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Web IEDS Overview

Welcome to Web IEDS

The Web Issuer Exception Display System (Web IEDS) replaces the DOS-based application (distributed by diskette) and the hard copy Loan Level Error Exception Reports mailed each quarter. The web-based Issuer Exception Display System (Web IEDS) is now available on the Ginnie Mae web site, via the Ginnie Mae e-Access login. Web IEDS provides the ability to view and print Loan Level Exception Summary Reports and to browse and look up exceptions by pool or loan. A data file suitable for importing into a spreadsheet or database is also available and can be downloaded.

The information provided by Web IEDS is important to issuers as part of their responsibility to provide complete and accurate loan level data to Ginnie Mae. Issuers should review the exceptions noted in Web IEDS and correct the exceptions prior to their cut-off for the next loan level cycle.

Hard copy reports and diskettes will not be mailed beginning with the quarter ending December 2002.

This overview provides a brief introduction to all Web IEDS features and functions.

The Web IEDS Main Menu

From the Web IEDS Main Menu, you may access all of the functions available in Web IEDS. Figure 1-1 shows the Web IEDS Main Menu.

The screenshot shows the 'Issuer Exception Display System' web interface. At the top left is the Ginnie Mae logo. The title is 'Web IEDS Main Menu' with 'Version 1.0' in the top right. Below the title are 'Help' and 'Log Out' links. A yellow highlighted box contains the 'Issuer #' field with the value '1421' and a link to '1421 3909'. Below this, it says 'Mortgage Backed Security Issuer' and a prompt: '** Please Select an Issuer by Choosing an Issuer Number From Above **'. The 'Reporting Month: June 2004' is displayed. Under 'Viewing Method', there are four options: 'Display in Pool ID Order', 'View Specific Pool ID', 'Display in Loan ID Order', and 'View Specific Loan ID'. Each option has a radio button and a 'GO' button. At the bottom, there are three sections: 'Reports' with a link to 'Loan Level Exception Statistics Summary', 'File Download' with a link to 'File Download', and 'Other Information' with links to 'View Issuer Information', 'Web IEDS Overview', and 'Contact Us'.

Figure 1-1 Web IEDS Main Menu

Below the Ginnie Mae logo, you will see your issuer number. For those who process more than one issuer number, you will see the currently selected issuer number, with additional issuer number options to the right. To change issuer numbers, click on the issuer number you need. The currently selected issuer name is just below the yellow area. The name changes when a new issuer number is selected.

Major Functions

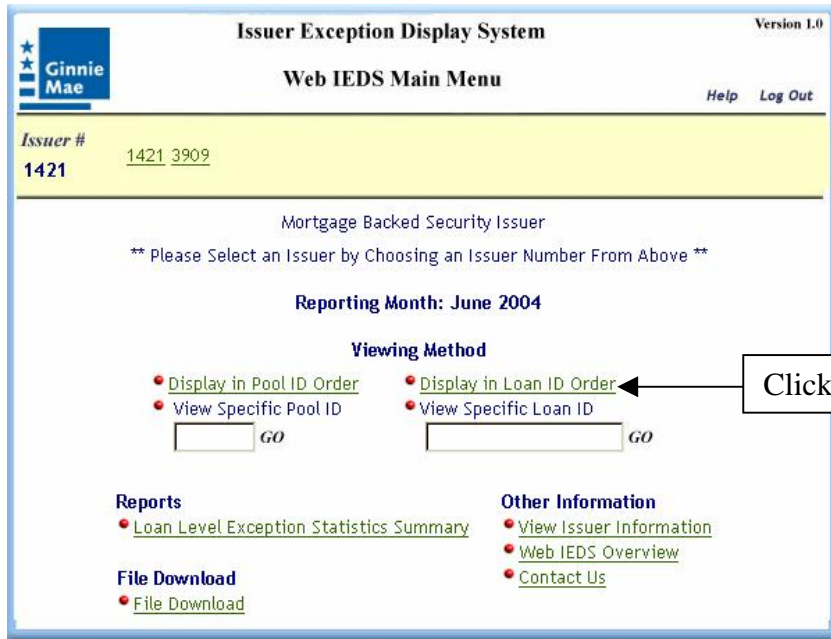
- **Display in Pool ID Order** – Allows you to view the exception information in ascending loan number order, within ascending pool number order.
- **Display in Loan ID Order** - Allows you to view the exception information in ascending loan number order. NOTE: “Loan ID” is the issuer’s loan number.
- **Loan Level Exception Statistics Summary** – Allows you to view the summary report, which provides statistics about the types of exceptions identified for the loans submitted.
- **File Download** – Allows you to download a delimited text file, which you can load into a spreadsheet or other format for further reporting or analysis.
- **Other Information** – Miscellaneous informational functions.

