










# Ginnie Mae EDI Implementation Guide



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## 1.0 Executive Summary

Electronic Data Interchange (EDI) is the application-to-application exchange of business documents in a standardized electronic format. EDI uses:

- Transaction sets as a standard format for the information being exchanged
- Translation software to format and edit the information
- Various telecommunication links to exchange the information



EDI as a concept has existed for more than 20 years. In recent years, it has gained the attention of the Mortgage Banking Industry and the Federal Government.

The Government National Mortgage Association (Ginnie Mae) began its EDI program in the Fall of 1996. The goals of our EDI program are to simplify the reporting process for the issuer community and to increase our responsiveness to individual service needs and requests. The establishment of Ginnie Mae's EDI program is an essential step in moving toward industry-wide standards, which will "lessen the load" of each member of the issuer community.

### 1.1 Why Is Ginnie Mae Doing This?

The Mortgage-Backed Securities (MBS) industry continues to make changes that are helping to increase the efficiency and effectiveness of business processes. With the use of EDI, the standardization of investor reporting will provide lenders with a consistent way to report loan information across all secondary agencies. We began our EDI program to achieve the following benefits:

- Stay consistent with technological advancements and industry initiatives
- Realize efficiencies from the use of standardized data formats for loan level reporting
- Improve data quality, reduce costs, and increase the flexibility and ease with which we do business with the secondary market

### 1.2 What Is In It for You?

As a participant in Ginnie Mae's EDI program, you will be exchanging loan level reporting data electronically with Ginnie Mae, enabling your organization to experience a number of benefits:

- Quicker feedback on submission status and results
- Ability to identify errors in your data prior to submission
- Decreased mailing costs
- Reduced paper and physical media processing
- Increased efficiencies based on the use of the same transaction set for investor reporting with Ginnie Mae, Fannie Mae, and Freddie Mac

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Depending on the actual EDI solution your organization implements, you may realize additional benefits and savings over time. Also, as a part of our EDI program, you will become part of the movement toward industry-wide EDI participation.

## 1.3 How Will Ginnie Mae Support You?

Ginnie Mae is committed to providing support for all of its trading partners, as well as providing long-term support for issues and problems as they arise. Throughout the program, Ginnie Mae provides critical program support through a variety of communication means, including standard publications and Ginnie Mae's Website ([www.ginniemae.gov](http://www.ginniemae.gov)).

Ginnie Mae has established a dedicated team that is responsible for handling all EDI-related issues. Among other customer service initiatives, an **EDI Hotline: 1-888-GINNIE4 (Option 1)** exists, which is staffed by the Ginnie Mae EDI team. The purpose of the Hotline is to allow you to gather information about the EDI program and its requirements. Further guidance on calling the EDI Hotline is provided in Appendix E – Technical Support Guidelines.

## 1.4 EDI Fundamentals

Companies that exchange documents through the use of EDI are known as trading partners. Each trading partner must learn about and procure the specific hardware and software needed to become EDI-capable. EDI infrastructure requirements are discussed in Section 2 - EDI Fundamentals of this guide.

The business documents traded in EDI are referred to as transaction sets. Each transaction set is defined by the Accredited Standards Committee (ASC) of the American National Standards Institute (ANSI). Within the ASC, there is an X12 subcommittee that is dedicated to EDI standards. Each transaction set is generally referred to by name and a three-digit number, which are both defined by the ASC X12. The two transaction sets that Ginnie Mae uses are the *203* and *997*. The *203* is the *Secondary Mortgage Market Investor Report*, and the *997* is the *Functional Acknowledgment*. These transaction sets are further explained in Section 4 – Mapping.

One critical success factor for an EDI implementation is strict adherence to established EDI standards. The use of EDI standards is essential to ensure that the business document (transaction set) being exchanged can be interpreted and validated by trading partners. Before standards were widely adopted, the most difficult aspect of exchanging business documents with multiple trading partners was identifying the data. However, through the use of standards, each trading partner knows exactly what to expect.

The EDI process begins when a business entity (Trading Partner A) chooses to electronically exchange data with another business entity (Trading Partner B). The first step in the process is to establish a communication link between the two trading partners. Once this is established, Trading Partner A will take its proprietary business data and translate it into the EDI standard format. This data will then be transmitted to Trading Partner B, who will translate it from EDI to its proprietary format. Typically, Trading Partner B will then send an acknowledgment to Trading Partner A to confirm the success or failure of the transmission and the acceptability of the transaction set syntax. Ginnie Mae currently supports the following telecommunications methods:

- Bulletin Board System (BBS)
- Value Added Network (VAN)
- World Wide Web
- Integrated Services Digital Network (ISDN)

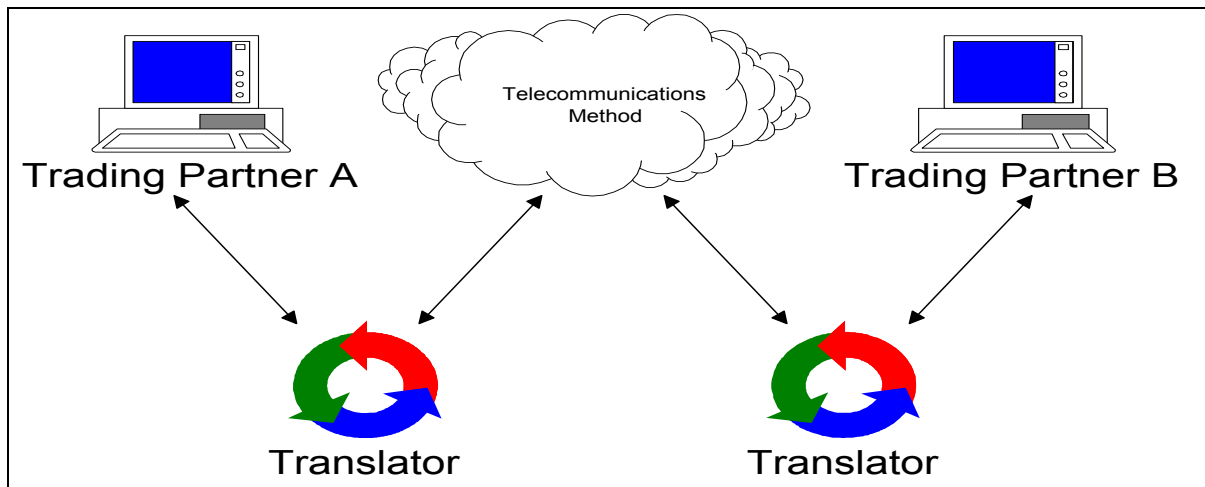
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Each of these telecommunications options is explained in detail in Section 2 – EDI Fundamentals.

The typical EDI data flow includes two trading partners, two translation functions, and a telecommunications connection. All of the telecommunications listed above, and many others, may be used to complete the telecommunications connection between trading partners. A typical EDI data flow is depicted in Figure 1-1.

**Figure 1-1**

**EDI Data Flow**



There are many possible options for creating an EDI infrastructure: From simple modem-to-modem connections using PC translators, to packet switching networks using large mainframe translators. The costs associated with different options can vary greatly. Complete EDI solutions exist for any business, from the smallest entity with a limited budget, to worldwide corporations with larger EDI budgets.

## 1.5 Impacts

As a new trading partner, you are probably wondering how Ginnie Mae's EDI program will impact your organization. There are a number of factors that will influence the effect EDI has on your entity, including current EDI capabilities, existing technology infrastructure, and data volume. Because your business needs are unique, the EDI solution you choose may also be unique. In other words, there is not one single EDI solution designed to meet the needs of every organization. Ginnie Mae's issuer community is very diverse. Some are currently EDI-capable, while others will be implementing this technology for the first time. The following paragraphs provide an overview of the requirements for reporting data using EDI. Specific business impacts of these requirements will depend entirely on your organization.

In order to participate in our EDI program, your data transmissions must adhere to the ASC X12 EDI Standards. Trading partners typically purchase a translation software package that converts their data from an internal proprietary format to the EDI standard format. Translation software packages will vary by price and capabilities. Again, the translation software that your organization uses will be based on both your needs and your plans for implementing other EDI transaction sets.

In addition to translation software, your organization must also decide on a telecommunications connection to transfer the data. There are many telecommunications options available to provide a connection.

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Typically, there are two types of EDI implementation costs: Acquisition and recurring. As a Ginnie Mae trading partner, you are responsible for establishing an EDI infrastructure to support your needs. This may include purchasing equipment and configuring your EDI environment--both acquisitions costs--and maintaining your system once it is operational--a recurring cost.

In summary, the impacts of moving to an EDI environment are different for every organization. Finding the appropriate solution for your organization will take research and planning. For further information, please see Section 1.7, below.

## 1.6 Purpose of this Guide

The remainder of the *Ginnie Mae EDI Implementation Guide* addresses the technical details of Ginnie Mae's program, including an outline of the steps required to establish your environment to trade data with Ginnie Mae. The *Guide* is organized into the following components: EDI Fundamentals, Getting Started, Mapping, and Appendices.

Within Section 2 – EDI Fundamentals, you will find a technical overview of EDI including information about hardware, software, and telecommunications. In Section 3 – Getting Started, you will find the six-step process required to become EDI-capable for the Ginnie Mae EDI program. Section 4 – Mapping is a technical presentation of how to read an EDI map. In addition, this section provides Ginnie Mae's 203 and 997 transaction set maps and telecommunications envelope structures. Finally, the Appendices include a number of informational items and tools, such as an EDI Fact Sheet, Glossary, Ginnie Mae EDI Implementation Checklist, EDI System Agreement, Technical Support Guidelines, Trading Partner Profile, and Guidelines for the Implementation of the Ginnie Mae 203 Transaction Set.

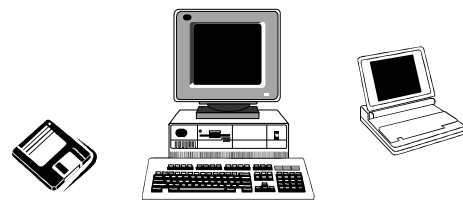
## 1.7 Additional Implementation Resources

If you have any questions or concerns about your organization's EDI implementation, please call the EDI Hotline at 1-888-GINNIE4 Option 1.

Resources such as the World Wide Web, electronic commerce textbooks, periodicals, and electronic commerce vendors are valuable sources of information to assist you in making decisions for your organization. Ginnie Mae provides additional program information and resources through its Website ([www.ginniemae.gov](http://www.ginniemae.gov)).

## 2.0 EDI Fundamentals

This section presents the technical specifications for Ginnie Mae's EDI program. Included is a technical overview of EDI, data flow diagrams, an illustration of EDI responsibilities, a detailed requirements analysis, and various tools to assist you in becoming EDI-capable. The information found in this section will provide the detailed instructions necessary to submit ANSI ASC X12 transaction sets.



It is important to note that even if you are using a service bureau or third-party software provider to submit your loan level data, the ultimate responsibility for data quality and delivery remains yours. In addition, since EDI is intended to reinforce Ginnie Mae's reporting requirements, all data must be submitted in the correct format for your EDI submission to be accepted.

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Throughout the process of becoming EDI-capable, you will encounter various terms, acronyms, and information that might be confusing. A glossary of common EDI terms is included in Appendix B - Glossary. To discuss issues or questions you may have about the EDI program, we have established an EDI Hotline: 1-888-GINNIE4 Option 1. The EDI Hotline is staffed between 9:00 a.m. and 5:00 p.m. Eastern Time by Ginnie Mae's EDI team.

## 2.1 Introduction to EDI

EDI is the application-to-application exchange of business documents in a standardized electronic format. As a Ginnie Mae trading partner, you must be able to translate data that resides in your loan processing system into a standard electronic format. Figure 2-1 provides a graphical overview of the EDI loan reporting process with Ginnie Mae.

In this section, we explore how you can expect EDI to impact and to benefit your business. More technical areas of EDI are explored:

- Standards
- Telecommunications
- Hardware
- Software

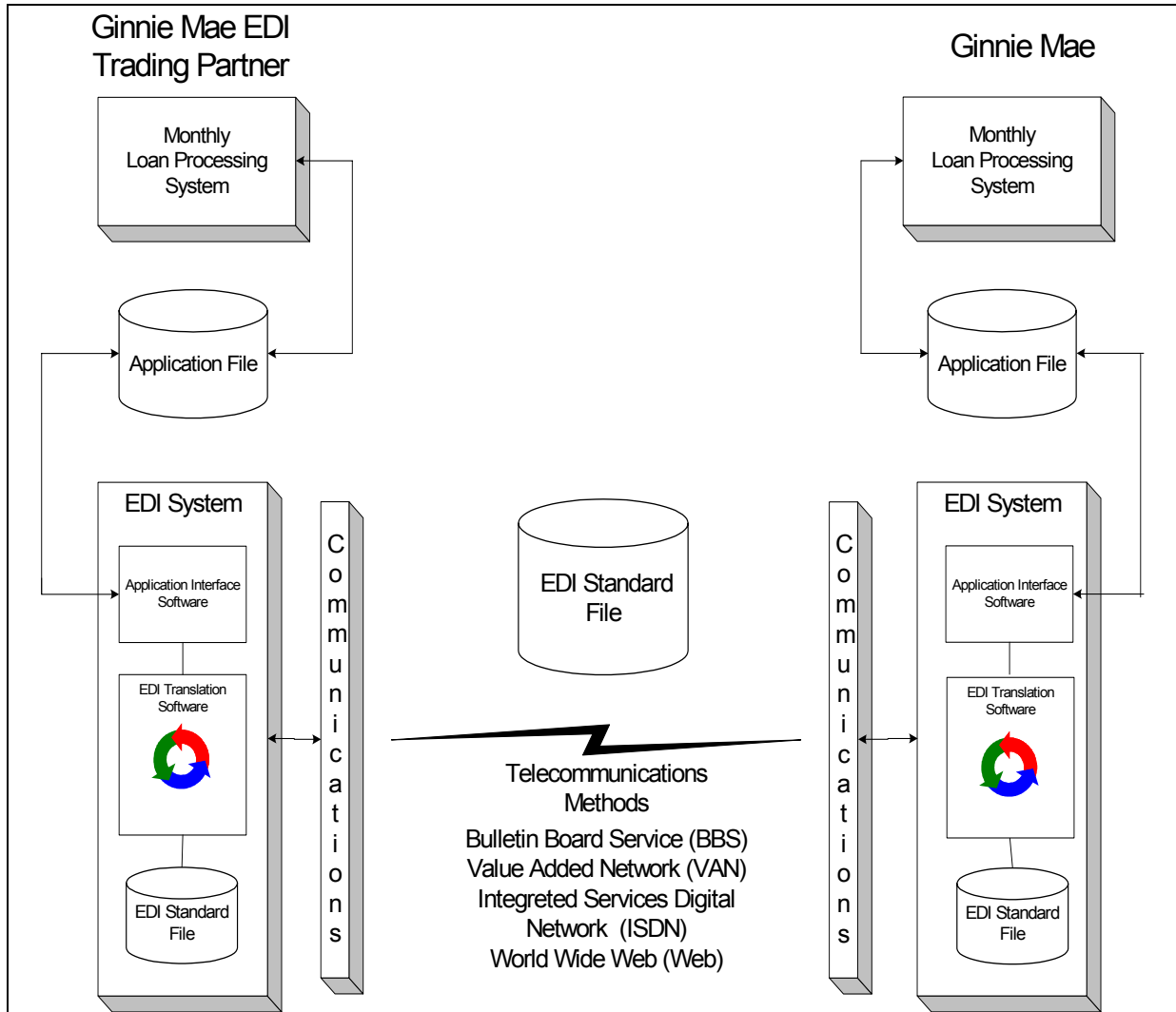
Each section provides both generic EDI and Ginnie Mae-specific EDI information.

***Note: Some issuers may use service bureaus to perform the EDI translation and transmission functions. In those cases, the service bureau acts as the EDI system and telecommunications "method."***



Figure 2-1

Ginnie Mae EDI Monthly Loan Process

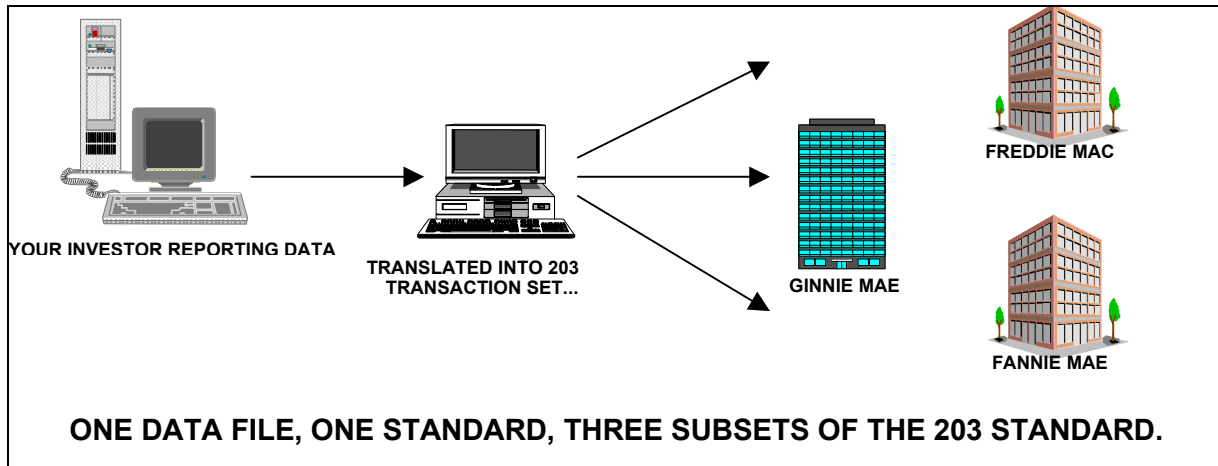


## 2.2 Standards

The use of standards for EDI transmissions is essential. If only two entities were exchanging data, standards would not be necessary. In that situation, each entity or trading partner would provide a file layout and then begin trading data. Of course with EDI, data exchange is not restricted to only two trading partners. Organizations exchanging data must therefore agree on a standard common data format. The use of standards increases efficiency and reduces maintenance. Since Ginnie Mae, Freddie Mac and Fannie Mae are all using the ASC X12 standard, trading partners are able to use the same application to produce an EDI standard file containing the data items required by all trading partners (see Figure 2-2). EDI can facilitate the exchange of a standard transaction set that is tailored to meet the needs of each of the three organizations.

Figure 2-2

The Use of EDI Standards



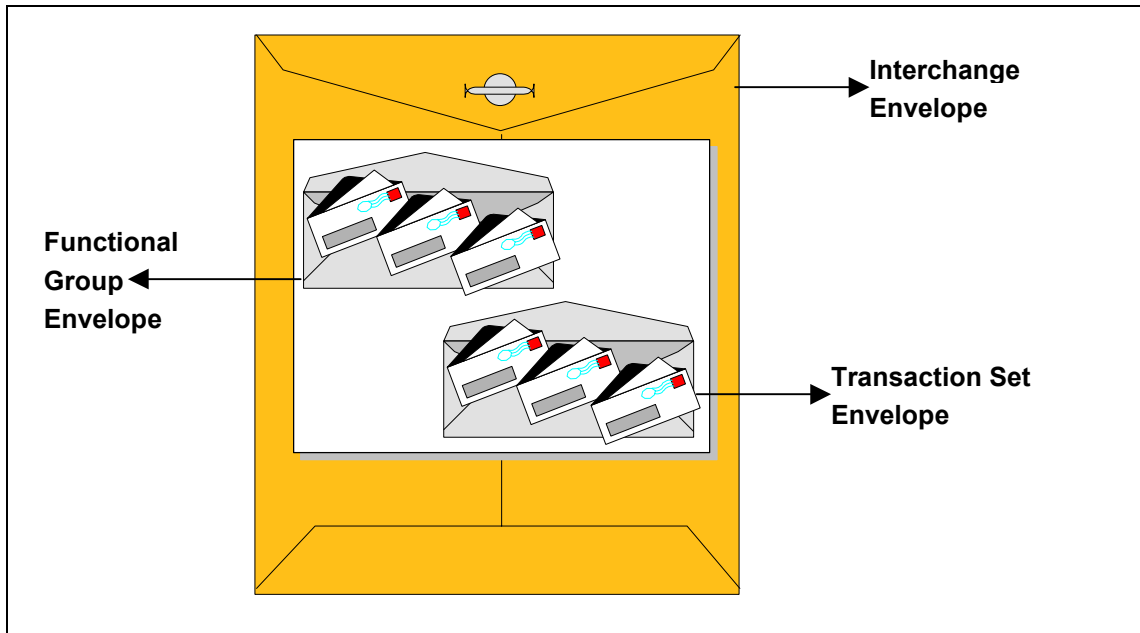
EDI Standard business documents, such as credit reports, loan applications, or investor reports, are referred to as transaction sets. These are composed of units of information called **segments**. Segments are composed of an identifier and one or more **data elements**, in which the actual value is expressed in compressed form separated by single-character delimiters. Data elements are the basic building blocks of an EDI document. A data element may be a name, code, date description, quantity or other information that has no need for further breakdown.

For those of you familiar with database concepts, segments are comparable to records and elements are comparable to fields described within those records. For each type of EDI document, there are standard definitions of the data segments that can be used to build the document along with a dictionary of data elements for each segment. As you can see, EDI transaction sets are quite structured. Transaction sets are defined in more detail in Section 4 - Mapping.

Similar to traditional postal-based mail, EDI uses envelopes to ensure that each document is correctly identified, and like documents are grouped together. Within the EDI standards there are three different types of envelopes, and the relationship between each type is illustrated in Figure 2-3.

Figure 2-3

EDI Envelopes



Each envelope is defined as follows:

- Transaction Set - The transaction set envelope defines the beginning and end of a specific document, the type of document, and the number of segments included in that document.
- Functional Group - Transaction sets of the same type are sorted into functional groups.
- Interchange – The Interchange or transmission envelope includes transaction sets and functional groups. The interchange envelope contains the identity and electronic mailbox of the sender and the receiver, control information, and transaction set counts. Each envelope identified above begins, and ends, with special segments called control segments.

Adhering to the standards is essential to a successful EDI program. A successful EDI program will save both time and effort, and will minimize errors typically associated with traditional methods of information exchange.

## 2.3 Telecommunications

As a Ginnie Mae trading partner you must establish a telecommunications link with Ginnie Mae. Ginnie Mae provides many options for this connection. Telecommunications options include ISDN, Web, VAN, and BBS. The most appropriate telecommunications connection depends upon the business needs of the individual trading partner. For example, an issuer with a small Ginnie Mae portfolio would probably not purchase and maintain an ISDN connection to transfer small amounts of loan data. Likewise, it may not be effective for a large service bureau to use a BBS connection. Each trading partner should evaluate which option is most cost effective for its business, based on the data size and frequency of its EDI transmissions. However, it is important to note that the Web is limited to 800 loans or fewer.

Another factor in your telecommunications decision is your organization's current telecommunications capabilities. For example, if your organization is already ISDN-capable, you would consider using ISDN to complete your connection.

The general guidelines for selecting from the telecommunications methods supported by Ginnie Mae are presented in Table 2-1. After determining the number of loans for which you have reporting responsibility, identify the appropriate telecommunications method to connect with Ginnie Mae. If you are unfamiliar with the method identified, refer to the sub-section that follows for more information or call the EDI Hotline at 1-888-GINNIE4.

**Table 2-1**

**Telecommunication Method Selection Criteria**

	<b>Small Trading Partner</b> Less than 10,000 Loans		<b>Medium Trading Partner</b> Between 10,000 and 100,000 Loans		<b>Large Trading Partner</b> Over 100,000 Loans	
	Low Technical Ability	High Technical Ability	Low Technical Ability	High Technical Ability	Low Technical Ability	High Technical Ability
BBS	√	√	√	√		
VAN	√	√	√			
Web-Based	√					
ISDN					√	√

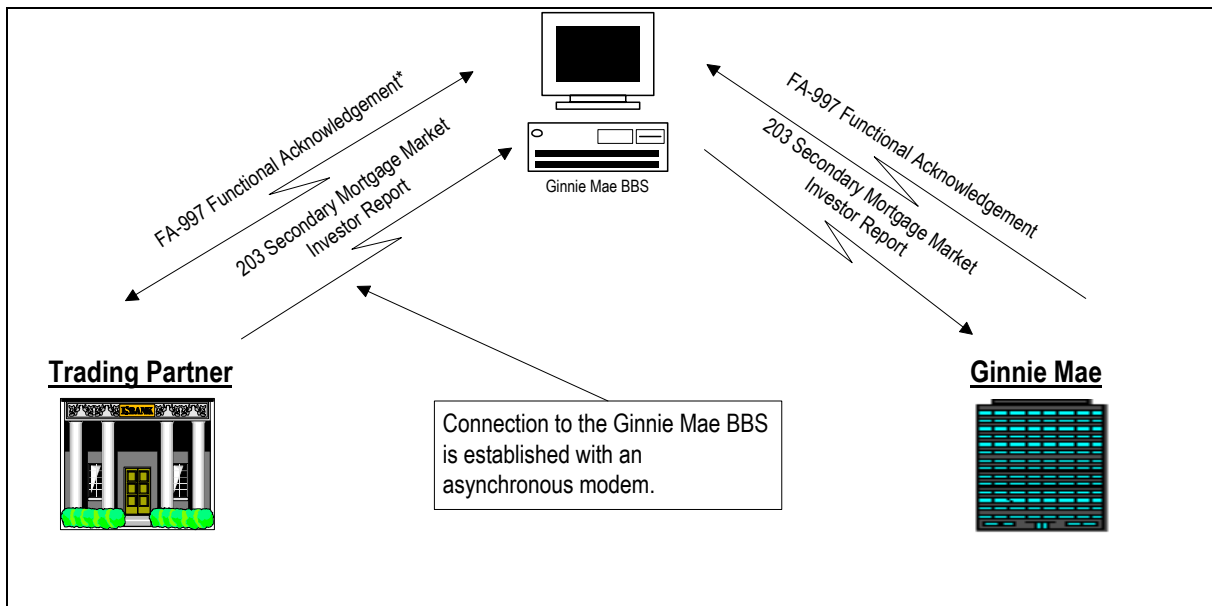
### 2.3.1 Bulletin Board System (BBS)

The Ginnie Mae BBS serves as an electronic file center for EDI as well as other electronic files requested by Ginnie Mae. Communication with a BBS is accomplished using a modem and an analog phone line. Current users of Ginnie Mae's BBS data reporting application may recognize the Ginnie Mae BBS interface. The BBS is in fact the same; however, you will be asked to upload your data to a different file area. Please note that data submitted using the BBS application is not EDI compliant.

The data flow for a trading partner using the Ginnie Mae BBS is represented in Figure 2-4. All EDI data submissions are transmitted to a general incoming EDI file area. Ginnie Mae will retrieve the EDI data from the incoming EDI file area. Following translation of the EDI data, you will be able to retrieve your Functional Acknowledgment from a private mailbox on the BBS.

Figure 2-4

BBS Connection



The BBS option represents the lowest cost solution to Ginnie Mae's trading partners and is best suited for trading partners with a loan volume of up to 100,000 loans, as referenced in Table 2-1. Since this connection is established with an asynchronous modem, large transmissions may take a significant amount of time and are subject to transmission errors. Ginnie Mae will support the highest speed modems commercially available.

**Note: Functional Acknowledgments will be generated, but will not be sent to each trading partner automatically when using the BBS connection method. Each trading partner will be responsible for dialing into the BBS to retrieve the Functional Acknowledgment.**

Additional information about the steps involved in establishing this connection can be found in Section 3 - Getting Started.

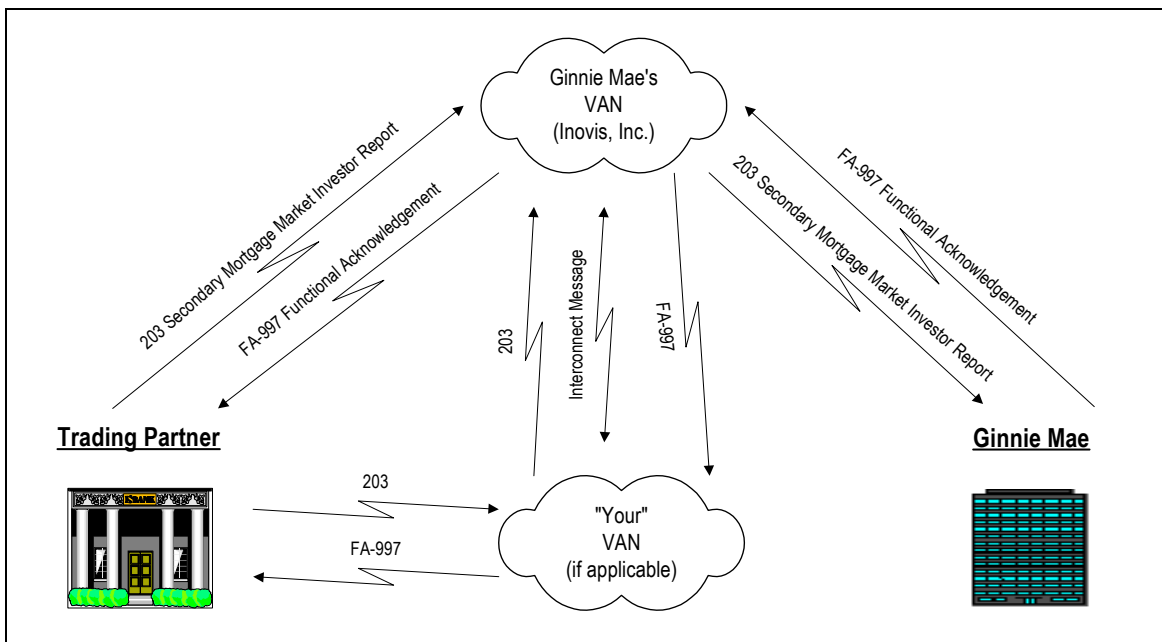
## 2.3.2 Value Added Network (VAN)

A VAN serves as a clearinghouse for electronic transactions, functioning as a private electronic mail service. Some of the services that a VAN provides include data archiving and storage, EDI-to-fax transfer, on-VAN translation, and consulting services. A VAN has the capability to support most commercially available options and is the most flexible of the Ginnie Mae options. The primary business purpose of a VAN is to provide a means of connectivity between trading partners. VANs also provide various contract services to the trading partners as requested.

The most basic data flow using a VAN would be from the trading partner to the VAN, then from the VAN to Ginnie Mae. The only variation to this scenario would occur if your VAN is different from Ginnie Mae's. In this case, your VAN would be required to establish an interconnection with Ginnie Mae's VAN. In both scenarios, you will be required to transmit your EDI data to your VAN mailbox to initiate the submission. Your Functional Acknowledgment will be transmitted from Ginnie Mae to your VAN mailbox. Data flow using a VAN is depicted in Figure 2-5.

Figure 2-5

VAN Connection



The pricing structures of VANs vary and are based on individually negotiated contract terms; however, you can typically expect a per-character transmission charge in addition to monthly mailbox fees. Before choosing a VAN as your preferred method of transmission, it is very important to compute your expected transmission cost as determined by your VAN's per-character charge. Since VAN costs exceed the other communication options on a per-character basis you should consider VAN as an option only if you are trading less than 10,000 loans with Ginnie Mae, as referenced in Table 2-1. Exceptions can be made for trading partners who have pre-existing VAN relationships.

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Ginnie Mae uses Inovia, Inc. for its VAN services. This does not mean that your organization must use Inovia, Inc. as its VAN. However, if a different VAN is used, an Interconnect Mailbag message must be sent between your VAN and Inovia, Inc. for transaction tracking purposes. The Interconnect Mailbag message is a standard EDI document that is supported by most VANs.

