Ginnie Mae

Loan Level

Users Guide

Release 2, Version 2

Government National Mortgage Association
Contract C-OPC-22592

June 2008

Table of Contents

Ginnie Mae Loan Matching Information User Guide 3
1.0 Overview of Loan Matching Process 3
2.0 Case Number Matching Formats 4
3.0 Match Status Codes 6
4.0 Issuer Action Needed to Correct Non-Matches 9
5.0 Access to Loan Level Matching Information 12
Loan Matching Main Menu 13
6.0 How to Download Files 36
Appendix A – Match Status Codes 39
Origination (loan level) Matching Codes 39
Insurance Verification Matching 39
Appendix B - File Layouts 40
LL-0870: Origination Non-Match Result Files 40
LL-0875: Insurance Verification Non-Match Result Files 41
Appendix C – Field Definitions for Reports 43
LL-0865: Insurance Verification Matching Summary Report 43
LL-0866: Insurance Verification Fields Not Matched Summary Report 44

Ginnie Mae Loan Matching Information User Guide

1.0 Overview of Loan Matching Process

Ginnie Mae's single-family loan level data matching process involves comparing data from different sources. Through data sharing agreements with external agencies (e.g. FHA, VA, RHS) Ginnie Mae compares issuer reported, non-personal loan level data with corresponding records from external Agency databases. Ginnie Mae's objective is to match the issuer reported loan level data with data from FHA's Single-Family Information System (SFIS, Endorsed Loans A43 Database), VA's GIL Master File of Guaranteed Loans; and RHS's Master File of Insured Loans.

There are two basic monthly matching processes for FHA, VA, and RHS single-family loans.

1. **Single-Family Loans In Newly Originated Ginnie Mae Pools (Origination Match) -** Ginnie Mae's monthly origination matching process compares FHA, VA and RHS loans in new pools (loan level record detail from Ginnie*NET* 11706 records) to the respective Agency files. The issuer loan level record from Ginnie*NET* is compared to the respective Agency file data using two match fields: the Case Number and the Original Principal Balance (OPB). Non-matched loans are posted on e-Access on Ginnie Mae's Web site. Note: Each loan level record is assigned a match status code as follows:

   - MA is assigned if the issuer reported loan level record matches on Case Number and OPB in the Agency file.
   - MC is assigned if the issuer reported loan level record matches on Case Number but does not match on the OPB in the Agency file.
   - NC is assigned if the issuer reported loan level record fails to match on Case Number and OPB in the Agency file.
   - NB is assigned if the issuer reported loan level record is not matched against an Agency file (currently PIH is not matched against the Agency file).

2. **Single-Family Loan Insurance Verification Matching (Insurance Verification Match) -** In accordance with APM 03-26, Ginnie Mae's monthly insurance verification process compares FHA single-family loans, in pools with an issue date of January 2003 or later, to FHA SFIS A43 endorsement data to verify the insurance status of the loan. The issuer reported loan level record (monthly loan level reporting) is compared to the FHA data using five match fields: FHA Case Number, Original Principal Balance (OPB), Loan Maturity Date, Loan Interest Rate, and the Zip Code. The non-match loans are posted on e-Access at Ginnie Mae's Web site. Each loan record is assigned a match status code as follows:

   - If the loan level record matches on all fields it is given an "MI" status code.
   - If the loan level record fails to match on all criteria it is given an "NI" match status code.

- All issuer reported loan level records in a pool that originated prior to January 1, 2003 are assigned an "NA" insurance match status code.

2.0 Case Number Matching Formats

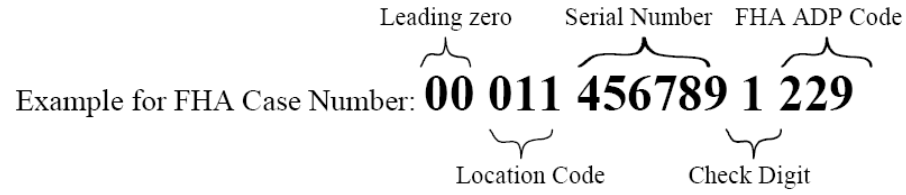
The following describes the loan level record layout requirements for matching to the agency files. Please note: PIH loan level data is matched against the agency file at this time.

2.1 FHA Single Family Case Number Matching Format

This is an example of the Case Number format and requirements used by Ginnie Mae for FHA Single Family Case Number matching:

The case number for FHA single family loans is to be reported as a 15- position fixed length number, as follows:

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



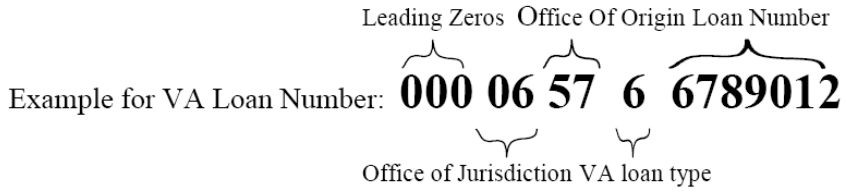
For MBSIS FHA Issuer loan level reported data matching to the FHA Agency data file, Ginnie Mae uses the Location Code, Serial Number, and the Check Digit (ten digits). E.g. 011 456789 1. Note: the ADP code is not part of the matching process, but if the Issuer changes the ADP code, the change will be reported and suspended for Issuer review.

2.2 VA Case Number Matching Format

This is an example of the Case Number format and requirements used by Ginnie Mae for VA Case Number matching:

The VA loan number is to be reported as a 15-position fixed length number, as follows:

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



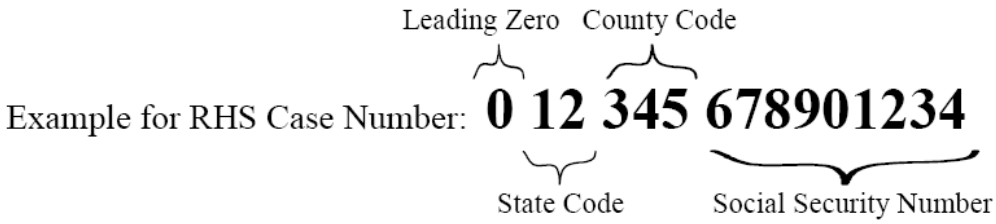
For MBSIS VA Issuer loan level reported data matching to the VA Agency data file, Ginnie Mae uses the Office of Origin, and the Loan Number (nine digits). E.g. 57 6789012.

2.3 RHS Case Number Matching Format

This is an example of the Case Number format and requirements used by Ginnie Mae for RHS Case Number matching:

The RHS case number is to be reported as a 15-position fixed length number, as follows:

Leading Zero Fill:	first digit
State Code:	next two digits
County Code:	next three digits
SSN:	last nine digits



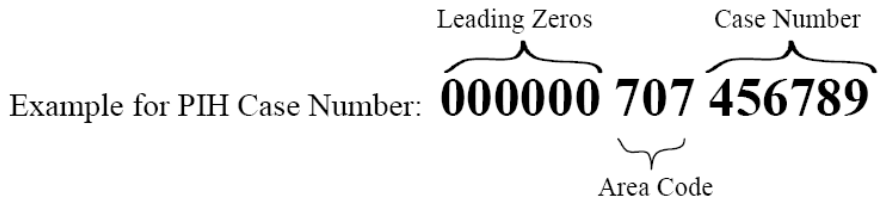
For MBSIS RHS Issuer loan level reported data matching to the RHS Agency data file, Ginnie Mae uses the Social Security Number. E.g. 678901234.

2.4 PIH Case Number Matching Formats

This is an example of the Case Number format and requirements used by Ginnie Mae for PIH Case Number matching: (PIH matching is not applicable at this time and will have an NB/NA match status code.)

The PIH case number is to be reported as a 15-position fixed length number, as follows:

Leading Zero Fill:	first six digits
Area code:	next three digits
Case number:	last six digits



PIH loan level data matching criteria has not been defined for the PIH Agency file matching at this time.

3.0 Match Status Codes

In Ginnie Mae's system, the issuer reported loan level record is assigned two match status codes and a corresponding match date. The ultimate goal is to have MA and MI match status codes (MA/MI) for loans in pools dated January 1, 2003 and later.

- A field for the "Origination/Loan match" status code (MA, MC, NC, or NB) and the matching date
- A field for the "Insurance Verification" match status code (MI, NI, NA) and the insurance matching date

Loan level records that fail the match process in a month are recycled and rematched in succeeding months until all criteria are matched (five fields are matched for FHA Insurance Matching). Non-matches are reported on e-Access.

FHA, VA and RHS loan level records that match on Case Number and OPB receive an MA status code.

For FHA Single Family loans, Ginnie Mae requires that five fields (Case Number, OPB, Interest Rate, Maturity Date, and Zip Code) must match to the FHA Agency file to receive an MI status code for Insurance Matching. When the fields match, they are "locked" in Ginnie Mae's system and are no longer recycled for matching. These loan level records are checked for potential changes each month. If the issuer monthly reported loan level record contains a change to one of the "locked" fields a "suspense" record is created in Ginnie Mae's system.

VA and RHS require that two fields (Case Number and OPB) must match to the VA and RHS Agency file(s) to receive an MA/MI match status code and the fields are "locked" in Ginnie Mae's system and are no longer recycled for matching. These loan level records are checked for potential changes each month. If the issuer reported loan level record contains a change to one of these two fields a "suspense" record is created in Ginnie Mae's system.

3.1 Detailed Definitions

In Ginnie Mae's system issuer reported loan level records can have various status codes depending on the matching results. The possible status codes are as follows:

CODE: MA
Assigned when the issuer reported loan level record Case Number and OPB matches the Agency's loan record. The Case Number and OPB fields are "locked" and issuer reported changes result in "Suspense" records in Ginnie Mae's system.

CODE: MC
Assigned when the issuer reported loan level record matches the Agency file on Case Number only. The record is "recycled" each month and matched to the updated Agency data and issuer action may be need to correct the information. For loan level records with an MC Match Status Code, only the Case Number is "locked". The Case Number field is "locked" and an issuer reported change will result in a "Suspense" record in Ginnie Mae's system.

CODE: NC
Assigned when the issuer reported loan level record Case Number and OPB does not match against the Agency's file.

CODE: NB
Assigned when the issuer reported loan level record is a loan type for which there is no Agency file against which to match. **NOTE:** Currently PIH loan level data.