Security

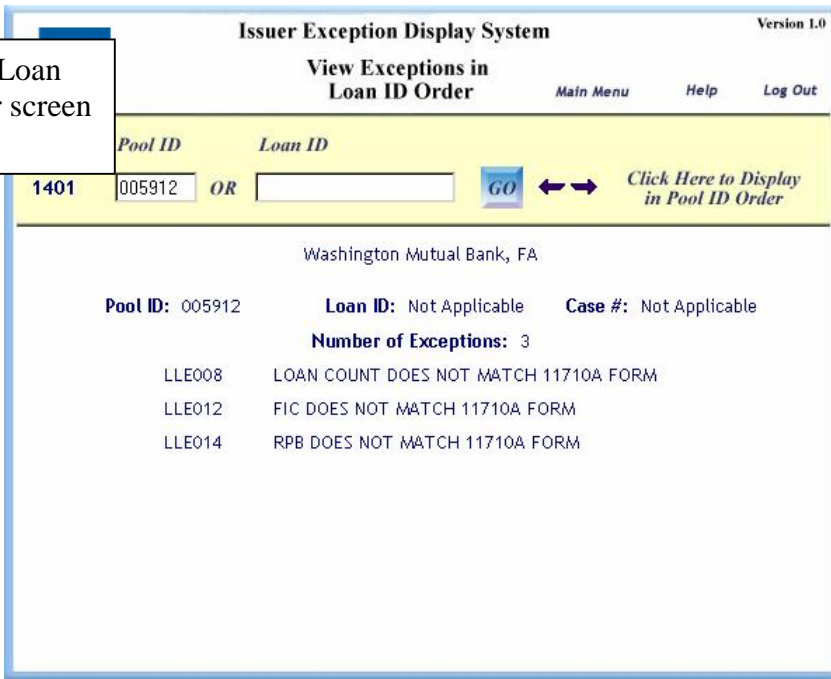
Loan Level exception data is available for viewing to users who checked the “Web IEDS” option on the Ginnie Mae e-Access User Registration Request form. User may only view data for the issuer numbers they are authorized for.

Selecting a Web IEDS Function

From the Main Menu, select the option you need and click on the appropriate link. For example, if you wish to review exception messages in ascending loan ID order, click on the “Display in Loan ID Order” link, as shown on the next page.