Additional information about the steps involved in establishing this connection can be found in Section 3 – Getting Started.

### **2.3.3 Ginnie Mae Web-Based**

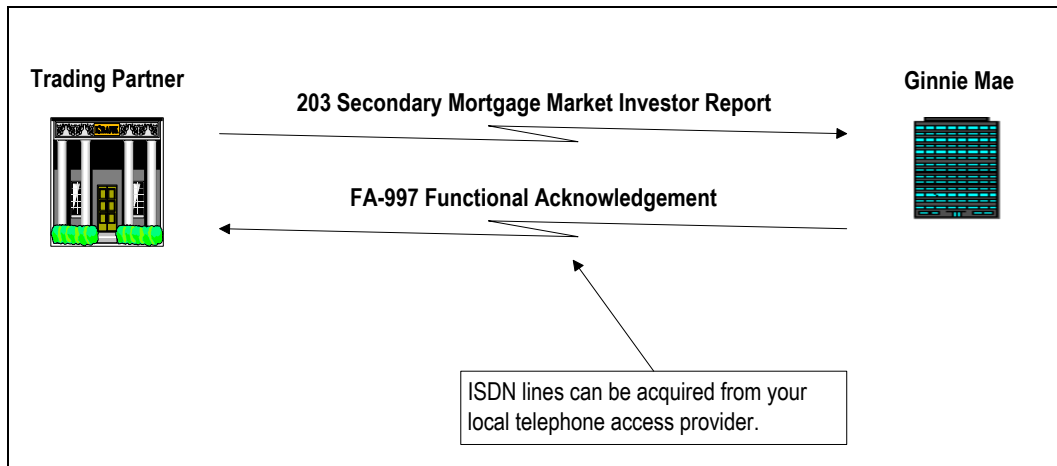
Ginnie Mae's Web-Based EDI program is a way to report loan level data via the World Wide Web. The Web-Based EDI program is designed for issuers with smaller loan volumes (i.e., 800 or fewer loans). The Web-Based EDI application, developed by Ginnie Mae, is intended to simplify the reporting process by providing an on-line data entry screen for issuers to submit loan level data.

The primary benefits of the application are the ability to submit secure loan level data via the World Wide Web and the ability for issuers to submit EDI data without the additional cost of advanced telecommunications links to Ginnie Mae. In addition, the issuers receive an email back confirming a successful transmission.

### **2.3.4 Integrated Services Digital Network (ISDN)**

ISDN facilitates high-speed business and personal communication needs that include voice, data, video, and graphics. Technically, ISDN is identical to a call initiated with a modem. Traditionally, these calls are established by dialing a telephone number that serves as the receiving party's address. The signal travels from the initiating party's phone to the its local telephone company. At this point the call is either routed locally or patched through the caller's preferred long distance carrier (if the call being made is a long distance call). The call is then directed to the local telephone company of the receiver and terminates at the receiving party's phone. From the time the call is established until it is disconnected, communication is maintained using this path. ISDN calls are transmitted identically to normal phone calls, however, ISDN has the capability to transfer data significantly faster than the highest speed analog modems. Data flow using ISDN is depicted in Figure 2-6.

Figure 2-6



### ISDN Connection

For trading partners who do not currently have an ISDN infrastructure in place, an ISDN connection will typically result in higher startup costs. However, once established, this connection offers a cost-effective solution for trading partners with a large loan volume. As referenced in Table 2-1, you should consider ISDN as an option if you are trading more than 100,000 loans with Ginnie Mae.

While there are many different ways to transmit data using ISDN, the basic considerations to keep in mind when procuring and installing your ISDN hardware and software are:

- Ginnie Mae uses a Cisco router to transmit and receive ISDN and requests that your transmission hardware and software be compatible with Cisco to ensure proper interaction.
- You may need to purchase a Network Termination Device (NT1 Device) and Channel Service Unit/Data Service Unit (CSU/DSU). A NT1 device provides an interface between the two-wire twisted pairs used by telephone companies in their ISDN network and an end-user's four-wire terminal equipment. The NT1 also provides power for the terminal equipment, if necessary. The CSU is a device that connects a terminal to a digital line. Typically, the two devices are packaged as a single unit. You can think of it as a very high-powered and expensive modem. The DSU is a device that performs protective and diagnostic functions for a telecommunications line.
- In order to transmit using ISDN, you will need to request an ISDN phone line from a telephone access provider. Ginnie Mae supports ISDN connectivity using TCP/IP (Transmission Control Protocol/Internet Protocol) and will only permit data transfer using the FTP (File Transfer Protocol).

For additional information about the steps involved in establishing an ISDN connection, please refer to Section 3 – Getting Started.



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## 2.4 Hardware

In addition to your telecommunications connection, you must acquire the appropriate hardware for your EDI system. EDI hardware falls into two categories: Telecommunications and translation.

### 2.4.1 Telecommunications Hardware

Once your telecommunications method has been determined, you will need to purchase the appropriate supporting hardware. For example, a trading partner with a small loan volume may only need an asynchronous modem and a regular analog phone line, while a trading partner with large loan volume may need an ISDN line, a network terminator, and an ISDN modem. As you can see, the telecommunications devices will vary significantly from trading partner to trading partner.

### 2.4.2 Translation Hardware

The hardware required for your organization's translation system will depend on the translation software you choose. Available translation software packages can run on almost any system from a 486 PC to an enterprise-wide mainframe. Factors for determining which software package and hardware are best for your organization would generally include loan volume, cost constraints, and your current technical architecture.

## 2.5 Software

A structured approach should be used when evaluating software for your EDI program. Careful planning and evaluation are key to a successful implementation. There are a number of software needs that must be addressed for your organization to become EDI-capable. Some organizations may require multiple software packages for example, translation, telecommunications, and application interface. The following sections describe these components.

### 2.5.1 Telecommunications Software

The need for a specific telecommunications software package depends on the telecommunications method selected. If you determine that a simple telecommunications method is appropriate, such as the BBS, the only software you will need is a basic off-the-shelf telecommunications package. The Ginnie Mae BBS has been modified to accommodate EDI data transmissions. Additional information about Ginnie Mae's BBS can be found in Section 3 – Getting Started.

Some translators have telecommunications features built into the software itself. Typically, these features are found most frequently in more sophisticated packages, but sometimes are included within basic translation packages.

The telecommunications software package that you choose will be based on your business needs and system requirements. It is important to forecast your organization's plans for EDI when choosing software, so that you do not have to replace it shortly after implementation because of a lack of features or flexibility.

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## 2.5.2 Translation Software

There is wide variety of translation software packages from which to choose. When you evaluate translation software packages there are a number of factors to consider, including:

- Users' references
- Current systems compatibility
- Cost
- Translation speed and processing power
- Flexibility

When you select a software vendor, be certain that the product is reputable and will evolve with industry standards. This can be achieved by evaluating user references. EDI standards are certain to change with time; therefore, it is important that the vendor you choose will support your initiatives in the future.

From a financial standpoint, current system compatibility is important. For instance, it may be most economical to install the translation software on an existing machine. The majority of translation packages are capable of operating with other applications and do not require a dedicated machine.

Cost is another issue to be considered. Translation software package prices can vary considerably. Generally speaking, costs increase with added features. Therefore, you must decide what features you need to meet your minimum requirements.

Translation speed or processing power should be considered during this evaluation. For trading partners with large amounts of data, a slow translator may cause a bottleneck in normal processing cycles. Once again, a structured approach should be used for this evaluation so that these critical decisions are made with all available information. A hastily made decision on the hardware or software for your EDI program can make your EDI implementation more costly in the long run.

Finally, flexibility may be an important consideration during this evaluation. Flexibility refers to the ease with which an application can be modified for uses other than those for which it was originally intended or specifically designed. The translation software you purchase may accommodate a wider range of your business needs than you initially anticipate.

## 2.5.3 Application Interface Software

The application interface is the link between your loan level business application and the EDI system. The application interface creates extracts of data to be translated into an EDI transaction set or accepts translated EDI data into the business application.

The extent to which you automate the transfer of data from your loan application to the EDI system will impact the complexity of the application interface step. Additionally, if you have an existing relationship with a service bureau, the required modifications to the application interface may be addressed by the service bureau. More information about the application interface can be found in Section 3 – Getting Started.

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## 3.0 Getting Started

Section 1 – Executive Summary and Section 2 – EDI Fundamentals provided an overview of EDI and the details of Ginnie Mae’s EDI program. Now you are probably wondering: “How do I get started?” This section is divided into six steps:

- Step 1 – Plan Ginnie Mae Implementation
- Step 2 – Assess and Evaluate Technology
- Step 3 – Schedule Testing with Ginnie Mae
- Step 4 – Establish EDI Environment
- Step 5 – Test EDI System
- Step 6 – Move into Production

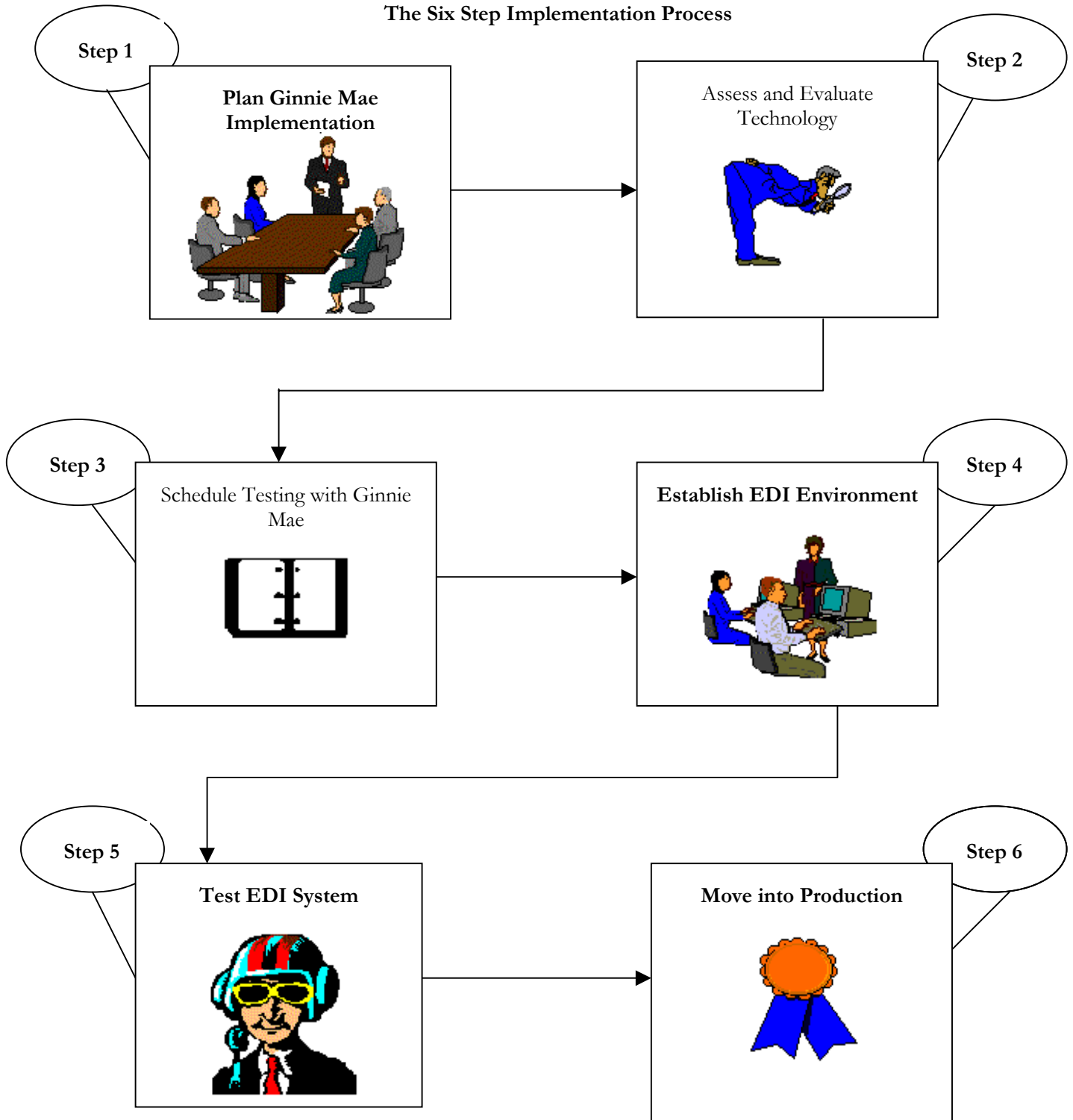


Each step represents a phase in the process required to become an active trading partner in the Ginnie Mae EDI program.

Becoming an active trading partner in Ginnie Mae’s EDI program will take approximately 16 weeks; however, actual implementation time will vary depending upon your organizational needs. Figure 3-1 on the following page provides a visual representation of the six-step process needed to become EDI-capable. Additionally, Appendix C includes a checklist of the steps outlined throughout Section 3 – Getting Started to assist you throughout your EDI implementation.

Figure 3-1

The Six Step Implementation Process



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## Step 1: Plan Ginnie Mae Implementation

- ✓ *Plan Ginnie Mae Implementation*
- ✓ *Hold Internal Kickoff Meeting*
- ✓ *Contact Ginnie Mae EDI Team*
- ✓ *Submit EDI System Agreement and Trading Partner Profile*



The first step in implementing a successful EDI program is to ensure that the key players within your organization have reached consensus on your EDI initiatives. It is critical that your EDI team has done the following:

- Developed an overall organizational direction regarding EDI
- Established goals for your EDI initiatives
- Identified decision-makers for initiatives

Your EDI team should consist of a cross-section of your organization, including senior executives, analysts, and technical experts. Organizational support is essential to the success of an EDI program. The time that it takes to complete this step will vary greatly from trading partner to trading partner depending on project plans and available resources.

### Plan Ginnie Mae Implementation

After you have developed your overall organizational EDI goals, it is time to begin planning your Ginnie Mae EDI implementation. To create a realistic project plan, all members of your team, including both business analysts and information technology professionals, should be available. For Ginnie Mae's EDI program, it is recommended that you do the following:

- Assign roles and responsibilities to your EDI team
- Discuss hardware, software, training requirements, and budgets
- Assign action items to each team member
- Develop a project plan for EDI implementation

### Hold Internal Kickoff Meeting

Once you have completed the steps outlined in Step 1 – “Plan Ginnie Mae Implementation,” it is recommended that you conduct an internal kickoff meeting. This meeting will communicate the various tasks, roles, and responsibilities that are necessary to successfully implement your EDI program.

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## Contact Ginnie Mae's EDI Team

Once you have held your kickoff meeting, you should call Ginnie Mae's EDI Hotline at 1-888-GINNIE4, Option 1 to discuss the next steps for your EDI initiatives, as well as any issues that have arisen. Items that should be discussed include:

- Telecommunications method
- Preliminary Ginnie Mae testing schedule
- Ginnie Mae EDI data requirements

Ginnie Mae's EDI Team will assist you with items associated with your organization's implementation. Ginnie Mae's EDI Team has been working with your fellow trading partners within the Ginnie Mae program and can provide helpful suggestions on the most efficient ways to become EDI-capable.

## Submit EDI System Agreement and Trading Partner Profile

Once you have reached the scheduling stage of your implementation, please submit both your completed EDI System Agreement and the Trading Partner Profile which are located in Appendices D and F. It is very important to fully complete these documents and submit them in a timely manner to assist us in preparing for your EDI system test.

The EDI System Agreement is a contract between you and Ginnie Mae that allows you to exchange information in this new format. Issuers using GinnieNET may have already signed this agreement and sent it to The Chase Manhattan Bank. Another signed agreement or a copy should be sent to Ginnie Mae.

The Trading Partner Profile provides Ginnie Mae's EDI team with information about your technical capabilities and EDI readiness in order to justify future changes and enhancements to Ginnie Mae's EDI program.

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## Step 2: Assess and Evaluate Technology



- ✓ *Evaluate and Select Operating Platform*
- ✓ *Identify EDI Translation Software and Telecommunications Products Available*
- ✓ *Develop a Short List of EDI Translation Software and Telecommunications Products*
- ✓ *Evaluate and Select EDI Translation Software and Telecommunications Products*
- ✓ *Plan Application Interface*
- ✓ *Develop Configuration and Test Strategy*

The second step in implementing a successful EDI program is to make sound decisions about your technology infrastructure. To accomplish this, it is important to perform an assessment of the technologies that your organization currently uses, and the technologies that you will need to acquire for your EDI initiatives. Additionally, you must identify available EDI software packages, develop a short list of products that meet your organization's requirements, and evaluate and select the products that best suit your organizational needs. You will also need to plan the interface between your business application and the EDI system. The time that it takes to complete this step will vary greatly from trading partner to trading partner depending on project plans and available resources.

This section describes the various components of an EDI infrastructure. It will provide a detailed outline of how to assess your current technology, as well as a structured approach to assessing and evaluating various technology options.

### Evaluate and Select Operating Platform

Your organization may already have a hardware platform that is sufficient for your EDI needs. EDI solutions are available for almost any system on the market today. Examples of supported platforms are mainframes, minis, and personal computers. The first step is to evaluate the appropriate operating platform (for example, UNIX, Microsoft Windows NT, Microsoft Windows 95, etc.) for your EDI infrastructure. The following steps will guide you through this process:

- Research current operating platforms in use within your organization, and make a list of all the platforms that would be able to support your EDI initiatives.

This will require technical decisions involving processing power, disk space availability, and utilization rates (for example, if the current system is utilized at a rate close to capacity, it may not be feasible to use as your EDI system).

- 
- Research new operating platforms that will meet your EDI needs. This will require decisions involving the technological direction of your organization, hardware budgets, and current technical capabilities.

## **Identify Available EDI Translation Software and Telecommunications Products**

At this point in the EDI implementation process, it is not imperative to reach a final decision on your EDI product, however, it is important to identify all of the products available to meet your organization's EDI requirements. Many EDI and Electronic Commerce resources identify and publish lists of EDI software vendors.

*Note: Links to EDI resources, such as market research, on-line periodicals, and software firms are available from Ginnie Mae's Website ([www.ginniemae.gov](http://www.ginniemae.gov)).*

## **Develop a Short List of EDI Translation Software and Telecommunications Products**

As the preliminary list of possible EDI translation software products tends to be fairly long, it is recommended that a short list of EDI translation software products be created. The following criteria may help narrow down the possible products:

- Operating systems supported
- Software functionality such as mapping, translation, and communication
- Vendor experience
- Your company's specific criteria (such as security)

All organizations will use different criteria to create their EDI translation software short list. These criteria are provided to give you an example of the type of factors you should consider when developing a short list.

Once you have determined the criteria that your organization will use to create a short list, it is useful to create a matrix that documents the results of the short list. Table 3-1 provides a sample EDI Translation Software Product Short List.



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**Table 3-1**

**Sample EDI Translation Software Product Short List**

Software Vendor	Software Product	Supported Operating Systems	Functions Supported	Installed Client Base	Notes
Vendor A	Product 1	UNIX, Windows NT	Mapping, Translation, Communications	850	
Vendor B	Product 2	UNIX	Translation	100	Windows NT in test
Vendor C	Product 3	Windows 95/98, Windows NT	Translation, Communications	350	

Throughout this process, you will find that each decision you make has an impact on other decisions to be made about the EDI System. For example, once you have evaluated translation software, you may discover that the software package selected works only on one type of hardware platform, making your hardware requirements more definitive.

## Evaluate and Select EDI Translation Software and Telecommunications Products

After you have created a short list of possible EDI translation software packages, you should conduct a more detailed review of each package. Prior to evaluating the packages themselves, the first step is to identify your business and technical requirements. These requirements will serve as a checklist during the evaluation. You may want to include the following items in your list of requirements:

- User references
- Hardware system compliance
- Support for EDI standards
- Mapping and translation features
- Telecommunications features (verify that it supports Ginnie Mae's required telecommunications methods defined in Section 2 – EDI Fundamentals)
- Data handling (interfaces, edits and validations, security, etc.)
- Vendor services
- Cost

Occasionally, organizations choose to internally develop an application to handle the translation function. However, this method is not recommended for most issuers.

A matrix is often created to assist in the ranking of available products against your organization's EDI requirements. Table 3-2 provides an example of an evaluation matrix and sample EDI translation software selection criteria.

Table 3-2

Sample EDI Translation Software Product Evaluation and Criteria

Criteria	Vendor A	Vendor B	Vendor C	Vendor D	
	Product 1	Product 2	Product 3	Product 4	Product 5
References					
Hardware Platforms Supported					
EDI Standards <ul style="list-style-type: none"> <li>• ANSI ASC X12</li> </ul>					
Mapping and Translation <ul style="list-style-type: none"> <li>• Code Conversion</li> <li>• Non-standard Codes</li> <li>• Processing Speed</li> <li>• Error Handling</li> </ul>					
Telecommunications <ul style="list-style-type: none"> <li>• Telecommunications Capability</li> <li>• VAN Compatibility</li> <li>• Multiple VANs</li> <li>• Direct Connection Capability</li> </ul>					
Flat File Interfaces					
Screen Interface					
Data Edits and Validations					
Document Turnaround					
Message Routing					
Encryption and Security					
Year 2000 Compliant					
Document Validation and Reconciliation					

Table 3-2

Sample EDI Translation Software Product Evaluation and Criteria (Continued)

	Vendor A	Vendor B	Vendor C	Vendor D	
Criteria	Product 1	Product 2	Product 3	Product 4	Product 5
Archiving <ul style="list-style-type: none"> <li>• Automatic</li> <li>• Retrieve Outgoing</li> <li>• Retrieve Incoming</li> </ul>					
Unattended Mode <ul style="list-style-type: none"> <li>• Data Transmission</li> <li>• Mapping/Translation</li> <li>• Archiving</li> </ul>					
Reports <ul style="list-style-type: none"> <li>• Translation</li> <li>• Trading Partner</li> <li>• Unattended Operations</li> </ul>					
Documentation					
Installed Base					
Vendor Services <ul style="list-style-type: none"> <li>• Software Support</li> <li>• On-line Help</li> <li>• 800 Number</li> <li>• Standard Upgrades</li> </ul>					
Cost <ul style="list-style-type: none"> <li>• Package Price</li> <li>• Annual Maintenance Fee</li> <li>• Standards Upgrades</li> <li>• Cost of Platform Upgrades</li> <li>• Vendor Training Charges</li> <li>• Vendor Support Charges</li> <li>• Other Costs</li> </ul>					
Organization Specific <ul style="list-style-type: none"> <li>• Other Criteria</li> </ul>					

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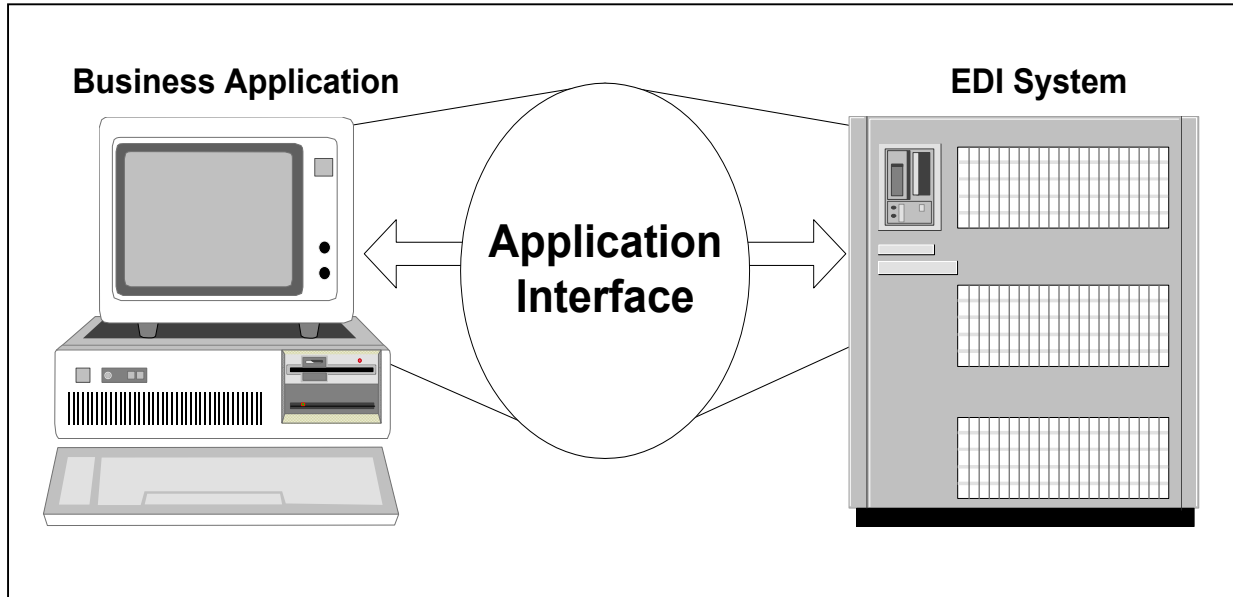
## Plan Application Interface

As shown in Figure 3-2, the application interface is the component of an EDI system that acts as the broker between the EDI translator and the business application. The application interface may be different for each trading partner. For most application interface components you will need to take the following steps to facilitate communication and compatibility between the EDI component and the business application:

- Create the ability to transfer loan data from the application to the EDI system
- Modify the data structures of your loan processing application as required to meet 203 standard formatting requirements
- Modify the validation routines of your loan processing system to correct known data quality problems or data quality problems identified during system testing
- Create the ability to accept and reconcile functional acknowledgment data into the loan level system

Your organization's normal systems maintenance and configuration management approach should be taken into consideration when planning this part of your EDI implementation.

**Figure 3-2**  
**Application Interface**



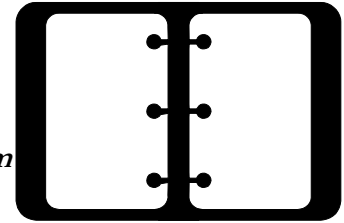
### **Develop Configuration and Test Strategy**

As you are nearing the end of the evaluation phase, and as you continue through the implementation, you will need to revisit regularly your EDI System configuration and make certain the different components of your system are working together. As you add each new component to your system, you may encounter incompatibilities. Incompatibilities can often have the single largest negative impact on an otherwise flawless project plan. As you progress through design and into the implementation and testing of your system, evaluate each individual unit on its own, as well as with the entire system.

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## Step 3: Schedule Testing with Ginnie Mae

✓ *Schedule EDI System Test with Ginnie Mae's EDI Team*



Once you have completed Step 1 – “Plan Ginnie Mae Implementation” and Step 2 – “Assess and Evaluate Technology,” you should contact Ginnie Mae’s EDI Team at 1-888-GINNIE4 Option 1 to schedule EDI testing and discuss next steps.

### Schedule EDI System Test with Ginnie Mae’s EDI Team

The following is a list of items to be addressed during this scheduling process:

- Confirm telecommunications method
- Discuss the testing timeline and set milestones
- Review testing procedures
- Schedule connection attempts with Ginnie Mae’s EDI Team
- Schedule transmission times with Ginnie Mae’s EDI Team

Throughout the EDI implementation process, you will be in constant contact with Ginnie Mae’s EDI Team regarding many different issues. Due to differences in project plans and available resources, the time that it takes to complete this step will vary from trading partner to trading partner.

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## Step 4: Establish EDI Environment

- ✓ *Purchase Hardware and Software*
- ✓ *Configure Hardware and Software*
- ✓ *Establish and Test Telecommunications Connection*
- ✓ *Develop Application Interface*
- ✓ *Perform EDI Unit Testing*



Now that you have completed the first three steps, your organization should be ready to establish its EDI environment. The time that it takes to complete this step will vary greatly from trading partner to trading partner depending on project plans and available resources. The actions outlined here provide a general overview of the tasks that must be accomplished to establish your EDI environment. Every step may not necessarily apply to your organization.

### Purchase Hardware and Software

The first step is to purchase the components of the EDI infrastructure you selected during your technology assessment and evaluation. These items can be categorized as follows: Operating platform hardware and software, telecommunications hardware and software, and translation software.

We recommend that you request competitive bids from multiple vendors during your purchasing process, especially if you are purchasing major hardware components.

### Configure Hardware and Software

The next step is to configure the hardware and software. This involves setting up any new systems, installing any software, and testing these components to verify that your system operates as expected. The actual requirements for this task depend upon the hardware and software that you purchased. You will need to work closely with your hardware and software vendors.

### Establish and Test Telecommunications Connection

To finalize the establishment of your EDI test environment, you must install and test your telecommunications connection. The exact steps are dependent upon the telecommunication method chosen. The following paragraphs outline the major steps for each telecommunication method.

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### BBS Connection

If you are a current user of the Ginnie Mae BBS, you may continue using your current configuration. Ginnie Mae's EDI Team will need to provide you with access to the EDI upload and download file area.

Establishing the BBS connection may be the least expensive and simplest connection method available. However, this option is not available to all trading partners. This option is not suitable for issuers with extremely large submissions. Once this connection is established, your EDI test data will be transferred to *File Area 8* on the Ginnie Mae BBS. When you complete the testing requirements and move to production EDI, your data will be sent to *File Area 11*. For additional technical information regarding Ginnie Mae's BBS, please call the Ginnie Mae EDI Hotline at 1-888-GINNIE4 Option 1.

The following list details the steps that must be completed to prepare for and establish an EDI connection to the BBS:

- Call the Ginnie Mae EDI Hotline at 1-888-GINNIE4 Option 1 if you are a new BBS user to get a User ID and password
- Select and purchase a modem
- Install modem and configure connection to the Ginnie Mae BBS
- Connect and login to the Ginnie Mae BBS

### VAN Connection

Ginnie Mae utilizes Inovis, Inc. for its VAN services. However, you may use any VAN you prefer. However, if a VAN other than Inovis, Inc. is used, Ginnie Mae requests that an Interconnect Mailbag message be exchanged between your VAN and Inovis, Inc. for transaction tracking purposes.

The following list outlines the steps that must be completed in order to prepare and establish a VAN connection:

- Select the VAN you will use to connect to Ginnie Mae
- Contact the selected VAN and outline all transmission requirements (including interconnect messages, if applicable)
- Sign service level agreements with VAN
- Coordinate with Ginnie Mae's EDI Team, Inovis, Inc., and any other VAN for transmission details such as IP addressing and mailbox structures
- Select the telecommunications method that you will use to connect to the VAN (asynchronous Frame Relay, ISDN, etc.)
- Purchase and install all hardware necessary to facilitate the connection (asynchronous modem, network terminator, ISDN modem, router, etc.)
- Configure the connection and test data transmission to the VAN

You will work closely with your VAN's account representative to complete these steps.



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## ISDN Connection

ISDN is an all-digital communications line that enables voice and data to be sent over an ordinary telephone line. Supported protocols are TCP/IP for connectivity and FTP for data transportation. Future initiatives may include support for multiple telecommunications options and other protocols.

The installation costs associated with an ISDN line will vary from location to location. Competitive bidding can often reduce or eliminate some of the installation costs. In addition to installation costs, you will be responsible for costs associated with the line.

Hardware requirements for an ISDN connection can be minimal. The following components are necessary for ISDN connectivity:

- Network terminator
- ISDN modem
- Router (depending on your current technology)

ISDN modems can be purchased which contain built-in network terminator features. These modems typically range in price from \$200 to \$500. In some instances, a router may be needed to create a connection to your current technical infrastructure.

