

# Investor Reporting changes available in Release 20

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# Investor Reporting changes available in Release 20

- Join McCracken Analysts to learn about the latest investor reporting changes and enhancements. See the new browser-based options for RFS and WHFIT reporting and the latest changes/additions to CREFC IRP.

# Investor Reporting at R20

- Ginnie Mae Changes
  - High Level Summary of Current Reporting
    - WHFIT Reporting
    - RFS Reporting
- CREFC IRP Changes
  - New Reports
  - Changes/enhancements
  - Freddie K B2B

# Ginnie Mae Reporting

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# Ginnie Mae Reporting

- At the current Strategy Release 19D/E, Strategy provides the following:
  - GNMA Reports widget in Portal to produce PDF and/or CSV files for:
    - 11710A (Accounting), 11710D (Summary), 11710E (Liquidation), and Certificate Register
  - Creation of the WHFIT (Widely Held Fixed Investment Trust) Reporting file
  - Creation of the RFS (Reporting and Feedback System) Reporting file
  - Automatic recalculation of the pro rata share of active certificates when new ones are issued on construction loan advances
  - Separate investor cutoff program for Ginnie Mae
  - Automatic flow of updates between the pool and the corresponding certificates

# Ginnie Mae Reporting (con't)

- 11710D rollup when there are multiple investors for a single Issuer
- Ability to produce liquidation reports on pools due to loan payoff, foreclosure, repurchase, or assignment.

# Release 20 Changes - Ginnie Mae

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# WHFIT Reporting

- WHFIT (Widely Held Fixed Investment Trust) Reporting:
  - The Ginnie Mae WHFIT Reporting has been moved to the Agency Reporting/GNMA Reports widget in Portal and removed from green screen.
  - Moved the OID/MDF Maintenance from the green screen RFS Reporting to the new WHFIT Reporting in portal.





# WHFIT Reporting – MDF Calculation Date

Welcome, KFERGUSON  
Agency Reporting GNMA

## Agency Reporting GNMA

### GNMA Reporting

11710 Reporting  
RFS  
WHFIT  
Certificate Register

### WHFIT - Widely Held Investment Trust Tax Reporting

MDF Calculation Date

Verification

WHFIT Reporting File

Pool History MDF & OID Maintenance

### MDF Calculation Date

- ☒ All Pools  
☐ Specific Investor/Pool

Rerun the MDF Calculation for Reporting Date (MM/CCYY)  /

Apply

RWD R20DATA 20 SD: 08/06/2019 10/05/2020

# WHFIT Reporting – MDF Calculation Date

## Agency Reporting GNMA

WHFIT - Widely Held Investment Trust Tax Reporting

MDF Calculation DateVerificationWHFIT Reporting FilePool History MDF & OID Maintenance

### MDF Calculation Date

☐ All Pools

☒ Specific Investor/Pool

Investor600 (GinnieMae)▼

Pool6331011PL...

Strategy Date to Use for Market Discount Fraction(M) Maturity Date - 10/31/2023▼

Date to Use for Market Discount Fraction10/31/2023

Rerun the MDF Calculation for Reporting Date (MM/CCYY)7 / 2019

Apply

# WHFIT Reporting – Verification Reports

**Agency Reporting GNMA**

**WHFIT - Widely Held Investment Trust Tax Reporting**

MDF Calculation Date Verification WHFIT Reporting File Pool History MDF & OID Maintenance

**Verification Reports**

☒ MDF Calculation Date Verification  
☐ MDF Amount Verification

**Investor** 600 (GinnieMae) ▼  
**Pool** 6331012PL ...

Apply

# WHFIT Reporting – WHFIT Reporting File

**Agency Reporting GNMA**

**WHFIT - Widely Held Investment Trust Tax Reporting**

MDF Calculation Date

Verification

WHFIT Reporting File

Pool History MDF & OID Maintenance

**WHFIT Reporting File**

Start Record Date

7

 / 

2019

End Record Date

7

 / 

2019

Run

All

WHFIT Report

Excluded Pools Report

Investor

--

Stop Reporting of MDF

--

Apply To All Pools

# WHFIT Reporting (con't)

- A new system value has been added for the 'Stop Reporting of MDF' flag which will always include pool(s) in the WHFIT reporting file regardless of the calculated MDF value. Currently, the WHFIT reporting file program will exclude any pool after the MDF is equal to "1"; pool is included the first time MDF = "1" but excluded from future reporting files.
- Some customers want to continue reporting pools even though the MDF value has hit "1". In order to allow for both reporting scenarios, a new flag has been created.
  - Existing 'Stop Reporting Flag' = "Y" will report pool with MDF = "1" the first time but exclude it from future reporting files.
  - New 'Stop Reporting Flag' = "A" (Always) marks pool record to be included in all reporting files even if MDF = "1".
  - Option to bulk change flag to "Y", "N", or "A" on all pools for an investor.
    - This option will change the 'Stop Reporting Flag' at the pool level for all pools within the selected investor.