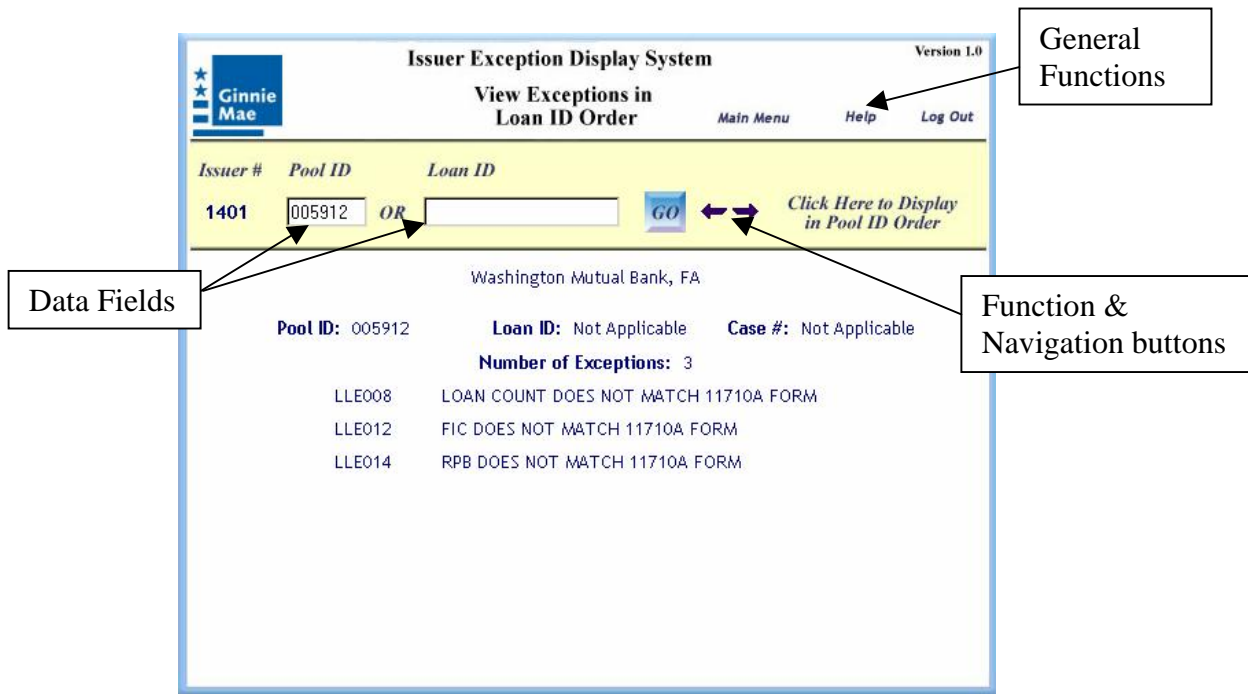
And the Loan ID Order screen displays



There is a link back to the Main Menu at the top right of every screen. To log out, click on the “Log Out” link at the top right of the screen. Logging out returns you to the Ginnie Mae home page.

How to Use the Navigation Areas

Every Web IEDS screen has a “navigation area.” This is the section of the screen where function buttons and selected data entry fields are located. See the example on the next page, from the Loan ID Order screen.



Sample Navigation Area

General Functions

The general functions are available on every screen. They are:

- **Main Menu** – Click on this button to return to the Web IEDS Main Menu.
- **Help** – Click on this button to open the Web IEDS Help facility. Web IEDS Help contains more detailed descriptions of the loan level exception messages.
- **Log Out** – Click on this button to log out of Web IEDS and return to the Ginnie Mae Web Site home page.

Data Fields

Some screens will have data entry fields. After clicking the “GO” button the data values entered are used to search the Web IEDS database to retrieve an existing record with your issuer number and data values. In the example above, by typing in the Pool Number “007392” and the Loan ID “6163604017” and then clicking the GO button, Web IEDS will search the database to determine if a record is in the database with that Pool ID and Loan ID. See the sections about the Pool ID Order and Loan ID Order screens, in the Viewing Methods section, for specific instructions about how the navigation works on each screen.

Function & Navigation Buttons

These buttons provide useful functions for the Web IEDS user. The available functions vary as needed from form to form. Every function is described in detail in Web IEDS

Help. In the example above, in addition to the GO button, the following functions are available:

- **Click Here to Display in Pool ID Order** – This is specific to the Loan ID Order screen. It allows you to change the display of exceptions to Pool ID order.
- **Next & Previous Arrows** – These navigation arrows allow you to retrieve records in forward (Next) and backward (Previous) sequence. If there are no more records, a message is displayed.
- **GO** – Click on this button to submit a query using the information you typed into one or more data fields.

Viewing Methods

Exception data can be viewed either in Pool ID or Loan ID order. The Loan ID is the issuer's Loan ID, not the case number.

A special note about the “Not Applicable” message next to Loan ID on some screens:

Web IEDS primarily displays exception information about individual loans. However, the Web IEDS database also contains exception information at the pool level (i.e., exceptions that are not specific to a certain loan but apply to the pool). When “Not Applicable” appears next to a Loan ID, it means that the message(s) is a pool level message(s).

Issuer Exception Display System Version 1.0
Ginnie Mae
View Exceptions in Loan ID Order Main Menu Help Log Out

Issuer # Pool ID OR Loan ID GO ← → Click Here to Display in Pool ID Order

1401 005912 OR

Washington Mutual Bank, FA

Pool ID: 005912 Loan ID: Not Applicable Case #: Not Applicable

Number of Exceptions: 3

LLE008 LOAN COUNT DOES NOT MATCH 11710A FORM
LLE012 FIC DOES NOT MATCH 11710A FORM
LLE014 RPB DOES NOT MATCH 11710A FORM

This is a pool level exception.