The following list of steps must be completed to establish an ISDN connection to Ginnie Mae:

- Contact telecommunications vendors (and long distance vendors if necessary) and arrange for the ISDN installation
- Purchase necessary hardware (such as network terminator, ISDN modem and router)
- Contact Ginnie Mae's EDI Team and configure hardware with Ginnie Mae's ISDN specifications
- Test ISDN connectivity with Ginnie Mae

## Web EDI

Trading Partners with 600 or fewer loans to report may use Ginnie Mae's Web EDI application to submit loan level data. To be able to use the Web EDI application, you first must register as a Web EDI trading partner, which is done at the Ginnie Mae Website ([www.ginniemae.gov](http://www.ginniemae.gov)). Appendix J contains a detailed description of the Web EDI process. You also may contact the Ginnie Mae EDI Team at 1-888-GINNIE4 Option 1. We will be happy to go through the registration process with you step-by-step. You will need the following information to register as a Web EDI trading partner:

- Company information (i.e., name, address, telephone)
- Email address
- DUNS (Dun and Bradstreet) number - if you do not know your company's DUNS number, it may be obtained from Dun and Bradstreet's web site at [http://www.dnb.com/US/duns\\_update/index.html](http://www.dnb.com/US/duns_update/index.html)

The Web EDI application contains instructions and an automated Help facility to guide you through the data entry and submission process.

---

## Develop Application Interface

Depending on your current infrastructure, you may need to develop or modify your application interface. This interface will represent the bridge between your existing loan level system and your EDI translator. As a general rule, the business application performs data content validation and lookups, while the translator performs EDI format and syntax checking. Furthermore, the application interface should be created in a flexible and portable manner so that changes to the translation software or maps do not adversely impact your application. Once your application interface is complete it should be thoroughly tested, both alone and in conjunction with the translation software and telecommunications method.

## Perform EDI Unit Testing

Once all hardware and software has been installed and configured, your telecommunications connection established, and your application interface programs tested, you are ready to conduct EDI unit testing.

EDI unit testing includes testing of all of the individual components of your EDI system to verify that they are functioning as expected. Once you have established that your EDI system is working correctly, you are ready to begin testing with Ginnie Mae.

## Step 5: Test EDI System

- ✓ *Meet Test Criteria*
- ✓ *Validate Test Submission*
- ✓ *Repeat Process*



This step is not applicable to Web EDI users.

Once your organization's EDI environment has been established and internally tested, you may begin submitting test data to Ginnie Mae. Ginnie Mae requires three "clean" (error-free) successful test submissions from each trading partner prior to submitting production data via EDI. The time that it takes to complete this step will vary greatly from trading partner to trading partner, depending on available resources.

This section describes the procedures a trading partner will follow to begin submitting test data to Ginnie Mae.

***NOTE: The test file submissions described in this section DO NOT replace your loan level data. The test file submissions described in this section are for EDI testing purposes only and you must continue submitting your monthly loan level data utilizing your current non-EDI method, until you are approved for production EDI.***

## Meet Test Criteria

Ginnie Mae has specific requirements for trading partners to complete before submitting production monthly loan level data via EDI. All trading partners must submit a minimum of three "clean" (error-free) 203 Mortgage Investor Reports, two of which must be in succession. The EDI data testing criteria for individual issuers and service bureaus or sub-servicers are slightly different. This is fully explained later.

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### Comparison File

Each EDI test submission requires a comparison file to be forwarded to Ginnie Mae's EDI Team. A comparison file should contain loan level data in the non-EDI Ginnie Mae proprietary format that you currently use every month. The non-EDI comparison file should contain the same data submitted in the EDI test 203 Secondary Mortgage Investor Report using your current submission method such as BBS, floppy disk, reel tape, or cartridge.

***Note: Please use "EDI Test" labels to properly identify test media. All testing media should be forwarded to the following address:***

***Ginnie Mae's EDI Team, One Curie Court, Rockville, Maryland 20850.***

### Issuer Test Criteria

Complete testing of the transfer of data for an issuer can be accomplished in three submissions.

***Note: Each test builds on the previous submission. Therefore, each submission must be transmitted in the order specified below.***

1. "Clean" test submission with only a portion of the issuer's portfolio, and with a submission indicator of type 00 (Original).
2. "Clean" test submission with the issuer's entire portfolio, and with a submission indicator of type 15 (Re-submission).
3. "Clean" test submission with the issuer's entire portfolio, and with a submission indicator of type 41 (Corrected and Verified).

Each one of these tests must be executed with complete accuracy. Issuers will not be approved for EDI production data until each of the test criteria has been met.

***Note: Issuers using a Service Bureau or third-party software vendor are required to submit only one successful test submission of their entire loan portfolio.***

### Service Bureau/Sub-Servicer Test Criteria

Complete issuer data testing for a service bureau or sub-servicer can be accomplished in three submissions. Each submission is detailed below:

1. "Clean" test submission with only a portion of the service bureau or sub-servicer's portfolio, and with a submission indicator of type 00 (Original).
2. "Clean" test submission with the service bureau or sub-servicer's entire portfolio, and with a submission indicator of type 15 (Re-submission). If the entire portfolio contains more than one issuer, a minimum of two transaction sets (See Section 4 - Mapping) must be sent during the testing process. Each issuer's data must be fully contained within a transaction set.
3. "Clean" test submission with the service bureau or sub-servicer's entire portfolio, and with a submission indicator of type 41 (Corrected and Verified). If the entire portfolio contains more than one issuer, a minimum of two transaction set must be sent during the testing process. Each issuer's data must be fully contained within a transaction set.

Each of the test criteria must be executed with complete accuracy. Service bureaus and sub-servicers cannot become active EDI trading partners until each test criteria has been successfully met.

---

## **Validate Test Submission**

Once Ginnie Mae receives the test data submission, multiple tests will be conducted to verify data accuracy. A 997 (Functional Acknowledgment) transaction set will be generated for the issuer indicating whether the test data submission passed the translation test. Additionally, Ginnie Mae's EDI team will provide a status report for each submission that will provide information about the submission, including error detail, submission information, and next steps.

## **Repeat Process**

The testing process must be repeated when the test data failed translation and steps must be taken to correct errors. This notification will be provided to you in the status report. Once you have corrected the errors, the test data submission must be repeated. Once you have completed three successful transmissions, you are ready to move into production.

---

## Step 6: Move into Production

- ✓ *Schedule First Production Submission*
- ✓ *Submit Data Using EDI*



You have now completed the steps required to become an EDI-capable trading partner in Ginnie Mae's EDI program. As a new trading partner, you must coordinate with Ginnie Mae to arrange for your first production EDI submission. Once you coordinate your production EDI submission, you are ready to begin submitting data using EDI.

**Note:** *Once you have moved into EDI production you should not submit loan level data using non-EDI submission methods.*

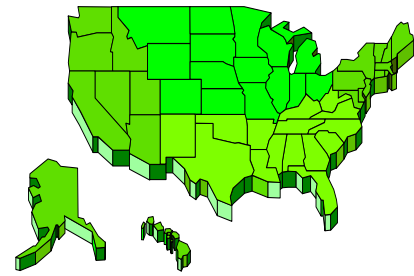
### Customer Support

If you have any questions or concerns about the Ginnie Mae EDI program, please call the Ginnie Mae EDI Hotline at 1-888-GINNIE4 Option 1.

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## 4.0 Mapping

This section contains an introduction to EDI transaction sets, guidance on how to read a transaction set, and the transaction set *maps* that Ginnie Mae will be using for its EDI Loan Level reporting. These include:



- Instructions for how to create the outer telecommunications envelope that carries a set of transaction sets – ISA and IEA *segments* referred to as the interchange envelope
- The electronic “paper clip” that holds related sets of transaction sets together—the GS and GE segments, referred to as the functional group
- The 203 Secondary Mortgage Market Investor Report and 997 Functional Acknowledgment transactions
- It is important to note that all segments are “Mandatory” within the 203 transaction set

More information about EDI transaction set components can be found in Section 3 – Getting Started.

### 4.1 Introduction to Transaction Sets

An EDI transaction set is simply a standardized structure for a common business form. For example, the American National Standards Institute, Accredited Standards Committee X12 (ANSI ASC X12) version of an invoice is represented as transaction set 810. ASC X12 identifies all of its transaction sets using three-digit numbers; the identification of the X12 transaction set representing the secondary mortgage market investor report is the 203.

Ginnie Mae has specific instructions on how to structure the flat file to carry the loan level data. In order to transition from the flat file format to the 203 transaction set, you’ll need a *map*, or set of directions to let you know how each data element should be structured into the 203. Also, some additional data elements that enable the EDI transaction set to be exchanged electronically will need to accompany the normal loan level data within the 203.

Before we get to the specifics of how the loan level data will look as a 203 transaction set, let us take a few minutes to learn how to read the different parts of an X12 transaction set. The EDI transaction set will require additional information not required by the current method.

### 4.2 How to Read an EDI Transaction Set

The 203 Transaction Set Notes and Segment Notes are presented on pages 4-2 through 4-7. This is a summary representation of the information carried in the 203. The transaction set name, functional group (business category), business purpose, segment, and any special usage notes needed when using the 203 are displayed. Also, this provides a graphical representation of the transaction set hierarchy. That is, it identifies the sets of segments within the transaction set that may be repeated (or loop) more than once. Sets of nested loops, or loops that are inside of loops, illustrate the relationships between the various data segments.

Pages 4-7 through 4-9 are in the same format as Ginnie Mae’s transaction set map. Larger numbers added to the normal format represent notes. The legend is keyed to the note numbers, with explanations of each of the

transaction set components. Many of the definitions within the legend come from the ANSI ASC X12 Version 004000 Ballot, document number ASC X12S/97-111.

Appendix G, Guidelines for the Implementation of the Ginnie Mae 203 Transaction Set, provides supplemental information regarding Ginnie Mae’s 203 transaction set. The maps in Appendix G have been designed to complement the information provided in this section. The maps present both a graphical overview of Ginnie Mae’s 203 mapping requirements and a sample transaction set.

### 4.3 Example Transaction Set

Transaction Set Notes		
Note Number	Name	Explanation
<b>1</b>	Transaction Set Identifier	Uniquely identifies the transaction set. For ANSI ASC X12 transaction sets, this is a three-digit number assigned by the standards organization.
<b>2</b>	Transaction Set Title	The corresponding name of the transaction set.
<b>3</b>	Functional Group Identifier	Each transaction set is included in a specific collection of related transaction sets called a functional group. The functional group is identified using a two-letter identifier, which is assigned by X12.
<b>4</b>	Introduction	This describes the business purpose and scope of use of the transaction set. The words, “Draft Standard for Trial Use” simply means that the transaction set has been approved by the ASC X12 Subcommittee of ANSI, but has not yet been approved by ANSI. The ANSI approval process happens once every seven years.
<b>5</b>	Heading	This identifies the header information for the transaction set.
<b>6</b>	Page Number	This column indicates the page number in the transaction set map where the segment can be found.
<b>7</b>	Position Number	The Position Number indicates the position of the segment within the transaction set. Transaction set segments are ordered sequentially from top to bottom, beginning with “010.”
<b>8</b>	Segment ID	Segment ID is an identifier of information in a transaction set. A transaction set is made up of segments; segments are made up of data elements. Each segment has a two-to-three-letter identifier, assigned by X12.
<b>9</b>	Name	This is the name of the segment corresponding to its identifier. The name describes the type of information the segment carries.

Note Number	Name	Explanation
<b>10</b>	Requirement Designator	This is a one-character code indicating the need for the data segment to appear in the data stream of the transmission. The code “M” means that the segment is mandatory and the code “O” means that the segment is optional..
<b>11</b>	Maximum Use	The segments in a transaction set may be repeated. The Maximum Use number indicates the number of allowable occurrences for that segment.
<b>12</b>	Loop Repeat	In the transaction set maps, a bracket highlights the segments included in a loop. Within each bracket, the number of times the loop is permitted to occur is shown as the Loop Repeat number. If the terminology “>1” is used, it means that the loop may repeat an unlimited number of times.
<b>13</b>	Notes and Comments	For each transaction set, there may be specific information about the intended use of a segment. These instructions are very important for understanding how to use the transaction set, and are annotated within the transaction set and explained below it. For example, n1 refers to the first note in the Transaction Set Notes (See Note Number 18)
<b>14</b>	Detail	This identifies the detail information for the transaction set.
<b>15</b>	Loop ID	The Loop ID identifies the first segment appearing in the loop.
<b>16</b>	Loop Bracket	The segments included in a loop are enclosed in a bracket.
<b>17</b>	Nested Loop	A Nested Loop is a loop within a loop.
<b>18</b>	Transaction Set Notes	These are the footnotes containing specific information about how a particular segment should be used within the transaction set. (See Note Number 13)
<b>19</b>	Segment	A data segment is an intermediate unit of information in a transaction set. A transaction set is made up of segments; segments are made up of data elements. Each data segment has a two to three-letter identifier, assigned by X12, known as the Segment ID. The name of the segment corresponds to its identifier, and describes the type of information the segment carries. (See Note Numbers 8 and 9)



Note Number	Name	Explanation
<b>20</b>	Position	This indicates the position of the segment within the transaction set. Transaction set segments are ordered sequentially from top to bottom, beginning with "010." (See Note Number 7)
<b>21</b>	Loop	Within the segment, this indicates whether this particular segment falls within a loop, and if so, provides the loop ID. (See Note Number 15)
<b>22</b>	Level	The level shows whether a particular segment is located in the Heading or Detail Section. (See Note Numbers 5 and 14)
<b>23</b>	Usage	This indicates whether the segment is mandatory or optional. (See Note Number 10)
<b>24</b>	Maximum Use	The segments in a transaction set may be repeated. When segments are repeated, it may have a specified total allowable number of occurrences at a specific position within the transaction set. The Maximum Use number indicates the number of allowable occurrences. (See Note Number 11)
<b>25</b>	Purpose	This describes how a segment is generally used. If there are specific intentions for the use of a segment for a particular transaction set, the segment will be annotated, and this usage instruction will appear beneath the transaction set. (See Note Number 26)
<b>26</b>	Notes	This provides additional information about the segments in the transaction set and elements within the segment.
<b>27</b>	Data Element Summary	A segment is made up of a collection of related data elements. The data elements, and their descriptions, are listed under the heading, "Data Element Summary."
<b>28</b>	Reference Designator	Like the position number of a segment within a transaction set, the Reference Designator identifies the relative position of the data element within the segment. The data elements are numbered sequentially, beginning with 01, and take the segment ID as a prefix. (See Note Number 7)
<b>29</b>	Data Element	The Data Element is the smallest unit of information in the X12 standard. Each Data Element has a one-to -our-digit reference number assigned by X12.
<b>30</b>	Name	Each Data Element has a Name corresponding to its ID number. Below the name of the Data Element is the Data Element Definition, identifying the way this Data Element is used.

Note Number	Name	Explanation
<b>31</b>	Attributes	<p>Like data segments, Data Elements have specific characteristics, called attributes, which are presented as a set of three codes. The first attribute indicates whether the data element is mandatory or optional. The second attribute identifies the data element type:</p> <ul style="list-style-type: none"> <li>• Numeric (N0)</li> <li>• Decimal Number (R)</li> <li>• Identifier (ID)</li> <li>• String (AN)</li> <li>• Date (DT)</li> <li>• Time (TM)</li> </ul> <p>The third attribute indicates the minimum and maximum number of characters of the Data Element.</p>
<b>32</b>	Data Element Code Value	Depending on the segment, there will be a list of the data element code values that can be used for a particular data element.
<b>33</b>	Code Value Description	The description of the code value is listed along with its identifier.
<b>34</b>	Additional Guidance	This is additional guidance about how you will make the connection between the current Ginnie Mae flat file format for loan information, and the 203 transaction set. This additional information may not be provided for all elements.

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1 2

# 203 Secondary Mortgage Market Investor Report

3  
Functional Group ID=**MH**

4  
**Introduction:**

This Draft Standard for Trial Use contains the format and establishes the data contents of the Secondary Mortgage Market Investor Report Transaction Set (203) for use within the context of an Electronic Data Interchange (EDI) environment. This transaction set can be used for the transfer and reporting of mortgage servicing information between mortgage servicers, mortgage service bureaus, and secondary mortgage market organizations.

5  
**Heading:**

6	7	8	9	10	11	12	13
<u>Page No.</u>	<u>No.</u>	<u>Pos.</u> <u>ID</u>	<u>Seg.</u> <u>Name</u>	<u>Req.</u> <u>Des.</u>	<u>Max.Use</u>	<u>Loop</u> <u>Repeat</u>	<u>Notes and</u> <u>Comments</u>
3	010	ST	Transaction Set Header	M	1		
4	020	BGN	Beginning Segment	M	1		
6	030	DTP	Date or Time or Period	M	1		n1
7	040	REF	Reference Identification	M	1		n2

# 14

## Detail:

<u>Page No.</u>	<u>No.</u>	<u>ID</u>	<u>Name</u>	<u>Req.</u>	<u>Max.Use</u>	<u>Loop</u>	<u>Notes and</u>
				<u>Des.</u>		<u>Repeat</u>	<u>Comments</u>
<b>15</b>							>1
LOOP ID - LX							
8	010	LX	Assigned Number	M	1		
9	020	REF	Reference Identification	M	2		n3
LOOP ID - RLT							>1
10	050	RLT	Real Estate Loan Type	M	1		
13	060	DTP	Date or Time or Period	M	1		n4
14	070	AMT	Monetary Amount	M	2		n5
16	090	INT	Interest	M	2		
17	110	NX2	Real Estate Property ID Component	M	4		<b>17</b>
LOOP ID - N1							1
19	120	N1	Name	M	1		
21	130	N2	Additional Name Information	M	1		
22	140	DTP	Date or Time or Period	M	2		n6
23	150	AMT	Monetary Amount	M	2		n7
25	160	YNQ	Yes/No Question	M	1		n8

16

## 18

### Transaction Set Notes

1. The DTP segment states the Reporting Cycle Date.
2. The REF segment indicates the Servicer or Issuer Institution Number.
3. The REF segment is used to identify Sub-Servicer, Pool, Document Custodial Note Holder or Issuer.
4. The DTP segment is used to state the Last Paid Installment Date and Date of Last Payment Received.
5. The AMT segment is used to report amounts such as Actual or Scheduled Unpaid Principal Balance, Principal and Interest Due to Investor and Current Principal and Interest, Prepayment Penalties.
6. The DTP segment is used to identify the Original Maturity Date and the Date of First Payment.
7. The AMT segment is used to state the Original Principal Balance and the Tax & Insurance Escrow Fund Balance.
8. The YNQ segment determines whether or not Foreclosure proceedings have begun on the loan. A 'Y' indicates proceedings have begun.

**19** Segment: **ST** Transaction Set Header

**20** Position: 010

**21** Loop:

**22** Level: Heading

**23** Usage: Mandatory

**24** Max Use: 1

**25** Purpose: To indicate the start of a transaction set and to assign a control number

**26** One ST - SE loop is required for each issuer.

Notes:

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27

## Data Element Summary

28	29	30	31
Ref.	Data		
<u>Des.</u>	<u>Element</u>	<u>Name</u>	<u>Attributes</u>
ST01	143	Transaction Set Identifier Code	M ID 3/3

Code uniquely identifying a Transaction Set

**32**

**33**

203

X12.340 Secondary Mortgage Market Investor Report

ST02	329	Transaction Set Control Number	M AN 4/9
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Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set

**34**

This control number is assigned by your translation software.

This element is not reported in the Monthly Loan Level Submission, but is required for the EDI Monthly Loan Level Submission.

# ICS Interchange Control Structures

Functional Group ID=

## Introduction:

The purpose of this standard is to define the control structures for the electronic interchange of one or more encoded business transactions including the EDI (Electronic Data Interchange) encoded transactions of Accredited Standards Committee X12. This standard provides the interchange envelope of a header and trailer for the electronic interchange through a data transmission, and it provides a structure to acknowledge the receipt and processing of this envelope.

<u>Page No.</u>	<u>Pos. No.</u>	<u>Seg. ID</u>	<u>Name</u>	<u>Req. Des.</u>	<u>Max.Use</u>	<u>Loop Repeat</u>	<u>Notes and Comments</u>
2	010	ISA	Interchange Control Header	M	1		
5	020	GS	Functional Group Header	M	1		
7	030	GE	Functional Group Trailer	M	1		
8	040	IEA	Interchange Control Trailer	M	1		

**Segment:** **ISA** Interchange Control Header

**Position:** 010

**Loop:**

**Level:**

**Usage:** Mandatory

**Max Use:** 1

**Purpose:** To start and identify an interchange of zero or more functional groups and interchange-related control segments

**Notes:** The Ginnie Mae DUNS Number is 80-871-6344. This number is used as the Sender ID for outbound documents and as the Receiver ID for inbound documents. Data should be provided in an unwrapped format. The following delimiters should be used for all Ginnie Mae transaction sets:  
 Segment !  
 Element \*  
 Sub-element :

**Data Element Summary**

<b>Ref.</b>	<b>Data</b>	<b>Attributes</b>
<b>Des.</b>	<b>Element Name</b>	
<b>ISA01</b>	<b>I01 Authorization Information Qualifier</b>	<b>M ID 2/2</b>
	Code to identify the type of information in the Authorization Information	
	00 No Authorization Information Present (No Meaningful Information in I02)	
<b>ISA02</b>	<b>I02 Authorization Information</b>	<b>M AN 10/10</b>
	Information used for additional identification or authorization of the interchange sender or the data in the interchange; the type of information is set by the Authorization Information Qualifier (I01)	
	Element ISA I02 must be filled with 10 blank spaces or the translator will reject the transmission.	
<b>ISA03</b>	<b>I03 Security Information Qualifier</b>	<b>M ID 2/2</b>
	Code to identify the type of information in the Security Information	
	00 No Security Information Present (No Meaningful Information in I04)	



<b>ISA04</b>	<b>I04</b>	<b>Security Information</b>	<b>M AN 10/10</b>
		This is used for identifying the security information about the interchange sender or the data in the interchange; the type of information is set by the Security Information Qualifier (I03)	
		Element ISA I02 must be filled with 10 blank spaces or the translator will reject the transmission.	
<b>ISA05</b>	<b>I05</b>	<b>Interchange ID Qualifier</b>	<b>M ID 2/2</b>
		Qualifier to designate the system/method of code structure used to designate the sender or receiver ID element being qualified	
		01 Duns (Dun & Bradstreet)	
<b>ISA06</b>	<b>I06</b>	<b>Interchange Sender ID</b>	<b>M AN 15/15</b>
		Identification code published by the sender for other parties to use as the receiver ID to route data to them; the sender always codes this value in the sender ID element	
		This is the sender's DUNS number. If the DUNS number is not 15 characters, left justify the number and right pad with spaces. Use only numeric digits. Do not include any dashes, commas, etc.	
<b>ISA07</b>	<b>I05</b>	<b>Interchange ID Qualifier</b>	<b>M ID 2/2</b>
		Qualifier to designate the system/method of code structure used to designate the sender or receiver ID element being qualified	
		01 Duns (Dun & Bradstreet)	
<b>ISA08</b>	<b>I07</b>	<b>Interchange Receiver ID</b>	<b>M AN 15/15</b>
		Identification code published by the receiver of the data; When sending, it is used by the sender as their sending ID, thus other parties sending to them will use this as a receiving ID to route data to them	
		This is the receiver's DUNS number. If the DUNS number is not 15 characters, left justify the number and right pad with spaces. Use only numeric digits. Do not include any dashes, commas, etc.	
<b>ISA09</b>	<b>I08</b>	<b>Interchange Date</b>	<b>M DT 6/6</b>
		Date of the interchange	
		Use the format YYMMDD.	
<b>ISA10</b>	<b>I09</b>	<b>Interchange Time</b>	<b>M TM 4/4</b>

		Time of the interchange Use the format HHMM.		
<b>ISA11</b>	<b>I10</b>	<b>Interchange Control Standards Identifier</b>	<b>M</b>	<b>ID 1/1</b>
		Code to identify the agency responsible for the control standard used by the message that is enclosed by the interchange header and trailer		
<b>ISA12</b>	<b>I11</b>	<b>Interchange Control Version Number</b>	<b>M</b>	<b>ID 5/5</b>
		This version number covers the interchange control segments		
		00306 Draft Standards for Trial Use Approved for Publication by ASC X12 Procedures Review Board through October 1995		
<b>ISA13</b>	<b>I12</b>	<b>Interchange Control Number</b>	<b>M</b>	<b>N0 9/9</b>
		A control number assigned by the interchange sender		
		This number is assigned by the sender's translator and must match data element IEA02 I12.		
<b>ISA14</b>	<b>I13</b>	<b>Acknowledgment Requested</b>	<b>M</b>	<b>ID 1/1</b>
		Code sent by the sender to request an interchange acknowledgment (TA1)		
		An Interchange Acknowledgement should only be requested when sending transactions between VANs or from a VAN to a Private Network.		
<b>ISA15</b>	<b>I14</b>	<b>Test Indicator</b>	<b>M</b>	<b>ID 1/1</b>
		Code to indicate whether data enclosed by this interchange envelope is test or production		
<b>ISA16</b>	<b>I15</b>	<b>Component Element Separator</b>	<b>M</b>	<b>AN 1/1</b>
		This field provides the delimiter used to separate component data elements within a composite data structure; this value must be different than the data element separator and the segment terminator		

**Segment:** **GS** Functional Group Header  
**Position:** 020  
**Loop:**  
**Level:**  
**Usage:** Mandatory  
**Max Use:** 1  
**Purpose:** To indicate the beginning of a functional group and to provide control information  
**Notes:** A functional group of related transaction sets, within the scope of X12 standards, consists of a collection of similar transaction sets enclosed by a functional group header and a functional group trailer.

**Data Element Summary**

<b>Ref.</b>	<b>Data</b>	<b>Attributes</b>
<b>Des.</b>	<b>Element Name</b>	
<b>GS01</b>	<b>479 Functional Identifier Code</b> Code identifying a group of application related transaction sets MH Secondary Mortgage Market Investor Report (203)	<b>M ID 2/2</b>
<b>GS02</b>	<b>142 Application Sender's Code</b> Code identifying party sending transmission; codes agreed to by trading partners This is the sender's DUNS number.	<b>M AN 9/13</b>
<b>GS03</b>	<b>124 Application Receiver's Code</b> Code identifying party receiving transmission. Codes agreed to by trading partners This is the receiver's DUNS number.	<b>M AN 9/13</b>
<b>GS04</b>	<b>373 Date</b> Date (YYMMDD) Use the format YYMMDD.	<b>M DT 6/6</b>
<b>GS05</b>	<b>337 Time</b> Time expressed in 24-hour clock time as follows: HHMM, or HHMMSS, or HHMMSSD, or HHMMSSDD, where H = hours (00-23), M = minutes	<b>M TM 4/8</b>

(00-59), S = integer seconds (00-59) and DD = decimal seconds; decimal seconds are expressed as follows: D = tenths (0-9) and DD = hundredths (00-99)

Use the format HHMM.

<b>GS06</b>	<b>28</b>	<b>Group Control Number</b>	<b>M N0 1/9</b>
		Assigned number originated and maintained by the sender	
		This number is assigned by the sender's translator and must match data element GE02 28.	
<b>GS07</b>	<b>455</b>	<b>Responsible Agency Code</b>	<b>M ID 1/2</b>
		Code used in conjunction with Data Element 480 to identify the issuer of the standard	
		X	Accredited Standards Committee X12
<b>GS08</b>	<b>480</b>	<b>Version / Release / Industry Identifier Code</b>	<b>M AN 1/12</b>
		Code indicating the version, release, subrelease, and industry identifier of the EDI standard being used, including the GS and GE segments; if code in DE455 in GS segment is X, then in DE 480 positions 1-3 are the version number; positions 4-6 are the release and subrelease, level of the version; and positions 7-12 are the industry or trade association identifiers (optionally assigned by user); if code in DE455 in GS segment is T, then other formats are allowed	
		003060	Draft Standards Approved for Publication by ASC X12 Procedures Review Board through October 1995

**Segment:** **GE** Functional Group Trailer

**Position:** 030

**Loop:**

**Level:**

**Usage:** Mandatory

**Max Use:** 1

**Purpose:** To indicate the end of a functional group and to provide control information

**Notes:** The use of identical data interchange control numbers in the associated functional group header and trailer is designed to maximize functional group integrity. The control number is the same as that used in the corresponding header.

#### Data Element Summary

<b>Ref.</b>	<b>Data</b>	<b>Attributes</b>
<b>Des.</b>	<b>Element Name</b>	
<b>GE01</b>	<b>97 Number of Transaction Sets Included</b>	<b>M N0 1/6</b>
	Total number of transaction sets included in the functional group or interchange (transmission) group terminated by the trailer containing this data element	
<b>GE02</b>	<b>28 Group Control Number</b>	<b>M N0 1/9</b>
	Assigned number originated and maintained by the sender	
	This number is assigned by the sender's translator and must match data element GS06 28.	

**Segment:** **IEA** Interchange Control Trailer

**Position:** 040

**Loop:**

**Level:**

**Usage:** Mandatory

**Max Use:** 1

**Purpose:** To define the end of an interchange of zero or more functional groups and interchange-related control segments

#### Data Element Summary

<u>Ref.</u>	<u>Data</u>	<u>Element</u>	<u>Name</u>	<u>Attributes</u>
IEA01	I16		<b>Number of Included Functional Groups</b>	<b>M N0 1/5</b>
			A count of the number of functional groups included in an interchange	
IEA02	I12		<b>Interchange Control Number</b>	<b>M N0 9/9</b>
			A control number assigned by the interchange sender	
			This number is assigned by the sender's translator and must match data element ISA13 I12.	

# 203 Secondary Mortgage Market Investor Report

Functional Group ID=**MH**

## Introduction:

This Draft Standard for Trial Use contains the format and establishes the data contents of the Secondary Mortgage Market Investor Report Transaction Set (203) for use within the context of an Electronic Data Interchange (EDI) environment. This transaction set can be used for the transfer and reporting of mortgage servicing information between mortgage servicers, mortgage service bureaus, and secondary mortgage market organizations.

## Heading:

<u>Page No.</u>	<u>Pos. No.</u>	<u>Seg. ID</u>	<u>Name</u>	<u>Req. Des.</u>	<u>Max.Use</u>	<u>Loop Repeat</u>	<u>Notes and Comments</u>
3	010	ST	Transaction Set Header	M	1		
4	020	BGN	Beginning Segment	M	1		
6	030	DTP	Date or Time or Period	M	1		n1
7	040	REF	Reference Identification	M	1		n2

## Detail:

<u>Page No.</u>	<u>Pos. No.</u>	<u>Seg. ID</u>	<u>Name</u>	<u>Req. Des.</u>	<u>Max.Use</u>	<u>Loop Repeat</u>	<u>Notes and Comments</u>
LOOP ID - LX							>1
8	010	LX	Assigned Number	M	1		
9	020	REF	Reference Identification	M	2		n3
LOOP ID - RLT							>1
10	050	RLT	Real Estate Loan Type	M	1		
13	060	DTP	Date or Time or Period	M	1		n4
14	070	AMT	Monetary Amount	M	2		n5
16	090	INT	Interest	M	1		
17	110	NX2	Real Estate Property ID Component	M	4		
LOOP ID - N1							1
19	120	N1	Name	M	1		

21	130	N2	Additional Name Information	M	1			
22	140	DTP	Date or Time or Period	M	2	n6		
23	150	AMT	Monetary Amount	M	2	n7		
25	160	YNQ	Yes/No Question	M	1	n8		
26	190	SE	Transaction Set Trailer	M	1			

## Transaction Set Notes

1. The DTP segment states the reporting cycle date.
2. The REF segment indicates the Servicer or Issuer Institution Number.
3. The REF segment is used to identify Sub Servicer, Pool, Document Custodial Note Holder, or Issuer.
4. The DTP segment is used to state the Last Paid Installment Date and the Date of the Last Payment Received.
5. The AMT segment is used to report amounts such as the Actual or Scheduled Unpaid Principal Balance, Principal or Interest Due to Investor, Current Principal and Interest, Prepayment Penalties.
6. The DTP segment is used to identify the Original Maturity Date and the Date of First Payment.
7. The AMT segment is used to state the Original Principal Balance and the Tax & Insurance Escrow Fund Balance.
8. The YNQ segment determines whether or not Foreclosure proceedings have begun on the loan. A 'Y' indicates proceedings have begun.