Separate codes are used for insurance verification streamlined certification match status. The possible codes are as follows:

CODE: MI
Assigned when the issuer reported loan level record has an "MA" status, and meets the match criteria for "insurance verification". For VA and RHS the Case Number and OPB must match to receive an MI status code.

For FHA single-family loans, in addition to the Case Number and OPB, the issuer reported loan record must match on Interest Rate, Maturity Date, and Zip Code to receive an MI status code.

CODE: NI

Assigned when the issuer reported loan level record does not meet the match criteria for "insurance verification". NOTE: For FHA single-family loans only, at least one of the five fields on a loan level record (Case Number, OPB, Interest Rate, Zip Code, and Loan Maturity Date) does not match Agency file.

CODE: NA

Assigned to all issuer reported loan level records in a pool that originated prior to January 1, 2003. (APM 03-26 is not applicable).

The following is a list of the possible combinations of status codes that appear on the loan query screen. In addition there is a column containing a short description of the meaning.

Origination Match Status	Insurance Verification Match Status	Description
MA	**MI**	Matched to Agency file on Case Number and OPB. Note: The FHA loan level record must also match on Interest Rate, Maturity Date and Zip Code to receive an MI status code.
MA	**NI**	Note: Only applicable to FHA loan level records. Matched to FHA Agency file on Case Number and OPB. At least one of the other fields (Interest Rate, Maturity Date or Zip Code) for insurance verification does not match Agency file.
MA	**NA**	Matched the Agency file on Case Number and OPB. The pool originated prior to January 1, 2003.
MC	**NA**	Matched on Case Number to the Agency file. The pool originated prior to January 1, 2003.
MC	**NI**	Matched on Case Number to the Agency file. The pool originated after January 1, 2003.
NC	**NA**	The loan level record did not match on Case Number and OPB. The pool originated prior to January 1, 2003.
NB	**NA**	The loan level record has a loan type that is not currently subject to the matching process and the pool originated prior to January 1, 2003. This can also apply to loan level records that were "promoted" in suspense to be rematched.
NB	**NI**	The loan level record has a loan type that is not currently subject to the matching process and the pool originated after January 1, 2003. This can also apply to loan level records that were "promoted" in suspense to be rematched.

4.0 Issuer Action Needed to Correct Non-Matches

Each month Ginnie Mae's system produces non-match loan level record information and makes it available to issuers via e-Access "Loan Matching Information – Access A Menu of Issuer Reports" on Ginnie Mae's web site.

- The "Origination Non-Match Result Files" is a downloadable file with the immediate previous month's loan level records in newly originated pools. (For example, in November, the non-match file for October loan level records in new pools is posted for download.)

- The "Insurance Verification Non-Match Result Files" is a downloadable file with all non-match loan level records for pools issued January 2003 and later. The file contains the previous month's non-matches that remain in the non-match status.

- Individual loan level records on Ginnie Mae's system can be viewed on line, using the "Loan Query" link. "Loan Query" shows the loan level record as it appears in Ginnie Mae's system, including the match status codes.

- Suspended loan level records can be viewed using the "Suspense Query" link. This screen displays the field that caused the change to be suspended. It also displays the data on Ginnie Mae's system ("Current Value") and the issuer-reported data ("Suspended Value").

The following is a list of possible actions to take to correct a non-match loan level record.

1) Case Number and the OPB do not match (Status NC)

Review the Web IEDS report for this loan. The loan level record will have an Error Code 49. This non-match condition could be for one or more of the following reasons.

- Incorrect Loan Type—If the loan type is incorrect, e.g., a VA loan coded as an FHA loan, the loan level record will not match the Agency file. Review, validate and correct the loan type with the next loan level submission file.
  - <u>Loan Type Codes:</u>

FHA Single Family	3
VA Guaranteed	2
RHS	4
PIH Section 184	B

- Incorrect Case Number—If the loan level record Case Number used for matching (see page 4) is incorrect (digits transposed, incorrect format, incorrect check digit), the loan level record will not match to

the Agency file. Review, validate and correct the Case Number with the next loan level submission file.

- Incorrect OPB—If the loan level record's Original Principal Balance (OPB) is incorrect it will not match to the Agency file. Review, validate and correct the OPB value in the next loan level submission. **NOTE:** If the loan was previously in loss mitigation status, but was recently pooled, the OPB may differ from the Agency file. For this particular condition contact your Ginnie Mae Account Executive, otherwise if applicable correct the OPB in the next loan level submission file.
- Web IEDS Error Code 49 can occur if the loan level record is not in the Agency file. In this situation the Loan Type, Case Number, and OPB would appear to the issuer to be correct, however Ginnie Mae's system has assigned Error Code 49. For this particular condition contact your Ginnie Mae Account Executive.
- If after review of the Insurance Verification Non-Match Results file, there are still questions, contact your Ginnie Mae Account Executive.

For any changes/corrections to the reported issuer loan level data, update the issuer loan level record and report it in the next loan level submission file's reporting cycle.

2) FHA Only: Case Number and OPB matches, BUT Interest Rate, Maturity Date, and/or Zip Code does not match the Agency file. (Status codes MA and NI)

- Loan level records with this condition are reported in the Insurance Verification Non-Match Results download file. The download file only contains the non-match records for loan level records in pools originated in January 2003 and later.
- For loan level records that matched on Case Number and OPB, but not on one or more of the other three fields, the download file shows both the data on the loan level record and the Agency file. This data is provided to assist the issuer in reviewing the non-match condition. Review and validate the data reported for the non-matching fields. Make changes/corrections and report them in the next loan level reporting cycle.
- If after review of the Insurance Verification Non-Match Results file, there are still questions, contact your Ginnie Mae Account Executive.

3) **Suspended record(s) (IEDS Codes LL-E051 through LL-E056) - Currently reported loan level data contains a change to a previously matched and "locked" field(s).**

Ginnie Mae's system accepts the loan level record as currently reported, but if there are changes to one or more matched (locked) fields. The loan level record(s) are "suspended" in the loan level record match suspense file. The

change is not applied. The previously reported data and match statuses remain as Ginnie Mae's official record. The issuer, in conjunction with Ginnie Mae's data collection agent, must resolve the suspense condition.

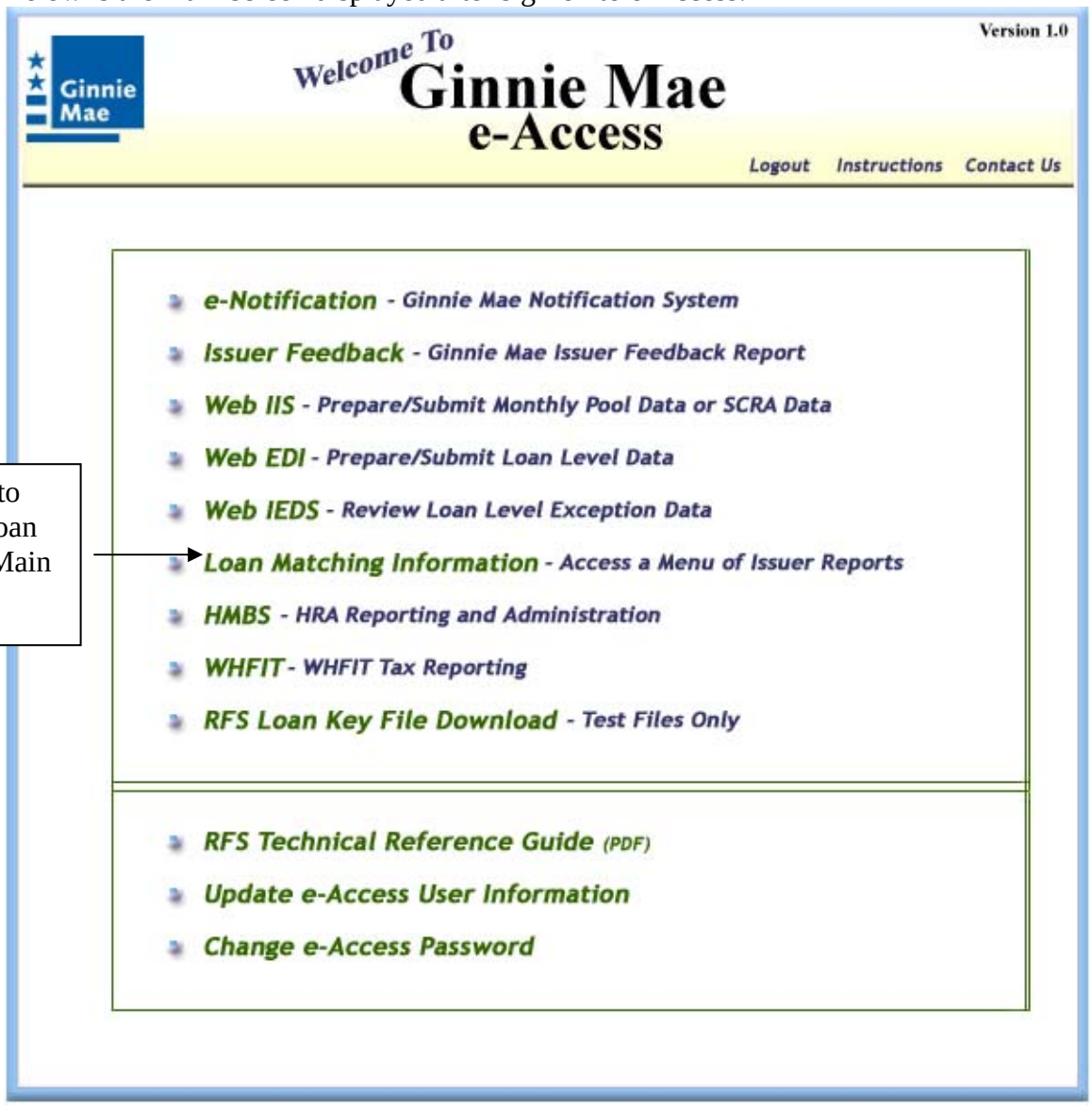
- Ginnie Mae's data collection agent routinely notifies issuers about suspense conditions. Issuers must follow-up promptly to provide information to resolve the suspended loan information.

