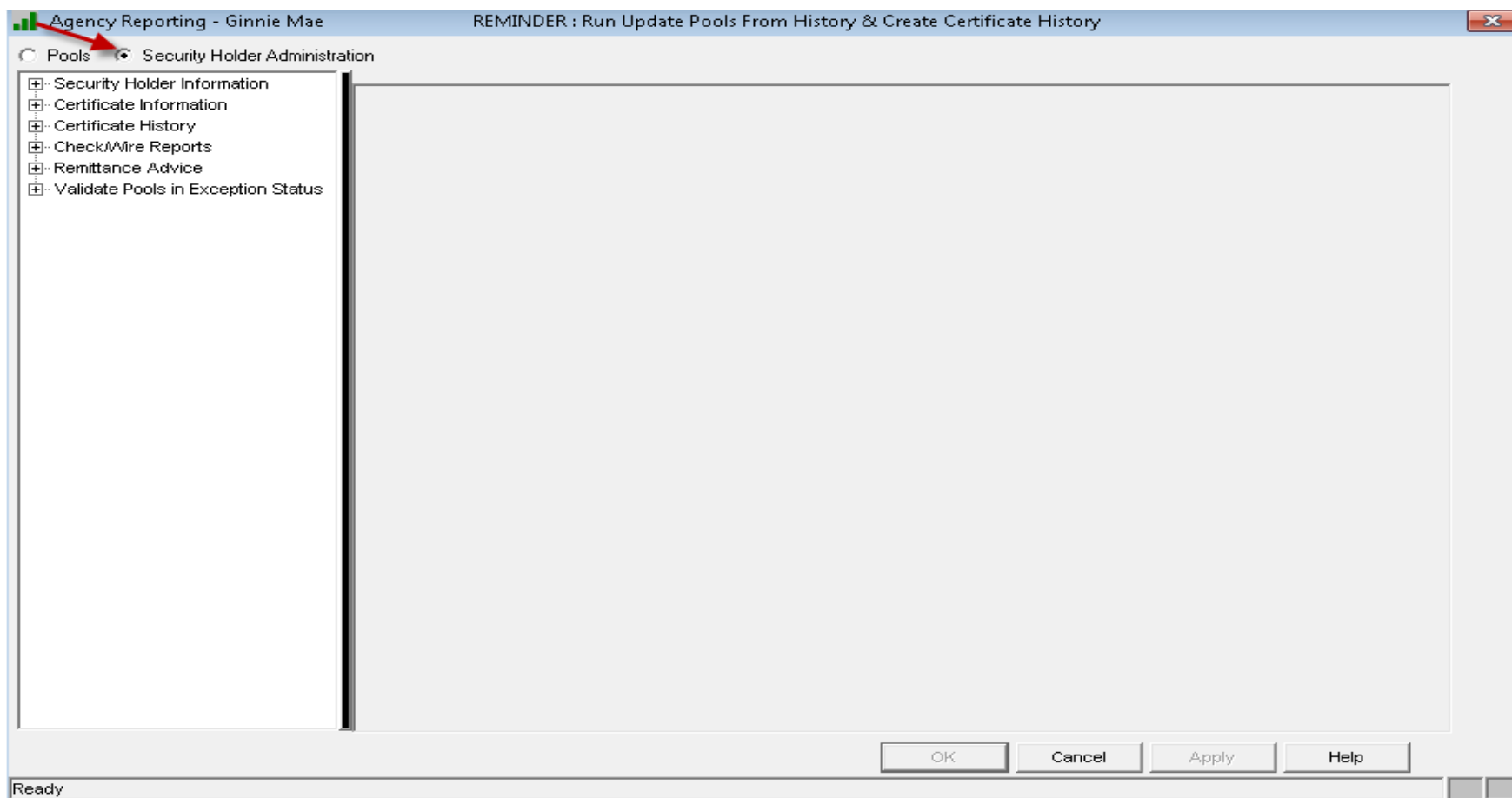
Alleviated Reporting Steps

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Manual update of "# of certificates"

- The '# of Certificates' in the Pool record is now automatically updated as new certificates are added and existing certificates are surrendered. The certificate counter will be either increased/decreased by 1 whenever these actions are taken:
  - Certificate record is added (+1).
  - Certificate record is deleted (-1)
  - Certificate record is surrendered (-1).

