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| Sub-Committee: | | **General / Investor Reporting** | |
| Date/Time of Meeting: | | Wednesday, August 11, 2021 | |
| Committee Chair:  MAC Director: | | Denise Pappu and Biren Mahendran | |
| McCracken Representatives:  \*Notes Submitted by: | | \*Karla Ferguson, Karen Peterpaul, Shari Hartwell Cook, Kim Cooper, | |
| Attendees: | | | |
| Name | Company | Name | Company |
| Denise Pappu  Karla Ferguson  Shari Hartwell-Cook  Amanda DeHorney  Angela Barnes  Archana Rao  Denice Dosh  Carla Hoffman  Eloy DeLuna  Melissa Gayle  Jason Kamienski  Judy Ledbetter  Sudhir Chopra | Wells Fargo  McCracken  McCracken  PGIM  Chase  CPC  Columbia Management  KeyBank  CBRE  Virginia Housing  Berkadia  Capital Impact  Virginia Housing | Justin Burch  Melinda DiGirolamo  Hope Rutter  Haider Mohamed | Capital One  Capital One  Virginia Housing  Sterling National Bank |

Meeting Minutes:

Review of last meetings summary and follow ups - the last subcommittee meeting was held 6/9/2021.

Follow-Up from 6/9/2021 Meeting:

Customers:

* Jason Kamienski from Berkadia researched Jobs 16841 & 19758 and confirmed they can both be voided.
* Justin at Capital One, and Roxanne/Lawrence from Wells: will reach out to their GNMA representative(s) to discuss the additional RFS loan level fields and timing for implementing them. All GinnieMae servicers are encouraged to do so. Justin Burch’s representative said they were not aware of these changes. We may need to wait until October to reach back out.

McCracken:

* Per Denice’s request, Joan revised BRD for Job 20237 to include a precursor step to purge orphaned records; collateral record has already been purged. Also, include a report to show the orphan records. Published the updated BRD to the website.
* Karla asked Wells Fargo if they’ve encountered the pro rata share error message issue for Job 21036. Wells will need to submit example when this issue occurs again so Karla can recreate the scenario.
* Karla is still waiting to receive the GinnieMae construction pool reporting scenarios from customers. These must be received and reviewed before additional calls can be scheduled to discuss these requirements and the accounting entries. Justin at Capital One asked to be contacted to go over the details of the documentation. Karla will individually reach out to the GinnieMae servicers to discuss. This probably won’t occur until later in the year.
* Karla discussed Ginnie Mae’s intention to expand the RFS Expanded Data Collection (Loan Level) file. Currently, they are proposing to add 13 new loan level data elements. Proposed additions would require both front end and back-end Strategy changes. The anticipated APM Issuance Date for the changes is November 2021. Thereafter, ample time (usually 6 to 9 months) for testing and adjustment time will be provided and communicated to all Issuers.  Actual timeframe and considerations are not available currently. They requested that further questions be reserved until Ginnie Mae communications and the APM are released.
* Karen had the writeups of investor transfer scenarios published to the MFS website in April. Customers should review the documentation to let us know if they need to provide additional scenarios and/or issues.  If nothing received in next couple months, MFS should proceed with the project.
* Job 14616 - MFS to check why the ‘# of days to Protect Original User’s Loan Group’ field on the Library Backup Information>Account Housekeeping screen isn’t working

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| Review List of Jobs below  * + List of Changes and Enhancements for Review/Requirements     - Still needed?       * If Yes, Requirements required     - Priority       * Is there a required timeline?   + Job 20237 – Collateral Purge – [Review BRD](https://www.mccrackenfs.com/download/3920/); Denise opened the BRD up and did a quick review of the Use Cases in the BRD. Eloy mentioned POPMST and POPDTLS should be added to the list but we were looking at an outdated BRD. The updated version on the website has these files included. Customers would like the BRD to be revised to include a new system control setting for purging the file maintenance history log (PFMHST). |
| McCracken Updates / Needs – Updates are provided above in the Follow Up section for each topic discussed. |
| New Topics/Requests - None |