- Suspense items can be viewed on-line, via the link "Suspense Query"

5.0 Access to Loan Level Matching Information

Ginnie Mae e-Access provides issuers with a method to access loan level record origination matching, insurance verification, and suspense information. The "Loan Matching Information" link on the Ginnie Mae e-Access Main Menu is automatically available to all issuers who have Web IEDS access.

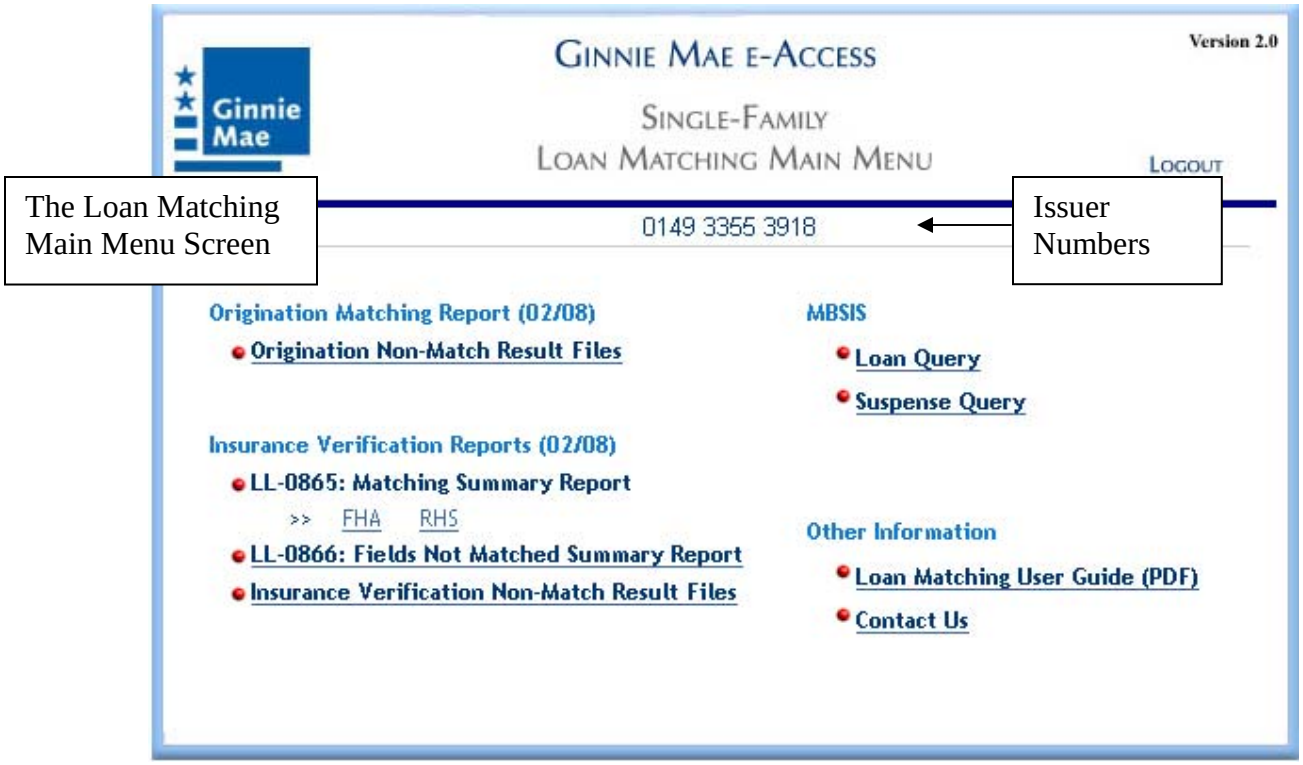
Below is the main screen displayed after sign-on to e-Access:



Click here to open the Loan Matching Main Menu.

Loan Matching Main Menu

After selection from the e-Access main menu screen, the Loan Matching Main Menu will display. On this screen a list of all issuer numbers available to you is shown. Unlike in Web IIS, the issuer numbers are **not** "clickable." You can choose the desired issuer number after you select one of the options from the menu. See the descriptions of the menu items below for more information.



There are four main sections of the menu:

1. **Origination Matching Report (MM/YY)** - The **Origination Non-Match Result Files** link shows the reporting period for which origination matching data is available for download. During the origination matching process, the Case Number and OPB for the loan level records are compared to Agency files. Each month, new originations are matched to Agency files and the non-matches are made available for issuer review via the e-Access application.
2. **Insurance Verification Reports (MM/YY)** – This section contains three reports, the **LL-0865: Matching Summary Report** links for FHA, and RHS, the **LL-0866: Fields Not Matched Summary Report** link, and the **Insurance Verification Non-Match Result Files** link which shows the reporting period for which insurance verification matching data is available for download. It is possible that the origination and insurance verification files will be for different reporting periods, depending upon which day of the month you access the menu. Generally, the most recent reporting period data will be available for loan level Originations at about the

20th of the month. Insurance Verification data will be available at about the 25th of the month (these dates can vary). NOTE: Only the FHA insurance verification matching process uses five data elements in the loan level insurance verification matching against the Agency file. All five data elements must be found in the database for insurance "Match" (verification) to be recorded.

3. **MBSIS** - The third section contains links for MBSIS (Mortgage-Backed Securities Information System) queries. This is where you can look up information (including match status codes) about individual loan level records or suspense records.

   Loan Query – This screen allows an issuer to view the entire loan level record as it appears in MBSIS. This information will be available only to issuers authorized to view their specific information. Each loan level record will contain fields providing both the overall loan level "Match" and "Insurance Verification Match" status of the individual loan level records.
   Suspense Query – This screen allows an issuer to view detail about loan level records that are in "suspense" for the current period. A loan level record in "suspense" is a record that previously "Matched" but the current loan level record reporting data contained a change to a locked field: Case Number, Original Principal Balance (OPB), Loan Maturity Date, ZIP Code, Interest Rate or Loan Type (FHA, VA, or RHS). If an item appears on this list, a representative from Ginnie Mae will contact you with information about the process to either promote or delete the change. (**NOTE:** ARM loans with a change in interest rate are NOT suspended).

4. **Other Information** - This fourth section contains the following links:

   Loan Matching User Guide (PDF) – a link to this guide
   Contact Us – a link you may use to contact the Ginnie Mae support team.

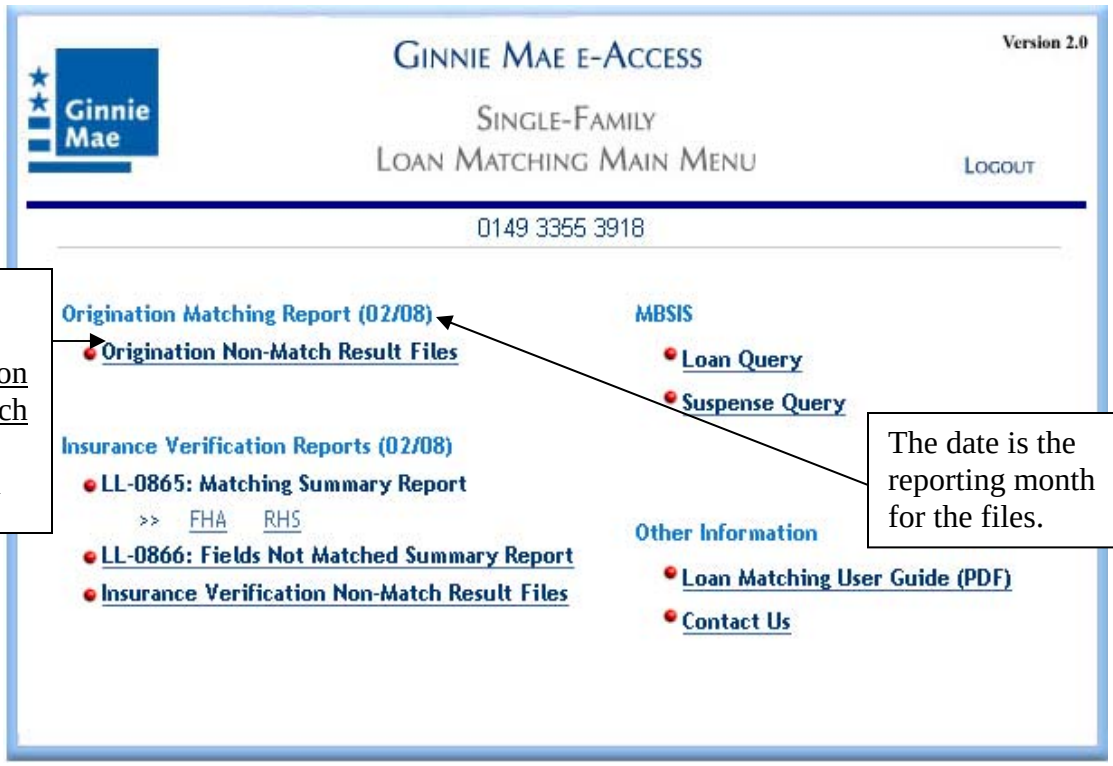
Always log out when you are finished. Use the Logout button in the upper right area of the menu to log out of the e-Access application.

Origination Matching Report (MM/YY)

The downloadable files contain loan level record information to allow you to identify loan level records that did not match. These loan level records must be researched so that the data can be corrected for the next reporting cycle.