Pool ID Order

When viewing in Pool ID order, Web IEDS starts with the lowest numbered loan in the lowest numbered pool and advances. For example, if issuer 1234 has three pools, each of which has two loans:

<u>Pool ID</u>	<u>Loan ID</u>
011111	11934847435
011111	83464854742
022222	29485675754
022222	99238457564
033333	73847465375
033333	88883734634

The Pool ID Order screen default displays the exception data for loan 11934847435 in pool 011111. Clicking on the Next arrow will display loan 83464854742 in pool 011111. Another click on the Next arrow will display loan 29485675754 in pool 022222, and so forth.

From the Web IEDS Main Menu, there are two ways to open the Display in Pool ID Order screen.

The screenshot shows the 'Web IEDS Main Menu' for issuer 1421. It features a 'Reporting Month: June 2004' and a 'Viewing Method' section with two columns of options. The left column includes 'Display in Pool ID Order' (with a red dot) and 'View Specific Pool ID' (with a red dot). The right column includes 'Display in Loan ID Order' (with a red dot) and 'View Specific Loan ID' (with a red dot). Below these are input fields and 'GO' buttons. Callouts indicate that clicking on the 'Display in Pool ID Order' link or typing a pool number into the input field and clicking 'GO' will lead to the Pool ID Order screen. A note explains that typing a pool number allows skipping previously viewed pools.

Click on the link

Or type in a pool number and click GO

If you type in a pool number, the first loan in that pool will display. This lets you skip pools you may have viewed previously.

The Pool ID Order screen displays

Click here to change to viewing info in Loan ID order

“Next” arrow

Issuer Exception Display System
Version 1.0
Ginnie Mae
View Exceptions in Pool ID Order
Main Menu Help Log Out

Pool ID: 005912 OR Loan ID: [] GO

Click Here to Display in Loan ID Order

Washington Mutual Bank, FA

Pool ID: 005912 Loan ID: Not Applicable Case #: Not Applicable
Number of Exceptions: 3

Pool ID	Loan ID	Case #
LLE008	LOAN COUNT DOES NOT MATCH 11710A FORM	
LLE012	FIC DOES NOT MATCH 11710A FORM	
LLE014	RPB DOES NOT MATCH 11710A FORM	

When you click on the link, Web IEDS displays exception information for the lowest numbered loan in the lowest numbered pool. On the Pool ID Order screen, you can view additional records by:

- Clicking on the “Next” arrow (see above) – This retrieves information for the next loan ID within the pool, or retrieves information for the lowest numbered loan in the next pool.
- Typing a pool ID in the Navigation area and clicking GO – This retrieves information for the first loan in the pool.
- Typing a pool ID and Loan ID in the Navigation area and clicking GO – This retrieves the specific loan within the specific pool.

Loan ID Order

When viewing in Loan ID order, Web IEDS starts with the lowest numbered loan in the database and advances, ignoring pool numbers. For example, if issuer 1234 has three pools, each of which has two loans:

<u>Pool ID</u>	<u>Loan ID</u>
011111	11934847435
022222	29485675754
033333	73847465375
011111	83464854742
033333	88883734634
022222	99238457564

The Loan ID Order screen default displays the exception data for loan 11934847435 in pool 011111, because that is lowest numbered loan for issuer 1234. Clicking on the Next

arrow will display loan 29485675754. Another click on the Next arrow will display loan 73847465375 and so forth.

From the Web IEDS Main Menu, there are two ways to open the Display in Loan ID Order screen.

Issuer Exception Display System Version 1.0
Ginnie Mae
Web IEDS Main Menu Help Log Out

Issuer # 1421 3909
1421

Mortgage Backed Security Issuer
 ** Please Select an Issuer by Choosing an Issuer Number From Above **

Reporting Month: June 2004

Viewing Method

- [Display in Pool ID Order](#)
- [View Specific Pool ID](#)
- [Display in Loan ID Order](#)
- [View Specific Loan ID](#)

GO GO

Reports

- [Loan Level Exception Statistics Summary](#)

File Download

- [File Download](#)

Other Information

- [View Issuer Information](#)
- [Web IEDS Overview](#)
- [Contact Us](#)

Callouts:

- Click on the link (points to 'Display in Loan ID Order')
- Or type in a loan number and click GO (points to the 'GO' button)
- If you type in a loan number, that loan will display. This lets you skip loans you may have viewed previously. (points to the 'View Specific Loan ID' section)

Issuer Exception Display System
Ginnie Mae
View Exceptions in Loan ID Order Main Menu

Issuer # Pool ID Loan ID
 01 005912 OR GO [Click Here to Display in Pool ID Order](#)