### List of Changes and Enhancements

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| **Job Number** | | **Type** | | **Feature** | | **Job Description** | |
| 20237 | | Enhancement | | Asset Management | | Create a collateral purge function that will delete the collateral record and all associated records (financials, lease, appraisal etc.), process will verify that the collateral record is not associated with any loans. Assigned Priority -2 | |
| 19765 | | Enhancement | | Bills | | When using the standard Write Track bill and requesting a bill reprint 'N', if there is more than 1 bill for the same month, multiple bills print. Only the most recent bill should print. Customers will research further; assigned priority – 4 on 2/10/2021 | |
| 20292 | | Enhancement | | Annual Statements (Forms) | | Tools>Reports>Account Status Summary> Tools>Periodic Processing>Period End>Annual Statements> On the Account Status Summary and Annual Statement selection windows create an optional parameter for Suppress Misc. Amounts beginning and ending balances Y/N. This should be for the standard and formatted statement options. Assigned Priority - 3 | |
| 20649 | | Change | | Bills | | Billing issue with MB471U: a loan was tied to an incorrect billing cycle code causing a bill to print when no receivable existed. The bill was printed and listed an escrow amount due from a previous loan. The bill should either not have printed or had zero amounts due. Instead, the escrow amount due from the previous loan was listed as the escrow due and total amount due. Key will research further. | |
| 21171 | | Change | | System Information | | Customer would like the Bank DDA Number Description field to be expanded by 10-15 characters. It is currently at 30 characters. Committee requests the field be expanded to 100 characters. (Amended via email 8/19). | |
| 21204 | | Change | | Security | | Portal, IRP Loan Reporting Widget.  Only Execute security is provided to this widget, however data may be entered or changed in the Widget. Provided read, write, delete, print security so that they can allow read only access to the widget. MFS should review all Widgets and provide this security to all of them. Denice mentioned the Master 2 widget specifically. Assigned Priority - 1 | |

Next meeting is October 13th

Follow-Up

Customers:

* Job 21036 – The next time Wells Fargo experiences issue with the pro rata share error message not displaying when it should, they will submit details of the active certificate and pool information to Karla so she can recreate the scenario.
* Submit the GinnieMae construction pool reporting scenarios to Karla.
* Reminder for everyone to go the website and review the updated BRD for Job 20237. If you don’t have access to the MFS website, please [supportcenter@mccrackenfs.com](mailto:supportcenter@mccrackenfs.com).
* Carla Hoffman with Key will research Job 20649 further to verify this is still an issue. It may be an issue when the wrong billing cycle is entered for an independent accrual loan and the receivable may not have been built yet. I.e. incorrect bill cycle drops on the 13th but the receivable isn’t created until the 15th.
* Job 19765 was assigned a Priority of 4 on the 2/10/2021 call. Wells will do more testing and Melinda at Capital One mentioned they are currently testing the standard Write Track bill so she will also let us know what they find.
* Job 21171 – Jason from Berkadia will research further and clarify what the field expansion should be. Also, verify that the Bank DDA Number Description field is not included in any downstream, bank files (i.e. ACH, Lockbox, PAT…) since we don’t want to negatively impact these files. The consensus was that the description field probably isn’t included. The description field is mostly informational*. Email sent 8/19 requests the DDA Number Description field be expanded to 100 characters.*

McCracken:

* Job 14616 - MFS to check why the ‘# of days to Protect Original User’s Loan Group’ field on the Library Backup Information>Account Housekeeping screen isn’t working.
* Karla will reach out to GinnieMae customers regarding submission of the construction pool reporting scenarios later this year.
* Job 20237 – MFS should verify all the portal and CS files related to Operating Statements, Inspections, Rent Rolls and Occupancy are included in BRD.

Customers would like the BRD to include a new System Control parameter for purging PFMHST added to the General>Purge Parameters screen. To avoid a user from accidentally purging the File Maintenance Log when purging Collateral based data, Amanda does not want it added to the Account Housekeeping Purge screen.

Some auditors do not want any evidence of the Collateral IDs while some may want to see the history showing the records were purged. Therefore, we need to provide an option for this. It sounds like they want this option to be available on each of the individual files being purged under this Job. MFS may need additional information to build out this BRD requirement.

* Job 21204 – MFS needs to review all Portal widgets to see what other ones besides IRP Loan Reporting and Master 2 need the new security options added. All widgets should have the read, write, delete, print security options instead of just Execute which allows users to make data changes. This is especially important in the cases where they need to be able to assign Read rights only. This is a Priority 1 Job.