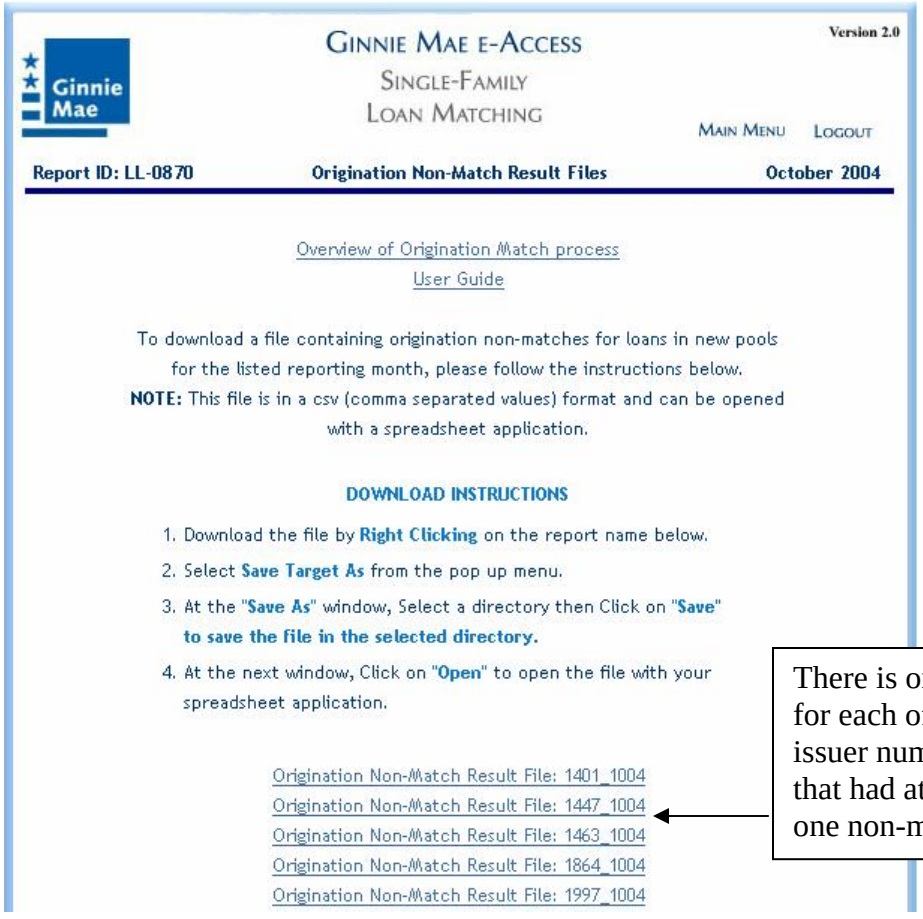
- **Origination Non-Match Result Files**

The **Origination Non-Match Result Files** contain loan level records that did not match Agency loan data. The files are available for download to your PC in Comma Separated Values (CSV) format. CSV files are recognized by, and can be opened with, spreadsheet programs such as MS Excel. See Appendix B for a file layout.



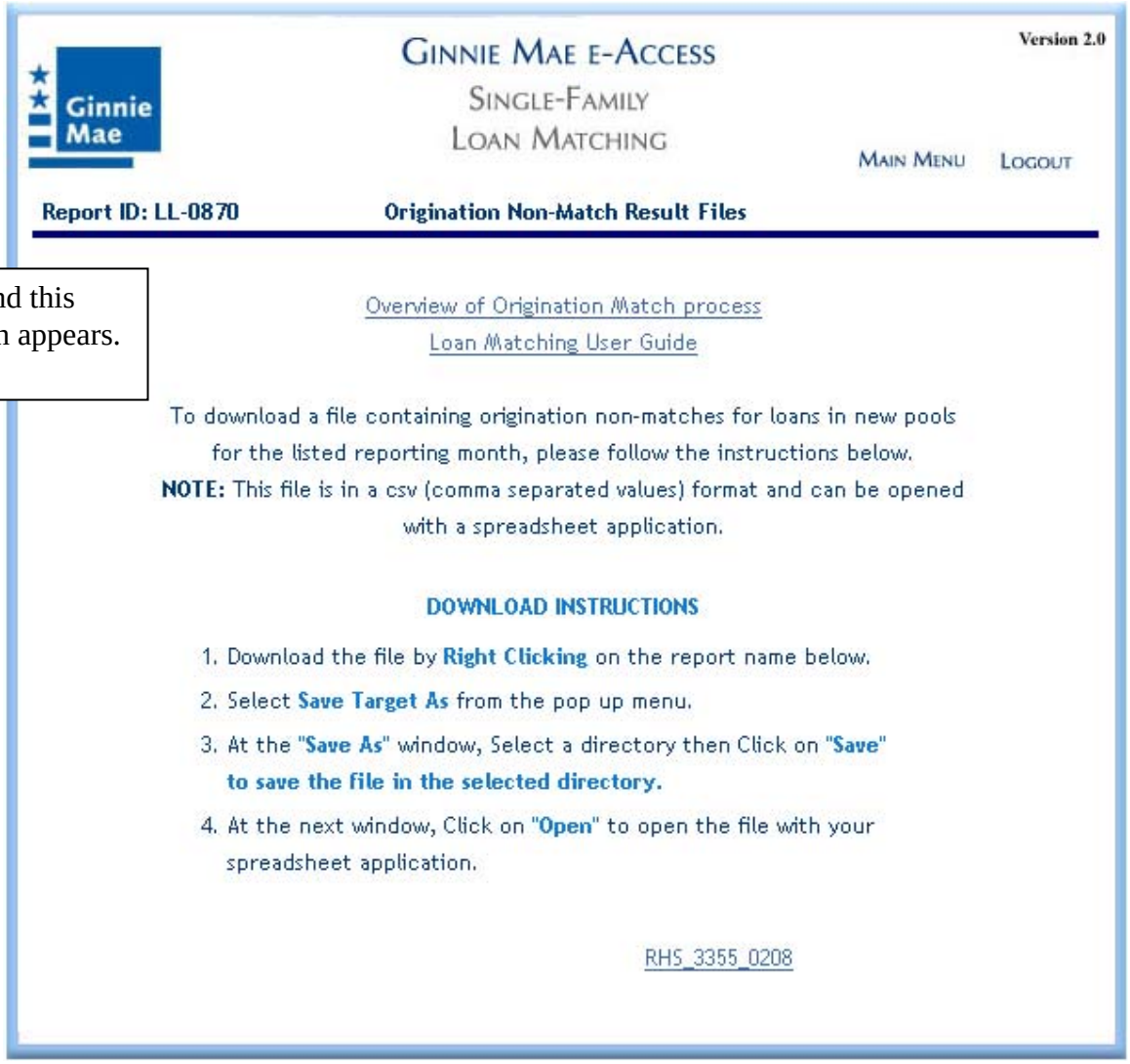
Click on the Origination Non-Match Result Files link

The date is the reporting month for the files.



There is one file for each of your issuer numbers that had at least one non-match.

. . . and this screen appears.



Follow the Download Instructions to save one file at a time to your PC. After saving a file to your PC, you may view it with your spreadsheet program. For a detailed description of downloading, see section 6.0 “How to Download Files” later in this guide.

If there are no non-matched loan level records (for all your issuer numbers) for a given period, the following message will appear instead of the download screen:

Insurance Verification Reports (MM/YY)

Three insurance verification matching reports are available for viewing:

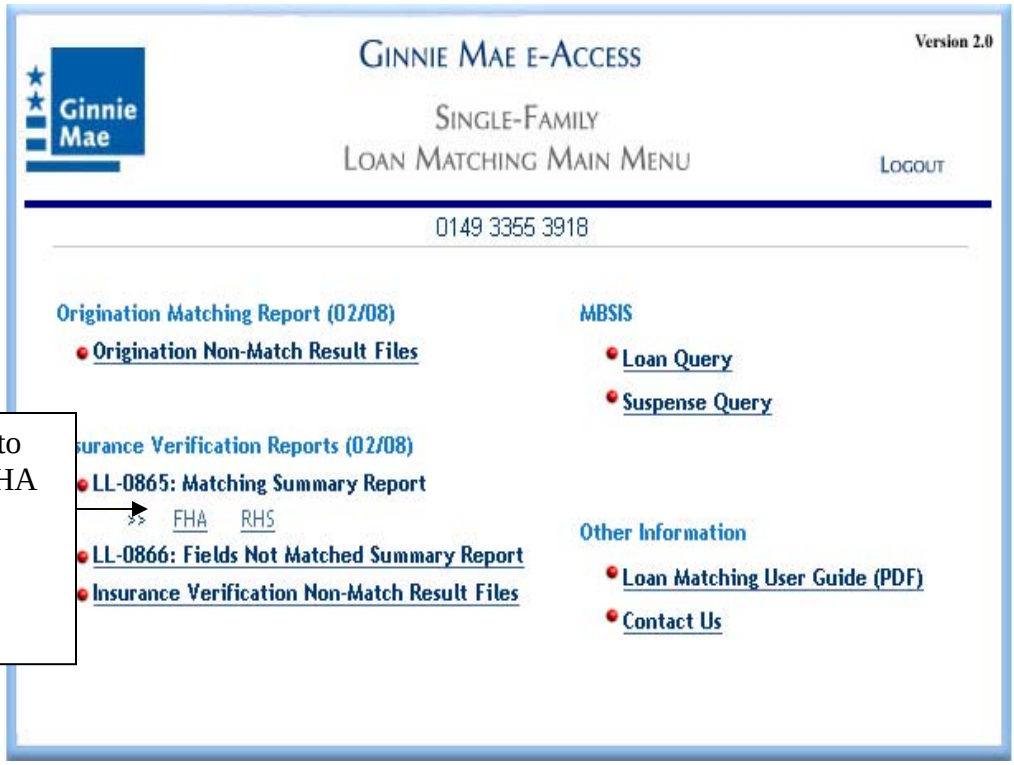
- LL-0865: Matching Summary Report (MM/YY)
  >> FHA RHS
- LL-0866: Fields Not Matched Summary Report
- Insurance Verification Non-Match Result Files

The reports are described below.

LL-0865: Matching Summary Report

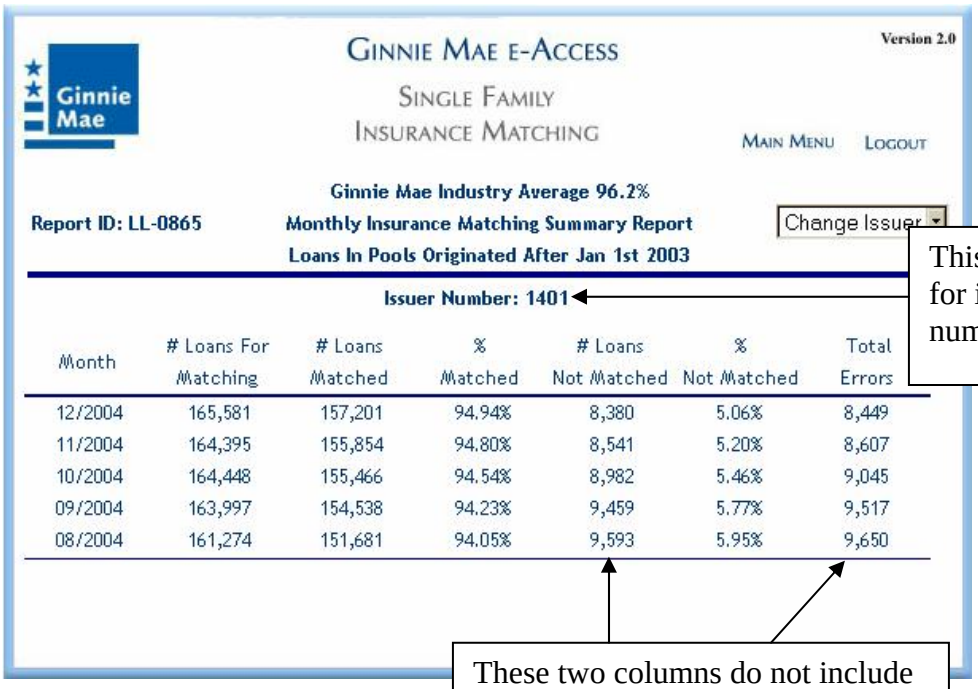
The Matching Summary Report shows, by reporting month, the number of loan level records Ginnie Mae attempted to match for FHA, and RHS insurance verification that month, the number that were matched, the number that were not matched, and the total number of errors (one non-matched loan level record may have more than one error). **Note:** As of January 2005, the total number of insurance verification non-matched loan records and the total number of errors will NOT include records that have an MC origination status code LESS than 90 days old. See Appendix A for definitions of the status codes.