File Maintain Certificate Surrender Date

- Now when a certificate is surrendered you are prompted to enter the actual surrender date before the surrender program runs. This alleviates having to go back into the surrendered record and file maintaining the date from the system date to the actual surrender date.

○ Pools   ○ Security Holder Administration

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

Investor #: (00600) GinnieMae   Pool #: 200286PL   Certificate #: 2002861PL

Certificate #	Tax ID	Date of Issue	Number of Units	Pro Rata Share	Current Balance	Active Status	Date Surrendered	
2002861PL	60-3344444	04/01/2015	0	1.00000000	2,881,695.13	Y	00/00/0000	ABT &

Agency Reporting - Ginnie Mae

⚠ This Certificate Information (PIRCRT) record will be surrendered

Surrender Date: 00/00/0000

OK   Cancel

OK   Cancel   Apply   Help

Ready

File Maintain Pro Rata Share/System Error

- No longer need to file maintain the pro rata share in a certificate record when the Recalculation program returns pool total of .99999999 or 1.00000001 (rounding). Program will automatically make the adjustment so Pool Pro Rata Share = 1.00000000 (Job 19421).

- No longer receive a system error message freezing your session if "0.00" is entered as the Pool Balance to be used for the recalculation of pro rata share (Job 19422).

Create Certificate History

- Combined the 'Update Pools From History' and the 'Create Certificate History' options. Now a one step process that updates both the Pool and Certificate records.

- 'Create Certificate History' option removed from the Ginnie Mae Security Holder Administration menu.

Liquidation Enhancements

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Non-Payoff Pool Liquidations

- 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 liquidation reports.
  - "F" = Foreclosed (New PINFO code added to Table "IS". Mapped to Liquidation Reason Removal Code "3".)
  - "R" = Loan Repurchased

Liquidation Schedule

U.S. Department of Housing and Urban Development
Government National Mortgage Association

Public reporting burden for this collection of information is estimated to average less than a minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1 for the purpose of providing information related to loan liquidations. One form HUD 11710-E shall be submitted for each liquidation. The information collected will not be disclosed outside the Department except as required by law.

Issuer ID Number	Reporting Month	Pool/Loan Pkg. Number	Constant P & I
3344	05/2015	6752222PL	272,262.95

FHA-VA-RHS-§184 Case Number	Date Removed	Loan Type	Mortgage Interest Rate
67502600	05/07/2015	FMF	5.5

Reason for Removal
(Check Applicable Box)

☐ 1. Mortgagor Payoff	☐ 2. Repurchase of Delinquent Loan	✓ 3. Foreclosure with Claim Payment
☐ 4. Loss Mitigation	☐ 5. Substitution (Attach Details)	☐ 6. Other (Attach Explanation)

Payment Due Date	Interest Due	Principal Remitted	Balance
1. 05/01/2015			22,048,444.13
2. 06/01/2015	101,055.37	171,207.58	21,877,236.55

Reconciliation Report – MB638R

- 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.
  - Due to the 'Last Principal Installment on Liquidation' being retrieved from the Investor Remittance record for the payoff transaction. Since these types of liquidations don't require the loan to be paid off the amounts won't be picked up on the report resulting in a "Difference".

Liquidation Report and Agency Screen

- **Strategy now produces the 11710-E form in the new GNMA Reports Portal Widget.**
  - The pool data on the PDF form can be edited if necessary.
- **Enhanced Agency Reporting Liquidations screen:**
  - Ability to manually add a Liquidation record.
  - Ability to delete Liquidation records.
  - Ability to edit records except: Account#, Reporting Month, Pool Number, Investor Number, and Reason for Removal fields.