**Segment:** **ST** Transaction Set Header  
**Position:** 010  
**Loop:**  
**Level:** Heading  
**Usage:** Mandatory  
**Max Use:** 1  
**Purpose:** To indicate the start of a transaction set and to assign a control number  
**Notes:** The transaction set identifier (ST01) used by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 810 selects the Invoice Transaction Set).

One ST - SE loop is required for each issuer.

#### Data Element Summary

Ref.	Data		
<u>Des.</u>	<u>Element</u>	<u>Name</u>	<u>Attributes</u>
ST01	143	Transaction Set Identifier Code	M ID 3/3
		Code uniquely identifying a Transaction Set	
		203 X12.340 Secondary Mortgage Market Investor Report	
ST02	329	Transaction Set Control Number	M AN 4/9
		Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set	
		This control number is assigned by your translation software.	
		This element is not reported in the Monthly Loan Level Submission, but is required for the EDI Monthly Loan Level Submission.	

**Segment:** **BGN** Beginning Segment  
**Position:** 020  
**Loop:**  
**Level:** Heading  
**Usage:** Mandatory  
**Max Use:** 1  
**Purpose:** To indicate the beginning of a transaction set  
**Notes:** BGN02 is the transaction set reference number.  
 BGN03 is the transaction set date.  
 BGN04 is the transaction set time.  
 BGN05 is the transaction set time qualifier.

**Data Element Summary**

<b>Ref.</b>	<b>Data</b>	<b>Attributes</b>
<b>Des.</b>	<b>Element Name</b>	
<b>BGN01</b>	<b>353 Transaction Set Purpose Code</b>	<b>M ID 2/2</b>
	Code identifying purpose of transaction set	
	00 Original	
	15 Re-Submission	
	41 Corrected and Verified	
<b>BGN02</b>	<b>127 Reference Identification</b>	<b>M AN 10/10</b>
	Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier	
	Assign the constant EDILLMBSIS to this field.	
	This element is not reported in the Monthly Loan Level Submission, but is required for the EDI Monthly Loan Level Submission.	
<b>BGN03</b>	<b>373 Date</b>	<b>M DT 6/6</b>
	Date (YYMMDD)	
	This will be assigned by your Translation Software.	
	This element is not reported in the Monthly Loan Level Submission, but	

is required for the EDI Monthly Loan Level Submission.

**BGN04**      **337**      **Time**      **M**      **TM 4/4**

Time expressed in 24-hour clock time as follows: HHMM, or HHMMSS, or HHMMSSD, or HHMMSSDD, where H = hours (00-23), M = minutes (00-59), S = integer seconds (00-59) and DD = decimal seconds; decimal seconds are expressed as follows: D = tenths (0-9) and DD = hundredths (00-99)

This will be assigned by your Translation Software. Use the format HHMM.

This element is not reported in the Monthly Loan Level Submission, but is required for the EDI Monthly Loan Level Submission.

**BGN05**      **623**      **Time Code**      **M**      **ID 2/2**

Code identifying the time. In accordance with International Standards Organization standard 8601, time can be specified by a + or - and an indication in hours in relation to Universal Time Coordinate (UTC) time; since + is a restricted character, + and - are substituted by P and M in the codes that follow

This element is not reported in the Monthly Loan Level Submission, but is required for the EDI Monthly Loan Level Submission.

CT	Central Time
ET	Eastern Time
MT	Mountain Time
PT	Pacific Time

**Segment:** **DTP** **Date or Time or Period**  
**Position:** 030  
**Loop:**  
**Level:** Heading  
**Usage:** Mandatory  
**Max Use:** 1  
**Purpose:** To specify any or all of a date, a time, or a time period  
**Notes:** DTP02 is the date or time or period format that will appear in DTP03.

**Data Element Summary**

<b>Ref.</b>	<b>Data</b>	<b>Attributes</b>
<b>Des.</b>	<b>Element Name</b>	
<b>DTP01</b>	<b>374 Date/Time Qualifier</b>	<b>M ID 3/3</b>
	Code specifying type of date or time, or both date and time	
	730 Reporting Cycle Date	
<b>DTP02</b>	<b>1250 Date Time Period Format Qualifier</b>	<b>M ID 2/2</b>
	Code indicating the date format, time format, or date and time format	
	CM Date in Format CCYYMM	
<b>DTP03</b>	<b>1251 Date Time Period</b>	<b>M AN 6/6</b>
	Expression of a date, a time, or range of dates, times or dates and times	
	This element is reported in the Monthly Loan Level Submission in the Header Record in the format MMYYYY. This element is required for the EDI Monthly Loan Level Submission in the format CCYYMM.	

**Segment:** **REF** Reference Identification  
**Position:** 040  
**Loop:**  
**Level:** Heading  
**Usage:** Mandatory  
**Max Use:** 1  
**Purpose:** To specify identifying information

**Data Element Summary**

<b>Ref.</b>	<b>Data</b>	<b>Name</b>	<b>Attributes</b>
<b>Des.</b>	<b>Element</b>		
<b>REF01</b>	<b>128</b>	<b>Reference Identification Qualifier</b>	<b>M ID 2/2</b>
		Code qualifying the Reference Identification	
		EO Submitter Identification Number	
		A unique number identifying the submitter of the transaction set	
		Trading Partner ID	
<b>REF02</b>	<b>127</b>	<b>Reference Identification</b>	<b>M AN 9/13</b>
		Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier	
		DUNS Number (All Ginnie Mae trading partners are required to use a DUNS number as their submitter ID.) This number must match data element 142 in the GS segment. If it does not, the submission will be rejected. The format for reporting this element should not include any dashes, commas, etc.	
		This element is not reported in the Monthly Loan Level Submission, but is required for the EDI Monthly Loan Level Submission.	

**Segment:** **LX** Assigned Number  
**Position:** 010  
**Loop:** LX  
**Level:** Detail  
**Usage:** Mandatory  
**Max Use:** 1  
**Purpose:** To reference a line number in a transaction set  
**Notes:** The LX is a required segment. One LX segment should be reported for each loan.

#### Data Element Summary

<b>Ref.</b>	<b>Data</b>		<b>Attributes</b>
<b>Des.</b>	<b>Element</b>	<b>Name</b>	<b>Attributes</b>
<b>LX01</b>	<b>554</b>	<b>Assigned Number</b>	<b>M N0 1/6</b>
		Number assigned for differentiation within a transaction set This is assigned by your translation software. This is a 203 control element which is automated by your translation software.	
		This element is not reported in the Monthly Loan Level Submission, but is required for the EDI Monthly Loan Level Submission.	

**Segment:** **REF** Reference Identification  
**Position:** 020  
**Loop:** LX  
**Level:** Detail  
**Usage:** Mandatory  
**Max Use:** 2  
**Purpose:** To specify identifying information  
**Notes:** Two REF segments are required for each loan.

**Data Element Summary**

<b>Ref.</b>	<b>Data</b>	<b>Attributes</b>
<b>Des.</b>	<b>Element Name</b>	
<b>REF01</b>	<b>128 Reference Identification Qualifier</b>	<b>M ID 2/2</b>
	Code qualifying the Reference Identification	
	V8 Institution Number	
	VI Pool Number	
<b>REF02</b>	<b>127 Reference Identification</b>	<b>M AN 5/6</b>
	Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier	
	Report your five digit Issuer Number and your six digit Pool Number.	
	The Pool Number is reported in the detail record in the Monthly Loan Level Submission. The Institution Number is reported as the Issuer Number in the Header, Detail and Trailer Records of the Monthly Loan Level Submission.	

**Segment:** **RLT** Real Estate Loan Type  
**Position:** 050  
**Loop:** RLT  
**Level:** Detail  
**Usage:** Mandatory  
**Max Use:** 1  
**Purpose:** Used to identify the agency case number, loan number, real estate loan type, pool type and amortization terms

#### Data Element Summary

<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>
<u>Des.</u>	<u>Element</u>		
RLT01	128	<b>Reference Identification Qualifier</b>	<b>M ID 2/2</b>
		Code qualifying the Reference Identification	
		If reporting a Rural Housing Service (RHS) loan number (formerly known as Farmers Home Administration-FmHA loan number), use the reference identification qualifier LD.	
		<b>LD</b> Loan Number	
		Rural Housing Service Case Number	
		The unique loan number assigned by the Rural Housing Service (RHS) to each RHS loan	
		<b>Z8</b> Federal Housing Administration Case Number	
		The unique loan number assigned by the Federal Housing Administration (FHA) to each FHA loan	
		Also used for PIH/Section 184 loans	
		<b>Z9</b> Veterans Affairs Case Number	
		The unique loan number assigned by the Veterans Affairs (VA) to each VA loan	
RLT02	127	<b>Reference Identification</b>	<b>M AN 15/15</b>
		Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier	
		Enter information based on the above identification code.	
		The FHA, VA, or RHS case numbers must comply with the Ginnie Mae Case number standards.	



<b>RLT03</b>	<b>128</b>	<b>Reference Identification Qualifier</b> Code qualifying the Reference Identification VO                      Institution Loan Number	<b>M ID 2/2</b>
<b>RLT04</b>	<b>127</b>	<b>Reference Identification</b> Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier Enter information based on the above identification code.	<b>M AN 1/20</b>
<b>RLT05</b>	<b>1093</b>	<b>Real Estate Loan Type Code</b> Code identifying the loan product category	<b>M ID 1/1</b>

<b>Loan Type</b>	<b>Loan Type Code</b>
FHA Single Family	3
VA Guaranteed	2
Rural Housing Service	4
VA Vendee	7
FHA Multifamily	8
FHA Title 1 Manufactured Housing	Z
PIH Section 184	B

**Segment:** **DTP** **Date or Time or Period**  
**Position:** 060  
**Loop:** RLT  
**Level:** Detail  
**Usage:** Mandatory  
**Max Use:** 1  
**Purpose:** To specify any or all of a date, a time, or a time period  
**Notes:** DTP02 is the date or time or period format that will appear in DTP03.

**Data Element Summary**

<b>Ref.</b>	<b>Data</b>	<b>Attributes</b>
<b>Des.</b>	<b>Element Name</b>	
<b>DTP01</b>	<b>374 Date/Time Qualifier</b>	<b>M ID 3/3</b>
	Code specifying type of date or time, or both date and time	
	731 Last Paid Installment Date	
<b>DTP02</b>	<b>1250 Date Time Period Format Qualifier</b>	<b>M ID 2/2</b>
	Code indicating the date format, time format, or date and time format	
	D8 Date Expressed in Format CCYYMMDD	
<b>DTP03</b>	<b>1251 Date Time Period</b>	<b>M AN 8/8</b>
	Expression of a date, a time, or range of dates, times or dates and times	
	Enter information based on the above identification code. Use the format CCYYMMDD.	
	The Last Payment Date is reported in the Detail Record in the Monthly Loan Level Submission.	

**Segment:** **AMT** Monetary Amount  
**Position:** 070  
**Loop:** RLT  
**Level:** Detail  
**Usage:** Mandatory  
**Max Use:** 2  
**Purpose:** To indicate the total monetary amount  
**Notes:** Two AMT segments are required for each loan.

**Data Element Summary**

<b>Ref.</b>	<b>Data</b>	<b>Attributes</b>
<b>Des.</b>	<b>Element Name</b>	
<b>AMT01</b>	<b>522 Amount Qualifier Code</b> Code to qualify amount UB Unpaid Principal Balance YE Constant Principal and Interest	<b>M ID 2/2</b>
<b>AMT02</b>	<b>782 Monetary Amount</b> Monetary amount Do not include decimal or sign in monetary amount. The last two digits of each reported amount are expected to be the cents portion of the amount. For example, \$123,456.99 should be entered as 12345699 or \$123,456.00 should be entered as 12345600. For Constant P&I use a maximum of 9 characters, and for Unpaid Principal Balance use a maximum of 10 characters.  UB - Unpaid Principal Balance is reported as Remaining Principal Balance in the detail record in the Monthly Loan Level Submission. YE - Constant Principal and Interest is reported as Fixed Installment Control in the detail record in the Monthly Loan Level Submission.	<b>M R 1/10</b>
<b>AMT03</b>	<b>478 Credit/Debit Flag Code</b> Code indicating whether amount is a credit or debit	<b>M ID 1/1</b>

Debit amounts represent positive numbers and require a "D" designator.  
Credit amounts represent negative numbers and require a "C" designator.

**Segment:** **INT** Interest  
**Position:** 090  
**Loop:** RLT  
**Level:** Detail  
**Usage:** Mandatory  
**Max Use:** 1  
**Purpose:** To specify interest rate and type and the applicable time period

**Data Element Summary**

<u>Ref.</u>	<u>Data</u>	<u>Attributes</u>
<u>Des.</u>	<u>Element Name</u>	
INT01	<b>547 Interest Type Code</b> Code identifying the type of interest C Current Note Rate	<b>M ID 1/1</b>
INT02	<b>953 Interest Rate</b> The interest rate as a percentage The format for this element is six digits, no decimal, no sign. For example, 091250 indicates the interest rate 9.1250%.  The Interest Rate is reported in the detail record in the Monthly Loan Level Submission.	<b>M R 5/6</b>

**Segment:** **NX2** Real Estate Property ID Component  
**Position:** 110  
**Loop:** RLT  
**Level:** Detail  
**Usage:** Mandatory  
**Max Use:** 4  
**Purpose:** To define types and values for geographic location of real estate property  
**Notes:** Four NX2 segments are required for each loan

**Data Element Summary**

<b>Ref.</b>	<b>Data</b>	<b>Attributes</b>
<b><u>Des.</u></b>	<b><u>Element</u> <u>Name</u></b>	
<b>NX201</b>	<b>1106 Address Component Qualifier</b> Code qualifying the type of address component 07 City Name 09 State Postal Code 15 Unstructured Street Address 19 Zip Code (9 Digit)	<b>M ID 2/2</b>
<b>NX202</b>	<b>166 Address Information</b> Address information The format for this element is as follows:  Street Address = 2 to 19 characters City = 2 to 18 characters State = 2 characters Zip = 9 characters  Unstructured Street Address is reported as Property Address in the detail record in the Monthly Loan Level Submission. City is reported as Property City in the detail record in the Monthly Loan Level Submission. State is reported as Property State in the detail record in the Monthly Loan Level Submission.	<b>M AN 2/19</b>

Zip is reported as Property Zip in the detail record in the Monthly Loan Level Submission.

All address information needs to be complete and valid.

**Segment:** N1 Name  
**Position:** 120  
**Loop:** N1  
**Level:** Detail  
**Usage:** Mandatory  
**Max Use:** 1  
**Purpose:** To identify a party by type of organization, name, and code

#### Data Element Summary

Ref.	Data Des.	Element	Name	Attributes
N101		98	<b>Entity Identifier Code</b> Code identifying an organizational entity, a physical location, or an Individual BW Borrower	<b>M ID 2/2</b>
N102		93	<b>Name</b> Free-form name Borrower's Last Name is required for each loan.  Borrower's Last Name is reported in the detail record in the Monthly Loan Level Submission.	<b>M AN 1/15</b>
N103		66	<b>Identification Code Qualifier</b> Code designating the system/method of code structure used for Identification Code (67) 34 Social Security Number	<b>M ID 2/2</b>
N104		67	<b>Identification Code</b> Code identifying a party or other code Borrower's Social Security Number is required for each loan. The format to report this element does not include any dashes, commas, etc.  Borrower's Social Security Number is reported in the detail record in the Monthly Loan Level Submission.	<b>M AN 9/9</b>



**Segment:** **N2** Additional Name Information  
**Position:** 130  
**Loop:** N1  
**Level:** Detail  
**Usage:** Mandatory  
**Max Use:** 1  
**Purpose:** To specify additional names (i.e. Borrower's First Name)

**Data Element Summary**

<b>Ref.</b>	<b>Data</b>	<b>Attributes</b>
<b><u>Des.</u></b>	<b><u>Element</u> <u>Name</u></b>	
N201	93 Name	M AN 1/10
	Free-form name	
	Borrower's First Name.	
	Borrower's First Name is reported in the detail record in the Quaterly Loan Level Submission.	

**Segment:** **DTP** **Date or Time or Period**  
**Position:** 140  
**Loop:** N1  
**Level:** Detail  
**Usage:** Mandatory  
**Max Use:** 2  
**Purpose:** To specify any or all of a date, a time, or a time period  
**Notes:** DTP02 is the date or time or period format that will appear in DTP03.

Two DTP segments are required for each loan.

#### Data Element Summary

<b>Ref.</b>	<b>Data</b>	<b>Attributes</b>
<b>Des.</b>	<b>Element Name</b>	
<b>DTP01</b>	<b>374 Date/Time Qualifier</b>	<b>M ID 3/3</b>
	Code specifying type of date or time, or both date and time	
	564 Date of First Mortgage Payment	
	577 Original Maturity Date	
<b>DTP02</b>	<b>1250 Date Time Period Format Qualifier</b>	<b>M ID 2/2</b>
	Code indicating the date format, time format, or date and time format	
	D8 Date Expressed in Format CCYYMMDD	
<b>DTP03</b>	<b>1251 Date Time Period</b>	<b>M AN 8/8</b>
	Expression of a date, a time, or range of dates, times or dates and times	
	Date of first Mortgage Payment is reported as First Payment Date in the detail record in the Monthly Loan Level Submission. Original Maturity Date is reported as Maturity Date in the detail record in the Monthly Loan Level Submission.	

**Segment:** **AMT** Monetary Amount  
**Position:** 150  
**Loop:** N1  
**Level:** Detail  
**Usage:** Mandatory  
**Max Use:** 2  
**Purpose:** To indicate the total monetary amount  
**Notes:** Two AMT segments are required for each loan.

#### Data Element Summary

Ref. Des.	Data Element	Name	Attributes
AMT01	522	<b>Amount Qualifier Code</b> Code to qualify amount	<b>M ID 2/2</b>
		PZ Original Principal Balance	
		V1 Tax and Insurance Escrow Fund	
AMT02	782	<b>Monetary Amount</b> Monetary amount	<b>M R 1/11</b>
		Do not include decimal or sign in monetary amount. The last two digits of each reported amount are expected to be the cents portion of the amount. For example, \$123,456.99 should be entered as 12345699 or \$123,456.00 should be entered as 12345600. For Original Principal Balance use a maximum of 11 characters, and for Tax & Insurance Escrow Fund use a maximum of 10 characters.	
		Original Principal Balance is reported the detail record in the Monthly Loan Level Submission. Tax and Insurance Escrow Fund is reported as T&I Escrow Balance in the detail record in the Monthly Loan Level Submission.	
AMT03	478	<b>Credit/Debit Flag Code</b> Code indicating whether amount is a credit or debit Debit amounts represent positive numbers and require a "D" designator Credit amounts represent negative numbers and require a "C" designator	<b>M ID 1/1</b>

**Segment:** **YNQ** Yes/No Question

**Position:** 160

**Loop:** N1

**Level:** Detail

**Usage:** Mandatory

**Max Use:** 1

**Purpose:** To identify and answer yes and no questions, including the date, time, and comments further qualifying the condition

**Notes:** YNQ02 confirms or denies the statement made in YNQ01.

A "Y" indicates the statement is confirmed;

A "N" indicates the statement is denied.

#### Data Element Summary

<b>Ref.</b>	<b>Data</b>		
<b>Des.</b>	<b>Element</b>	<b>Name</b>	<b>Attributes</b>
<b>YNQ01</b>	<b>1321</b>	<b>Condition Indicator</b>	<b>M ID 2/2</b>
		Code indicating a condition	
		9M Foreclosure Proceedings Have Begun	
<b>YNQ02</b>	<b>1073</b>	<b>Yes/No Condition or Response Code</b>	<b>M ID 1/1</b>
		Code indicating a Yes or No condition or response	
		The Foreclosure Indicator is reported in the detail record in the Monthly Loan Level Submission.	
		N No	
		Y Yes	

**Segment:** **SE** Transaction Set Trailer  
**Position:** 190  
**Loop:**  
**Level:** Detail  
**Usage:** Mandatory  
**Max Use:** 1  
**Purpose:** To indicate the end of the transaction set and provide the count of the transmitted segments (including the beginning (ST) and ending (SE) segments)  
**Notes:** SE is the last segment of each transaction set.

**Data Element Summary**

<b>Ref.</b>	<b>Data</b>		
<b>Des.</b>	<b>Element</b>	<b>Name</b>	<b>Attributes</b>
SE01	96	<b>Number of Included Segments</b>	M N0 1/10
		Total number of segments included in a transaction set including ST and SE segments This is calculated by your Translation Software.	
SE02	329	<b>Transaction Set Control Number</b>	M AN 4/9
		Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set This is assigned by your Translation Software.	

# 997 Functional Acknowledgment

Functional Group ID=**FA**

## Introduction:

This Draft Standard for Trial Use contains the format and establishes the data contents of the Functional Acknowledgment Transaction Set (997) for use within the context of an Electronic Data Interchange (EDI) environment. The transaction set can be used to define the control structures for a set of acknowledgments to indicate the results of the syntactical analysis of the electronically encoded documents. The encoded documents are the transaction sets, which are grouped in functional groups, used in defining transactions for business data interchange. This standard does not cover the semantic meaning of the information encoded in the transaction sets.

<u>Page No.</u>	<u>Pos. No.</u>	<u>Seg. ID</u>	<u>Name</u>	<u>Req. Des.</u>	<u>Max.Use</u>	<u>Loop Repeat</u>	<u>Notes and Comments</u>
3	010	ST	Transaction Set Header	M	1		n1
4	020	AK1	Functional Group Response Header	M	1		n2
						999999	
5	030	AK2	Transaction Set Response Header	O	1		n3
						999999	
6	040	AK3	Data Segment Note	O	1		c1
8	050	AK4	Data Element Note	O	99		
10	060	AK5	Transaction Set Response Trailer	M	1		
13	070	AK9	Functional Group Response Trailer	M	1		
16	080	SE	Transaction Set Trailer	M	1		

## Transaction Set Notes

1. These acknowledgments shall not be acknowledged, thereby preventing an endless cycle of acknowledgments of acknowledgments. The Functional Group Header Segment (GS) is used to start the envelope for the Functional Acknowledgment Transaction Sets. In preparing the functional group of acknowledgments, the application sender's code and the application receiver's code, taken from the functional group being acknowledged, are exchanged; therefore, one acknowledgment functional group responds to only those functional groups from one application receiver's code to one application sender's code.

There is only one Functional Acknowledgment Transaction Set per acknowledged functional group.

2. AK1 is used to respond to the functional group header and to start the acknowledgement for a functional group. There shall be one AK1 segment for the functional group that is being acknowledged.
3. AK2 is used to start the acknowledgement of a transaction set within the received functional group. The AK2 segments shall appear in the same order as the transaction sets in the functional group that has been received and is being acknowledged.

**Segment:** **ST** Transaction Set Header  
**Position:** 010  
**Loop:**  
**Level:**  
**Usage:** Mandatory  
**Max Use:** 1  
**Purpose:** To indicate the start of a transaction set and to assign a control number

**Data Element Summary**

<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>
<u>Des.</u>	<u>Element</u>		
ST01	143	<b>Transaction Set Identifier Code</b>	<b>M ID 3/3</b>
		Code uniquely identifying a Transaction Set	
		997 X12.20 Functional Acknowledgment	
ST02	329	<b>Transaction Set Control Number</b>	<b>M AN 4/9</b>
		Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set	
		This control number is assigned by our translation software and is unique to the 997 transaction. This element must match data element SE02 329.	



**Segment:** **AK1** Functional Group Response Header  
**Position:** 020  
**Loop:**  
**Level:**  
**Usage:** Mandatory  
**Max Use:** 1  
**Purpose:** To start acknowledgment of a functional group

**Data Element Summary**

<u>Ref.</u>	<u>Data</u>	<u>Attributes</u>
<u>Des.</u>	<u>Element Name</u>	
AK101	479 Functional Identifier Code	M ID 2/2
	Code identifying a group of application related transaction sets	
	MH Secondary Mortgage Market Investor Report (203)	
AK102	28 Group Control Number	M N0 1/9
	Assigned number originated and maintained by the sender	
	This control number is assigned by our translation software. This number is taken from the GS segment of the 203 being acknowledged.	

**Segment:** **AK2** Transaction Set Response Header  
**Position:** 030  
**Loop:** AK2  
**Level:**  
**Usage:** Optional  
**Max Use:** 1  
**Purpose:** To start acknowledgment of a single transaction set

**Data Element Summary**

<b>Ref.</b>	<b>Data</b>	<b>Attributes</b>
<b>Des.</b>	<b>Element Name</b>	
<b>AK201</b>	<b>143 Transaction Set Identifier Code</b>	<b>M ID 3/3</b>
	Code uniquely identifying a Transaction Set	
	203 X12.340 Secondary Mortgage Market Investor Report	
<b>AK202</b>	<b>329 Transaction Set Control Number</b>	<b>M AN 4/9</b>
	Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set	
	This control number is assigned by our translation software. This number is taken from the ST segment of the 203 being acknowledged.	

**Segment:** **AK3** Data Segment Note  
**Position:** 040  
**Loop:** AK3  
**Level:**  
**Usage:** Optional  
**Max Use:** 1  
**Purpose:** To report errors in a data segment and identify the location of the data segment

#### Data Element Summary

Ref.	Data		
<u>Des.</u>	<u>Element</u>	<u>Name</u>	<u>Attributes</u>
AK301	721	Segment ID Code	M ID 2/3
		Code defining the segment ID of the data segment in error (See Appendix A - Number 77)	
		This is the segment ID (e.g., BGN) of the segment that is in error.	
AK302	719	Segment Position in Transaction Set	M N0 1/6
		The numerical count position of this data segment from the start of the transaction set: the transaction set header is count position 1	
AK303	447	Loop Identifier Code	O AN 1/4
		The loop ID number given on the transaction set diagram is the value for this data element in segments LS and LE	
AK304	720	Segment Syntax Error Code	O ID 1/3
		Code indicating error found based on the syntax editing of a segment	
		1	Unrecognized segment ID
		2	Unexpected segment
		3	Mandatory segment missing
		4	Loop Occurs Over Maximum Times
		5	Segment Exceeds Maximum Use
		6	Segment Not in Defined Transaction Set
		7	Segment Not in Proper Sequence



**Segment:** **AK4** Data Element Note  
**Position:** 050  
**Loop:** AK3  
**Level:**  
**Usage:** Optional  
**Max Use:** 99  
**Purpose:** To report errors in a data element and identify the location of the data element

#### Data Element Summary

<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>
<u>Des.</u>	<u>Element</u>		
AK401	C030	Position in Segment	M
		Code indicating the relative position of a simple data element, or the relative position of a composite data structure combined with the relative position of the component data element within the composite data structure, in error; the count starts with 1 for the simple data element or composite data structure immediately following the segment ID	
AK402	725	Data Element Reference Number	O N0 1/4
		Reference number used to locate the data element in the Data Element Dictionary	
AK403	723	Data Element Syntax Error Code	M ID 1/3
		Code indicating the error found after syntax edits of a data element	
		1	Mandatory data element missing
		2	Conditional required data element missing.
		3	Too many data elements.
		4	Data element too short.
		5	Data element too long.
		6	Invalid character in data element.
		7	Invalid code value.
		8	Invalid Date

9 Invalid Time  
10 Exclusion Condition Violated

**Segment:** **AK5** Transaction Set Response Trailer  
**Position:** 060  
**Loop:** AK2  
**Level:**  
**Usage:** Mandatory  
**Max Use:** 1  
**Purpose:** To acknowledge acceptance or rejection and report errors in a transaction set

#### Data Element Summary

<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>
<u>Des.</u>	<u>Element</u>		
AK501	717	<b>Transaction Set Acknowledgment Code</b>	<b>M ID 1/1</b>
		Code indicating accept or reject condition based on the syntax editing of the transaction set	
		A Accepted	
		E Accepted But Errors Were Noted	
		R Rejected	
AK502	718	<b>Transaction Set Syntax Error Code</b>	<b>O ID 1/3</b>
		Code indicating error found based on the syntax editing of a transaction set	
		1 Transaction Set Not Supported	
		2 Transaction Set Trailer Missing	
		3 Transaction Set Control Number in Header and Trailer Do Not Match	
		4 Number of Included Segments Does Not Match Actual Count	
		5 One or More Segments in Error	
		6 Missing or Invalid Transaction Set Identifier	
		7 Missing or Invalid Transaction Set Control Number	
		23 Transaction Set Control Number Not Unique within the Functional Group	

<b>AK503</b>	<b>718</b>	<b>Transaction Set Syntax Error Code</b>	<b>O ID 1/3</b>
		Code indicating error found based on the syntax editing of a transaction set	
		1	Transaction Set Not Supported
		2	Transaction Set Trailer Missing
		3	Transaction Set Control Number in Header and Trailer Do Not Match
		4	Number of Included Segments Does Not Match Actual Count
		5	One or More Segments in Error
		6	Missing or Invalid Transaction Set Identifier
		7	Missing or Invalid Transaction Set Control Number
		23	Transaction Set Control Number Not Unique within the Functional Group

<b>AK504</b>	<b>718</b>	<b>Transaction Set Syntax Error Code</b>	<b>O ID 1/3</b>
		Code indicating error found based on the syntax editing of a transaction set	
		1	Transaction Set Not Supported
		2	Transaction Set Trailer Missing
		3	Transaction Set Control Number in Header and Trailer Do Not Match
		4	Number of Included Segments Does Not Match Actual Count
		5	One or More Segments in Error
		6	Missing or Invalid Transaction Set Identifier
		7	Missing or Invalid Transaction Set Control Number
		23	Transaction Set Control Number Not Unique within the Functional Group

<b>AK505</b>	<b>718</b>	<b>Transaction Set Syntax Error Code</b>	<b>O ID 1/3</b>
		Code indicating error found based on the syntax editing of a transaction set	
		1	Transaction Set Not Supported
		2	Transaction Set Trailer Missing



- 3 Transaction Set Control Number in Header and Trailer Do Not Match
- 4 Number of Included Segments Does Not Match Actual Count
- 5 One or More Segments in Error
- 6 Missing or Invalid Transaction Set Identifier
- 7 Missing or Invalid Transaction Set Control Number
- 23 Transaction Set Control Number Not Unique within the Functional Group

**AK506      718      Transaction Set Syntax Error Code      O      ID 1/3**

Code indicating error found based on the syntax editing of a transaction set

- 1 Transaction Set Not Supported
- 2 Transaction Set Trailer Missing
- 3 Transaction Set Control Number in Header and Trailer Do Not Match
- 4 Number of Included Segments Does Not Match Actual Count
- 5 One or More Segments in Error
- 6 Missing or Invalid Transaction Set Identifier
- 7 Missing or Invalid Transaction Set Control Number
- 23 Transaction Set Control Number Not Unique within the Functional Group

**Segment:** **AK9** Functional Group Response Trailer  
**Position:** 070  
**Loop:**  
**Level:**  
**Usage:** Mandatory  
**Max Use:** 1  
**Purpose:** To acknowledge acceptance or rejection of a functional group and report the number of included transaction sets from the original trailer, the accepted sets, and the received sets in this functional group  
**Notes:** If AK901 contains the value "A" or "E", then the transmitted functional group is accepted. If AK901 contains the value "R", then the transmitted group is rejected.