To see the Matching Summary Report, click the "LL-0865: Matching Summary Report" link for FHA, or RHS.



Click here to view the FHA or RHS Matching Summary Reports.

The following screen appears. If you have access to more than one issuer number, the report is displayed for the first available issuer that has data.

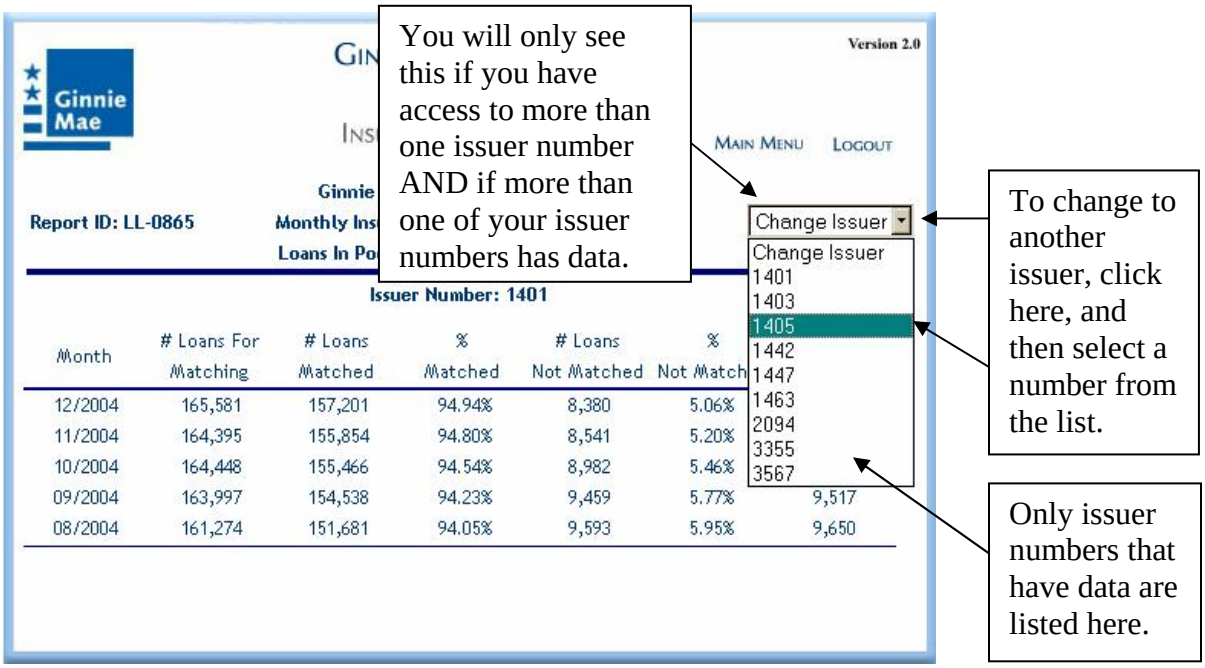


This report is for issuer number 1401.

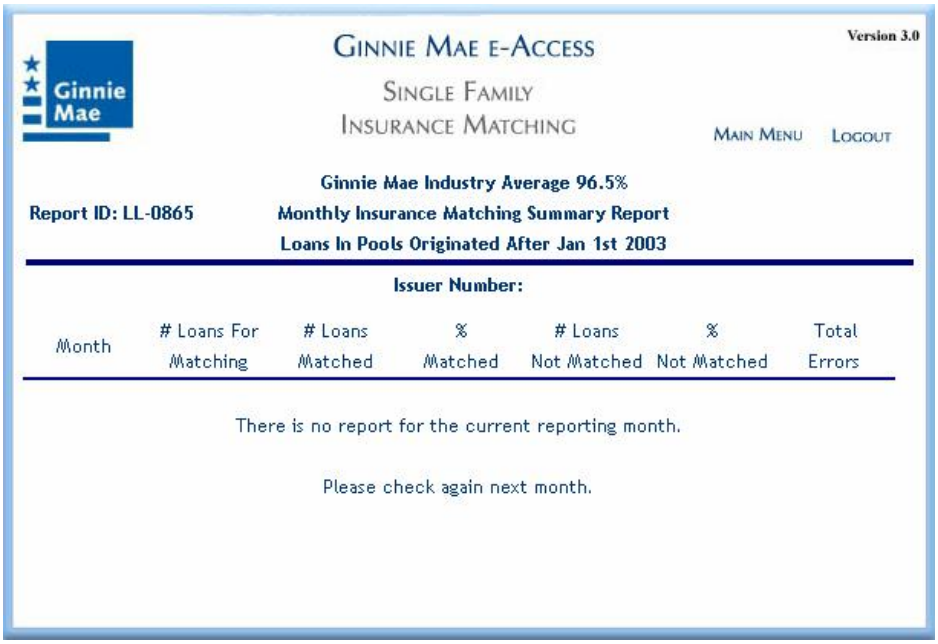
These two columns do not include records that have an MC origination status code less than 90 days old.

If you have access to more than one issuer number, AND if more than one issuer number has loan level record matching data, you will see a pull-down list at the top of the screen on the right side containing all other issuer numbers that have loan level record matching data. To view another issuer's report, click the arrow next to the words Change Issuer. Click the issuer number for the issuer's report you wish to view, using the scroll bar at the side to browse the list.

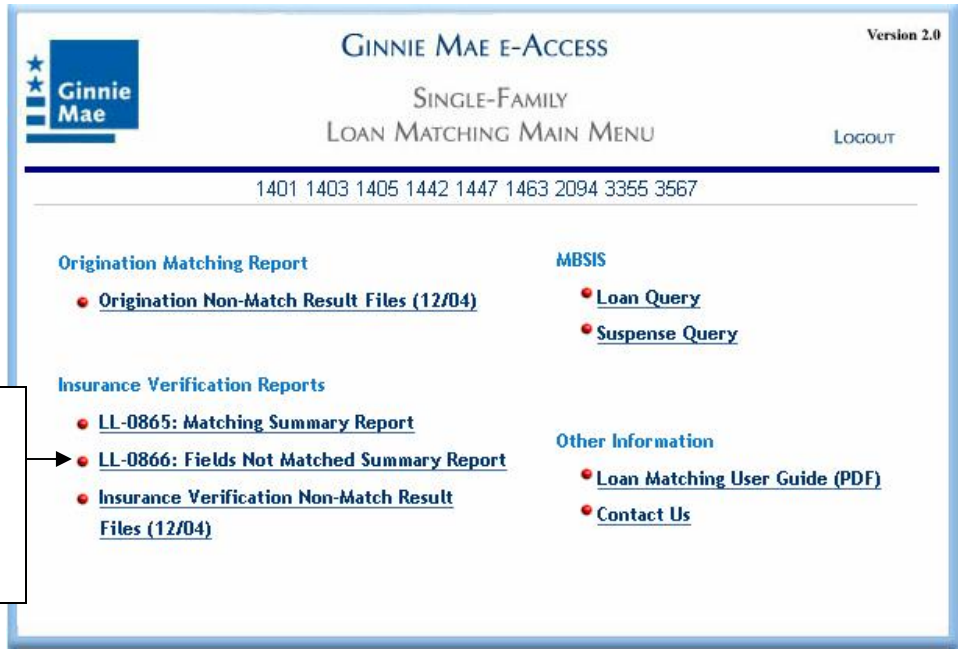
Note: If you have access to more than one issuer number, but only one issuer number has data, that issuer's report will be displayed, and you will not see the "Change Issuer" drop-down menu.



If there is no loan level matching data for any of your issuer numbers, the following screen will be displayed.



LL-0866: Fields Not Matched Summary Report

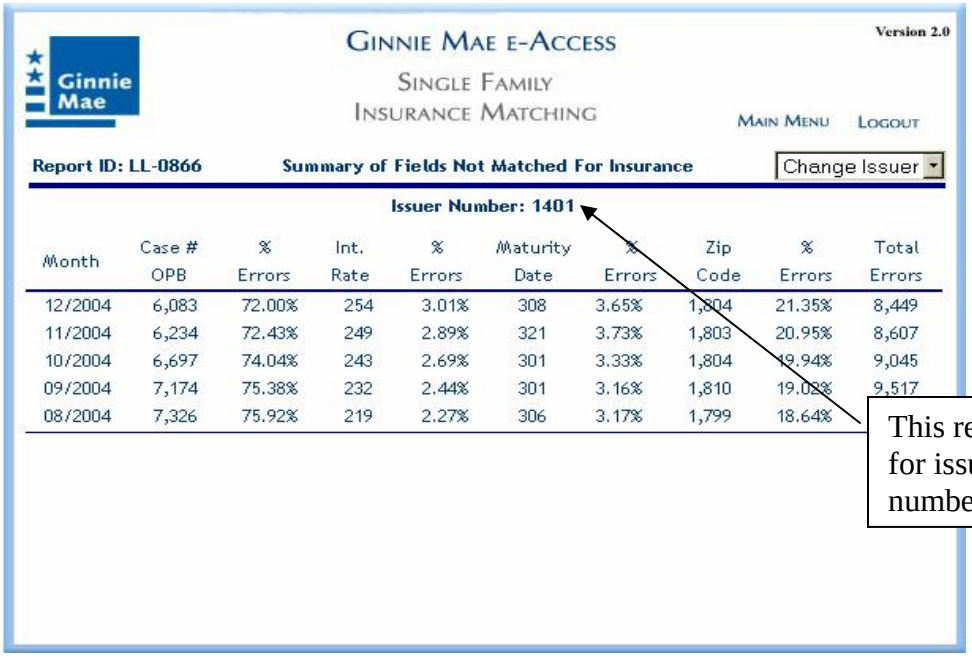


Click here to view the Fields Not Matched Summary Report.