Liquidation Report and Agency Screen (con't)

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

- The Liquidations window uses the new file PMBSLG.

- When the window is opened all records in the file will be retrieved. Filtering is available.

◉ Pools   ○ Security Holder Administration

- ⊞ Pool Information
- ⊞ Pool History
- ⊞ Loans In Pool
- ⊞ Certificate Informat
- ⊞ Certificate History
- ⊞ Update Pools and (
- ⸺ Reconciliation
- ⊞ Test of Expected F
- ⸺ Liquidations
- ⊞ Create RPB File
- ⊞ Create 11714 File
- ⊞ Create RPB Call-in

Filter Options

Account Number:	
Investor Number:	

Reporting Date (MMCCYY):

Pool Number:

Account Number	Invertor Number	Pool Number	Next Payment Due Date	Bill/Payment Frequency	Previous Balance	Next Cutoff Date	Interest F
60063312	600	6331012PL	06/01/2015	1	661,453.29	5/31/2015	5.5000000
60063313	600	6331013PL	02/01/2015	1	9,046,824.43	5/31/2015	4.5000000
60067502	600	6752222PL	06/01/2015	1	22,048,444.13	5/31/2015	5.5000000
60068101	600	6811001PL	05/01/2015	1	4,398,107.50	5/31/2015	3.7500000

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:	5.5000000000000
Constant P&I:	8,167.89
Reason for Removal:	Repurchase of Delinquent Loan(2)
Date Removed:	05/31/2015

OK   Cancel   Apply   Help

Ready

Ginnie Mae Reports

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Renamed Existing Ginnie Mae System Reports

- These report names have been changed to reflect the new Ginnie Mae cutoff program MB654 (previously MB634):
  - Ginnie Mae liquidation reports are now MB654A_1 and MB654A_2.
  - The "Update Pool Master Exception Report" is now GR650G1.
  - The "Create Certificate History Exception Report" is now MB650H3.
  - The "Security Holders Register" is now GR650E. The Register must not be run until after the 'Update Pools From History & Create Certificate History' option has been run for the reporting cutoff.

New 'GNMA Reports' Widget

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Add New Widget

- Go into the App Store ('Add Widgets') to add new GNMA Reports Widget to dashboard.

Welcome

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Financial Solutions Corp.

GNMA Admin ▼

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TSTCOMP19D

Freddie Mac

McCracken

gn

GNMA Reports

REPORT

GNMA Reports

RECM Maturing Loans - Unassigned

RECM Mat. Loan-Unassigned

Task	Maturity Date/ARD	UPB	Loan

Trigger Assignment

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Trigger Assignment Widget

Add Widgets

☑ Lock Portal   Return to Portal

Add Widget to Dashboard

Open Widget

Welcome, KFERGUSON
GinnieMae Reporting

Reports

Reports	Filters	Format
-- ▾		⦿ PDF ◯ CSV

Generate Report

			R	TSTCOMP19D	19D	SD: 02/01/2017	10/02/2018	

List of Reports in Drop-down

Welcome, KFERGUSON
GinnieMae Reporting

Reports

Reports	Filters	Format
-- ▼		⦿ PDF ○ CSV

--
11710A
11710E
11710D Detail
11710D Summary
Certificate Register

| | R | TSTCOMP19D | 19D | SD: 02/01/2017 | 10/02/2018 |

11710-D Summary

11710-D Summary

- Ability to generate a PDF or CSV file.
- Issuer Name, Address and Zip Code information is retrieved from Address Lines 1-4 in the Investor Vendor record.
  - If multiple investors for same Seller/Servicer #, the information is retrieved from the last investor vendor record.
  - Recommend entering same data in Address Lines 1-4 for these investors.

11710-D Summary (Con't)

- If there are multiple G1 Investor Vendor records where the Issuer Number (PINVES.IVSSV#) is the same, the individual pool totals will roll up and produce a single 11710-D Summary report for that Issuer.