**Data Element Summary**

<b>Ref.</b>	<b>Data</b>	<b>Attributes</b>
<b>Des.</b>	<b>Element Name</b>	
<b>AK901</b>	<b>715 Functional Group Acknowledge Code</b>	<b>M ID 1/1</b>
	Code indicating accept or reject condition based on the syntax editing of the functional group	
	A Accepted	
	E Accepted, But Errors Were Noted.	
	P Partially Accepted, At Least One Transaction Set Was Rejected	
	R Rejected	
<b>AK902</b>	<b>97 Number of Transaction Sets Included</b>	<b>M N0 1/6</b>
	Total number of transaction sets included in the functional group or interchange (transmission) group terminated by the trailer containing this data element	
<b>AK903</b>	<b>123 Number of Received Transaction Sets</b>	<b>M N0 1/6</b>
	Number of Transaction Sets received	
<b>AK904</b>	<b>2 Number of Accepted Transaction Sets</b>	<b>M N0 1/6</b>
	Number of accepted Transaction Sets in a Functional Group	
<b>AK905</b>	<b>716 Functional Group Syntax Error Code</b>	<b>O ID 1/3</b>

Code indicating error found based on the syntax editing of the functional group header and/or trailer

- 1 Functional Group Not Supported
- 2 Functional Group Version Not Supported
- 3 Functional Group Trailer Missing
- 4 Group Control Number in the Functional Group Header and Trailer Do Not Agree
- 5 Number of Included Transaction Sets Does Not Match Actual Count
- 6 Group Control Number Violates Syntax

**AK906 716 Functional Group Syntax Error Code O ID 1/3**

Code indicating error found based on the syntax editing of the functional group header and/or trailer

- 1 Functional Group Not Supported
- 2 Functional Group Version Not Supported
- 3 Functional Group Trailer Missing
- 4 Group Control Number in the Functional Group Header and Trailer Do Not Agree
- 5 Number of Included Transaction Sets Does Not Match Actual Count
- 6 Group Control Number Violates Syntax

**AK907 716 Functional Group Syntax Error Code O ID 1/3**

Code indicating error found based on the syntax editing of the functional group header and/or trailer

- 1 Functional Group Not Supported
- 2 Functional Group Version Not Supported
- 3 Functional Group Trailer Missing
- 4 Group Control Number in the Functional Group Header and Trailer Do Not Agree
- 5 Number of Included Transaction Sets Does Not Match Actual Count

		6	Group Control Number Violates Syntax	
<b>AK908</b>	<b>716</b>		<b>Functional Group Syntax Error Code</b>	<b>O ID 1/3</b>
			Code indicating error found based on the syntax editing of the functional group header and/or trailer	
		1	Functional Group Not Supported	
		2	Functional Group Version Not Supported	
		3	Functional Group Trailer Missing	
		4	Group Control Number in the Functional Group Header and Trailer Do Not Agree	
		5	Number of Included Transaction Sets Does Not Match Actual Count	
		6	Group Control Number Violates Syntax	
<b>AK909</b>	<b>716</b>		<b>Functional Group Syntax Error Code</b>	<b>O ID 1/3</b>
			Code indicating error found based on the syntax editing of the functional group header and/or trailer	
		1	Functional Group Not Supported	
		2	Functional Group Version Not Supported	
		3	Functional Group Trailer Missing	
		4	Group Control Number in the Functional Group Header and Trailer Do Not Agree	
		5	Number of Included Transaction Sets Does Not Match Actual Count	
		6	Group Control Number Violates Syntax	

**Segment:** **SE** Transaction Set Trailer  
**Position:** 080  
**Loop:**  
**Level:**  
**Usage:** Mandatory  
**Max Use:** 1  
**Purpose:** To indicate the end of the transaction set and provide the count of the transmitted segments (including the beginning (ST) and ending (SE) segments)

#### Data Element Summary

<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>
<u>Des.</u>	<u>Element</u>		
SE01	96	<b>Number of Included Segments</b>	<b>M N0 1/10</b>
		Total number of segments included in a transaction set including ST and SE segments	
SE02	329	<b>Transaction Set Control Number</b>	<b>M AN 4/9</b>
		Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set	
		This control number is assigned by our translation software and is unique to the 997 transaction. This element must match data element ST02 329.	

## Appendix A: EDI Fact Sheet – Spring 2002

Ginnie Mae employs the American National Standards Institute's ASC X12 203 transaction set: Secondary Mortgage Market Investor Report. This is the standard format used to communicate loan level investor reporting information. We are pleased to report that we are fully EDI ANSI Compliant. Here are some quick EDI Facts:

- Ginnie Mae began implementing EDI with its issuer community in July 1997
- Ginnie Mae offers EDI training for its trading partner community at its Business Center in Washington, DC
- Additional EDI program information is communicated through direct mail, All Participant Memos (APMs), and Ginnie Mae's Website ([www.ginniemae.gov](http://www.ginniemae.gov))

Electronic Data Interchange (EDI) is the direct application-to-application exchange of business transactions between one or more mutually agreeable business partners in a standardized format. EDI uses transaction sets to create a standard format for the information being exchanged, translation software to format and edit the information, and a variety of telecommunication methods to exchange the information.

The goals of Ginnie Mae's EDI program are to simplify the reporting process for the issuer community and to increase responsiveness to issuer service needs and requests. In addition, the establishment of the EDI program is an essential step in moving toward compliance with industry-wide reporting standards, which will "lessen the load" of each member of the issuer community.

Ginnie Mae expects that all participants in its EDI program will benefit from implementing EDI for investor reporting. Several advantages of exchanging data electronically in a standard format include:

- The ability to submit the same EDI transaction set, utilizing agency-specific maps, to all your government trading partners
- The ability to receive faster feedback from Ginnie Mae about the success of your loan processing submissions
- The ability to receive information from Ginnie Mae about problems with the reported data in time to correct it for the next cycle

We are fully committed to our EDI program and we look forward to including every member of Ginnie Mae's issuer community as a trading partner, so that both Ginnie Mae and each of you will reap the benefits that this program offers.

For more information about Ginnie Mae's EDI program, please call our EDI Hotline at:

**1-888-GINNIE4 Option 1**

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## Appendix B: Glossary <sup>1</sup>

<b>ANSI:</b>	American National Standards Institute. This organization is the coordinator for national standards in the United States. It is a member of non-treaty international standards organizations, and coordinates the activities involved in US participation in these groups.
<b>Application Software:</b>	Software used in a business environment to perform functions specific to the job requirements. Functions typically performed in the mortgage banking industry include loan origination, loan servicing, and investor reporting.
<b>ASC X12:</b>	Accredited Standards Committee X12, Electronic Data Interchange. An ANSI committee, chartered to develop uniform standards for electronic exchange of business transactions.
<b>Authentication:</b>	A method by which it can be ensured that the sender and receiver of electronic messages are valid and authorized to transmit the associated message.
<b>Bandwidth:</b>	The amount of data that can be transmitted in a fixed amount of time. A larger amount of information can be sent in a given amount of time over a telecommunications method with a greater bandwidth. For digital devices, the bandwidth is usually expressed in bits-per-second (bps) or bytes-per-second.
<b>Bulletin Board System (BBS):</b>	An electronic file depository that allows for file uploading and downloading. The Ginnie Mae BBS is currently used for both the Ginnie Mae Data Exchange (IIS/BBS) and EDI file transfers.
<b>Commercial-off-the-Shelf (COTS):</b>	A commercially available, pre-configured, software package.
<b>Communication Protocol:</b>	An agreed-upon format for transmitting data between two devices. The protocol may determine, for example, the type of error checking and the data compression method used. Transmission Control Protocol/Internet Protocol (TCP/IP) is an example.
<b>Communications Software:</b>	Software necessary to add appropriate protocols to the EDI document in preparation for transmission over telecommunications networks.

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<sup>1</sup> Many of the terms and definitions in this glossary are from 1) EDIQUETTE, 8610 Baltimore-Washington Boulevard, Suite 218, Jessup, MD 20974 and 2) Jilovec, N. [The A to Z of EDI: The Comprehensive Guide to Electronic Data Interchange](#). Duke Communications/Duke Press, 1997.

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<b>Data Element:</b>	Smallest building block in the EDI standard (qualifier, data value or textual comment) with two primary attributes: length and type. Similar to a field in a database record. (Also see Element.)
<b>Delimiter:</b>	A special character used to separate fields of data. The three different delimiters that are used in an EDI file are the segment delimiter, the element delimiter, and the sub-element delimiter.
<b>DISA:</b>	Data Interchange Standards Association. Secretariat for ANSI ASC X12.
<b>Document:</b>	Structured file that is sent to a trading partner. With ASC X12 usage, a document is a transaction set.
<b>DUNS Number:</b>	A nine-digit number assigned and maintained by Dun and Bradstreet to identify unique business establishments. DUNS numbers are assigned worldwide and include US, Canadian, and international organizations.
<b>EDI:</b>	Electronic Data Interchange. EDI is the application-to-application exchange of business data in a standardized format.
<b>EDIFACT:</b>	EDI for Administration, Commerce and Trade. International EDI Standard set by the United Nations and administered in the US by DISA.
<b>Electronic Envelope:</b>	An electronic envelope consists of codes that mark the boundaries of electronic documents. The electronic envelope contains EDI documents, sender and receiver information.
<b>Electronic Mailbox:</b>	A term used to refer to the place where an EDI transmission is stored for pick-up or delivery within a third-party service system (VAN).
<b>Electronic Signature:</b>	A form of authentication that lets you identify and validate a transaction by means of an authorization code.
<b>Element:</b>	A building block in an EDI document. Elements are grouped together to produce segments, which in turn are grouped together to form an EDI document. (Also see Data Element.)
<b>Flat File:</b>	Sometimes referred to as interface file, is designed to hold EDI data prior to and following translation or transmission to and from a trading partner.
<b>Frame Relay Network:</b>	A telecommunications network that is based on a packet-switching protocol for connecting devices on a Wide Area Network (WAN). With a Frame Relay network, the data is multiplexed and sent in variable length frames.
<b>FTP:</b>	File Transfer Protocol. A common way to move files between computers over the Internet. Anonymous FTP gives users access (without an ID and password) to areas on a remote system that contain public files.



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<b>Functional Acknowledgment:</b>	An ASC X12 transaction set (997), which acts as a certified mail receipt to confirm that the intended recipient actually received the EDI documents that have been sent. Provides transaction syntax level error reporting.
<b>Functional Group:</b>	Collection of related transaction sets. Beginning (GS) and ending (GE) segments are used to envelope a complete functional group together.
<b>Gateway:</b>	The interconnection between public or private networks, allowing transmission of documents in X12 format across multiple networks. Also called an interconnect.
<b>Hardware:</b>	The physical equipment (computers, modems, and printers) which is used in data processing.
<b>Interchange:</b>	Collection of functional groups sent from one trading partner to another.
<b>ISDN:</b>	Integrated Services Digital Network is an all digital communications line that enables voice, data, video, and graphics to be sent over a single ordinary telephone line at speeds up to three times faster than a typical dial-up phone line.
<b>ISO:</b>	International Standards Organization. The organization that oversees the ongoing development and support of international standards.
<b>Mapping:</b>	A process of identifying the relationship of standard EDI data elements to application data elements. A map is the link between a trading partner's proprietary data format and the related EDI transaction set.
<b>Network Terminator 1 (NT1):</b>	Required device for all ISDN connections. Provides the connection from the subscriber's equipment to the ISDN lines by converting the "S/T" interface to the ISDN "U" interface.
<b>Proprietary Standards:</b>	Industry-specific or company specific data formats that do not comply with X12, EDIFACT, or other widely used EDI standards.
<b>Qualifier:</b>	Data element used to identify the type of information that gives a segment or element meaning.
<b>Router:</b>	A device used to interconnect networks that use different protocols and media. Identifies the optimal path for sending data across complex internetworks.
<b>Segment:</b>	A group of elements which, when appropriately assembled, comprise an EDI document.
<b>Sender/Receiver ID:</b>	A unique number or series of characters that identifies a trading partner on all EDI networks.

<b>Service Bureau:</b>	A commercial service providing data storage, reporting and telecommunication links. Also a third party supplier of EDI services.
<b>Standard:</b>	An EDI format, created by consensus of industry participants.
<b>T-1 Dedicated Line:</b>	A dedicated digital communications line that is comprised of 24 - 56 Kbps data channels and a transmission rate of 1.544 Mbps.
<b>TCP/IP:</b>	Transmission Control Protocol/Internet Protocol). The rules that establish the method by which data is transmitted over the internet between two computers.
<b>Trading Partner:</b>	Vendor or other party with whom an EDI transaction set is exchanged.
<b>Translation Software:</b>	Software that is used to translate EDI data to a company's proprietary format and vice versa.
<b>VAN:</b>	Value Added Network. A third-party service that acts as an electronic postal system for EDI transactions. VANs are equipped to accept a variety of telecommunications protocols, thus enabling connectivity between organizations with different telecommunications protocols.
<b>Web-Base EDI Application:</b>	Application providing an on-line data entry screen for issuers to submit loan level data.
<b>X12:</b>	The ANSI subcommittee that is specifically charged with responsibility for maintaining and developing EDI standards.

## Appendix C: Ginnie Mae EDI Implementation Checklist

The Ginnie Mae EDI Implementation Checklist has been provided as a tool to assist you in your Ginnie Mae EDI efforts. This document is presented as a table with three columns: Check Marks, Steps, and Expected Outcomes. The “Steps” and “Expected Outcomes” columns provide guidance for you as you step through the processes of becoming an active trading partner in our program.

Becoming an active trading partner in our EDI Program will take approximately 16 weeks. However, actual implementation time will vary depending upon your organizational needs.

## Ginnie Mae EDI Implementation Checklist

(check when completed)	<b>Step 1: Plan Ginnie Mae Implementation</b>	<b>Expected Outcomes</b>
_____	Plan Ginnie Mae Implementation	<ul style="list-style-type: none"> <li>• Defined Team Roles &amp; Responsibilities</li> <li>• Project Plan</li> <li>• Preliminary Ginnie Mae Testing Schedule</li> <li>• Connection Method Recommendation</li> <li>• Introduction to the Ginnie Mae 203 Map</li> <li>• Estimated EDI Hardware, Software, and Training Budget</li> <li>• Completed EDI System Agreement and Trading Partner Profile</li> </ul>
_____	Hold Internal Kickoff Meeting	
_____	Contact Ginnie Mae EDI Team	
_____	Submit EDI System Agreement and Trading Partner Profile	
<b>Step 2: Assess and Evaluate Technology</b>		<b>Expected Outcomes</b>
_____	Evaluate and Select Operating Platform	<ul style="list-style-type: none"> <li>• Operating Platform Assessment</li> <li>• Operating Platform “Short List”</li> <li>• Software Evaluation Criteria and Results</li> <li>• Software Package “Short List”</li> <li>• Vendor Reference Checks</li> <li>• Application Interface Impact Analysis</li> <li>• Application Interface Requirements Analysis and Design</li> </ul>
_____	Identify Available EDI Translation Software and Telecommunications Products	
_____	Develop a Short List of EDI Translation Software and Telecommunications Products	
_____	Evaluate and Select EDI Translation Software and Telecommunications Products	

_____	Plan Application Interface	<ul style="list-style-type: none"> <li>• Updated Project Plan</li> </ul>
_____	Develop Configuration and Test Strategy	

(check when completed)	<b>Step 3: Schedule Testing with Ginnie Mae</b>	<b>Expected Outcomes</b>
_____	Schedule EDI System Test with Ginnie Mae’s EDI Team	<ul style="list-style-type: none"> <li>• Confirmed Telecommunications Method</li> <li>• Confirmed Ginnie Mae Testing Schedule</li> <li>• Defined Testing Procedures</li> <li>• Project Plan Updated with Testing Dates</li> </ul>
<b>Step 4: Establish EDI Environment</b>		<b>Expected Outcomes</b>
_____	Purchase Hardware and Software	<ul style="list-style-type: none"> <li>• Hardware and Software Procurement Package (e.g., vendor bids, purchase orders, technical documentation)</li> <li>• Hardware and Software, Installation, Configuration and Testing</li> <li>• Functional Communications Method</li> <li>• Developed and Modified Application Interface</li> <li>• Unit Test Plans and Results</li> </ul>
_____	Configure Hardware and Software	
_____	Establish and Test Telecommunications Connection	
_____	Develop Application Interface	
_____	Perform EDI Unit Testing	

(check when completed)	Step 5: Test EDI System	Expected Outcomes
_____	Meet Test Criteria	<ul style="list-style-type: none"> <li>• Test EDI Submission</li> <li>• Comparison File Submission</li> <li>• Receipt of 997 Functional Acknowledgment</li> <li>• Receipt of Test Submission Status Report (from Ginnie Mae EDI Team)</li> <li>• Three (3) “Clean” Test Submissions</li> </ul>
_____	Validate Test Submissions	
_____	Repeat Process	
Step 6: Move into Production		Expected Outcomes
_____	Schedule First Production Submission	<ul style="list-style-type: none"> <li>• Production EDI Submission</li> </ul>
_____	Submit Data Using EDI	

**If you have any questions or issues during your EDI implementation, please call the Ginnie Mae Hotline: 1-888-GINNIE4 Option 1**

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## Appendix D: Electronic Data Interchange System Agreement

The purpose of the EDI System Agreement is to clarify:

- Ginnie Mae's intentions and expectations about its EDI program
- Assumptions about Ginnie Mae and Trading Partner roles in Ginnie Mae's EDI program
- Logistics about the electronic exchange of EDI documents, including;
  - General specifications (standards, document types, telecommunications method)
  - Technical specifications (acknowledgments, communications, security)
  - Policies and Procedures
- Specific Legal Issues

Even though you may have always submitted your loan data to Ginnie Mae using physical electronic media, a system agreement is required for EDI because EDI will change the format and flow of the information between you and Ginnie Mae.

The following EDI System Agreement will need to be signed by your company's officials and submitted to Ginnie Mae before the exchange of production EDI data can begin.

***IMPORTANT NOTE: Issuers using GinnieNET may have already signed this agreement and sent it to The Chase Manhattan Bank. Another signed agreement or a copy should be sent to Ginnie Mae.***

Please mail all Executed EDI Systems Agreements and Authorized Signatories forms to:

**Ginnie Mae**  
**c/o Lockheed Martin Information Technology**  
**Monique Squalls, EDI Coordinator**  
**1 Curie Court**  
**Rockville, MD 20850**

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## Electronic Data Interchange System Agreement

This Electronic Data Interchange System Agreement (the "Agreement") is made by and between the Government National Mortgage Association ("Ginnie Mae"), a corporation within the United States Department of Housing and Urban Development, with an office at 451 Seventh Street, S.W., Washington, D.C. 20410 and \_\_\_\_\_ (the "Issuer"), a

\_\_\_\_\_ Corporation, with offices at  
\_\_\_\_\_.

### RECITALS

Ginnie Mae and the Issuer desire to facilitate the electronic exchange of information by electronically transmitting and receiving data in agreed formats in substitution for conventional paper-based documents. As used in this Agreement, electronic data interchange ("EDI") includes the GinnieNET System as well as other systems used by Ginnie Mae and its Issuers for various purposes, including but not limited to, the pooling of mortgages as security for Ginnie Mae guaranteed Mortgage-Backed Securities ("MBS") and investor reporting. Such EDI transmissions shall be accomplished by electronically transmitting and receiving data in agreed formats via the telecommunications options and methods specified by the appropriate Ginnie Mae MBS Guide(s).

The use of EDI is mutually beneficial to Ginnie Mae and the Issuer, and both parties intend for all such transactions that comply with applicable requirements to be legally binding, valid and enforceable. This Agreement prescribes the general procedures and policies to be followed when using EDI to transmit and receive information in lieu of using paper documents normally associated with or required to create Ginnie Mae MBS, for investor reporting, or for other purposes or transactions.

NOW THEREFORE, the parties, intending to be legally bound agree as follows:

#### Section 1. Prerequisites

1.1 Documents: Standards. Ginnie Mae or its designated agent and the Issuer or its agent, so long as such agent is approved by Ginnie Mae, may electronically transmit to or receive from each other various documents and acknowledgements ("Documents"). Transmissions of data or documents that comply with the requirements of the Ginnie Mae Mortgage-Backed Securities Guides ("Ginnie Mae MBS Guides") and the Ginnie Mae Guaranty or Contractual Agreement shall have the same force and effect as paper-based documents executed by the parties. Any EDI transmission of data or Documents that does not comply with the requirements of the Ginnie Mae MBS Guides, Ginnie Mae's guaranty and its obligations under the Guaranty or Contractual Agreement shall not take effect.



All Documents shall be transmitted in accordance with the standards set forth in the Ginnie Mae MBS Guides.

1.2 Document EDI Transmission. Documents shall be transmitted utilizing one of the telecommunications options described in the Ginnie Mae MBS Guides, directly or through a third party service provider ("Provider") as specified by Ginnie Mae or its designated agent. The Issuer shall be responsible for the costs of any Provider, unless otherwise set forth in the Ginnie Mae MBS Guides. Ginnie Mae does not waive this provision by providing Issuers with complimentary Document Transmission for any period of time. Ginnie Mae shall not be liable for the acts or omissions of the Provider while transmitting, receiving, storing or handling Documents, or performing related activities, for either party.

1.3 System Operations. Each party, at its own expense, shall provide and maintain its own equipment, software, services and testing necessary to effectively and reliably transmit and receive Documents. Issuers shall provide and maintain such equipment, software or services as may be necessary to effectively and reliably transmit and receive documents.

1.4 System Changes. The Issuer shall not make any changes in systems operations which impair the mutual capabilities of the parties to communicate as contemplated by this Agreement. Ginnie Mae shall have the sole authority and discretion to make all necessary system changes. All such system changes by Ginnie Mae shall be made within appropriate and reasonable time periods.

1.5 Security Procedures. Issuers shall properly use security procedures, including those specified in the Ginnie Mae MBS Guides to ensure that all EDI transmissions of Documents are authorized and to protect the EDI transmissions and data from improper access. The Issuer has an affirmative obligation to maintain the security and integrity of the EDI transmissions.

1.6 Record Storage. Issuers shall store and retain records of the Documents transmitted under this Agreement in compliance with generally accepted mortgage banking and MBS industry standards and any requirements as may be specified by Ginnie Mae in the Ginnie Mae MBS Guides.

1.7 Signatures. The Issuer shall adopt as its signature the electronic identification(s), of the type and in the manner that Ginnie Mae, in its discretion, directs, to be used by one or more persons with the actual and apparent authority of the Issuer and attached to or contained in each Document transmitted by the Issuer ("Signatures"). Each party agrees that any Signature shall be sufficient to verify that the Issuer originated such Document.

## 1.8 Definitions

Documents: Any and all electronic files and media containing information transmitted or submitted to Ginnie Mae, its designated agent, the Issuer, or the Issuer's agents via EDI transmissions.

GinnieNET: Ginnie Mae's electronic MBS pool submission computer network system maintained by Ginnie Mae's PPA and detailed in the appropriate Ginnie Mae MBS Guides.

GinnieNET Guides: Part of the Ginnie Mae MBS Guides, containing information on requirements for issuers and document custodians using Ginnie Mae's electronic MBS pool submission computer network system, as amended from time to time. These can be obtained from Ginnie Mae's PPA.

Ginnie Mae's Pool Processing Agent ("PPA"): Ginnie Mae's agent for the processing of MBS pools responsible for maintaining the GinnieNET system.

Ginnie Mae MBS Guides: Handbooks GNMA 5500.1, 5500.2, and Guides covering Ginnie Mae EDI requirements, as amended from time to time.

Guaranty or Contractual Agreement: The agreement which details the relationship and obligations created between an Issuer and Ginnie Mae as guarantor of the MBS.

Issuer: An approved participant in the Ginnie Mae MBS programs that has entered into a Guaranty or Contractual Agreement with Ginnie Mae, for purposes of issuing MBS.

Schedule of Subscribers and Ginnie Mae Guaranty/Contractual Agreement: The document to be electronically signed by the Issuer and submitted via GinnieNET necessary to create the new Ginnie Mae MBS. This document incorporates the terms of the Guaranty or Contractual Agreement and the provisions of the Ginnie Mae MBS Guides.

1.9 Reference. This Agreement, in addition to the terms and conditions contained herein, shall be controlled by the terms and conditions of the following documents:

1. The Guaranty or Contractual Agreement between Ginnie Mae and the Issuer and the Schedule of Subscribers and Ginnie Mae Guaranty/Contractual Agreement;
2. The Ginnie Mae MBS Guides;
3. Title III of the National Housing Act (12 U.S.C. 1716 et seq.) and Ginnie Mae's regulations (24 C.F.R. Part 300 et seq.); and

## Section 2. EDI Transmissions

2.1 Proper Receipt. Documents shall not be deemed to have been received by Ginnie Mae until accessible to Ginnie Mae or its designated agent.

2.2 Verification. The Issuer shall have the ability to verify receipt of a Document by Ginnie Mae and its designated agent through the inquiry function of the electronic tracking ability of the EDI transmission. The Issuer may also use the inquiry function to verify receipt of Documents by, among other entities, the Issuer's Document Custodian, to ascertain pool certification status, and receipt of the Document by Ginnie Mae's designated agent.

2.3 Acceptance. For EDI transmissions related to pool submissions, no Document shall be deemed accepted by Ginnie Mae unless and until the PPA, if so authorized by Ginnie Mae, issues and releases corresponding MBS to the Issuer or its assignee. Mere receipt of a Document by Ginnie Mae or the PPA shall not create any liability or obligation on the part of Ginnie Mae or the PPA unless and until the PPA notifies the Issuer that the submitted Document has been accepted and the corresponding MBS have been issued and released in accordance with the preceding sentence.

2.4 Garbled or Failed EDI Transmissions. If any transmitted Document is received in an unintelligible or garbled form, the receiving party shall promptly notify the originating party (if identifiable from the received Document) in a reasonable manner. If the originating party cannot be identified, no notice will be required. The Issuer bears the risk of any system failures that result in failed or garbled EDI transmissions. The Issuer must resubmit any failed or garbled transmission in order for a Document to be effective.

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### Section 3. Transaction Terms

3.1 Terms and Conditions. For EDI transmissions related to pool submissions, this Agreement is to be considered part of the Guaranty or Contractual Agreement between Ginnie Mae and the Issuer. In the absence of any other written agreement applicable to any transaction made pursuant to this Agreement, such transaction (and any related communication) also shall be subject to those terms and conditions included in the Ginnie Mae MBS Guides. For EDI transmissions related to other transactions, this Agreement is to be considered part of the transaction between Ginnie Mae and the Issuer or the Issuer's agent.

3.2 Confidentiality. No information contained in any Document or otherwise exchanged between the parties shall be considered confidential, except as provided in Section 1.5, by written agreement between the parties or by applicable law.

#### 3.3 Validity: Enforceability.

3.3.1 This Agreement has been executed by the parties to evidence their mutual intent to create binding obligations, subject to the requirements and conditions stated herein and in the Guaranty or Contractual Agreements between them, and the Ginnie Mae MBS Guides.

3.3.2 Any Document properly transmitted pursuant to this Agreement shall be considered, in connection with any transaction, any other written agreement described in Section 3.1, or this Agreement, to be a "writing" or "in writing". Any Document when containing, or to which there is affixed, a Signature ("Signed Document") shall be deemed for all purposes (a) to have been "signed" and (b) to constitute an "original" when printed from electronic files and records established and maintained by either party in the normal course of business.

3.3.3 Any Document properly submitted pursuant to this agreement, in connection with any transaction, shall be deemed for all purposes to have been notarized and submitted under the Issuer's proper corporate seal.

3.3.4 The Issuer agrees not to contest the validity or enforceability of Signed Documents properly received, under the provisions of any applicable law relating to whether certain agreements are to be in writing or signed by the party to be bound thereby. The Issuer expressly waives any right to object to the validity of a transaction solely on the grounds that communication between Ginnie Mae and the Issuer occurred through the use of EDI technology. Signed Documents, if introduced as evidence on paper in any judicial, arbitration, mediation or administrative proceedings, will be admissible as between the parties to the same extent and under the same conditions as other business records originated and maintained in documentary form. Neither party shall contest the admissibility of copies of Signed Documents under either the business records exception to the hearsay rule or the best evidence rule on the basis that the Signed Documents were not originated or maintained in documentary form.

3.3.5 Each Signed Document shall constitute a statement made to the United States Government for purposes of Titles 18 and 31 of the United States Code and 24 C.F.R. Part 28.

### Section 4. Miscellaneous

4.1 Termination. With regard to pools of mortgages that the Issuer has not yet sought to form and MBS that the Issuer has not yet sought to issue, this Agreement shall remain in effect until terminated

by either party in writing with notice to the other party. The termination of this Agreement shall not affect the respective obligations and rights of the parties arising under Documents which have already resulted in the issuance of MBS prior to the termination date of this Agreement. All rights of Issuer under this Agreement shall be immediately terminated upon the issuance of a letter to the Issuer by Ginnie Mae declaring the Issuer in default of its obligations under its Guaranty or Contractual Agreement with Ginnie Mae.

4.2 Severability. Any provision of this Agreement which is determined to be invalid or unenforceable will be ineffective to the extent of such determination without invalidating the remaining provisions of this Agreement or affecting the validity or enforceability of such remaining provisions.

4.3 Entire Agreement. This Agreement and the Ginnie Mae MBS Guides constitute the complete agreement of the parties relating to the matters specified in this Agreement and supersede all prior representations or agreements, whether oral or written, with respect to such matters. No oral modification or waiver of any provision of this Agreement shall be binding on either party. No obligation to enter into any Transaction and issue or approve MBS is to be implied from the execution or delivery of this Agreement. This Agreement is for the benefit of, and shall be binding upon, the parties and their respective successors and assigns.

4.4 Force Majeure. If standard business cannot be conducted by EDI, Ginnie Mae or the Issuer may in the event of such an emergency return to a paper based document system for processing the business Documents described in this agreement. The processing deadlines and time frames for any paper submissions shall be those previously in effect for all mortgage pool submission paper documents or as set by Ginnie Mae and its agents as appropriate in the emergency circumstance.

4.5 Limitation of Liability and Damages. Ginnie Mae shall not be liable to the Issuer for any damages, loss, cost or expense of any type whatsoever arising out of or related to use of the GinnieNET system or any other system or any delay, omission or error in electronic transmission or receipt of any Documents pursuant to this Agreement. Ginnie Mae shall not be liable to the Issuer for any damages resulting from Ginnie Mae's refusal to issue MBS for mortgage pools submitted via the GinnieNET system or for any damages or losses sustained by an Issuer, its agents or creditors resulting from Ginnie Mae's issuance of a letter finding the Issuer in default of a Guaranty or Contractual Agreement. Should the Issuer default on its obligations under a Guaranty or Contractual Agreement, the Issuer will be liable to Ginnie Mae for any damages or loss incurred by Ginnie Mae due to the Issuer's default. By entering into this Agreement, Ginnie Mae assumes no liability, duty or obligation to any person or entity who is not a party to this Agreement. There are no third party beneficiaries to this Agreement.

4.6 Effective Date. The effective date of this Agreement will be the latest of the dates shown on the signature page of this document.

4.7 Choice of Law. This Agreement shall be construed, and the rights and obligations of the parties hereunder determined, in accordance with Federal law.

4.8 Drafting Presumption. The rule of construction that agreements are to be construed against the drafter is not to be applied in construing this Agreement.