Washington Mutual Bank, FA

Pool ID: 005912 Loan ID: Not Applicable Case #: Not Applicable

Number of Exceptions: 3

LLE008	LOAN COUNT DOES NOT MATCH 11710A FORM
LLE012	FIC DOES NOT MATCH 11710A FORM
LLE014	RPB DOES NOT MATCH 11710A FORM

Callouts:

- Type in Pool IDs and/or Loan IDs & click GO or... (points to the input fields)
- Use the arrow keys to move through the loans (points to the 'Click Here to Display in Pool ID Order' link)
- The Loan ID Order screen displays (points to the 'View Exceptions in Loan ID Order' title)

Reports

Loan Level Exception Statistics Summary

This on-line report provides statistics about an issuer's loan level exceptions.

Issuer Exception Display System Version 1.0
Web IEDS Main Menu Help Log Out

Issuer # 1421 1421 3909

Mortgage Backed Security Issuer
** Please Select an Issuer by Choosing an Issuer Number From Above **

Reporting Month: June 2004

Viewing Method

- [Display in Pool ID Order](#)
- [View Specific Pool ID](#) GO
- [Display in Loan ID Order](#)
- [View Specific Loan ID](#) GO

Reports

- [Loan Level Exception Statistics Summary](#)

File Download

- [File Download](#)

Other Information

- [View Issuer Information](#)
- [Web IEDS Overview](#)
- [Contact Us](#)

Click here... →

Issuer Exception Display System					Version 1.0	
Ginnie Mae		Loan Level Exception Summary		Main Menu	Help	Log Out
Report ID: LL-0570 Reporting Month: June 2004						
Exception Code	Exception Description (High Priority)	Exception Count	Exception Percent	Correct Percent		
LLE005	FEDERAL ID NUMBER(SSN) IS MISSING	2	0.0006%	99.9994%		
LLE008	LOAN COUNT DOES NOT MATCH 11710A FORM	15	0.0047%	99.9953%		
LLE010	OPB LT RPB	36	0.0114%	99.9886%		
LLE011	FIC IS ZERO	3	0.0009%	99.9991%		
LLE012	FIC DOES NOT MATCH 11710A FORM	27	0.0085%	99.9915%		
LLE014	RPB DOES NOT MATCH 11710A FORM	15	0.0047%	99.9953%		
LLE016	ORIGINAL MATURITY DATE IS INVALID	3	0.0009%	99.9991%		
LLE027	FIRST PAYMENT DATE NOT IN VALID RANGE	29	0.0092%	99.9908%		
LLE028	LAST PAYMENT DUE DATE NOT IN VALID RANGE	34	0.0107%	99.9893%		
LLE049	LOAN DOES NOT MATCH TO FHA A43 OR CHUMS	48	0.0152%	99.9848%		
HIGH PRIORITY TOTAL		212				
Exception Code	Exception Description (Medium Priority)	Exception Count	Exception Percent	Correct Percent		
LLE003	CHECK DIGIT IS INVALID	3	0.0009%	99.9991%		
LLE004	OFFICE OF ORIGIN/JURISDICTION IS INVALID	310	0.0980%	99.9020%		
LLE056	ZIP CODE CHANGE SUSPENDED FOR MI RECORD	5	0.0016%	99.9984%		
MEDIUM PRIORITY TOTAL		1,322				
Exception Code	Exception Description (Low Priority)	Exception Count	Exception Percent	Correct Percent		
LLE031	OPB CALC USING FIC/OPB/INT RATE NOT = RPTD OPB	3	0.0010%	99.9990%		
LLE032	1ST PAY DATE DOES NOT = OMD - CALC TERM OF LOAN	158	0.0511%	99.9489%		
LOW PRIORITY TOTAL		161				
PROCESSING TOTALS						
Total Exceptions:		1,622	(Sum Total of all High, Medium, and Low Priority Exceptions)			
Total Loans:		309,041				
Total Pools:		10,885				