The Fields Not Matched Summary Report shows, by reporting month, the number of errors found during the insurance verification matching process for that month, broken down by the type of error (mismatch in FHA or RHS Case Number/OPB pair). NOTE: FHA in addition to the Case Number and OPB, also uses the Interest Rate, Maturity date, and Zip code in insurance matching.

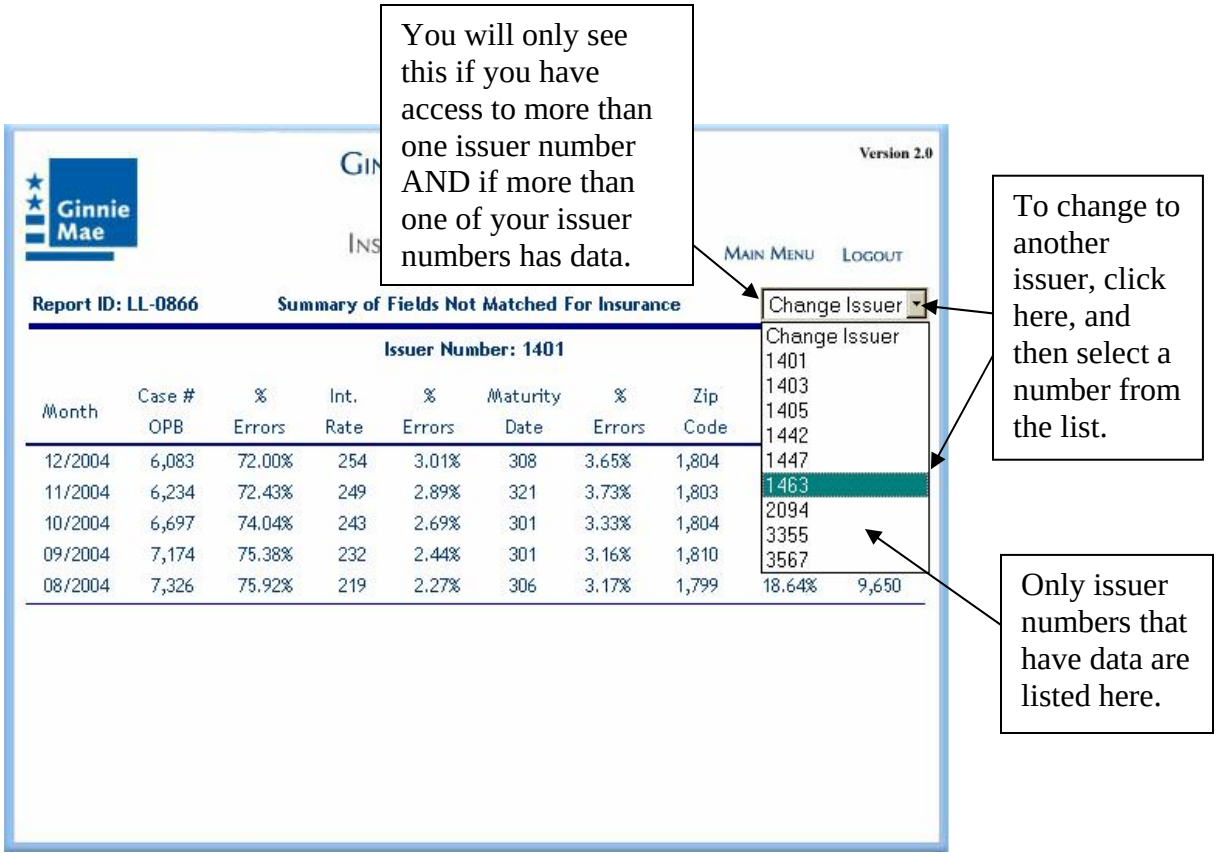
The total number of errors can be larger than the total number of non-matched records because one record may have more than one error. **Note:** As of January 2005, the number of errors will NOT include errors in loan records that have an MC origination status code LESS than 90 days old. See Appendix A for definitions of the status codes.

The following screen appears. If you have access to more than one issuer number, the report is displayed for the first available issuer that has data.

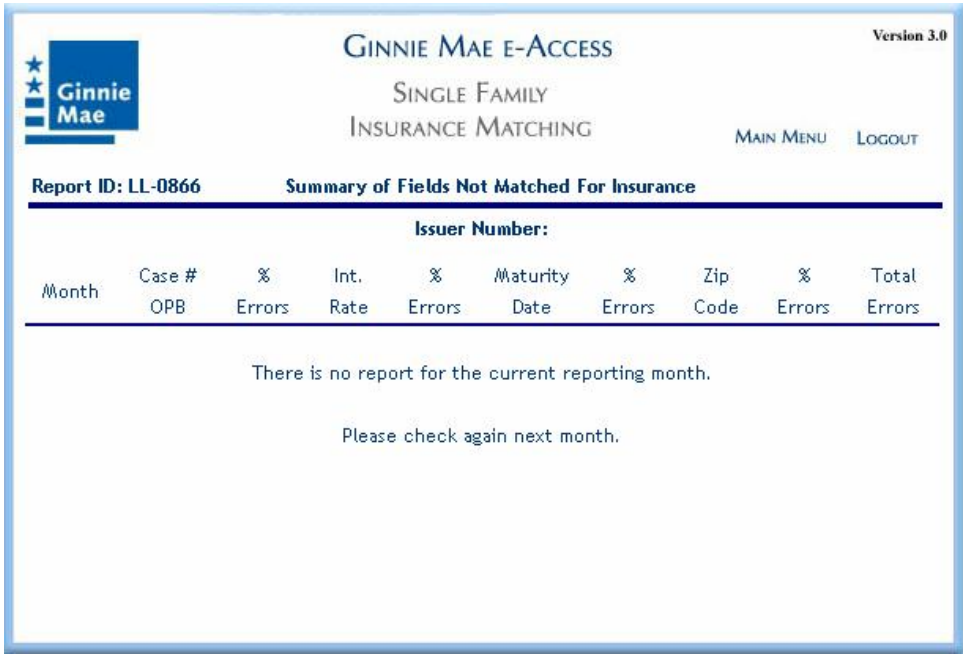


If you have access to more than one issuer number, AND if more than one issuer number has loan level record matching data, you will see a pull-down list at the top of the screen on the right side containing all other issuer numbers that have loan level record matching data. To view another issuer's report, click the arrow next to the words Change Issuer. Click the issuer number for the issuer's report you wish to view, using the scroll bar at the side to browse the list.

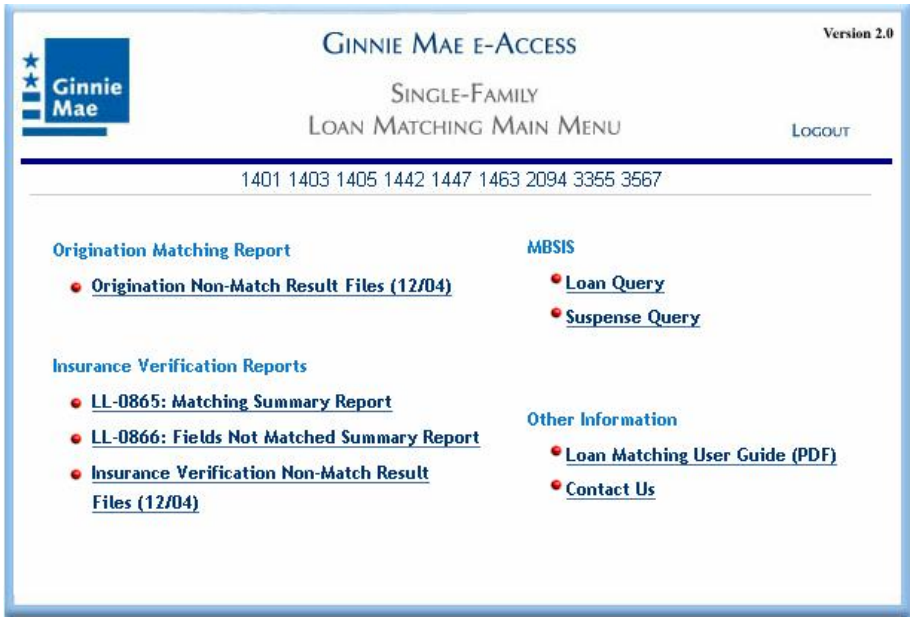
Note: If you have access to more than one issuer number, but only one issuer number has data, that issuer's report will be displayed, and you will not see the "Change Issuer" drop-down menu.



If there is no loan level record matching data for any of your issuer numbers, the following screen will be displayed.