- New field in Investor Vendor (PINVES.IVRPB):
  - Enter the "Issuer RPB Report ID #" so it prints on the 11710-D Summary report.

Issuer's Monthly Summary Report

U.S. Department of Housing and Urban Development
Government National Mortgage Association

Public reporting burden for this collection of information is estimated to average less than a minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to report to Ginnie Mae a summary of information on an issuer's outstanding pools or loan packages, to provide a certification as to the accuracy of the information reported, and to provide a format for RPB reporting. The information collected will not be disclosed outside the Department except as required by law.

Issuer (Name, Address and Zip Code)	Submission Type	This report is only for
GinnieMae-2nd Inv Issuer:33444 3006 Gough Street Test address3 Test Address4	☑ Original Report ☐ Revised Report	☑ Ginnie Mae I Pools ☐ Ginnie Mae II Pools/Loan Pkgs

Number of Pools and Loan Pkgs.	Date	Reporting Month	Issuer ID Number	Issuer RPB Report ID Number
50	05/31/2015	05/2015	3344	07833344A6

Reports

Reports	Filters	Format
11710D Summary ▼	**Reporting Date** 05/2015	◉ PDF ◯ CSV
	Issuer -- ▼	

--
All
33440000000 - GinnieMae (600)
33440000000 - GinnieMae-2nd Investor (601)
32580000000 - GinnieMae-Different Issuer (602)

Generate Report

	R	GNMA19LKJF	19C	SD: 06/01/2015	06/16/2018

11710-D Detail Report

11710-D Detail Report (MB638C)

- Ability to generate a PDF or CSV file.
- The detail report provides pool level detail information.
- The 11710-D Report on the Tools>Reports menu (Monthly Summary Report - MB638C) is no longer valid and has been removed. Must generate report from the new widget in Portal.

Reports

Reports	Filters	Format
11710D Detail ▼	**Reporting Date** 05/2015	⦿ PDF ○ CSV
	Issuer All ▼	

--
All
33440000000 - GinnieMae-1st Inv Issuer: 3344 (600)
33440000000 - GinnieMae-2nd Inv Issuer: 3344 (601)
32580000000 - GinnieMae-Different Issuer (602)

Generate Report

	R	GNMA19LKJF	19C	SD: 06/01/2015	06/16/2018

11710-A

11710-A

- The 11710-A Report on the Tools>Reports menu (Monthly Accounting Report - MB638J) is no longer valid for Ginnie Mae pools. Must generate report from the new widget in Portal.

- Ability to generate a PDF or CSV file.

- Includes/prints the form column headings.

- Added programming to pick up the three Reporting Codes in top section of the 11710-A form.

Issuer's Monthly Accounting Report

U.S. Department of Housing and Urban Development

Government National Mortgage Association

Public reporting burden for this collection of information is estimated to average less than a minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Ginnie Mae may not collect this information, nor are you required to complete this form, unless it displays a currently valid OMB control number. The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1, for the purpose of providing monthly pool accounting data. The information collected will not be disclosed outside the Department except as required by law.

Ginnie Mae Pool/Loan Package Number	Date	Reporting Month		
6754444PL	05/31/2015	05/2015		
Issuer (Name, Address and Zip Code)		Issuer ID Number		
GinnieMae-1st Inv Issuer: 3344		3344		
3006 Gough Street		Reporting Codes		
Apartment #101				
San Francisco, CA 94123		CD	PL	X

11710-A (con't)

- Creates necessary adjustments to bring pool balance in sync with loan balance on over/under collateralized pools in the initial reporting cycle.
  - Principal adjustments will automatically flow through to the corresponding Certificate History Record(s).
  - The 'Settlement Date' in Investor Master 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 11710-A 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'.

11710-A (con't)

- The first 11710-A will pick up the necessary adjustment amount to bring the Pool and Loan in balance:
  - Amount of adjustment reported in Section 1C-Pool Principal Other will be equal to 'Principal Current Balance' minus 'Principal Balance Last Report'.
  - The reverse amount will be reported in Section 2D and will flow through to the Principal Adjustment field in Certificate History record(s).