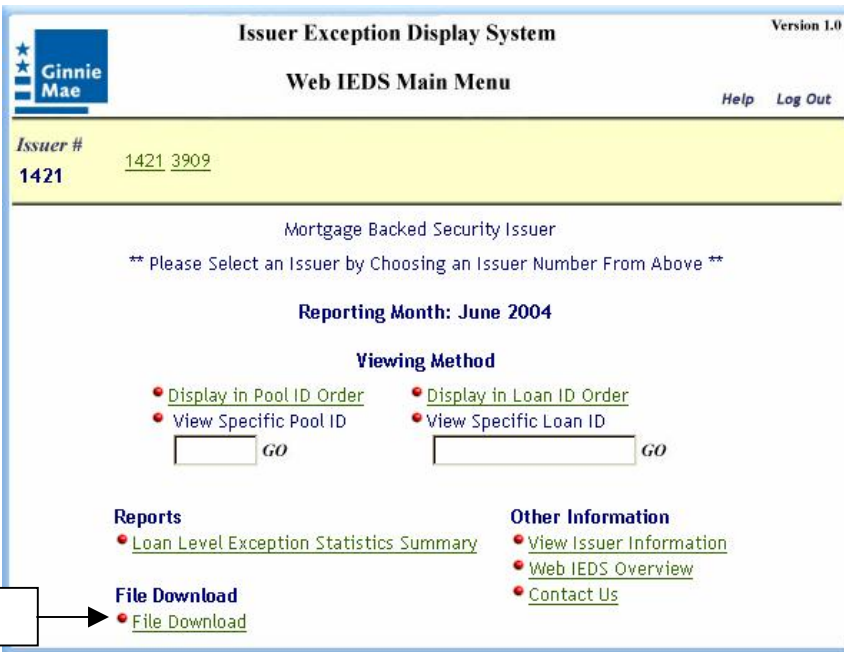
And the Exception Summary displays

Detail & totals for High, Medium and Low Priority Exceptions

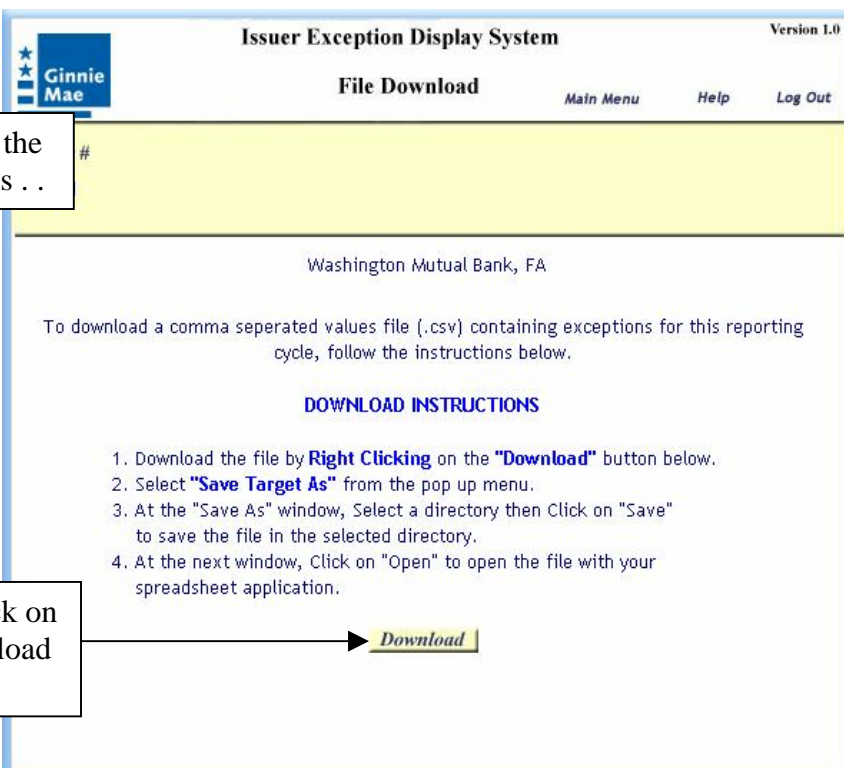
To print this report, use your browser's print function.

File Download

The File Download function enables issuers to download a .CSV format file of the exceptions. This file can be loaded into other applications, such as Excel or Access, for further analysis or report generation.