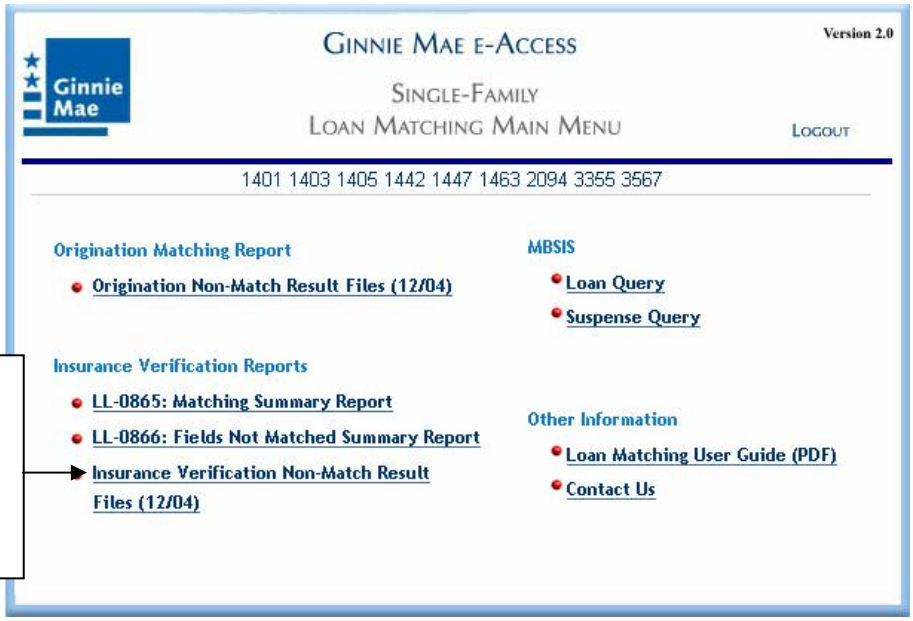
Insurance Verification Non-Match Result Files (MM/YY)



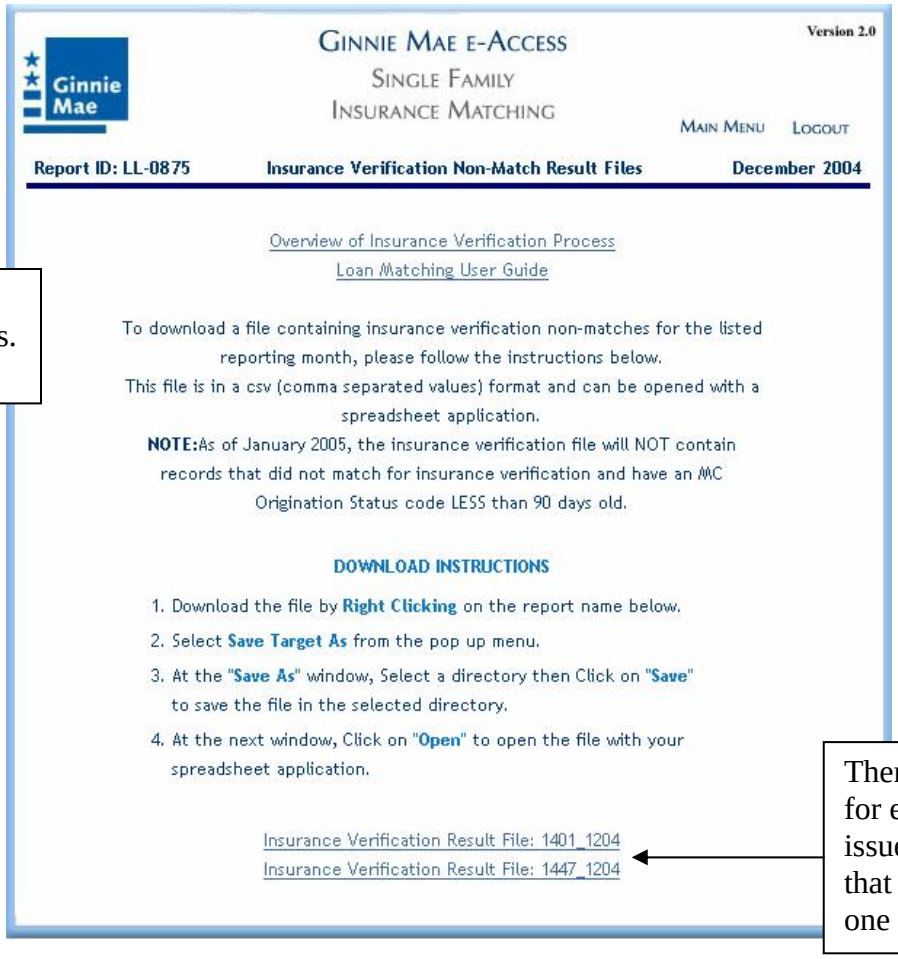
The Insurance Verification Non-Match files contain loan level records that did not match Agency files. The files are available for download to your PC in Comma Separated Values (CSV) format. CSV files are recognized by, and can be opened with, spreadsheet programs such as MS Excel. See Appendix B for a file layout.

Note: As of January 2005, the insurance verification file will NOT contain insurance verification non-matched records that have an MC (Match on Case Number only) origination status code LESS than 90 days old.

Click on Insurance Verification Non-Match Result Files (MM/YY)



. . . and this screen appears.



There is one file for each of your issuer numbers that had at least one non-match.

Follow the Download Instructions to save one file at a time to your PC. After saving a file to your PC, you may view it with your spreadsheet program. For a detailed description of downloading, see section 6.0 “How to Download Files” later in this guide.

If there are no insurance verification non-match result files for a given month, the following message will appear.

MBSIS

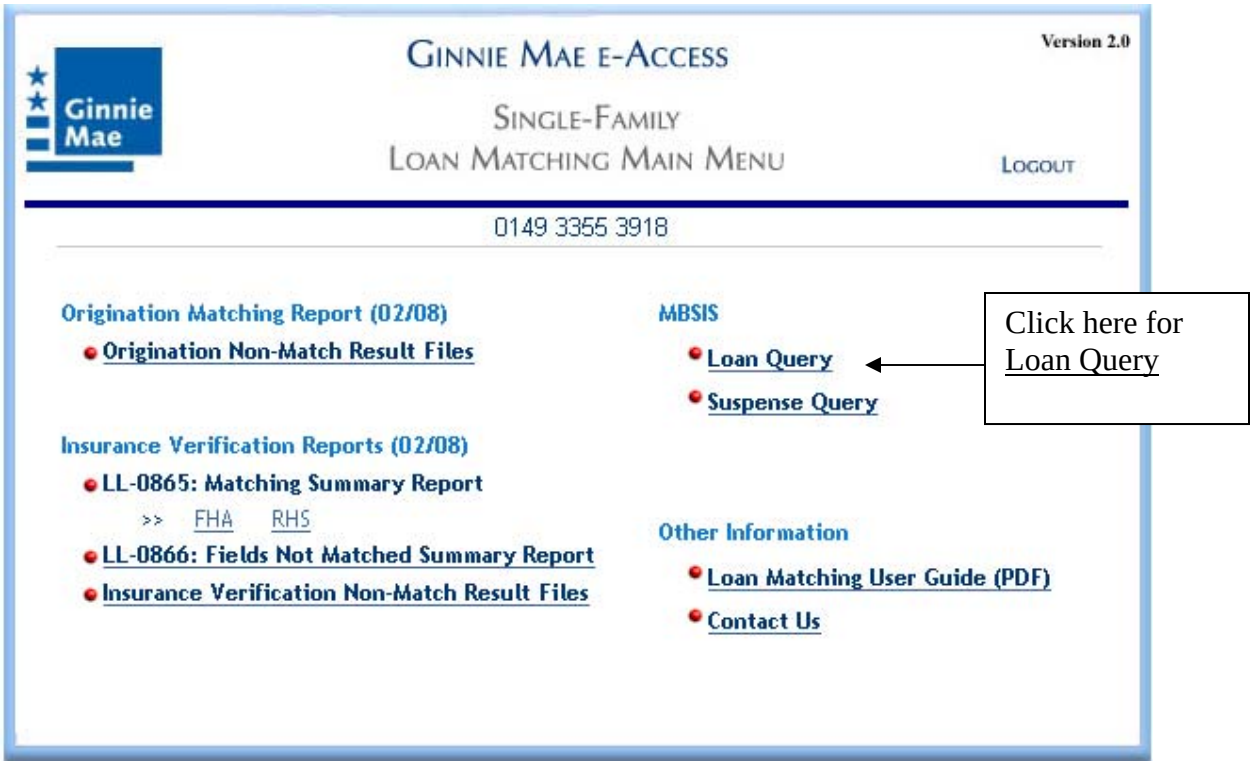
- Loan Query
- Suspense Query

The "MBSIS" (Mortgage-Backed Securities Information System) section of the Loan Matching Main Menu allows you to get information about loan level records and suspense records.

Loan Query

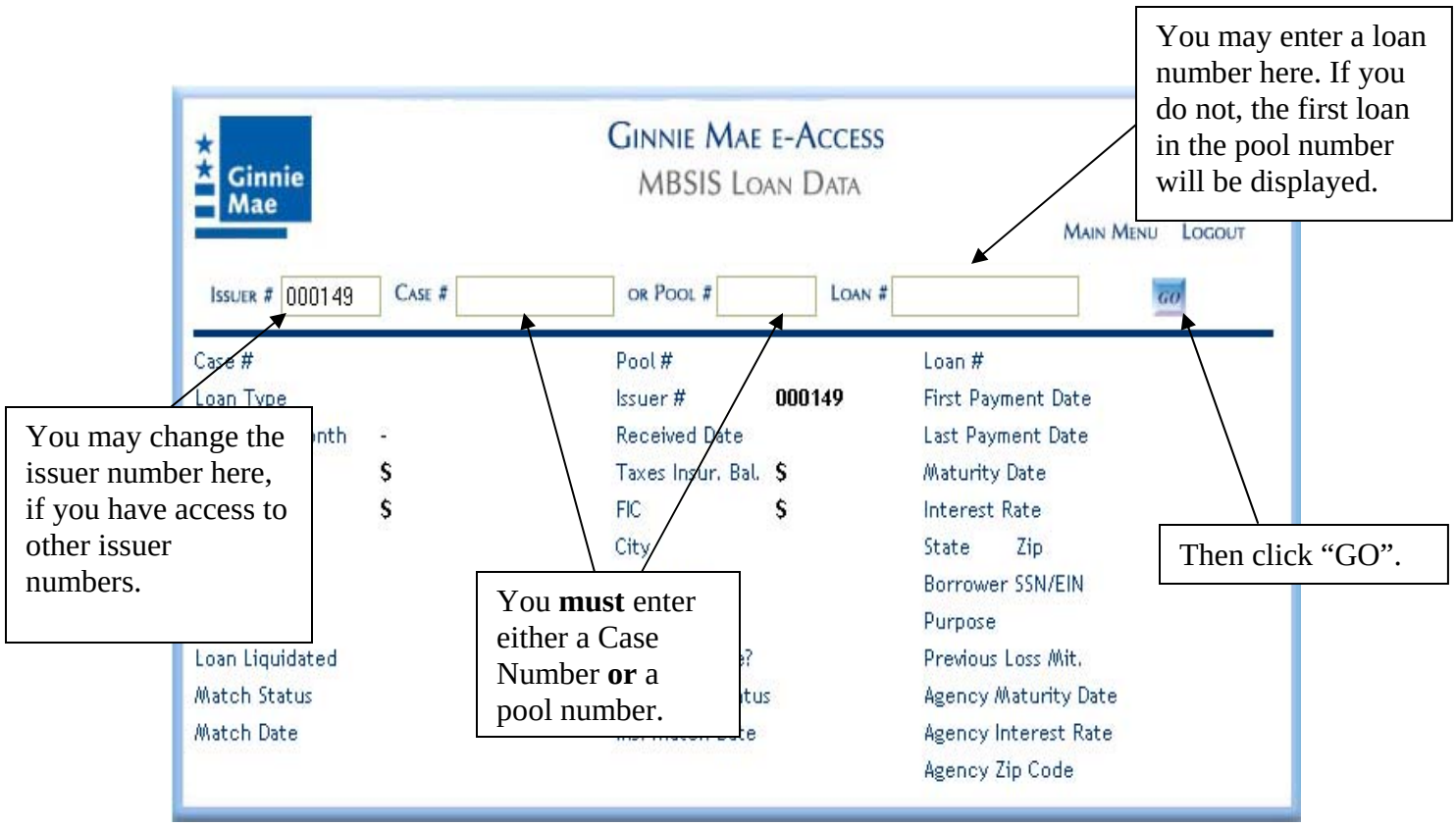
This screen allows an issuer to view the entire loan level record as it appears in MBSIS. Each loan level record will contain fields providing both the overall "Match" status and "Insurance Verification Match" status of the individual loan level records. See Appendix A for the complete list of codes.