**Government National Mortgage Association:**

By: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

Issuer Name: \_\_\_\_\_

Issuer Number: \_\_\_\_\_

Corporate Seal By: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

## Appendix E: Technical Support Guidelines

During the course of your Ginnie Mae EDI implementation, you may encounter questions or problems at various points. The following table is presented to help you identify who could best resolve your questions or problems. Of course, if you have questions about who to call that are not answered here, please call 1-888-GINNIE4 Option 1.

QUESTION/PROBLEM	CONTACT POINT
<b>Application Interface</b>	
<ul style="list-style-type: none"> <li>I will need to modify my loan processing system to interface to my translation software and I have some questions.</li> </ul>	<ol style="list-style-type: none"> <li>1) Call your loan processing system administrator and/or your translation software customer service representative.</li> </ol>
<b>BBS</b>	
<ul style="list-style-type: none"> <li>How do I establish a BBS connection?</li> </ul>	<ol style="list-style-type: none"> <li>1) Call the Ginnie Mae Hotline at 1-888-GINNIE4 Option 2.</li> </ol>
<ul style="list-style-type: none"> <li>I connect to Ginnie Mae using the BBS and I keep getting a busy signal.</li> </ul>	<ol style="list-style-type: none"> <li>1) Call the Ginnie Mae Hotline at 1-888-GINNIE4 Option 2.</li> </ol>
<ul style="list-style-type: none"> <li>I connect to Ginnie Mae using the BBS and I keep experiencing communications errors.</li> </ul>	<ol style="list-style-type: none"> <li>1) Call the Ginnie Mae Hotline to let them know you're experiencing problems.</li> </ol>
<ul style="list-style-type: none"> <li>I connect to Ginnie Mae using the BBS and the line keeps dropping.</li> </ul>	<ol style="list-style-type: none"> <li>1) Call the Ginnie Mae Hotline to let them know you're experiencing problems.</li> <li>2) Call your telecommunications provider.</li> </ol>
<b>ISDN</b>	
<ul style="list-style-type: none"> <li>How do I establish an ISDN connection?</li> </ul>	<ol style="list-style-type: none"> <li>1) Work with your internal systems department.</li> <li>2) Contact your telephone company for assistance.</li> </ol>
<ul style="list-style-type: none"> <li>I connect to Ginnie Mae using ISDN and I keep getting a busy signal.</li> </ul>	<ol style="list-style-type: none"> <li>1) Call the Ginnie Mae Hotline at 1-888-GINNIE4 Option 1.</li> </ol>
<ul style="list-style-type: none"> <li>I connect to Ginnie Mae using ISDN and I keep experiencing communications errors.</li> </ul>	<ol style="list-style-type: none"> <li>1) Call the Ginnie Mae Hotline to let them know you're experiencing problems.</li> <li>2) Call your telecommunications provider.</li> </ol>

<b>QUESTION/PROBLEM</b>	<b>CONTACT POINT</b>
<ul style="list-style-type: none"> <li>I connect to Ginnie Mae using ISDN and the line keeps dropping.</li> </ul>	<ol style="list-style-type: none"> <li>1) Call the Ginnie Mae Hotline to let them know you're experiencing problems.</li> <li>2) Call your telecommunications provider.</li> </ol>
<b>Mapping</b>	
<ul style="list-style-type: none"> <li>What are Ginnie Mae's special requirements for the 203 transaction set?</li> </ul>	<ol style="list-style-type: none"> <li>1) Contact the Ginnie Mae EDI Coordinator at 1-888-GINNIE4 Option 1.</li> </ol>
<ul style="list-style-type: none"> <li>I'm confused about how the current loan level layout will be represented in the 203 transaction set.</li> </ul>	<ol style="list-style-type: none"> <li>1) Contact the Ginnie Mae EDI Coordinator at 1-888-GINNIE4 Option 1.</li> </ol>
<b>Service Bureau Clients</b>	
<ul style="list-style-type: none"> <li>I am a service bureau client. How do I comply with Ginnie Mae's requirements to become EDI capable?</li> </ul>	<ol style="list-style-type: none"> <li>1) Contact your service bureau representative. Ask them to call 1-888-GINNIE4 Option 1 for an Implementation Guide.</li> </ol>
<ul style="list-style-type: none"> <li>I am a service bureau client and I keep getting error reports from Ginnie Mae about the quality of my data.</li> </ul>	<ol style="list-style-type: none"> <li>1) Call 1-888-GINNIE4 Option 1 to learn the nature of the error, and the correct data format.</li> </ol>
<b>Telecommunications</b>	
<ul style="list-style-type: none"> <li>What telecommunications hardware should I use?</li> </ul>	<ol style="list-style-type: none"> <li>1) Work with your internal systems department to identify viable hardware, software and telecommunications options.</li> <li>2) Contact your telephone company for assistance.</li> </ol>
<b>Testing with Ginnie Mae</b>	
<ul style="list-style-type: none"> <li>When will I need to submit my first test transmission to Ginnie Mae?</li> </ul>	<ol style="list-style-type: none"> <li>1) Contact the Ginnie Mae EDI Coordinator at 1-888-GINNIE4 Option 1.</li> </ol>
<ul style="list-style-type: none"> <li>What are the testing procedures and guidelines?</li> </ul>	<ol style="list-style-type: none"> <li>1) Contact the Ginnie Mae EDI Coordinator at 1-888-GINNIE4 Option 1.</li> </ol>
<ul style="list-style-type: none"> <li>When can I submit my first production EDI transaction set?</li> </ul>	<ol style="list-style-type: none"> <li>1) Contact the Ginnie Mae EDI Coordinator at 1-888-GINNIE4 Option 1.</li> </ol>
<b>Transmitting Data to Ginnie Mae</b>	
<ul style="list-style-type: none"> <li>What connection method should I use to submit my 203 to Ginnie Mae?</li> </ul>	<ol style="list-style-type: none"> <li>1) Contact the Ginnie Mae EDI Coordinator at 1-888-GINNIE4 Option 1.</li> </ol>

QUESTION/PROBLEM	CONTACT POINT
<b>Translation Software</b>	
<ul style="list-style-type: none"> <li>• What translation software package should I use?</li> </ul>	1) Work with your internal systems department to identify viable hardware, software and telecommunications options.
<ul style="list-style-type: none"> <li>• I'm having problems with my translation software—it keeps crashing.</li> </ul>	1) Contact translation software customer support.
<ul style="list-style-type: none"> <li>• I don't understand how to configure my translation software to meet Ginnie Mae's requirements.</li> </ul>	1) Contact translation software customer support.
<ul style="list-style-type: none"> <li>• My translation software cannot accept the 997 functional acknowledgment.</li> </ul>	1) Contact translation software customer support.
<ul style="list-style-type: none"> <li>• I can't interpret these translation software error reports.</li> </ul>	1) Contact translation software customer support.
<b>Value Added Networks</b>	
<ul style="list-style-type: none"> <li>• What value added network should I use?</li> </ul>	1) Work with your internal systems department to identify viable hardware, software and telecommunications options.
<ul style="list-style-type: none"> <li>• I'm a VAN customer and I keep hearing a busy signal when I attempt to send out my 203.</li> </ul>	1) Contact Value Added Network customer support.
<ul style="list-style-type: none"> <li>• I'm a VAN customer and I'm having problems receiving the 997.</li> </ul>	1) Contact Value Added Network customer support.
<ul style="list-style-type: none"> <li>• I'm a VAN customer, and I'm not sure about the status of my transmission to Ginnie Mae.</li> </ul>	1) Contact Value Added Network customer support.
<ul style="list-style-type: none"> <li>• I'm a VAN customer, and I'm not sure how to read these invoices.</li> </ul>	1) Contact Value Added Network customer support.



## Appendix F: Trading Partner Profile

Appendix F is a Trading Partner Profile. The purpose of this document is to provide Lockheed Martin Information Technology with a comprehensive reference list of all parties with responsibility for your EDI implementation, both internal and external to your organization. In addition, the Trading Partner Profile is required by Ginnie Mae in order to determine the technical capability of individual issuers, collect institutional information, and assess the viability of future EDI enhancements.

Please fully complete the Trading Partner Profile and fax it to Lockheed Martin Information Technology (see attached fax cover sheet). If you have any questions about the Trading Partner Profile please call the Ginnie Mae EDI Hotline: 1-888-GINNIE4 Option 1.

# Fax

To:



**Attn: Monique Squalls, Ginnie Mae EDI Coordinator**

From/Company \_\_\_\_\_ Phone: \_\_\_\_\_

Fax: (301) 721-5974 \_\_\_\_\_ Date: \_\_\_\_\_

Phone: (888) GINNIE4, Option 1 \_\_\_\_\_ Pages: 9 Including this one \_\_\_\_\_

Re: **Ginnie Mae Trading Partner Profile** \_\_\_\_\_ CC: \_\_\_\_\_

Urgent   For Review   Please Comment   Please Reply   Please Recycle

Comments:

---

## Government National Mortgage Association

### Electronic Data Interchange (EDI) Trading Partner Profile

#### Purpose of the Trading Partner Profile

The Government National Mortgage Association ("Ginnie Mae") is implementing Electronic Data Interchange (EDI) for its loan level reporting. Ginnie Mae will be using the American National Standards Institute's (ANSI) Accredited Standards Committee (ASC) X12 203 transaction set, the Secondary Mortgage Market Investor Report, to report this data. As part of the implementation process Ginnie Mae needs to verify and collect information in order to facilitate the EDI implementation with each issuer.

**This Trading Partner Profile is required by Ginnie Mae in order to determine the technical capability of individual issuers, collect institutional information, and assess the viability of future EDI enhancements.**

#### Trading Partner Profile Instructions

1. Provide your issuer number and the name and phone number of the person completing the survey on page F-5.
2. Answer the questions by filling in the appropriate spaces on the Trading Partner Profile. Some questions may have more than one answer; these are noted on the survey.
3. Please write your responses to short answer questions on the survey itself.
4. Please complete the Trading Partner Profile and return it to:

**Lockheed Martin Information Technology  
Attn: Monique Squalls  
Ginnie Mae EDI Program  
1 Curie Court  
Rockville, Maryland 20850**

If you have questions about Ginnie Mae's EDI program, please contact Monique Squalls of Lockheed Martin Information Technology at the Ginnie Mae EDI Hotline:

**1-888-GINNIE4 (1-888-446-6434) Option 1.**

---

## Trading Partner Profile Definitions

**Bulletin Board System (BBS)** – An electronic file depository that allows for file uploading and downloading. The Ginnie Mae BBS is currently used for both the Ginnie Mae Data Exchange (IIS/BBS) and EDI file transfers.

**Commercial-off-the-shelf (COTS)** - A commercially available, pre-configured, software package.

**Direct Connect** - A communications link that connects two organizations without the use of an intermediary service. May be a dedicated, leased, or dial-up connection.

**Electronic Data Interchange (EDI)** – Electronic Data Interchange. EDI is the application-to-application exchange of business data in a standardized format.

**GinnieNet** - Automated system for issuers to process and submit new pool information.

**Internet** - A collection of public networks connected to each other using Transmissions Control Protocol/Internet Protocol (TCP/IP) technology, a suite of transport and application protocols that provide a common way of communicating and sharing data.

**On-line Service** - A commercial service providing software and access to the Internet (e.g., America-On-Line, CompuServe, Prodigy).

**Service Bureau** - A commercial service providing data storage, reporting and communication links. Also a third-party supplier of EDI services.

**Value Added Network (VAN)** - A third-party service that acts as an electronic postal system for EDI transactions. VANs are equipped to accept a variety of telecommunications protocols, thus enabling connectivity between organizations with different telecommunications protocols.

**Government National Mortgage Association**  
**Electronic Data Interchange (EDI) Trading Partner Profile**

**I. General Information**

1. What is the name, address, phone number, and e-mail address of your Survey Respondent?  
*Contact Name:* \_\_\_\_\_  
*Company Name:* \_\_\_\_\_  
*Address:* \_\_\_\_\_  
  
*Phone:* \_\_\_\_\_  
*E-mail:* \_\_\_\_\_
  
2. What is your Ginnie Mae issuer number(s)?  
 \_\_\_\_\_
  
3. If you report loan information for other Ginnie Mae issuers (sub-service), what are their issuer numbers?  
 \_\_\_\_\_
  
4. What is the name, address, phone number, and e-mail address of your EDI Coordinator?  
*Contact Name:* \_\_\_\_\_  
*Company Name:* \_\_\_\_\_  
*Address:* \_\_\_\_\_  
  
*Phone:* \_\_\_\_\_  
*E-mail:* \_\_\_\_\_
  
5. What is the Dun and Bradstreet Number (DUNS) of your organization?  
*DUNS Number:* \_\_\_\_\_

**II. Current Ginnie Mae Data Reporting Method**

6. How do you currently submit loan level data to Ginnie Mae?
 

<input type="radio"/> Tape  <input type="radio"/> Cartridge  <input type="radio"/> Diskette	<input type="radio"/> Ginnie Mae Data Exchange Bulletin Board (BBS)  <input type="radio"/> Service Bureau
---	---

7. If you submit through a service bureau, please provide the address, phone number, and e-mail address of your Service Bureau Contact?

*Contact Name:* \_\_\_\_\_  
*Company Name:* \_\_\_\_\_  
*Address:* \_\_\_\_\_  
 \_\_\_\_\_  
*Phone:* \_\_\_\_\_  
*E-mail:* \_\_\_\_\_

8. When you exchange electronic transactions or e-mail with entities outside your company, how do you communicate?

*Select all that apply*

- |  |  |
|--|--|
| <input type="radio"/> Direct connection            | <input type="radio"/> Ginnie Mae Data Exchange               |
| <input type="radio"/> Value Added Network (VAN)    | <input type="radio"/> Internet                               |
| <input type="radio"/> Bulletin Board Service (BBS) | <input type="radio"/> On-Line Service (e.g., America Online) |
| <input type="radio"/> GinnieNet                    | <input type="radio"/> Other (Please indicate) _____          |

### III. Systems/Application Information

9. On what computer hardware platform does the software application that formats loan level data submissions reside?

*Select only one*

- |   |   |
|---|---|
| <input type="radio"/> 386 PC compatible           | <input type="radio"/> Mainframe                     |
| <input type="radio"/> 486 or higher PC compatible | <input type="radio"/> Use service bureau            |
| <input type="radio"/> Apple/Macintosh             | <input type="radio"/> Other (Please indicate) _____ |
| <input type="radio"/> Mini/midrange               |   |

10. What hardware configuration is used for formatting loan level data submissions?

*Select only one*

- |                                     |   |
|-------------------------------------|---|
| <input type="radio"/> Stand-alone   | <input type="radio"/> Mini/Mainframe            |
| <input type="radio"/> Network       | <input type="radio"/> None (Use service bureau) |
| <input type="radio"/> Client/Server |   |

11. What operating system is used by the computer hardware housing the software application which formats loan level data submissions?

*Select only one*

- |                                       |   |
|---------------------------------------|---|
| <input type="radio"/> DOS             | <input type="radio"/> UNIX                          |
| <input type="radio"/> Windows 3.x     | <input type="radio"/> MVS                           |
| <input type="radio"/> Windows 95      | <input type="radio"/> None (Use service bureau)     |
| <input type="radio"/> Apple/Macintosh | <input type="radio"/> Other (Please indicate) _____ |
| <input type="radio"/> OS/2            |   |

12. What type of software application do you use to format loan level data submissions?

*Select only one*

- Custom-developed
- Commercial-Off-The-Shelf (COTS)
- Ginnie Mae-provided (Issuer Information System - IIS)
- None (Use service bureau)

13. Can your organization transmit data through a modem?

*Select only one*

- Yes
- No
- Don't Know

14. If you have a modem, what is your modem's baud rate?

*Select only one*

- 9,600
- 14.4
- 28.8
- 33.6
- 56 k
- Other (Please indicate) \_\_\_\_\_

#### **IV. Internet Information**

15. Do you have access to the Internet?

*Select only one*

- Yes
- No
- Don't Know

16. If you have access to the Internet, which Internet browser are you using?

*Select all that apply.*

- Netscape 2.0
- Netscape 3.0
- Netscape Navigator
- MS Explorer 2.0
- MS Explorer 3.0
- AOL
- CompuServe
- Other (Please indicate) \_\_\_\_\_

#### **V. EDI Information**

17. Is your organization currently using EDI?

*Select only one*

- Yes
- No
- Don't Know

18. What operating system is used by the computer hardware which houses your EDI translation software?

**Select only one**

- |                                       |   |
|---------------------------------------|---|
| <input type="radio"/> DOS             | <input type="radio"/> UNIX                          |
| <input type="radio"/> Windows         | <input type="radio"/> MVS                           |
| <input type="radio"/> OS/2            | <input type="radio"/> None (Use service bureau)     |
| <input type="radio"/> Apple/Macintosh | <input type="radio"/> Other (Please indicate) _____ |

19. What computer hardware platform houses your EDI translation software?

**Select only one**

- |   |   |
|---|---|
| <input type="radio"/> 386 PC compatible           | <input type="radio"/> Mainframe                     |
| <input type="radio"/> 486 or higher PC compatible | <input type="radio"/> None (Use service bureau)     |
| <input type="radio"/> Apple/Macintosh             | <input type="radio"/> Other (Please indicate) _____ |
| <input type="radio"/> Mini/midrange               |   |

20. What hardware configuration is used to support your EDI translation software?

**Select only one**

- |                                     |   |
|-------------------------------------|---|
| <input type="radio"/> Stand-alone   | <input type="radio"/> Mini/Mainframe            |
| <input type="radio"/> /Network      | <input type="radio"/> None (Use service bureau) |
| <input type="radio"/> Client/Server |   |

21. How do you perform translation?

**Select only one**

- Perform in-house with internally developed translation software
- Perform in-house with commercial-off-the-shelf (COTS) software
- Use Value Added Network (VAN)
- Use service bureau

22. If you perform translation using a commercial-off-the-shelf (COTS) package, which vendor do you use?

**Select only one**

- |  |   |
|--|---|
| <input type="radio"/> Data Management Strategies | <input type="radio"/> St. Paul                      |
| <input type="radio"/> Inovis, Inc.               | <input type="radio"/> TSI International             |
| <input type="radio"/> Premenos                   | <input type="radio"/> Other (Please indicate) _____ |
| <input type="radio"/> Sterling                   |   |

23. What communications method do you use for your EDI Information?

**Select all that apply**

- Value Added Network (VAN)
- Bulletin Board Service (BBS)
- Direct connection
- Private network
- Service bureau
- Other (Please indicate) \_\_\_\_\_



24. If you are linked to a VAN, which one?

**Select all that apply**

- |                                    |   |
|------------------------------------|---|
| <input type="radio"/> Advantis     | <input type="radio"/> Sterling                      |
| <input type="radio"/> GEIS         | <input type="radio"/> Sprint                        |
| <input type="radio"/> Inovis, Inc. | <input type="radio"/> Not linked to a VAN           |
| <input type="radio"/> MCI          | <input type="radio"/> Other (Please indicate) _____ |

25. If you submit through a VAN, please provide the address, phone number, and e-mail address of your

VAN Contact?

**Contact Name:** \_\_\_\_\_

**Company Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

**E-mail:** \_\_\_\_\_

26. If you use a direct connect, which one?

**Select all that apply**

- ISDN
- NJE
- Dedicated line
- Other (Please indicate) \_\_\_\_\_

27. Who are your EDI Trading Partners?

**Select all that apply**

- |                                       |   |
|---------------------------------------|---|
| <input type="radio"/> Fannie Mae      | <input type="radio"/> Suppliers                     |
| <input type="radio"/> Freddie Mac     | <input type="radio"/> Planning                      |
| <input type="radio"/> Banks           | <input type="radio"/> None                          |
| <input type="radio"/> Service bureaus | <input type="radio"/> Other (Please indicate) _____ |

28. Who are your proposed EDI Trading Partners (other than Ginnie Mae)?

**Select all that apply**

- |                                       |   |
|---------------------------------------|---|
| <input type="radio"/> Fannie Mae      | <input type="radio"/> Suppliers                     |
| <input type="radio"/> Freddie Mac     | <input type="radio"/> None                          |
| <input type="radio"/> Banks           | <input type="radio"/> Other (Please indicate) _____ |
| <input type="radio"/> Service bureaus |   |

29. Would be willing to assist other Ginnie Mae issuers in becoming EDI-capable?

**Select only one**

- Yes
- No
- Not Sure

**VI. Additional Comments**

---

---

---

---

---

---

---

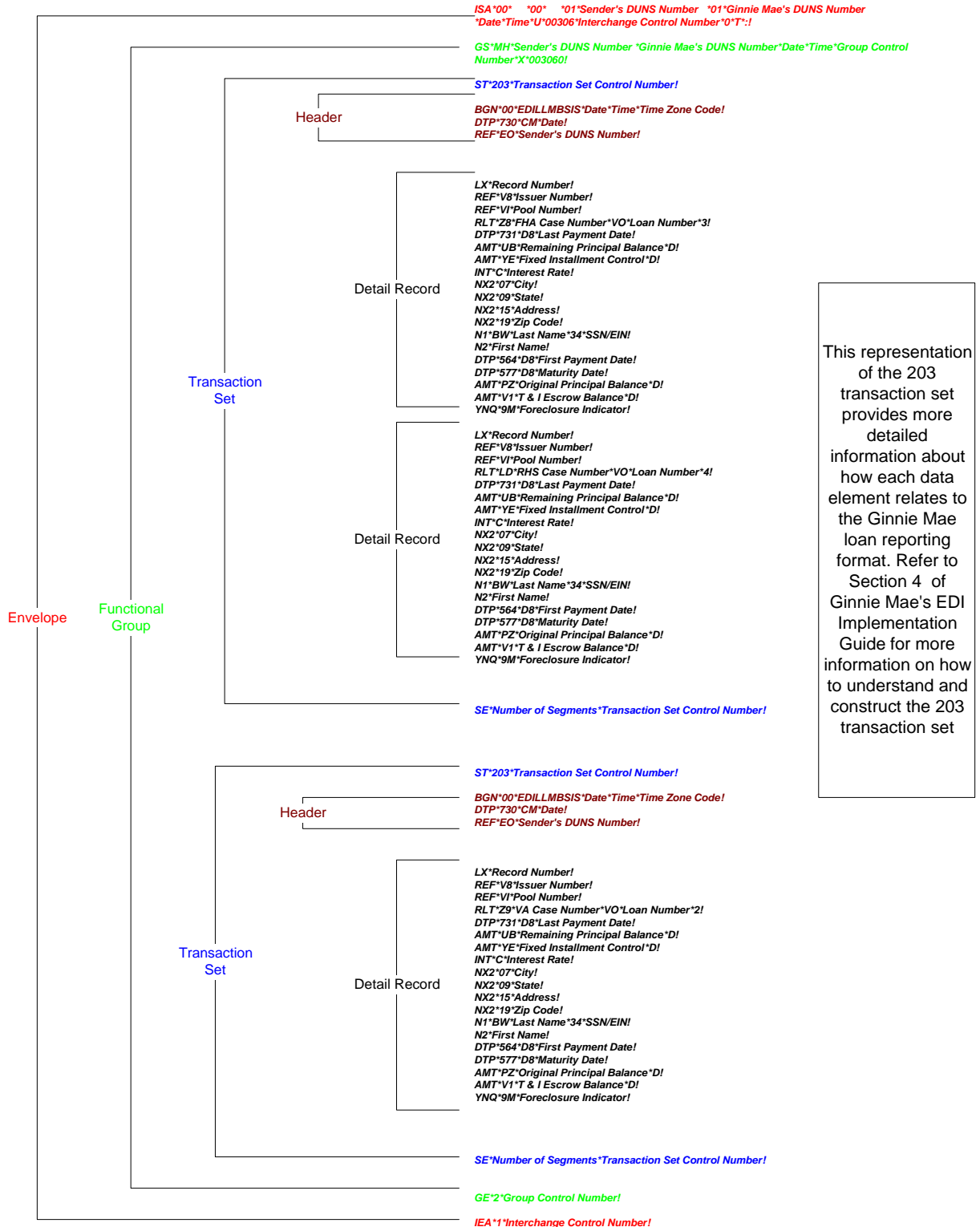
---

**Thank You,  
your participation  
is much appreciated.**

## **Appendix G: Guidelines for the Implementation of the Ginnie Mae 203 Transaction Set**

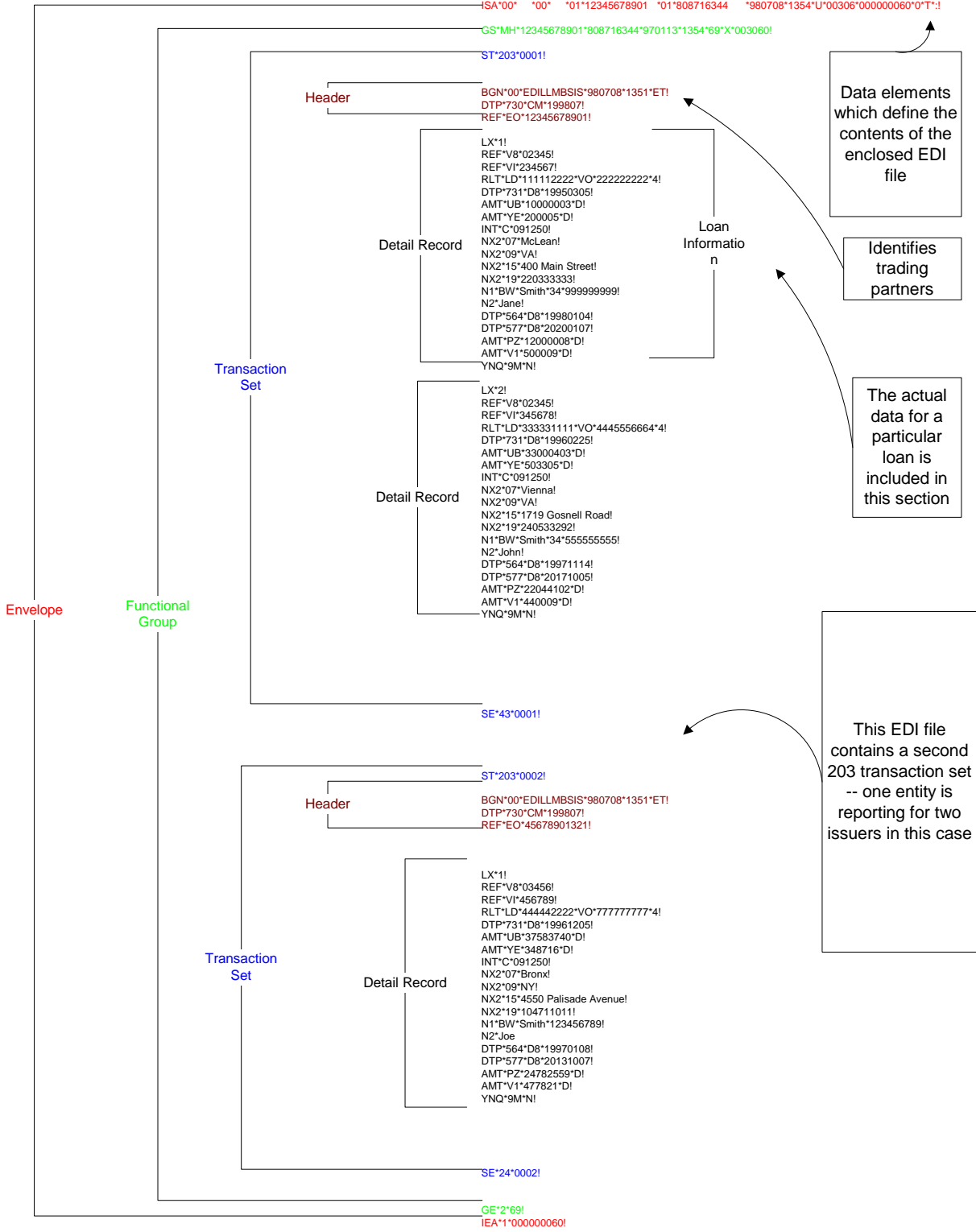
The following maps have been designed to complement the information provided in Section 4 – Mapping. These maps provide a graphical overview of Ginnie Mae’s 203 transaction set. The first map, Ginnie Mae 203 Investor Report – Mapping, displays a graphical overview of the 203 file layout (page G-2). The second map, Ginnie Mae 203 Investor Report – Sample, displays a graphical overview of a sample 203 transaction set (page G-3).

# Guidelines for the Implementation of the Ginnie Mae 203 Transaction Set - Mapping



This representation of the 203 transaction set provides more detailed information about how each data element relates to the Ginnie Mae loan reporting format. Refer to Section 4 of Ginnie Mae's EDI Implementation Guide for more information on how to understand and construct the 203 transaction set

# Guidelines for the Implementation of the Ginnie Mae 203 Transaction Set - Sample



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## Appendix H: Using the Ginnie Mae BBS

The Ginnie Mae Bulletin Board System (BBS) is an electronic file depository that enables users to upload and download files. This appendix of the implementation guide contains instructions for using the BBS to upload and download EDI files.

The Ginnie Mae BBS is used for sending both Monthly and EDI Loan Level file transfers. If you are currently using the BBS to transmit monthly, this does not mean you are in compliance with the Ginnie Mae EDI program. Compliance with the Ginnie Mae EDI program can only be achieved through the EDI testing and transition process.

If you decide to use the BBS as your telecommunications method to implement EDI or have any other questions about the Ginnie Mae EDI program, call the Ginnie Mae EDI Hotline at 1-888-GINNIE4, Option 1. The Ginnie Mae EDI Team will configure your account on the BBS to accept and submit EDI transmissions and will provide you with a user code, user id, and password.

The rest of this appendix provides step-by-step directions for using the Ginnie Mae BBS for EDI. Please note that discrepancies between what appears in this guide and what is displayed on your screen may be a result of differences in your particular software package.

### I. ACCESSING BBS

Ginnie Mae's BBS is named the "Ginnie Mae Data Exchange." To access the Ginnie Mae Data Exchange you must:

1. Select the drive, directory, or Windows shortcut for your telecommunications package.
2. Run your telecommunications software following the instructions provided with the package.
3. Verify that the appropriate modem settings have been selected by comparing your software configuration against Table H-1, Communication Parameters, of this appendix. Examine your software documentation to see where the modem settings are listed for your particular telecommunications package. With the exception of your COM port, the other settings are typically the defaults in modem software packages.
4. Dial in to the BBS using the number (301) 548-2341 and log on to the Ginnie Mae BBS following the instructions provided below.

**Table H-1 Communication Parameters**

<i><b>Communication Parameter</b></i>	<i><b>Description</b></i>
Terminal Mode	The terminal mode should be <b>ANSI</b> .
COM Port	Communication port is a point of access to a computer, network, or other electronic device. There are four conventional ports that can be accessed: COM1, COM2, COM3 and COM4. The most common ports used for the BBS setup are <b>COM1 or COM2</b> .
Baud Rate	A measure of transmission speed. Baud rates include 1200, 2400, 3600, 4800, 7200, 9600, 14,400 19200, 28,800 and higher. A common baud rate setting is 28,800. Check your modem and manual to see what baud rates are supported and use the <b>highest possible setting</b> .
Parity	The addition of one or more redundant bits used as information to verify its accuracy. Parity bits include NONE, ODD, EVEN, MARK, SPACE. Parity bits setting must be <b>NONE</b> .
Word Length	The size of a word that is sent to the modem when transmitting data. Word lengths include 5, 6, 7 or 8. Word length setting must be <b>8</b> .
Stop Bits	A stop bit indicates the end of a character (a character is usually 8 bits). The stop bit setting must be <b>1</b> .