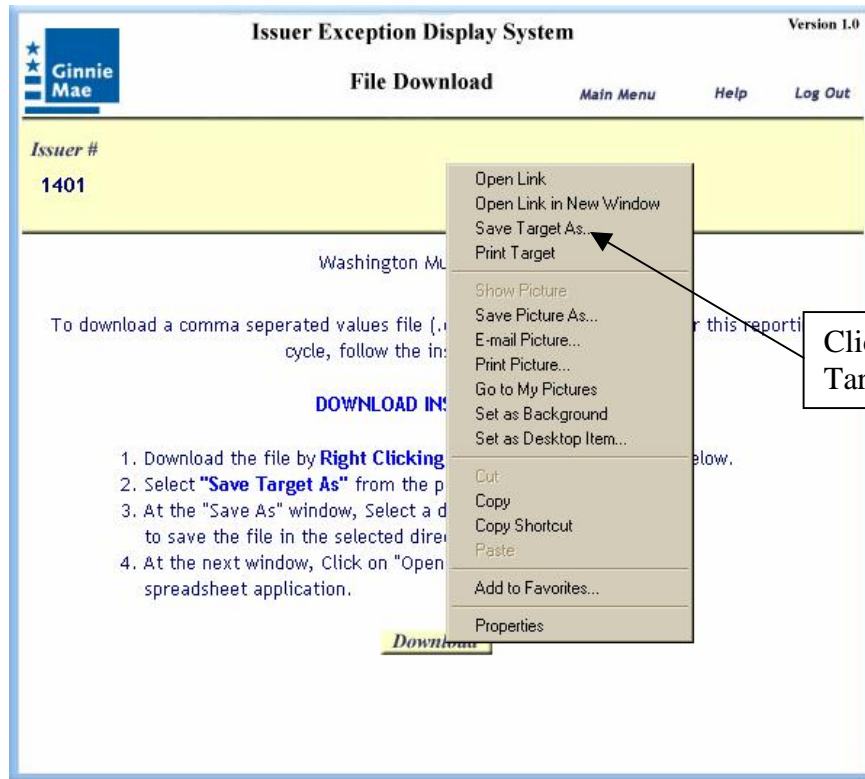
The screenshot shows the 'Web IEDS Main Menu' for Issuer # 1421. The page title is 'Issuer Exception Display System' and 'Version 1.0'. The issuer is identified as 'Mortgage Backed Security Issuer'. The reporting month is 'June 2004'. Under 'Viewing Method', there are options for 'Display in Pool ID Order', 'Display in Loan ID Order', 'View Specific Pool ID', and 'View Specific Loan ID'. There are two input fields with 'GO' buttons. Under 'Reports', there is a link for 'Loan Level Exception Statistics Summary'. Under 'Other Information', there are links for 'View Issuer Information', 'Web IEDS Overview', and 'Contact Us'. A callout box labeled 'Click here' points to the 'File Download' link under the 'File Download' section.



The screenshot shows the 'File Download' page for Washington Mutual Bank, FA. The page title is 'Issuer Exception Display System' and 'Version 1.0'. The issuer is identified as 'Washington Mutual Bank, FA'. The page contains instructions for downloading a comma separated values file (.csv) containing exceptions for this reporting cycle. A callout box labeled 'Following the instructions . . .' points to the instructions. A callout box labeled 'Right click on the Download button' points to the 'Download' button.

DOWNLOAD INSTRUCTIONS

1. Download the file by **Right Clicking** on the "**Download**" button below.
2. Select "**Save Target As**" from the pop up menu.
3. At the "Save As" window, Select a directory then Click on "Save" to save the file in the selected directory.
4. At the next window, Click on "Open" to open the file with your spreadsheet application.



At the “Save Target As” window select a folder to save the file in. Click on “Save” to save the file. Another window will appear. Click on “Open” to view the file. The file displays a row for each loan and one column for each exception. An exception cell with a “1” denotes that an exception was noted for that loan. Refer to the Web IEDS Help for descriptions of the loan level exception messages.

Other Information

- **View Issuer Information** – Allows the user to review the issuer information stored in the Web IEDS database.
- **Web IEDS Overview** – Opens this document in PDF format.
- **Contact Us** – Allows the user to send an email comment or question to the Ginnie Mae Help Desk.

Issuer Exception Display System Version 1.0
Web IEDS Main Menu Help Log Out

Issuer # 1421 3909
1421

Mortgage Backed Security Issuer
** Please Select an Issuer by Choosing an Issuer Number From Above **

Reporting Month: June 2004

Viewing Method

- [Display in Pool ID Order](#)
- [View Specific Pool ID](#)
- GO

- [Display in Loan ID Order](#)
- [View Specific Loan ID](#)
- GO

Reports

- [Loan Level Exception Statistics Summary](#)

File Download

- [File Download](#)

Other Information

- [View Issuer Information](#)
- [Web IEDS Overview](#)
- [Contact Us](#)

Other Information