# WHFIT Reporting – Excluded Pools

Excluded Pools Report

Investor600 (GinnieMae)▼

Stop Reporting of MDF--▼

Apply To All Pools

Search

Pool▲	Stop Reporting of MDF	Market Discount Fraction	Reporting Period	Date for MDF Calculation
6331011PL	Y	0.0	201907	
6331012PL	Y	0.0	201907	
6331013PL	Y	0.0	201907	
6331014PL	Y	0.0	201907	
6331015PL	Y	0.0	201907	
6331016PL	Y	0.0	201907	
6751111PL	Y	0.0	201907	
6752222PL	Y	0.0	201907	
6753333PL	Y	0.0	201907	
6754444PL	Y	0.0	201907	

# WHFIT Reporting – MDF & OID Maintenance

Welcome, KFERGUSON  
Agency Reporting GNMA

## Agency Reporting GNMA

### WHFIT - Widely Held Investment Trust Tax Reporting

MDF Calculation Date Verification WHFIT Reporting File Pool History MDF & OID Maintenance

### Pool History MDF & OID Maintenance

#### Pool History Search

Investor 600 (GinnieMae) ▼

Pool 6331013PL ...

Reporting Date	Original Issue Discount	Market Discount Fraction
7/2019	0.00	0
6/2019	0.00	0
5/2019	0.00	0
4/2019	0.00	0
3/2019	0.00	0
2/2019	0.00	0
1/2019	0.00	0
12/2018	0.00	0
11/2018	0.00	0
10/2018	0.00	0

Reporting Date 7/2019

Original Issue Discount 0.00

Market Discount Fraction 0

Apply

# RFS Reporting

- RFS (Reporting and Feedback System) Reporting:
  - The Ginnie Mae RFS Reporting has been moved to the Agency Reporting/GNMA Reports widget in Portal and removed from green screen.
  - Ability to update the unique GinnieMae Loan ID field after the monthend cutoff has run.
  - Ability to store and report the 15-CH FHA Case # on USDA loans.
    - Mapping Tool Template will be available to update the new field in the PIMSTADL file.
    - Optional conversion program will be available as part of the Release 20 Supplemental Installation Instructions that will copy the existing value in Investor Master Loan Number to the new field.



# RFS Reporting

Welcome, KFERGUSON  
Agency Reporting GNMA

## Agency Reporting GNMA

### GNMA Reporting

11710 Reporting

RFS

WHAT

Certificate Register

### RFS Reporting

Loan Key and USDA/Case Maintenance

Pool History Bank/DDA Maintenance

Loan File Maintenance

RFS Reporting File

RFS Summary File

### Loan Key and USDA/Case Maintenance

Investor #  ...

Account #  ...

Apply

RWD R20DATA 20 SD: 08/06/2019 10/05/2020

## Agency Reporting GNMA

### RFS Reporting

[Loan Key and USDA/Case Maintenance](#)[Pool History Bank/DDA Maintenance](#)[Loan File Maintenance](#)[RFS Reporting File](#)[RFS Summary File](#)

### Loan Key and USDA/Case Maintenance

Investor # 

...

Account # 

...

Account #	Short Name	Investor #	Group #	FHA/Rural Dev Case #	Loan Key
60063311	Bradford Carl	600	6331011PL		633110001

Account # 60063311  
Short Name Bradford Carl  
Investor # 600  
Group # 6331011PL  
FHA/Rural Dev Case #   
New Ginnie Mae Loan Key

# RFS Reporting (con't)

- Created a new Ginnie Mae Construction Reporting Indicator:
  - Indicator will be the driver to pickup certain RFS Reporting nuances for the construction pools.
  - Conversion program will run as part of the Release 20 Installation that will set the flag to “Y” if the Pool Number contains a “C” in the pool number suffix to denote construction.
  - These are the construction reporting fields addressed:
    - Adjust FIC, Pool FIC, Loan FIC, Delinquent Principal, and Prepaid Principal.
    - Construction Loan Principal Bank ID and Construction Loan Principal Account Number in the Additional Pool History File.