If you are having trouble accessing the BBS, first make sure that your modem is configured correctly.

```

Wildcat! Interactive Net Server (c) 1998-2003 Santronics Software, Inc.
Registration number: 07-2784 v5.6.450.7 (Jun 5 2003) Node: 7

Connected with Local. Ansi detected.

-----
      You have connected to node 7 on GINNIE MAE DATA EXCHANGE

      This system is operating on Wildcat! v5.6

      Please make use of your real name on this BBS
-----

What is your first name? is 1234

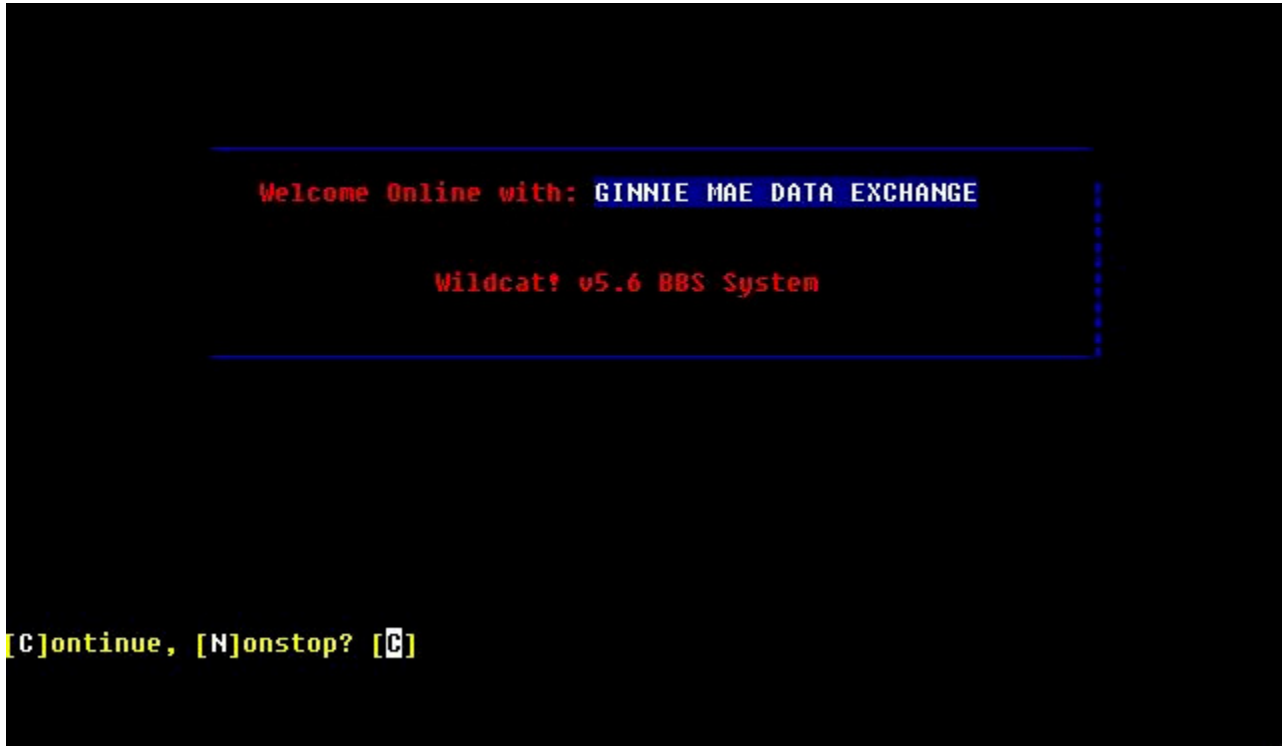
Welcome IS 1234.

What is your password? [**** ]
  
```

Once your PC and the Ginnie Mae Data Exchange system connect, a welcome screen appears asking for your user code and user id as shown below. Type your assigned user code and user id; then type your password when prompted.

*Note: You may also type **first name**, **last name**, and **password** on the same line. (For example, at the screen prompt “**What is your first name?**” You may type “**is 1234 [password]**”)*

After verifying the password, the system checks the current user information on file and asks you if it is correct. If the information it is correct, you may access the system. If it is not correct, you will be requested to re-enter the information.



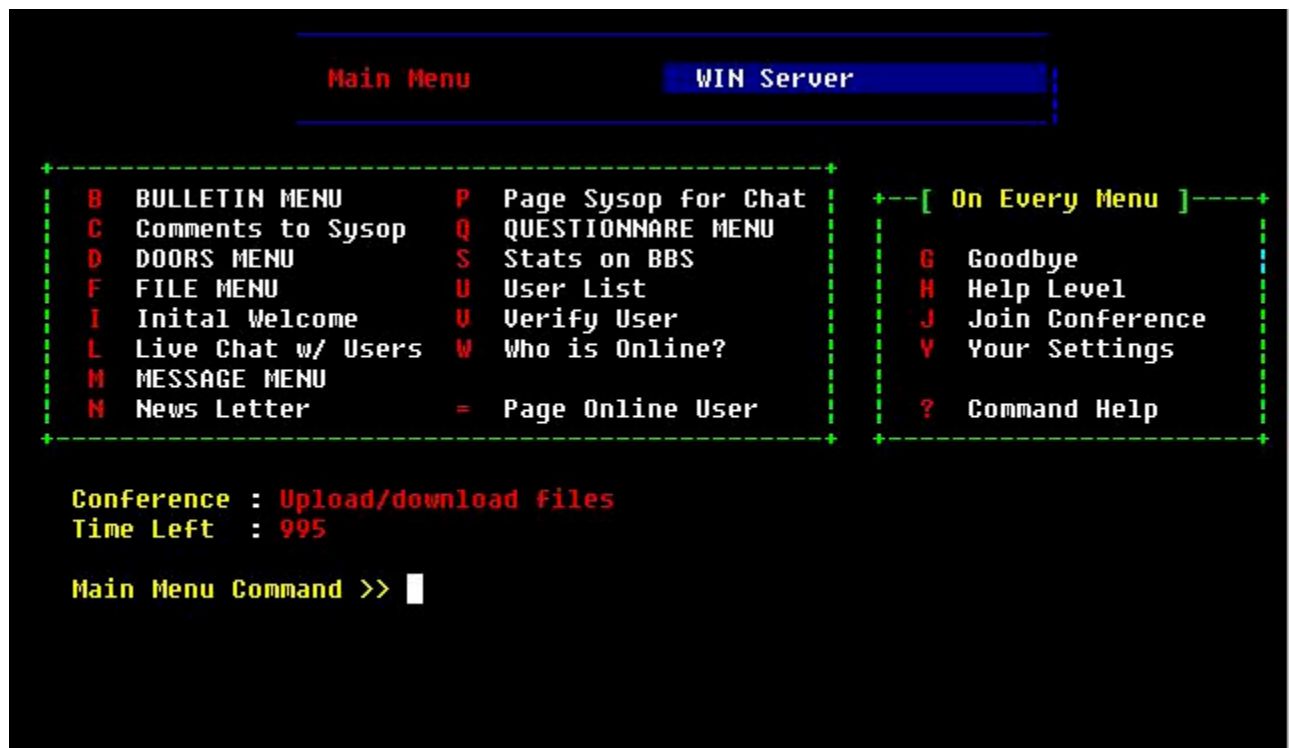
Next, the system checks to determine if you have any new mail waiting. If you have new mail, you are notified as shown above.

You may type one of the following options:

**[C]ontinue: to proceed to the main menu.**  
**[N]onstop: to continue with a quote**



## II. SYSTEM OVERVIEW



The Ginnie Mae Bulletin Board System is menu-driven; meaning the screen will provide you with options for your next action. The Main Menu (displayed above) consists of the following options:

Option	Description
<b>Bulletin Menu</b>	Brings you to the bulletin board. This will provide access to documents such as recent All Participant Memos.
<b>Comments to Operator</b>	Gives issuers the opportunity to leave comments for or ask questions of the system operator.
<b>Files Menu Upload/ Download</b>	Brings you to the menu screen for file uploads and downloads. <b>This is the option you will use to transmit and receive EDI files.</b>
<b>Goodbye &amp; Logoff</b>	Quick logoff from the system.
<b>Help Level</b>	Allows user to set the help level (Novice, Regular or Expert). The help level determines the amount of instructions that are displayed on the screen.
<b>Message Menu</b>	Launches the message menu. Allows user to read and write messages, as well as join conferences.
<b>Newsletter</b>	Launches the <i>Ginnie Mae Newsletter</i> , when available.
<b>Script Questionnaire</b>	Launches the Questionnaire menu, providing access to frequently asked questions.
<b>? Command Help</b>	Not currently available, but it is planned for the future.

### III. NAMING CONVENTIONS

Before uploading your loan level EDI files to the BBS, you should name the files according to Ginnie Mae's EDI file naming convention. You will be using the Bulletin Board System to exchange electronic data with Ginnie Mae. You will be submitting the **203 Secondary Mortgage Market Investor Report, and receiving the 997 Functional Acknowledgement**. In order to make it clear which transaction sets which trading partners, are sending, your loan level EDI files should be named using the following convention:

**[Ginnie Mae issuer number][two-digit submission month][two-digit submission day].203**

For example, if issuer *1234* were to send a file on July 10, the file would be named:

**12340710.203**

*Note: While your loan level EDI files should always have a .203 extension, if you choose to compress the file before sending it the actual file being submitted will have a .zip extension.*

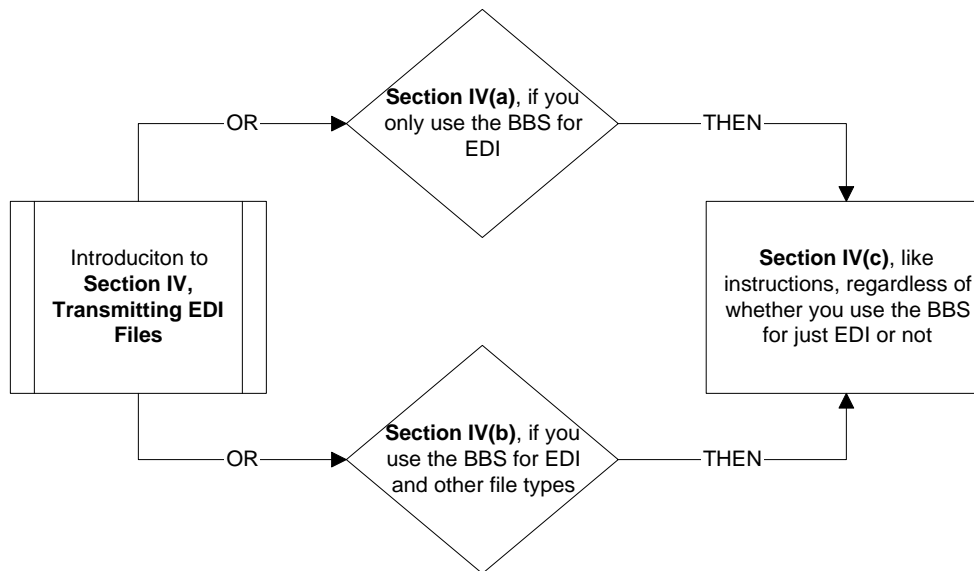
Your 997 Functional Acknowledgements will be named using the same convention, with the exception of the twelve-(12) numbers of the file name (the file extension) that indicates the time and date including seconds. For example, if Issuer 1234's Functional Acknowledgment were created on July 10, the 997 file would be named as follows:

**o.1234.030710050005**

Using these names for your EDI files allows the Ginnie Mae EDI Team to retrieve and process them more easily.

## IV. TRANSMITTING EDI FILES

This section describes how to upload and transmit EDI files to the Ginnie Mae EDI Team over the BBS. Depending on whether you use the BBS to just submit EDI files, or use it to submit other files as well (such as IIS files, pool level submissions and SCRA), the particular options on each screen will vary slightly. This section is structured as follows: If you use the BBS just to submit EDI files, begin with section **IV(a)** below, and then skip to section **IV(c)**. If you use the BBS to submit other types of files in addition to EDI files, skip to section **IV(b)**, and then continue with section **IV(c)**.



### IV(a). Users Who Use the BBS to Transmit Only EDI Files

From the main menu:

1. Press **F** to select Files Upload/Download.
2. Press **U** to select Upload a File.

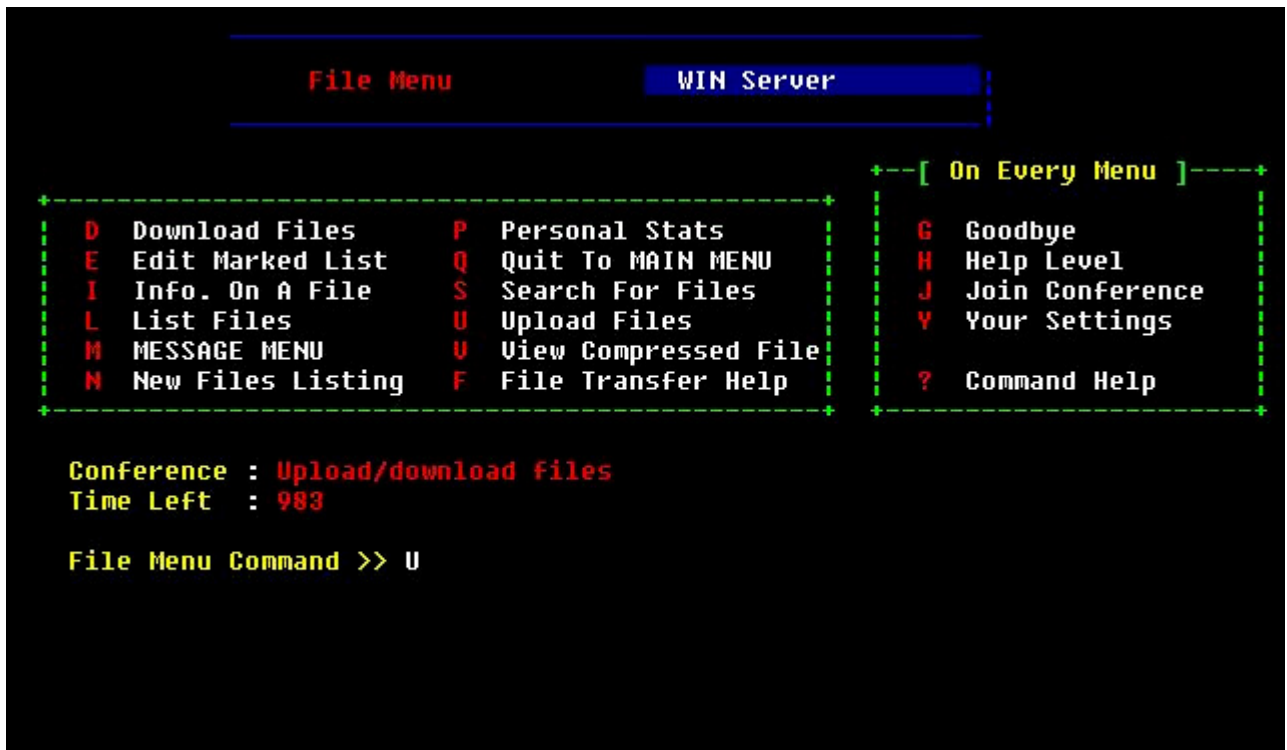
If you use the BBS only to submit EDI files, after you type “**U**” to upload a file the BBS may display the following prompt:

**Please select a protocol:**

**[X] X-modem [Z] Z-modem**

**Select [X Z] ? [ ]**

In most cases, you should press **Z** to select **Z-modem** for all modem speeds. If you already designated a default protocol this step will be skipped. Otherwise, select a protocol from the options listed above and press **[Enter]**.



#### IV(b). Users Who Use the BBS to Transmit Other Files

From the main menu:

1. Press **F** to select Files Upload/Download.
2. Press **U** to select Upload a File.

If you also use the BBS to submit non-EDI files (such as pool level submissions and SCRA), the following prompt will be displayed once you have chosen to upload a file:

**File area, [L]ist, [H]elp, [Q]uit?**

Select the file area that you would like to upload your file to, or type **L** to display the list of available file areas.

Users will only have access to files that are applicable to them. If you are submitting test data for the 203-transaction set, the file area labeled **EDI 203 Test** will be listed and should be selected. If you are submitting production data, the file area labeled (11) for **EDI 203 Production** will be listed and should be selected. In the example depicted in the picture below, the user has access to IIS file areas, as well as the EDI 203 Production file area.

```

[ On Every Menu ]
D Download Files      P Personal Stats
E Edit Marked List   Q Quit To MAIN MENU
I Info. On A File    S Search For Files
L List Files         U Upload Files
M MESSAGE MENU      V View Compressed File
N New Files Listing  F File Transfer Help

C Goodbye
H Help Level
J Join Conference
Y Your Settings
? Command Help

Conference : Upload/download files
Time Left  : 987

File Menu Command >> 1

File area [1-24], [L]ist, [H]elp, [Q]uit, [ENTER = All]? [1  ]

  1.  11710 Regular Monthly Data      2.  11710 Resubmission/Corrections
  8.  Whfit                          11. EDI 203 Production
 24.  1234_997

- End of file area list -

[1-24], [L]ist, [A]ll, [S]ort, [F]ind, [H]elp, [Q]uit, [ENTER = Next]? [ ]

```

Once you have selected the area to which you want to upload the file the BBS may display the following prompt:

Please select a protocol:

[X] X-modem [Z] Z-modem

Select [X Z] ? [ ]

In most cases, you should press **Z** to select **Z-modem** for all modem speeds. If you already designated a default protocol, this step will be skipped. Otherwise, select a protocol from the options listed above and press **[Enter]**.

#### IV(c). Transmitting EDI Files (continued, for all types of users)

Regardless of whether your organization uses the BBS only for EDI, or for non-EDI files as well, you will be prompted to enter a filename using the naming convention provided in section III and press **[Enter]**. The BBS prompts you for a filename:

**Enter name for File # 1?**

If the filename already exists in the area you are trying to upload to, the BBS displays a message stating this and prompts you to either enter another filename, or abort the upload. A filename would already exist in the file area if you uploaded two files with the same name to a file area.

The BBS provides two options from which you may choose to enter a description of the file:

- 1) A prompt at which you may enter a brief description
- 2) A prompt which asks if you wish to enter a detailed description about this file

The BBS will then prompt you for the name of another file to upload. Press **[Enter]** if you have no more files to upload.

The system then displays the following prompt:

- 1) A prompt at which you may enter a brief description
- 2) A prompt which asks if you wish to enter a detailed description about this file

The BBS will then prompt you for the name of another file to upload. Press **[Enter]** if you have no more files to upload.

The system then displays the following prompt:

**Start your {protocol selection} upload now...**

Depending on which telecommunications software you are using, you might need to select a file transfer menu option to begin the upload. Most packages will request you to select the appropriate protocol (Y or Z) for your modem and to enter the filename again. Be sure that you designate the same modem protocol that you selected above. Press **[Enter]** to begin the upload.

*Note: When entering the file name be sure to include the path where the file can be found. For example, if the file is located on your hard drive in the EDI directory, you would type c:\EDI\12340317.203. If you are using a modem package that runs in the Microsoft Windows environment, you will most likely be able to browse your hard drive and highlight the file to select it.*

During the file upload, a status box will appear to alert you if the transmission was successful or not. If your upload is completed successfully, the Terminal status box is removed and the BBS displays a transfer status message. The BBS then returns you to the original screen and displays the following message:

**UPLOAD SUCCESSFUL Thank You!**

If the transmission is unsuccessful, check to make sure that you have followed the instructions provided in this guide correctly. If problems persist, please call the Ginnie Mae EDI Hotline at 1-888-GINNIE4 Option 1 for assistance.

## V. RECEIVING EDI FILES

This section describes how to receive an EDI file from the BBS. After the Ginnie Mae EDI Team receives an EDI file that you upload to the BBS, the file is translated and another EDI transaction set called the *997 – Functional Acknowledgment* is generated and sent to the BBS. This is a small file that describes the success or failure of your EDI transmission and provides you with timely feedback about the status of your loan level report. A 997-transaction set will be generated every time the Ginnie Mae EDI Team translates a 203-transaction set from you. You will want to download this file from the BBS and analyze it to determine the status of your EDI transmission. If you are submitting test data to the Ginnie Mae EDI Team, the 997 file will be available for download within one business day of your submission. If you are submitting production data to the Ginnie Mae EDI Team, the 997 file will be available by the next business day.

To receive an EDI file, from the main menu:

- Press **F** to select Files Upload/Download.
- Press **L** to List Available Files.

```
Scanning file area 24 - 1234_997
[ 1] o.1234.030711143854          System added file
[C]ont,[P]rev,[H]elp,[N]stp,S[k]ip,[M]ark,[D]nld,[I]nfo,[U]iew,[Q]uit? [ ]
```

```

You have these MARKED files queued ready for download:

                Bytes           Time       Total Bytes   Total Time
-----
[ 1] o.1234.838711143           242           n/a           242           n/a

[D]ownload - Download all marked files.
[A]dd      - Add more files (by name) to the download list.
[G]oodbye  - Download all marked files, then logoff automatically.
[T]humbnail - Create composite image(s) of all picture files.
[E]dit     - Edit/View marked files.
[Q]uit     - Return to the menu prompt.

Download command? [D]

```

Any files that are displayed are available to be downloaded. Your 997 transaction set will follow a similar naming convention as the file that you uploaded (your issuer number, followed by the date and time to the seconds). To select a specific file to download, enter in the number to the left of the file name. More than one file can be selected by continuing to type a number and press **[Enter]**. When you are ready to download, type **D** and press **[Enter]**.

The BBS will then display the following prompt:

**Please select a protocol:**

**[X] X-modem [Z] Z-modem**

**Select [X Z] ? [ ]**

Typically, you should press **Z** to select **Z-modem** for all speeds. If you already designated a default protocol this step will be skipped. Otherwise, select a protocol from the options listed above and press **[Enter]**.

**During the file download, a status box will appear to alert you if the transmission was successful or not.** If your download is completed successfully, the Terminal status box is removed and the BBS displays a transfer status message. The BBS then returns you to the original screen. You may download another file at this time by repeating the instructions in this section, or you may **Quit** back to the main screen.



# Appendix I: Loan Level Data File – Detail Loan Records Description

## Definition of Fields - Loan Reporting Form

These tables define each field on the loan reporting form. For specific questions regarding the data required for a specific field, refer to the Ginnie Mae I and II Guides. In Web EDI, the information in the tables below is also available when you click the **Help** button on the bottom left of the screen. If you need any help with any of the fields on the Web EDI form, you may click the field label to get a description of the data element.

### Loan Identification Information

This information is used to identify specific loans or to indicate a new or corrected loan.

Data Element Name	Length	Definition
Last Modified	10	The date the loan data was last modified and submitted to Ginnie Mae. Example: 10/01/2004 is October 1 <sup>st</sup> , 2004.
Issuer Number	05	The issuer's ID number, as assigned by Ginnie Mae. This field must be exactly five digits long with a leading zero.
Pool Number	06	A number assigned by Ginnie Mae to a group of loans for an issuer. This field must be exactly six digits long.
Loan Number	20	A loan number that uniquely identifies the loan in the issuer's loan system. It can have a maximum of 20 characters.

### Loan Specific Information – Static

This information is static information and changes only if there is a correction or new loan information is being entered.

Data Element Name	Length	Definition												
Loan Type	01	<p>If using Web EDI, select from the drop-down list provided.</p> <p>A new loan type has been added for Section 184 PIH loans.</p> <p style="text-align: center;"><b>Loan Type Crosswalk</b></p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="border-top: 1px solid black; border-bottom: 1px solid black;">Loan Type</th> <th style="border-top: 1px solid black; border-bottom: 1px solid black;">EDI</th> <th style="border-top: 1px solid black; border-bottom: 1px solid black;">WebEDI</th> </tr> </thead> <tbody> <tr> <td>FHA Single-Family</td> <td>3</td> <td>1</td> </tr> <tr> <td>VA Guaranteed</td> <td>2</td> <td>2</td> </tr> <tr> <td>Rural Housing Service</td> <td>4</td> <td>3</td> </tr> </tbody> </table>	Loan Type	EDI	WebEDI	FHA Single-Family	3	1	VA Guaranteed	2	2	Rural Housing Service	4	3
Loan Type	EDI	WebEDI												
FHA Single-Family	3	1												
VA Guaranteed	2	2												
Rural Housing Service	4	3												

		VA Vendee 7 4 FHA Multifamily 8 5 FHA Title 1 Manufactured Housing Z 6 PIH Section 184 B 7
Case Number FHA Single-Family	<b>15</b>	<p>The case number for FHA single-family loans is to be reported as a 15-position fixed length number, as follows:</p> <p>Leading Zero Fill: first two digits          Location Code: next three digits          Serial Number: next six digits          Check Digit: next one digit          FHA ADP Code: last three digits</p> <p>Example for FHA Case Number:</p> <p style="text-align: center;">           Leading zero   Serial Number   FHA ADP Code    <b>00 011 456789 1 229</b>            Location Code   Check Digit         </p>
Case Number FHA Multifamily	<b>15</b>	<p>The multifamily case number is to be reported as a 15-position fixed length number, as follows:</p> <p>Leading Zero Fill: first seven digits          Location Code: next three digits          Serial Number: last five digits</p> <p>Example for FHA Multifamily Case Number:</p> <p style="text-align: center;">           Leading zeros   Serial Number    <b>0000000 031 45678</b>            Location Code         </p>
Case Number FHA Title I Manufactured Housing	<b>15</b>	<p>The Title I (Manufactured Housing) case number is to be reported as a 15-position fixed length number, as follows:</p> <p>Leading Zero Fill: first three digits          Contract Number: next five digits          Serial Number: last seven digits</p> <p>Example for FHA Title I case number::</p> <p style="text-align: center;">           Leading zeros   Serial Number    <b>000 12345 6789012</b>            Contract Number         </p>

<p>Case Number VA Loan</p>	<p><b>15</b></p>	<p>The VA loan number is to be reported as a 15-position fixed length number, as follows:</p> <p>Leading Zero Fill: first three digits  Office of Jurisdiction: next two digits  Office of Origin: next two digits  VA Loan Type: next one digit  Loan Number: last seven digits</p> <p>Example for VA Loan Number:</p> <p>Leading Zeros Office Of Origin Loan Number</p> <p><b>000 06 57 6 6789012</b></p> <p>Office of Jurisdiction VA loan type</p> <p>Note: Some loans guaranteed prior to 1993 incorporate “LH” in the case number. Ginnie Mae will accept the pre- 1993 format if it has not been converted.</p>
<p>Case Number RHS</p>	<p><b>15</b></p>	<p>The Rural Housing Service (RHS) case number is to be reported as a 15-position fixed length number, as follows:</p> <p>Leading Zero Fill: first digit  State Code: next two digits  County Code: next three digits  SSN: last nine digits</p> <p>Example for RHS Case Number:</p> <p>Leading Zero County Code</p> <p><b>0 12 345 678901234</b></p> <p>State Code Social Security Number</p>
<p>Case Number PIH Section 184 Loan</p>	<p><b>15</b></p>	<p>The Public and Indian Housing (PIH) case number is to be reported as a 15-position fixed length number, as follows:</p> <p>Leading Zero Fill: first six digits  Area code: next three digits  Case number: last six digits</p> <p>Example for PIH Case Number:</p> <p>Leading Zeros Case Number</p> <p><b>000000 707 456789</b></p> <p>Area Code</p>

Borrower's First Name	<b>10</b>	First name of the person who is specified in the Borrower Last Name field. <b>If it is a multifamily loan, there will be no first name or last name.</b> This field can be between 1 and 10 characters long.
Borrower's Last Name	<b>15</b>	Last name of the person who is "owns" the loan. If there is more than one borrower, enter the name of one of the borrowers. <b>If it is a multifamily loan, there will be no first name or last name.</b> This field can be between 1 and 15 characters long.
Property Address	<b>19</b>	Street address of the property being reported on. This field can be between 2 and 19 characters long.
City	<b>18</b>	City in which the property is located. This field can be between 2 and 18 characters long.
State	<b>02</b>	State in which the property is located. If using Web EDI, select the correct state from the drop-down menu.
ZIP Code	<b>09</b>	ZIP Code in which the property is located. This field is 9 digits long. The last 4 digits of the code will be zero-filled if left blank.
SSN or Tax ID Number	<b>09</b>	Social Security Number or Tax ID of the borrower. This field must be exactly nine digits, with no hyphens.
Company	<b>15</b>	If the loan is a multifamily loan, enter the name of the organization holding the loan. This field can have a maximum of 15 characters. <b>This field is only used for multifamily loans.</b>
First Payment Date	<b>08</b>	Date on which the first loan repayment was made. This field is eight numbers long, in the format YYYYMMDD.
Original Principal Balance	<b>10</b>	The original loan principal balance as stated on the mortgage note. The value entered is padded with zeros to the left of the dollars and to the right of the cents. The maximum value is a penny less than 100 million dollars.
Maturity Date	<b>08</b>	The date projected at the start of the loan upon which the mortgage will be paid in full, assuming that the borrower pays all installments as planned. This field is eight numbers long, in the format YYYYMMDD.
Fixed Installment Control (FIC)	<b>09</b>	Principal and interest (P & I) constant portion of the borrower's regular installment as of the reporting cutoff date. This value is mandatory for single-family loans. The value entered is padded with zeros to the left of the dollars and to the right of the cents. The maximum value is a penny less than 10 million dollars.
Interest Rate	<b>06</b>	Loan interest rate as of the current reporting cutoff date. The value entered is padded with zeros to the left of the percentage and to the right of the decimal. The interest rate must be positive.
Foreclosure Indicator	<b>01</b>	Signifies whether foreclosure proceedings have begun on the loan.

### Loan Specific Information - Dynamic

This information is dynamic information and needs to be updated every month when loans are reported.

<b>Data Element Name</b>	<b>Length</b>	<b>Definition</b>
Last Payment Date	<b>08</b>	The due date of the last payment received from the borrower, i.e., the date the last payment was applied. This field is eight numbers long, in the format YYYYMMDD.
T&I Balance	<b>10</b>	The balance of taxes and insurance funds in escrow or impound account at cutoff date. The value entered is padded with zeros to the left of the dollars and to the right of the cents. The maximum value is a penny less than 100 million dollars.
Remaining Principal Balance	<b>10</b>	Amount of loan principal balance left to pay after the Reporting Cutoff Date. This field may also be called the Unpaid Principal Balance. The value entered is padded with zeros to the left of the dollars and to the right of the cents. The maximum value is a penny less than 100 million dollars.

---

# Appendix J: Ginnie Mae Web-Based EDI Implementation Guide

## Section 1: Introduction

Based on a successful completion of the EDI pilot program, Ginnie Mae has now implemented EDI with its entire issuer community. The participation of each Ginnie Mae issuer (or "trading partner") in this initiative was an essential element for the program's overall success.

The principal goal of this initiative was to simplify the reporting process for the issuer community and to increase Ginnie Mae's responsiveness to the service needs and requirements of its issuers. In addition, the EDI program is an essential step in moving toward industry-wide reporting requirements, which will "lessen the load" of each member of the issuer community.

Ginnie Mae believes that all participants benefit from implementing EDI for investor reporting. Some of the advantages of exchanging data electronically in a standard format include:

- The ability to submit the same EDI transaction set, utilizing agency specific maps to all government trading partners;
- The ability to receive faster feedback from Ginnie Mae about the success of loan processing submissions;
- The ability to receive information from Ginnie Mae about problems with the reported data in time to correct it for the next monthly cycle.