GNMA Pool History Detail

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

Section 1: Pool Administration

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

	Total Number Delinquent	Percent Delinquent	Installments Delinquent				
			One	Two	Three	Foreclosure	R. E. Owned
(E)		0.000000000000 %					

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

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

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

Section 2: Schedule of Payments

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

(F)   Cash distribution due holders for interest   (Int. rate used 4.0800001840583 %)   9,797.76

(G)   Total cash distribution due holders   329,351.41

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

Section 3: Principal Amount of Securities

(A)   Principal amount of securities from last report   2,881,695.00

(B)   Principal distributed to holders this report   319,553.65

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

(D)   Principal of securities this monthend   2,562,141.35

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

(A)   Ginnie Mae   312.18

(B)   Other   .00

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

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

(B) Composition of fund balance at monthend

1. Tax and Insurance Funds

.00

2. Principal and Interest

.13

3. Other

.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:	.00
Additional Principal:	.00	Current Balance:	2,562,141.35
Net Interest:	9,797.76	Payoff Principal:	.00
Adjustments:	-.13	Payoff Interest:	.00
Federal Tax:	.00		
Check #:		Wire Repeat Code:	
Check Amount:	329,351.41	Date Surrendered:	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

11710-A (con't)

- Creates correct entries when permanent pool is not initially collecting principal; no P&I constant.
  - The 'P&I Payment' information under 'Previous Report' in Investor Master 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.
  - The 'P&I Payment' information under 'Last Report' in Investor Master gets populated in 'Section 1C – Fixed Installment Control (Other)' of the 11710-A report.
    - Any pending change records setup to switch the Ginnie Mae Loan Payment Type to Regular Amortizing will need to be setup with an Effective Date no later than the last day of the month (prior to month end and Ginnie Mae cutoff). This ensures that the 11710-A will pick up the Fixed Installment Control – Other amounts in the correct reporting period.

11710-A (con't)

- 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'.

GNMA Pool History Detail

Investor: GINNIEMAE	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	1	.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
	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	11,547.03	318,404.87	.0000000000000

Section 2: Schedule of Payments

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

(F) Cash distribution due holders for interest	(Int. rate used	4.0800000000000 %)	10,880.34
(G) Total cash distribution due holders			329,285.21
(H) Deferred interest paid holders (GPM only)			.00

Section 3: Principal Amount of Securities

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

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

(A) Ginnie Mae	346.68
(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	600-115
Taxes and Insurance	Test Bank G1 Loans	600-225

11710-A (con't)

- "Total No. of Mortgages" in Section 1 of the 11710-A is now correct when Loans have been liquidated in the current reporting cycle.

Section 1 – Pool Administration	Total Number of Mtgs.
Pool/Loan Package Activity This Month	
A. Balances from last report	2
Less:	
B. 1. Installment collections	
2. Additional principal collections	
3. Liquidations-in-full, attach form HUD-11710-E (Payoffs, FHA/VA/RHS/§184 settlements, etc.)	1
C. Other (+ or –) Attach explanation	0
D. Balances this monthend	1

11710-A (con't)

- Loans where the Investor Master Record Status Code is changed to "F" or "A" prior to cutoff will be reported in the Foreclosure box of the 11710-A.
  - "A" = FHA Project Pool Assignment'
  - "F" = Foreclosed (New code added to PINFO Table "IS".)

E. Total Number Delinquent	Percent Delinquent	Installments Delinquent			
		One	Two	Three or More	Foreclosure
0	0	0	0	0	1

11710-A (con't)

- Suspense balances (escrow 6) held at month end in either Ginnie Mae Custodial P&I DDA or Custodial Escrow DDA are now being reported in the applicable 5B Section:
  - 'Custodial Suspense' DDA = 'Custodial P&I' DDA in the Investor Vendor record then the Suspense Balance as of cutoff will be reported in the pool's 11710-A, Section 5B3 – Other.
  - 'Custodial Suspense' DDA = 'Custodial Escrow' DDA in the Investor Vendor record then the Suspense Balance as of cutoff will be reported in the pool's 11710-A, Section 5B1 – Tax and Insurance Funds.