# RFS – Pool History Bank/DDA Maintenance

### Pool History Bank/DDA Maintenance

Investor #

...

Pool History Reporting Date(mm/ccyy)  /

Pool #

...

Apply

Apply

Investor # 600

Pool # 6331011PL

Pool History Reporting Date(mm/ccyy) 7 / 2019

Replacement Reserve Balance	<input type="text" value="850,000.00"/>
Replacement Reserve Account #	<input type="text" value="61-600-633"/>
Replacement Reserve Bank ID	<input type="text" value="614444444"/>
Replacement Reserve Bank	<input type="text" value="Reserve Accounts"/>
Construction Loan Principle	<input type="text" value="0.00"/>
Construction Loan Prin Acct #	<input type="text" value="600-115"/>
Construction Loan Prin Bank ID	<input type="text" value="006757777"/>
Construction Loan Prin Bank	<input type="text" value="Test Bank G1 Loans"/>
P&I Bank ID	<input type="text" value="006757777"/>
T&I Bank ID	<input type="text" value="006757777"/>

# RFS Reporting (con't)

- Removed majority of the edits on the Loan Maintenance screen.
- Corrected the Loan UPB, Liquidation Principal Remitted, and Liquidation Principal Balance fields on liquidated permanent pools.
- Added Filters to the Sensitive and Various Loan Record screens.

# RFS – Loan File Maintenance

## Loan File Maintenance

Investor #

600

...

Pool #

6331011PL

...

Apply

Pool History Reporting Date(mm/ccyy)

7

/

2019

New

Issuer Loan ID/Acct #	Short Name	Ginnie Mae Loan Key
60063311	Bradford Carl	633110001
60063312	Venture Group	633120001
60063313	Stark & Assoc	633130001
60063314	Premier Devel	633140001
60063315	Hooper & Sons	633150001
60063316	Plandan	6331600

# RFS – Loan File Maintenance (con't)

ApplyDelete

Pool History Report Date	201907	Pool ID	633101
Issuer Loan ID/Acct #	60063311	First Payment Date	12/01/2013
Ginnie Mae Loan Key	633110001	Loan Maturity Date	10/31/2023
Investor Number	600	Last Install Paid Dt	07/01/2019
Case Number	63311600	Loan Interest Rate	5
Loan OPB	125,000,000.00	Loan Type	FHA (FHA)▼
Loan UPB	61,536,796.58	Loan FIC	1,330,065.95
Delinquent Prin	0.00	Delinquent Int.	0.00
Prepaid Prin.	0.00	Prepaid Int.	0.00
Install Prin.	1,069,207.60	Install Int.	260,858.35
Curtailment	0.00	Adjust Int.	0.00
Net Adjust UPB	0.00	In Foreclosure	NO (N)▼
Removal Date		Removal Reason	--▼
Liquidation Int. Due	0.00		
Liquidation Prin. Remitted	0.00		

# RFS – Reporting File

**Agency Reporting GNMA**

**RFS Reporting**

[Loan Key and USDA/Case Maintenance](#) [Pool History Bank/DDA Maintenance](#) [Loan File Maintenance](#) [RFS Reporting File](#) [RFS Summary File](#)

**RFS Reporting File**

Pool History Reporting Date(mm/ccyy)  /

Include Sensitive Records

Include Various Records

Include All OR Updated Records

Ginnie Mae Summarize Flag ☒



# RFS Reporting (con't)

- Enhanced Sensitive Record reporting:
  - Automatic selection of loan Sensitive Record(s) based on the Relationship Start Dates.
  - The Sensitive Loan Records include the Primary Borrower and up to four additional GNMA related name records.

# RFS – Reporting File (con't) – Sensitive Records

Include Sensitive Records

SearchApplyCancel

Select all Accounts that Sensitive Loan Records should be created for.