Specifically, Ginnie Mae has implemented EDI for the loan level investor reporting information, the American National Standards Institute's ASC X12 203 transaction set: Secondary Mortgage Market Investor Report. This is the standard format used to communicate loan level investor reporting information. A Functional Acknowledgment, ASC X12 997, is also sent from Ginnie Mae and will be used to inform trading partners of data errors.

Ginnie Mae's Web-based EDI program provides a valuable complement to other EDI reporting methods and is designed to be particularly useful to issuers with smaller loan volumes. The Web-based EDI application, developed by Ginnie Mae and available through Ginnie Mae's e-Access portal to its Web-based issuer applications, is intended to simplify the reporting process by providing an on-line data entry screen for issuers to submit loan level data.

The information in this guide is available in the on-line help contained in the Web-based EDI application. If you have any questions regarding the Web-based EDI application, please contact the Ginnie Mae EDI Hotline at 1-888-GINNIE4 (Option 1).

## 1.1 How To Use This Guide

This concise guide will help you take full advantage of the operations and features of Ginnie Mae's e-Access and the Web-based EDI application. Each section contains information critical to the successful submission of loan level information via the Internet. Therefore, it is strongly recommended that new users read all sections of this guide. Below is a brief description of each section:

**Section 2: User Registration for Ginnie Mae e-Access** -- Provides instructions for obtaining a user ID and password for Ginnie Mae E-Access.

**Section 3: Technical Requirements** -- Describes the requirements for accessing the Web application.

**Section 4: Loan Level Reporting** -- Describes in detail the steps to submit monthly loan level data using the Ginnie Mae Web-based EDI application.

**Section 5: Troubleshooting -- Frequently Asked Questions** -- Provides guidance on how to troubleshoot problems that may occur while submitting loan level data over the Web.

## Section 2: User Registration for Ginnie Mae e-Access

Access to Web-EDI is now through a portal to Ginnie Mae's Web based issuer applications (Web IIS, Web EDI and Web IEDS). This portal is Ginnie Mae's e-Access.

Prior to using Web-EDI you must register for a User ID and password for Ginnie Mae e-Access. The User Registration Request can be accessed in PDF form by clicking on the First-Time User Registration on the Ginnie Mae e-Access Log-in screen. Each individual that needs access to Web EDI must have their own Ginnie Mae e-Access User Id.

1. Complete all fields on the request. For issuers who process more than one issuer number, complete a separate request for each issuer number.
2. Web EDI access requires a Data Universal Numbering System (DUNS) number. It is a unique identification number assigned to organizations by Dun & Bradstreet. If you do not have a DUNS number or are not sure what your organization's DUNS number is, you may call Dun & Bradstreet at 1-800-234-3867. Obtaining a DUNS number is free.
3. Print the request.
4. Sign and date the request where indicated.
5. Obtain an approval signature. The approval signature must be a notarized signature of an officer listed on HUD form 11702 for the issuer. HUD form 11702 is the "Resolution of Board of Directors and Certificate of Authorized Signatures".
6. Return the completed and signed request to:  
  
Ginnie Mae Processing  
c/o Lockheed Martin Information Technology  
One Curie Court  
Rockville, MD 20850
7. When the registration request is successfully processed, a user ID and temporary password will be e-mailed to the address supplied on the request.
8. The first time a user logs on with a temporary password, the password must be changed. Rules for passwords are:
  - 7 to 10 characters long
  - 1st character must be a letter
  - letters and numbers only
  - no common terms, such as "welcome"

Please contact the Ginnie Mae Help Line at 1 (888) 446-6434, option 3, if you have any questions.



Every user must have a valid user ID and password. Issuers should be aware and advise their staff that without authorization it is unlawful to intentionally (which includes using shared passwords) access a Federal Department computer or a Federal interest computer for certain purposes and that an officer or employee of an issuer who knowingly misuses a User ID may be subject to a fine and or imprisonment in accordance with Title 18, United States Code, Section 1030.

## Section 3: Technical Requirements

To use the Web-based EDI Application, your computer needs to meet certain technical requirements. We recommend that you use the most recent versions of the Web browsers available from Microsoft or Netscape. The minimum requirements for the current version of the system are Microsoft's Internet Explorer 5.5 or Netscape Navigator 6.2.

Your browser must have Javascript and Secure Socket Layer (SSL) enabled. If you are unsure whether your browser has this capability and need help to check your browser settings, please contact the Ginnie Mae EDI Hotline at (888)-GINNIE4.

If your browser meets all of these requirements, you may log on to the application and begin the Web-based loan level submission process. If you are not using the browsers identified above, or your browser is not JavaScript and SSL enabled, you will not be able to access the application.

## Section 4: Loan Level Reporting

This section describes in detail how to submit monthly loan level data using the Web-based EDI application once you have established a Ginnie Mae e-Access account. You may only begin using the application to report your loan level data after the production cycle begins on the first of each month.

The following steps may be used for loan level reporting:

1. Account Log-In - Access Ginnie Mae e-Access
2. Select "Web-Edi - Prepare/Submit Loan Level Data"
3. Issuer Number Selection - Select your issuer number (Only if you report for multiple issuers)
4. Loan Selection - Select specific loans
5. Import Loan - Copy loan information from your system to the Web site (Step 6 and 7 are NOT needed)
6. New Loan - Record static loan information (for loans NOT previously reported via Web EDI)
7. Edit Loan - Report specific loan information
8. Loan Submission - Send your completed report to Ginnie Mae
9. Submission Confirmation - Review your monthly report after you have completed it
10. Review Last Submission - Review your most recently submitted information

## 4.1 Account Log-In

After receipt of a user ID and password for Ginnie Mae e-Access, you may log on to your account by clicking on the **Ginnie Mae e-Access** button from the home page at [www.ginniemae.gov](http://www.ginniemae.gov). The screen shown below will then display.

**Ginnie Mae** Version 1.0

Welcome To **Ginnie Mae e-Access** [Instructions](#) [Contact Us](#)

**e-Access News**

**Loan Matching Information:**

- Available for issuers now
- Supports Case Number and Insurance Matching
- Web IEDS users have access
- Read the [User Guide](#)

**Web IEDS:**

- Loan Level exceptions for the December 2003 reporting period are available

**Account Log-in**

**User ID:**

**Password:**

[Login](#) [Cancel](#)

[First Time User Registration](#)

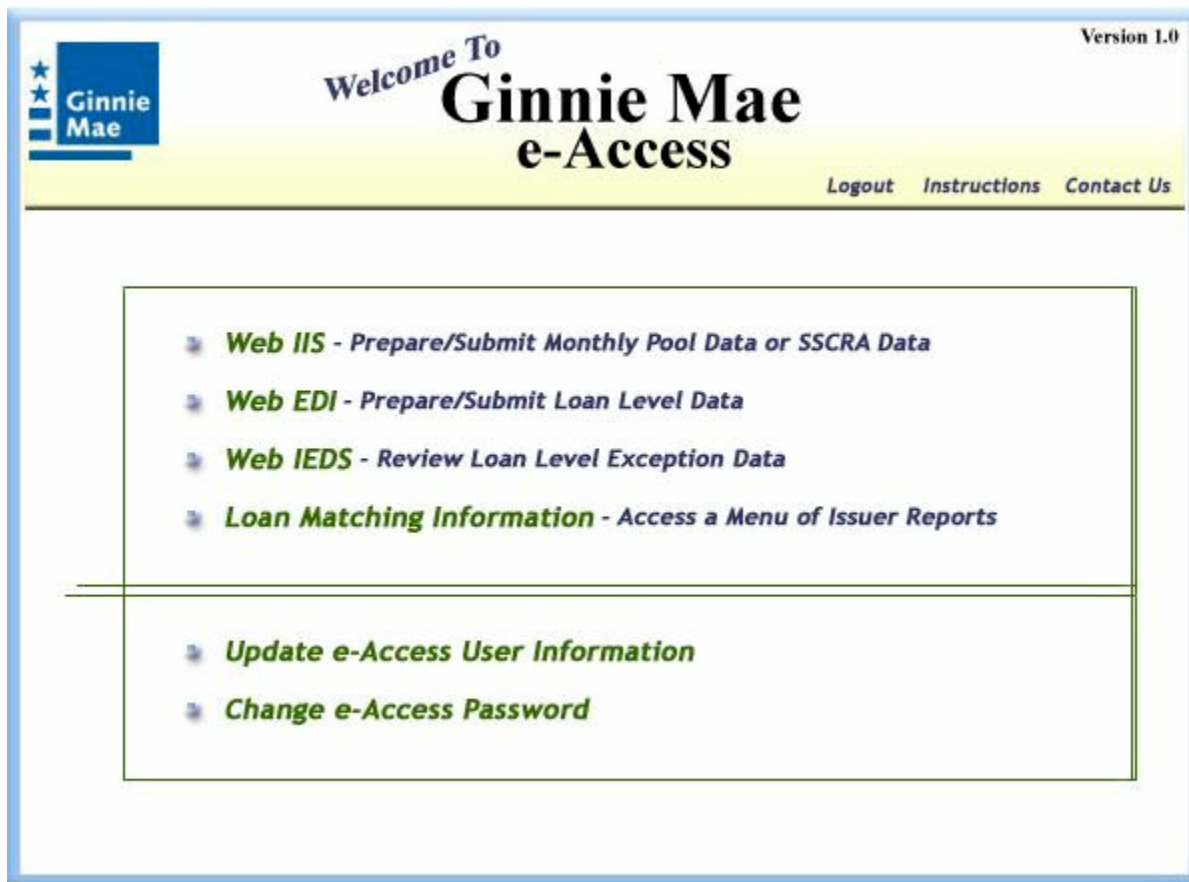
[Forget Your Password?](#)

[e-Access Information](#) [Case #Standards](#)

Once both the user ID and Password have been input, click on the Log In button or press Enter and the screen shown in Section 4.2 will display. (If you enter any information incorrectly, click the Cancel button. This returns the screen to its original blank state.)

## 4.2 Select Web-EDI Prepare/Submit Loan Level Data

After you log on to Ginnie Mae e-Access the menu shown below will display. Click on Web EDI - Prepare/Submit Loan Level Data and the Loan Selection page (Section 4.4) or the Issuer Number Selection page (Section 4.3) displays. The Issuer Number Selection page displays only if you perform loan level reporting for more than one issuer.



The screenshot shows the Ginnie Mae e-Access home page. At the top left is the Ginnie Mae logo. The main header reads "Welcome To Ginnie Mae e-Access" with "Version 1.0" in the top right. Below the header are links for "Logout", "Instructions", and "Contact Us". The main content area contains a list of menu items:

- **Web IIS - Prepare/Submit Monthly Pool Data or SSCRA Data**
- **Web EDI - Prepare/Submit Loan Level Data**
- **Web IEDS - Review Loan Level Exception Data**
- **Loan Matching Information - Access a Menu of Issuer Reports**

---

- **Update e-Access User Information**
- **Change e-Access Password**

## 4.3 Issuer Number Selection

Once your account has been accessed, if you process loans for multiple issuers, you will be prompted to select an issuer number. You can only report on loans for issuers that are listed. If you want to report loans for a particular issuer but its issuer number is not shown in the list, you must resubmit your User Registration form with the notarized approval signature from that issuer.

The screenshot displays the 'Ginnie Mae Loan Level Submission Form' interface. At the top left, the 'Ginnie Mae' logo is visible. The main title 'Loan Level Submission Form' is in a red banner. The central instruction is 'Select an Issuer Number :'. Below this is a list box containing the following issuer numbers: 09195, 09196, 09199, 09200, and 09500. The number 09195 is highlighted. Below the list box are two buttons: 'Select' and 'Exit'. At the bottom of the form area, there is a 'Skip to:' section with two buttons: 'Submit Session' and 'Review Last Submission'. The bottom of the interface features a red bar with 'HELP' on the left and 'EMAIL' with an envelope icon on the right.

Once you find the correct issuer number, highlight the number by clicking on it once in the list box. Click on the **Select** button to display the [Select a Pool and Loan Number](#) page. You may select only one issuer number at a time. If you will no longer be reporting for an issuer number displayed on the list, highlight the number and click on the **Remove** button. Clicking the **Exit** button will exit the application.

You can also display the [Select the Loans You Wish to Submit](#) page by clicking on the **Submit Session** button if you are ready to submit your loans for this reporting period. Refer to Section 4.6 for more information.

## 4.4 Loan Selection

On the "Select a Loan number" screen, you will be provided with a list of loan numbers. Initially the list contains previously reported loans. All rows in the Updated column will initially be "N" for not updated yet. If you can extract your loan information from your internal system, you can click on **Import Loans** to import current loan information. Successfully imported loans will appear in the list with a "Y" in the Updated column. Please refer to Section 4.5 for details about the use of the import process.

You can add new loans, update loan information for loans on the list, or remove loans from the list.

- If you have information for a new (or recently transferred) loan NOT on the list, you can ADD the static data before the end of the reporting period. To add the loan click on the **Add** button to display the New Loan Reporting Form.
- If the loan you want to report is on the list, highlight the number by clicking on it. Then click on the **Edit Loan** button to display the Loan Reporting Form for that loan. After you have edited a particular loan, the indicator in the Updated column will change to "Y". Clicking the **Exit** button will exit the application and return the browser to the Ginnie Mae home page.
- To remove a loan, highlight the number by clicking on it, then click on the **Remove** button.

Note that if you are reporting for more than one issuer, you may go back to the Select an Issuer Number page by clicking on the **Issuer List** button in the bottom left corner of the page. Then you may select a different issuer number, and repeat the loan reporting process.

You can go directly to the Loan Submission page by clicking on the **Submit Session** button if you are ready to submit your loans for this reporting period. You can also click on **Review Last Submission** button to see totals from your last loan level submission.

# Ginnie Mae

## Loan Level Submission Form

**Select a Loan number:**

* Updated	Pool #	Loan Number
N	513762	FHA1
N	513762	PIH7
N	513762	RHS3
N	513762	VAG2
N	513762	VAV4

\* A Y or N in the Updated column notes if data on the loan has been entered and saved.

**Note: The above table should contain a list of loans for those issuers. It is very important that you reconcile this list with your own records as the table may not contain all your outstanding Ginnie Mae loans.**

Back to: 
   
 Skip to: 
  
   

**HELP**
**EMAIL**

## 4.5 Import Loan

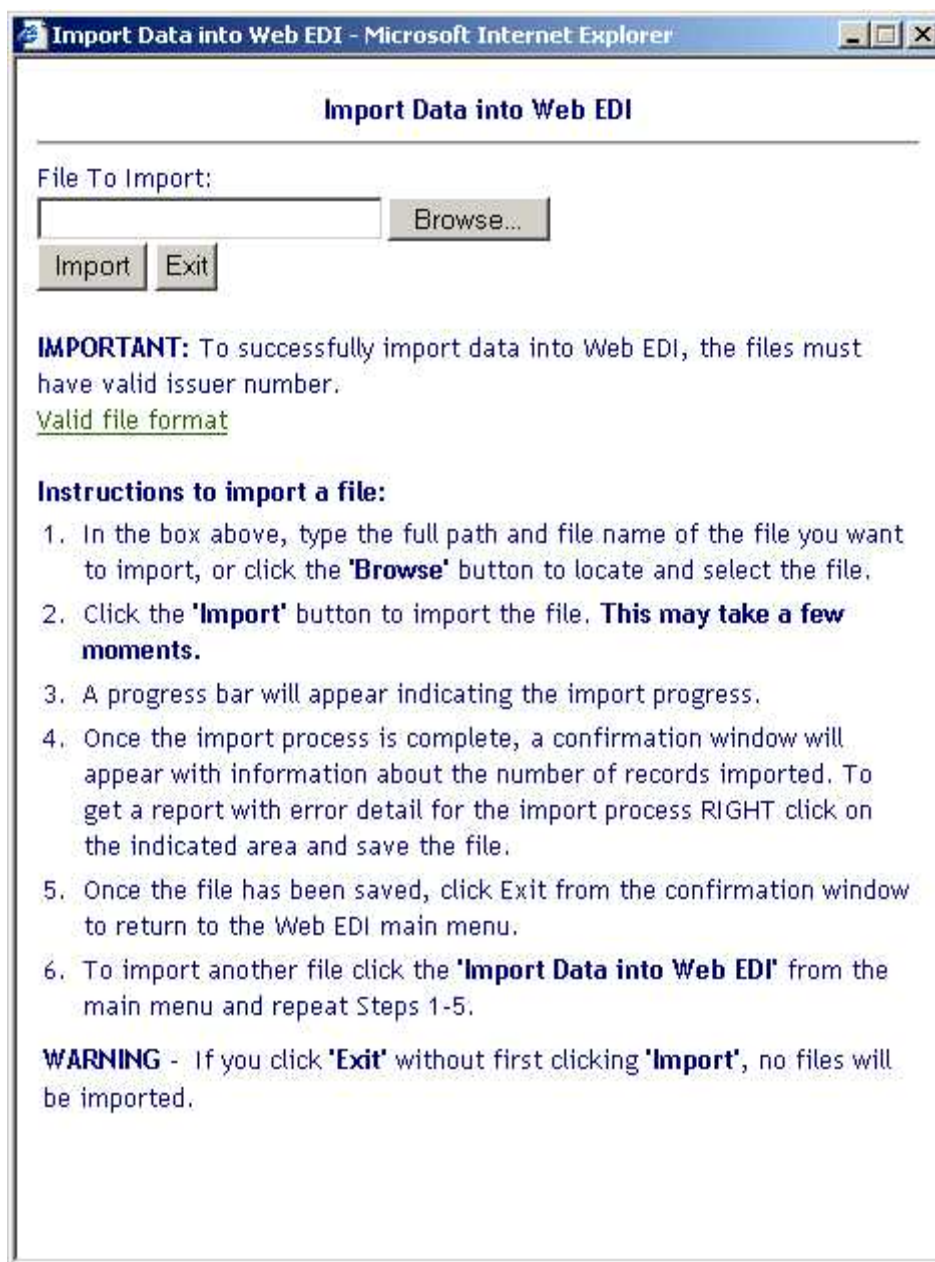
The Import Data into Web EDI page can be used to import data for the current reporting period from the issuer's internal system into Web EDI.

The import process validates the loan level information. Upon completion of the import process, the following message will display:

"Read **nnnnnn** records: inserted **nnnnnn** records, updated **nnnnnn** records, with **nnnnnn** warnings and **nnnnnn** rejected records."

If errors were found during the import process, an error report will be generated containing all records that do not meet one or more of the edit criteria. Records with only warnings (message beginning with W-) are accepted into the database. Records with an error (message beginning with E-) are rejected and additional errors in the record will go undiscovered. The number of records read will equal the records inserted plus records updated plus records rejected.





## 4.6 New Loan

The New Loan Reporting Form allows users to add static loan information between reporting periods (e.g., Loan Type, Case number, Borrower First name, Borrower Last Name, Property Address, City, State, Zip Code, Social Security Number, Company, First Payment Date, Original Principal Balance, Maturity Date). The Company field will only be filled if the loan is a multi-family loan.

If you have entered multiple data fields for a loan under the wrong loan number, you can clear all of the data fields by clicking on the **Clear Fields** button. After you have finished inputting all the static information for the loan, click the **Save** button.

The interest rate, fixed installment control, foreclosure indicator, reporting period, tax & insurance balance, and the remaining principal balance values must be entered using the Loan Reporting Form when the reporting period ends (refer to Section 4.7).

**Ginnie Mae** **Loan Level Submission Form**

**New Loan Reporting Form**

Issuer Number 01421 Loan Number

Pool Number

Loan Type **FHA Single Family** Case Number

Borrower First Name  Borrower Last Name

Property Address  City

State **Select a State** ZIP Code  -

SSN (or Tax ID No.)  Company

First Payment Date  Original Principal Balance \$  .   
(YYYYMMDD)

Maturity Date   
(YYYYMMDD)

**Back to:**

**HELP** **EMAIL**

You may click on the **Loan List** button to review the [list of loans](#) added so far. You may also go back to the Select an Issuer Number page and select a different issuer number for which to report by clicking on the **Issuer List** button in the bottom left corner of the page.

Clicking the **Exit** button will exit the application and return the browser to the Ginnie Mae home page.

## 4.7 Edit Loan

This page is where you will input current loan information for your Ginnie Mae loans. All of the information fields on this page are the same as what you have always reported for your Ginnie Mae loan level reports. If you have previously reported this loan, you only need to type in the Tax and Insurance Balance and the Remaining Principal Balance because the rest of the information (middle of the form) is typically static from month to month. These static fields are: Loan Type, Case number, Borrower First name, Borrower Last Name, Property Address, City, State, Zip Code, Social Security Number, Company, First Payment Date, Original Principal Balance, Maturity Date, Interest Rate, Fixed Installment Control, and Foreclosure Indicator. If you added the static loan information during this period, the cursor should start at the Interest Rate field. The interest rate and fixed Installment Control can change for Adjustable Rate Mortgage loans. The Company field will only be populated if the loan is a multi-family loan.

If you need to change any of the data fields in the middle of the form, you may do this as well. The application will remind you that this is a typically static field and prompt you to make sure that you intend to change this information. The Last Payment Date will default to the first day of the prior month. For example, if the loan record is retrieved in January 2004, the Last Payment Date will default to December 1, 2003.

If you have entered multiple data fields for a loan under the wrong loan number, you can clear all of the changes you have made by clicking on the **Clear Current Edits** button.

Ginnie Mae

Loan Level Submission Form

### Loan Reporting Form

[Last Modified](#)                      [Loan Number](#)  ▼  
[\\*Edit this Loan Number](#)

[Issuer Number](#) 01421                      Reporting Period November

[Pool Number](#)  ▼

---

<a href="#">Loan Type</a> <input type="text" value="FHA Single Family"/> <span style="float: right;">▼</span>	<a href="#">Case Number</a> <input type="text" value="00242123455703"/>
<a href="#">Borrower First Name</a> <input type="text" value="John"/>	<a href="#">Borrower Last Name</a> <input type="text" value="Smith"/>
<a href="#">Property Address</a> <input type="text" value="123 Main Street"/>	<a href="#">City</a> <input type="text" value="Any Town"/>
<a href="#">State</a> <input type="text" value="MD - Maryland"/> <span style="float: right;">▼</span>	<a href="#">ZIP Code</a> <input type="text" value="20876"/> - <input type="text" value="0000"/>
<a href="#">SSN (or Tax ID No.)</a> <input type="text" value="111223333"/>	<a href="#">Company</a> <input type="text"/>
<a href="#">First Payment Date (YYYYMMDD)</a> <input type="text" value="19880101"/>	<a href="#">Original Principal Balance</a> \$ <input type="text" value="000150000"/> . <input type="text" value="00"/>
<a href="#">Maturity Date (YYYYMMDD)</a> <input type="text" value="20180115"/>	<a href="#">Interest Rate</a> <input type="text" value="7"/> . <input type="text" value="75"/> %
<a href="#">Fixed Installment Control</a> \$ <input type="text" value="1000"/> . <input type="text" value="00"/>	<a href="#">Foreclosure Indicator</a> <input type="text" value="Not in Foreclosure"/> <span style="float: right;">▼</span>

---

<a href="#">Last Payment Date (YYYYMMDD)</a> <input type="text" value="20031201"/>	<a href="#">Remaining Principal Balance</a> \$ <input type="text"/> . <input type="text"/>
<a href="#">T&amp;I Balance</a> \$ <input type="text"/> . <input type="text"/>	

---

Clear Current Edits

Save

Exit

---

Back to:

Go to:

HELP
EMAIL

To navigate to other loans within the same pool directly from the Loan Reporting Form select a loan number in the drop-down list at the top of the form. If you have edited and saved all of the loans in a pool that you intend to report and would like to report loans for a different pool, click on the **Loan List** button to select a loan from another pool. You may also select a different Issuer Number by clicking on the **Issuer List** button in the bottom left corner of the page.

You also have the option of navigating to a different pool number by selecting a pool number from the Pool Number drop-down box. The Pool Number drop-down box contains the pool numbers for your particular issuer number. When you select a pool number, the populated fields will change to reflect the appropriate information for that pool number. The drop-down box for the loan number will also now contain the loan numbers for the selected pool.

Once you have finished inputting the information for all of the loans you intend to report for the current period and have clicked the **Save** button for all of them, you should click on the **Submit** button in the bottom right corner to go on to the Loan Submission page (Section 4.8). This screen will display the submission list of loans to be reported. Clicking the **Exit** button will exit the application and return the browser to the Ginnie Mae home page.

See [Appendix I](#) for a detailed description of the fields on the Loan Reporting Form.

## 4.8 Loan Submission

The Loan Submission page shows a list of all the loans edited and saved under a specific issuer number, and the Interest Rate, FIC, T & I, RPB, Last Payment Date, and Foreclosure Indicator of all the loans you wish to submit. It also contains the totals for FIC, T & I and RPB for all of the loans you wish to submit. The default is set for all loans that have been edited and saved for submission in your report. However, loans can be removed from the list by highlighting the pool and loan number in the correct list box and clicking on the **Remove** button in the center of the page. For example, if you realize you entered information for a loan that has been liquidated or transferred, you may highlight that loan in the table and click on the **Remove** button. Only loans listed in this table will be submitted in your report. After pressing the **Remove Loan** button, you will be asked to verify that you would like to remove the loan. After removal, if you would like to undo the removal, click **Undo Remove** and the table will return to its original format.

If you wish to change some loan information before final submission, highlight the appropriate loan and click the **Edit Loan** button to return to the Loan Level Reporting Form.


If your submission is for a correction to a loan, you must click on the Correction checkbox in the top left corner of the application. If the Correction checkbox is checked, all loans in the submission will be flagged as a correction.

The **See Printable Report** button brings you to a printable version of the information contained on the Loan Submission page.

# Ginnie Mae

## Loan Level Submission Form

### Select the Loans You Wish to Submit ...

View Submissions for this Issuer :    
 (Select from the dropdown list to view Loans for another Issuer)

Check box if the loans submitted in this session are corrections.

All loans entered by user:

Pool	Loan Number			Last	In
Interest	FIC	T&I	RPB	Payment DT	Foreclosure
Rate					

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

Edit Loan

Remove Loan

Undo Remove

See Printable Report

Exit

Totals for this Issuer:

RPB

FIC

T&I

\$

\$

\$

Save but don't Submit

Submit Loans for this Session

**Note: Make sure you are completely finished reporting your loans before you choose to submit for this session.**

Back to:

HELP

EMAIL 

If submissions have been made for loans under more than one issuer, make sure to look at the loan submission lists for each issuer number by using the Issuer number drop down box (**View Submissions for this Issuer**) on the top of the page.

Once you have checked all loans under each issuer number, click on the **Submit Loans for this Session** button at the bottom of the page to submit your loan report. The Submission Confirmation page (Section 4.9) will be displayed.

To save your selections without submitting you session, click on the **Save but don't Submit** button at the bottom of the page. You will be able to submit your session later. To submit a session that you have previously saved, log-in to the Web-based EDI application. When you log in to the application you are forwarded to the Select an Issuer Number page. From that page you can click on the **Skip to: Submit Session** button to take you to the Loan Submission page. That page will list the loans that you have previously edited but not yet submitted. If you need to make additional changes to the loan information, highlight the appropriate loan and click **Edit Loan**. If the list is correct, click on the **Submit Loans for this Session** button to complete your loan submission.

## 4.9 Submission Confirmation

Once all loan changes have been submitted to the database, the submission confirmation screen shown below will display. The screen contains your submission ID. Please record this number for future reference. To finish your reporting session, click on the **Reporting Complete** button and the browser will return to the Ginnie Mae home page.

Once Ginnie Mae has received your submission, you will be sent a confirmation e-mail containing your submission date and Submission ID for the loans you have reported. If you do not receive a confirmation e-mail please call the Ginnie Mae EDI Hotline at 1-888-GINNIE4 (Option 1).

# Ginnie Mae

## Loan Level Submission Form


### Submission: Confirmation

Congratulations! You have successfully submitted your loan reporting information for this quarter.

Here is your Submission ID: **5569**  
DUNS NUMBER: **888888888**  
Submission date: **12/18/03**  
Number of pools submitted: **2**  
Number of loans submitted: **2**  
Remaining Principal Balance: **262345.67**  
Escrow Balance: **923.46**

You can use this number to review your submitted information. Please note you cannot update the information; it is only there for your review. Furthermore, you can only review your most recent submission. Once you submit your loans for the next quarter, or if you submit a correction before next month, you will no longer be able to use the Submission ID listed above to review information. If you have any questions please contact the Ginnie Mae EDI hotline at (888)-GINNIE4 Option 1.

Reporting Complete

HELP [EMAIL](#) 

## 4.10 Review Last Submission


To review your last submission, click on the **Review Last Submission** button from either the **Issuer Selection** or **Loan Selection** screen. **Only the most recent submission can be reviewed.** The screen below will display.



# Ginnie Mae

## Loan Level Submission Form

### Review the Loans You Have Submitted ...

View Submissions for this Issuer:  

(Select from the dropdown list to view Loans for another Issuer)

Check box if the loans submitted in this session are corrections.

All loans submitted by user for this issuer:

Pool	Loan Number	Interest Rate	FIC	T&I	RPB	Last Payment DT	In Foreclosure
513762	0002165652	07.5000	0001888.88	00000123.45	00012345.67	20031101	N
513762	FH16	07.0000	0058333.34	00000200.00	00080000.00	20031101	N
513762	FHA1	06.0000	0009999.75	00000001.11	00125000.25	20031101	N

Back to:

Totals for this Issuer:

RPB	FIC	T&I
\$ 217345.92	\$ 70221.97	\$ 324.56

HELP

EMAIL 

## Section 5: Troubleshooting - Frequently Asked Questions

This section provides guidance on how to troubleshoot some problems or deviations that may occur while submitting loan level data over the Web.

<b>Question</b>	<b>Solution</b>
<ul style="list-style-type: none"> <li>How do I notify Ginnie Mae of a change of email address?</li> </ul>	<ul style="list-style-type: none"> <li>On the Ginnie Mae e-Access menu screen, there is a button called Update e-Access User Information. Click it and the Update User Information screen will display. Input your new information and click Submit.</li> </ul>
<ul style="list-style-type: none"> <li>How do I change my e-Access Password?</li> </ul>	<ul style="list-style-type: none"> <li>On the Ginnie Mae e-Access menu screen, there is a button called Change e-Access Password. Click on it and the Change password screen will display. Input your old password and the new password, confirm your selection and click Submit.</li> </ul>
<ul style="list-style-type: none"> <li>How do I delete a loan?</li> </ul>	<ul style="list-style-type: none"> <li>In the Web page titled Select a Loan Number, highlight the loan to be deleted and click the Remove button.</li> </ul>
<ul style="list-style-type: none"> <li>What is the procedure if a loan is incorrectly entered in a pool?</li> </ul>	<ul style="list-style-type: none"> <li>You will have to delete the loan from the improper pool (directions given in the How do I delete a loan box. See above.) Then enter the loan in the correct pool.</li> </ul>
<ul style="list-style-type: none"> <li>If the system freezes while I am submitting loans, will the whole procedure need to be repeated or just the loan I was working on when the system froze?</li> </ul>	<ul style="list-style-type: none"> <li>All loans that were saved before the system froze will be saved. If entered correctly, only the loan you were entering when the system froze will not be saved. To verify all the loans that were saved, go to the Loan Selection page. Each loan that has been saved will have a "Y" next to it. Enter only the loans that were not saved in the page titled Loan Reporting Form. Once all loans have been saved, click on the Submit button.</li> </ul>
<ul style="list-style-type: none"> <li>What if I accidentally remove a loan from the Submission page?</li> </ul>	<ul style="list-style-type: none"> <li>If you removed the loan from the Select the Loans You Wish to Submit page, click on the Undo Remove button.</li> </ul>