11710-A (con't)

- No longer reporting pennies (.01 or -.01) in either Section 5B2 – Principal and Interest or Section 5B3 – Other.

- Section 2-B 'Additional Principal' amount flows through to the 'Additional Principal' field in the corresponding Certificate History Record(s).

11710-A (con't)

- If maintenance is done in Certificate History record(s) a cross check on the principal being remitted is performed confirming the sum matches Total Principal in 11710-A.

Reports

	Reports		Filters		Format	

Reports

11710A ▼

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

Generate Report

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

11710-E

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11710-E

- Ability to generate a PDF file.
- The pool data on the PDF form can be edited if necessary.
- 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 create a 11710-E.

11710-E (con't)

- "F" = Foreclosed (New PINFO code added to Table "IS".)
- "R" = Loan Repurchased

- If a 11710-E form is missing, manually add a 11710-E record from the Agency Reporting Liquidations window.

Reports

Reports	Filters	Format
11710E ▼	**Reporting Date** 05/2015	⦿ PDF

Strategy Loan # [　　　　] Loan Search

Issuer -- ▼

Investor -- ▼

Pool -- ▼

Generate Report

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

Certificate Register

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Certificate Register

- Ability to generate a PDF file.

- Suggest entering Pool Maturity Date in Pool record (created in 1st dayend run after passing G1 loan) so it prints on the certificate register.

- This register 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.

Reports

Reports	Filters	Format
Certificate Register ▼	**Reporting Date** 05/2015	◉ PDF
	Tax ID -- ▼	

--
All
ABT & Company (603344444)

Generate Report

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

Changes to Reports Menu

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Reports Menu

- The 11710-D Report on the Tools>Reports menu (Monthly Summary Report - MB638C) is no longer valid and has been removed. Must generate report from the new widget in Portal.

Reports Menu (con't)

- The 11710-A Report on the Tools>Reports menu (Monthly Accounting Report - MB638J) is no longer valid for Ginnie Mae pools. Must generate report from the new widget in Portal.

- This report is still available for Fannie Mae pools. If a Ginnie Mae Investor is selected a message will display directing you to produce the reports in Portal.

Report Parameters

Monthly Accounting Report

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

Report Parameters

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

OK

OK   Cancel   Help

Save Changes & Exit

Month end 11710A File

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11710A File at Cutoff

- The 'GNMA11710A' file no longer gets created in Month end/Ginnie Mae cutoff.

Additional Jobs in 19C

REQUIREMENTS MAY NOT HAVE BEEN IDENTIFIED AS PART OF GINNIE MAE LITE BUT DELIVERED IN 19C

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RFS SENSITIVE RECORD

- Job 19762: When there is a Company Name (field NMCONAM/file PNAME), it populates Field #8 (First Name 1). When the Company Name is > 25 characters, it overflows 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.

Recalculate Pro Rata Share – Rounding Issue

- Job 19421: Ginnie Mae Pro Rata Share Recalculation program needs to automatically perform rounding on the 8-decimal Pro Rata Share% so the total for all active Certificates = 1.00000000. This won't impact the payment amounts so rounding can be performed on any active certificate.

Recalculate Pro Rata Share – System Error

- Job 19422: Ginnie Mae Pro Rata Share Recalcution program will display new Msg "0.00 balance not allowed for recalculation, select Cancel to continue." This will prevent the program from running if the Recalc Balance = 0.00 and creating system error message and session locking.