Account #	Short Name	Loan Key
60063312	Venture Group	633120001
60063313	Stark & Assoc	633130001
60063314	Premier Devel	633140001
60063315	Hooper & Sons	633150001
60063316	Plandamon	633160001
60067501	Western Manag	675010001
60067502	Charter Assoc	675020001
60067503	Grant & Assoc	675030001
60067504	Garfield Grou	675040001
60068103	Hayes Develop	681030001

Add All >>

Add >

Remove All <<

Remove <

Selected Sensitive Records

Account #	Short Name	Loan Key
60063311	Bradford Carl	633110001

# RFS – Reporting File (con't) – Various Records

## Include Various Records

### Select and Modify all Accounts that Various Loan Records should be created for.

Account #	Short Name	Loan Key
60063311	Bradford Carl	633110001
60063313	Stark & Assoc	633130001
60063314	Premier Devel	633140001
60063315	Hooper & Sons	633150001
60067501	Western Manag	675010001
60067503	Grant & Assoc	675030001
60068103	Hayes Develop	681030001

### Selected Various Records

Account #	Short Name	Loan Key	Loan To Debt Value	Debt Service Ratio	MIN	MERS Original Mortgagee
60063312	Venture Group	633120001	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text"/>	<input type="text"/>
60063316	Plandamon	633160001	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text"/>	<input type="text"/>
60067502	Charter Assoc	675020001	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text"/>	<input type="text"/>
60067504	Garfield Grou	675040001	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text"/>	<input type="text"/>

# RFS – Summary File

Agency Reporting GNMA

Agency Reporting G

RFS Reporting

Loan Key and USDA/Case Maintenance

Pool History Bank/DDA Maintenance

Loan File Maintenance

RFS Reporting File

RFS Summary File

RFS Summary File

ISSUER ID	REPORTING DATE - CCYYMM	POOL COUNT	LOAN COUNT	SENSITIVE COUNT	VARIOUS COUNT	SUMMARIZE FLAG	USER NAME	DATE AND TIME RAN
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# Additional Release 20 Ginnie Mae Changes

- Eliminated dayend halt due to a duplicate pool history record.
- Indicator will automatically flip to “N” when converting a construction pool to a permanent pool.
- Populating Pool Maturity Date.

# MAC Investor Subcommittee

- Through collaboration with this group, a Ginnie Mae BRD (Business Requirement Document) was written. Over time, the group has met to discuss the requirements, possible solutions and assigned priorities to the various Use Cases.
- Due to COVID, these meetings were suspended but will pick up again in the new year.
- If you are servicing Ginnie Mae loans, please be sure to take advantage of the subcommittee and have someone from your company attend the meetings in 2021.

# CREFC IRP

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R20 NEW REPORTS

# CREFC IRP

- Investor Setup and Flexibility
  - Critical Dates
    - Determination, Reporting, Remittance, Advance, Distribution
    - Parameters and Recalculation
  - Multiple Fees
    - Payable to Investor or a 3<sup>rd</sup> Party



# CREFC IRP

At the current release (19D/E), Strategy provides the following CREFC reports.....

- CREFC Comparative Financial Status Report
- CREFC Financial File
- CREFC HLMFCLR (Historical Loan Modification/Forbearance & Corrected Loan Report)
- CREFC Delinquent Loan Status Report
- CREFC Loan Level Reserve/LOC Report
- CREFC Loan Periodic Update File
- CREFC Property File
- CREFC Servicer Watch List
- Remittance Reports – 6 Formats to select from

# CREFC IRP Related Widgets

- IRP Loan Reporting
  - Setup all loan numbers related to loan – master, primary, sub, special, trustee, etc
- Reporting Translation Table
  - Setup translation of your user defined codes in Strategy to CREFC standards
    - Insurance Types, Misc Receivable Types, Property Status and Reserve Types
- Master 2 Maintenance
  - Miscellaneous loan level fields
- Financial Statements
  - OSAR
- Investor Reporting Package
  - Select and run CREFC reports

# Release 20 Changes - CREFC IRP

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# New CREFC Reports Available

- Loan Setup
- Special Servicer Loan
- Special Servicer Property
- Freddie Q Remittance

### Select Reports

- ☐ Comparative Financial Status
- ☐ Remittance Servicer Format 1
- ☐ Remittance Servicer Format 2
- ☐ Remittance Servicer Format 3
- ☐ Remittance Servicer Format 4
- ☐ Remittance Servicer Format 5
- ☐ Remittance Servicer Format 6
- ☐ Auto Detect Remittance Format
- ☐ Financial
- ☐ Historical Loan Modification
- ☐ Delinquent Loan Status
- ☐ Loan Level Reserve LOC
- ☐ Loan Periodic Update
- ☒ Loan Setup
- ☐ Property
- ☒ Freddie Q Remit
- ☒ Special Servicer Loan
- ☒ Special Servicer Property
- ☐ Servicer Watchlist

Select AllDeselect All

### Settings

☒ Day-End  
☐ On-Demand

☒ Include Usability Fields  
☐ Exclude Usability Fields

☐ By Determination Date  
☒ By Investor  
☐ Investor List

Investor


Determination Date

Beginning of Determination Month

End of Determination Month

Prior Determination Date +1 Day

# Changes/Enhancements for Loan Setup Report (PIRPXLS)

- New fields added to store data elements needed on report
- Mapping Tool can be used to upload data
- Reporting Translation Table
  - ARM Index Value 
  - Insurance Escrow Type
  - Miscellaneous Receivable Types
  - Property Status
  - Reserve Type

# IRP Loan Setup Report (PIRPXLS)

New fields added at the Property level for Loan Setup Report.....

- Allocated Loan Amt @ Contribution
- Allocated % of Loan @ Contribution
- Appraisal Value @ Contribution
- Appraisal Date @ Contribution
- Number of Units/Beds/Rooms @ Contribution
- Net Square Feet @ Contribution

## Property Details

Property Description  
(001) / . No. of Properties 1

Ok Apply Cancel New Delete Options ▼

### Property

Collateral Type	COMMERCIAL REAL ESTATE (CRE) ▼	Property Status	UNCHANGED SINCE CONTRIBUTIO ▼	Eff Date of Status Change	09/01/2019
Collateral ID	12345 ...	Loan Allocation %	100	Defeated Date	
Project Name		Allocated Loan Amt	0.00	Client Collateral ID	
Lien Position	1ST LIEN (1) ▼	Allocated Loan Amt @ Contribution	0.00	Allocated % of Loan @ Contribution	100
		Appraisal Value @ Contribution	1,750,000.00	Appraisal Date @ Contribution	11/20/2013
		Number of Units/Beds/Rooms @ Contribution	0	Net Square Ft @ Contribution	0

# IRP Loan Setup Report (PIRPXLS)

## New Fields added to Master 2 Maintenance Widget

- Financial Information Submission Penalties
- Loan Structure
- Original Amort Term
- Original Note Rate
- Original Payment Rate
- Original Term of Loan
- CMBS Payment Type
- Remaining Amort Term at Contribution
- Remaining Term at Contribution
- Underwriting Indicator
- Addl Financial Indicator
- Servicer/Special Comment 1 thru 7

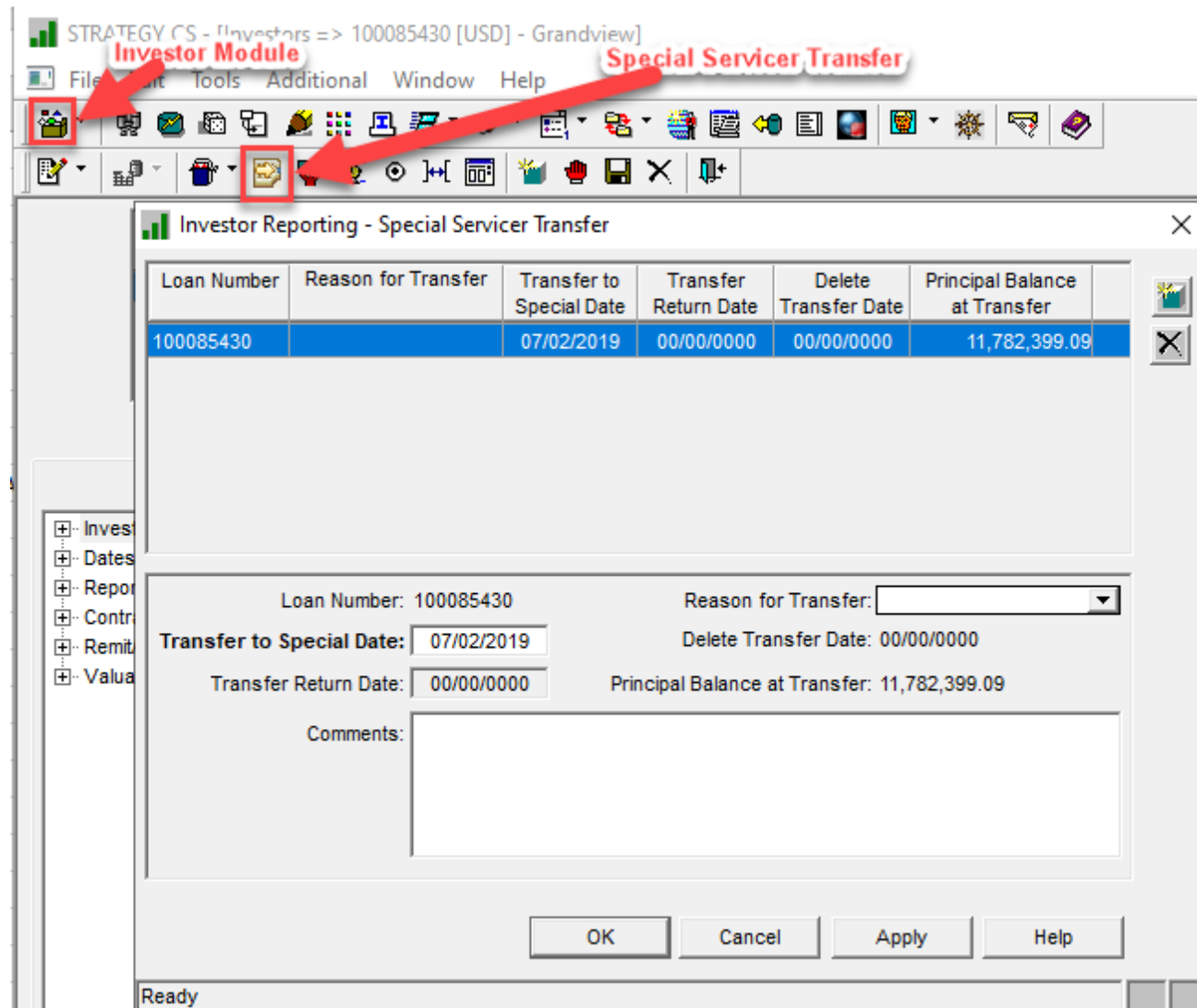
# IRP Special Servicer Reports – Loan (PIRPXSSL) Property (PIRPXSSP)