What's Next

REMAINING BRD USE CASES/REQUIREMENTS

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MAC Prioritization of Use Cases

ITEMS HIGHLIGHTED IN RED HAVE BEEN DELIVERED

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Grouping	Use Case	Short Description	Notes	Priority (1 - High, 2 - Medium, 3, Low)	Order
	1	11710D - Reporting fixes		1	1
	2	Liquidation Fixes		1	3
	3	N/A - Security Holders, Strategy File – **PIRSH**	Only had 1 requirement which was voided.	0	n/a
B	4	Updates to GNMA Agency Reporting Menu	(updates would be more on Portal??); deleted obsolete options in R19C	1	6
	5	RFS Reporting Impacts	19C Includes Job 19762: fixed the sensitive loan record - Last name field should be used. GNMA will reject entire file if not fixed.	1	3
A	6	Certificate History		1	2
A	7	Certificate Record		1	2
A	8	Pool Record		1	2
A	9	Pool History (update)		1	2
	10	Pro Rata Share	Completed in R17.7 / R19C included outstanding fixes (Jobs 19421 & 19422)	2	1
	11	Call in Report header change		2	3
	12	Check Writing including Report		3	3
C	13	Advance Tracking & Reporting		1	4
	14	Custodial/Cash Activity		2	2
	15	N/A – Boarding/Passing new Ginnie Mae Loans	Only had 1 requirement which was voided.	0	n/a
	16	Investor Transfers/Repurchase	Investor Transfer updates will impact this. Should be done after that is completed.	1	6
B	17	WHFIT	R19A-moved code into pacakge	1	5
C	18	Construction Pool Reporting		1	4
C	19	Converting Construction Pool to Perm		1	4
A	20	11710A - Pool History	#280 and #305 – Include Insurance Loss Reserve and Ground Rent Reserve balances held in the Ginnie Mae Custodial T&I Escrow DDA on the 11710A. These will be addressed in the next phase. #304 – Since no customers currently have "IR" pools this requirement has a lower priority and will be looked at in future phases. #307 – This requirement has a lower priority since curtailments aren't really allowed under the Ginnie Mae program. This will be looked at in future phases.	1	2
	21	Enhancements for Assignments		3	1
A	22	Security Holders Register	Some were delivered in 17.8	1	2
B	23	Agency Reporting - Security updates		1	6
	24	Create Prepayment Penalty File	Added to BRD after MAC prioritized work. Need requirements.		

Remaining Use Cases

- Use Case #4 – Add and Remove options to/from the Ginnie Mae Agency Reporting menu.

- Use Case #5 – Required changes to the RFS Reporting.

- Use Case #11 - Required changes to the Call In Report, **GR617A.**

Remaining Use Cases (con't)

- Use Case #12 - Required changes to Checkwriting and Check/Wire Report **(MB65OF1).**

- Use Case #13 – Required changes for Advance Tracking and Reporting. Includes opening up the CMBS/CREFC loan level advancing & tracking functionality for Investor Program ID – G1.

Remaining Use Cases (con't)

- Use Case #14 – Required changes for Custodial/Cash Activity.

- Use Case #16 – Required changes for Investor Transfers/Repurchase.

- Use Case #17 – Required enhancements for WHFIT Reporting.

Remaining Use Cases (con't)

- Use Case #18 – Required enhancements for Construction Pool Reporting. Includes opening up the CMBS/CREFC code for:
  - Different interest basis code (loan vs. investor)
  - Negative/excess net yield
  - Loan balance & investor balances may not be equal
  - Cash transactions related to negative/excess yield including entries to P&I Custodial & Corporate Cash
  - Reconciliation reports
  - Investor fee functionality
  - Also, need to open up some of the new bond functionality related to collecting principal payments and not remitting or reporting them to Ginnie Mae.

Remaining Use Cases (con't)

- Use Case #19 – Required enhancements for Converting Construction Pool to Permanent Pool.

- Use Case #21 - Required Enhancements for Assignment/Repurchases.

Remaining Use Cases (con't)

- Use Case #22 – Confirm no additional changes need to be made for Security Holders Register. Changes were delivered in R19C.
- Use Case #23 – Enhancements to Agency Reporting Ginnie Mae Security.
- Use Case #24 – Create Prepayment Penalty File.

QUESTIONS

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Questions

- Has anyone started testing Release 19C yet?
- Any other questions?