Loans that have been transferred to Special Servicing will appear on these reports

- Use Special Servicer Transfer from Investor Module specific toolbar
  - Loan will be flagged as Special Serviced (PMASTR.CMINSS=Y)



# Special Servicer Transfer



# IRP - Freddie Q Remit (PIRPXQR)

## Format required for Freddie Q deals

- Similar to Remittance Format 2
- Uses Code 07 in the Investor Vendor Setup

# IRP Loan Reporting Widget

Expanded the length of all loan numbers to 15 digits

- Primary/SubSrv Loan Number
- Master Servicer Loan Number
- Special Servicer Loan Number
- Sub-Sub Servicer Loan Number
- Prior Servicer Loan Number
- Trustee Loan Number

## Reporting Loan Number

☐ Strategy Loan # ☒ Investor

Investor

Freddie K deal (CME) 1/CREFC [79506]

Role

PRIMARY/SUB SERVICING

Transaction ID

TRA79506

Securitization Date 04/30/2014

Export

Expanded to 15 digits

Strategy Loan #	Primary Borrower Name	Prospectus Loan #	Primary Servicer Name	Primary/Sub Servicer Loan #	Master Servicer Name	Master Service Loan #
750079110	Blair Associates	75679110	ARES COMMERCIAL MORTGAGE	750079110		0
750079115	Chesterfield & Mercer	75679115	ARES COMMERCIAL MORTGAGE	750079115		0
750079780	Hillbrooke Partnership	79679780	ARES COMMERCIAL MORTGAGE	750079780		0
750079805	Thorton Associates	79679805	ARES COMMERCIAL MORTGAGE	750079805		0
750079855	Glen Trail Associates	75679855	ARES COMMERCIAL MORTGAGE	750079855		0
750079910	Qualitycraft Inc.	75679910	ARES COMMERCIAL MORTGAGE	750079910		0
750079917	Glendale Systems Inc	75679917	ARES COMMERCIAL MORTGAGE	750079917		0
750079962	Trent & Nielsen	75679962	ARES COMMERCIAL MORTGAGE	750079962		0

Save

Reset

# Changes to existing IRP reports

Be sure to check contents of R20 for all fixes to IRP. There are small fixes to each of these existing reports....

- Loan Periodic Update
- Loan Level Reserve/LOC
- Property
- Comparative Financial Status
- Financial
- Delinquent Loan Status
- Historical Loan Modification
- OSAR

# Freddie K B2B

Post Financial Statement data in XML format from Strategy to Freddie Mac's B2B PRS system

- Single or multiple loans
- Record(s) must be in Approved Status
- Process is run via “Export to CSV” button from the statement you wish to submit
- Review the file via query PFMOSARC4 to validate the data

# Open Discussion

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