To find information about a specific loan, including the matching status code, click the **Loan Query** link in the "MBSIS" section.


GINNIE MAE E-ACCESS
Version 2.0
SINGLE-FAMILY
LOAN MATCHING MAIN MENU
LOGOUT
0149 3355 3918
Origination Matching Report (02/08)
Origination Non-Match Result Files
Insurance Verification Reports (02/08)
LL-0865: Matching Summary Report
>> FHA RHS
LL-0866: Fields Not Matched Summary Report
Insurance Verification Non-Match Result Files
MBSIS
Loan Query
Suspense Query
Other Information
Loan Matching User Guide (PDF)
Contact Us
Click here for Loan Query

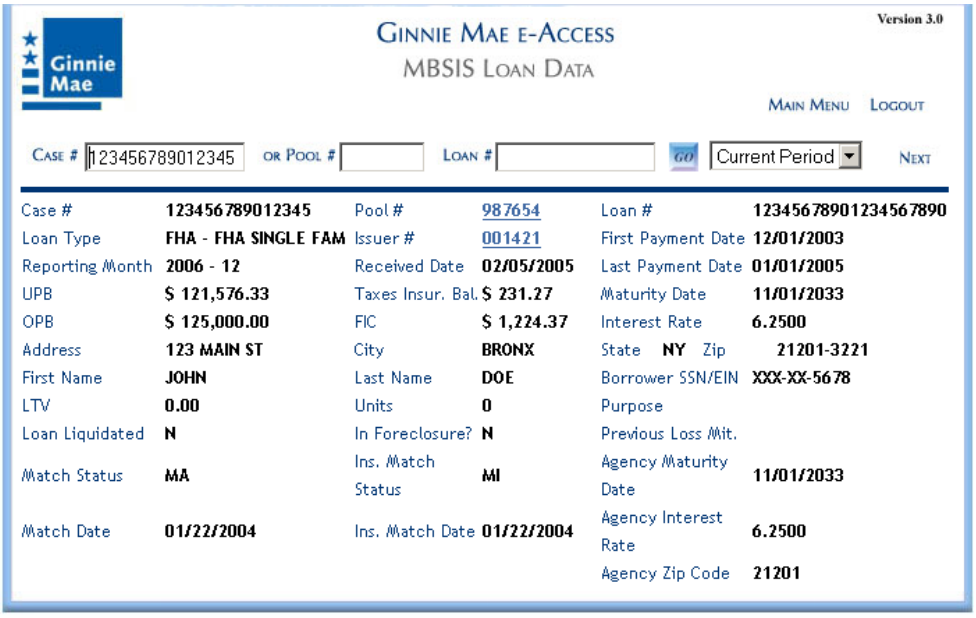
When the MBSIS Loan Data screen appears, you may change the Issuer # field if you have access to more than one issuer number. Then continue to the other data fields described below. You **must** enter one of the following combinations of fields, and then click “GO”:

Issuer number + Case number	The individual loan with that case number will be displayed.
Issuer number + Pool number	The loan displayed will be the first loan in that pool number. Click "Next" to scroll through the remaining loans in the pool.
Issuer number + Pool number + Loan number	The individual loan in the pool with that loan number will be displayed.

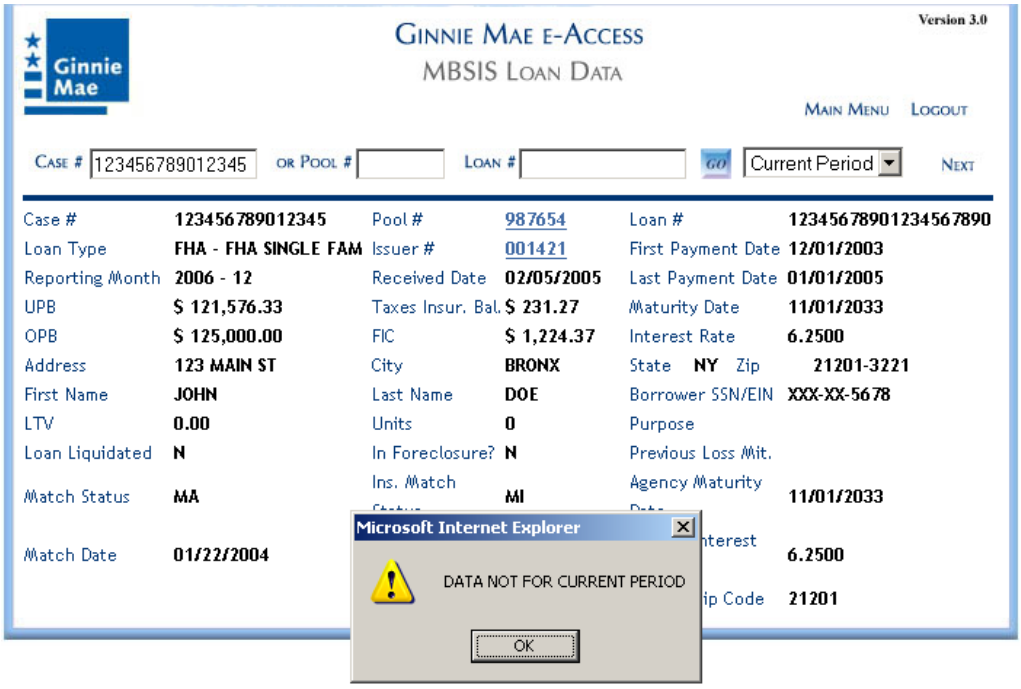


Information for the loan level record is then displayed on the screen. To scroll forward through the loan level records in the pool, click the “Next” link at the upper right of the screen. To return to previously viewed information, re-enter the case or pool number and click “GO”.

NOTE: When a field does not match the Agency file data field, that field will appear in Red.



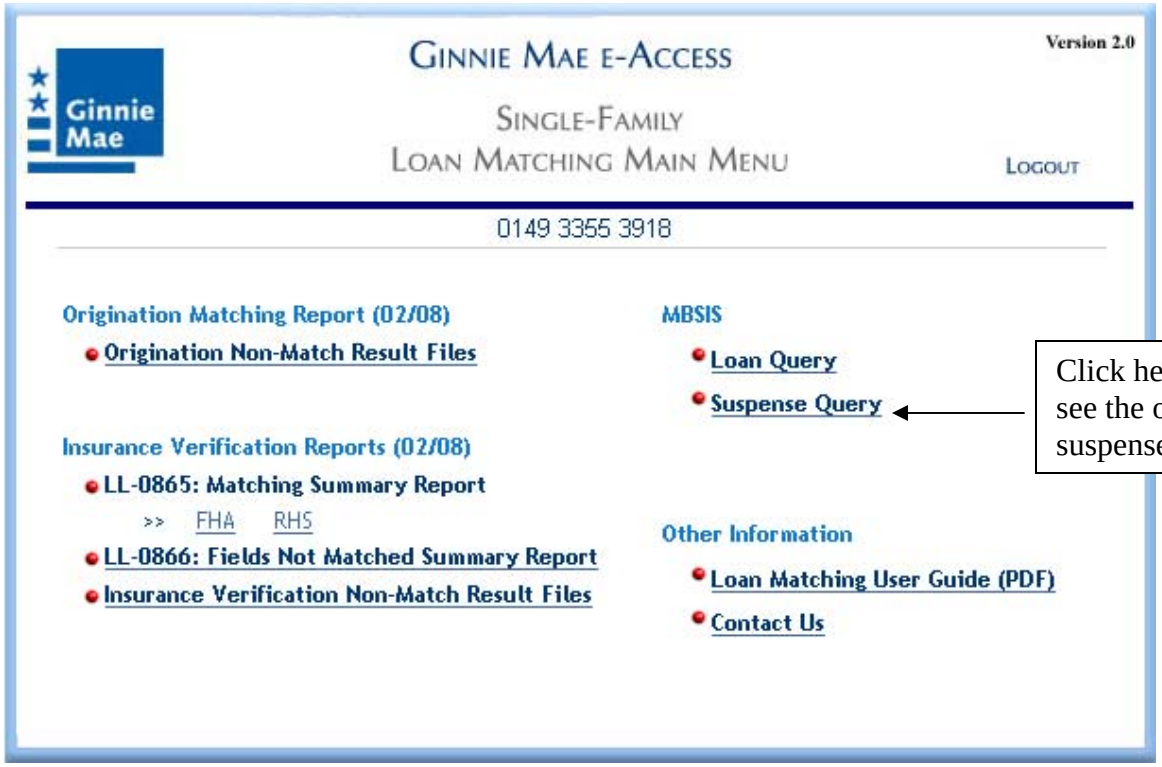
The information is based on the latest loan level information reported to Ginnie Mae. When the information is from a prior period a message will appear stating “Data not for Current Period”. Click “OK” to clear the message and continue.



Suspense Query

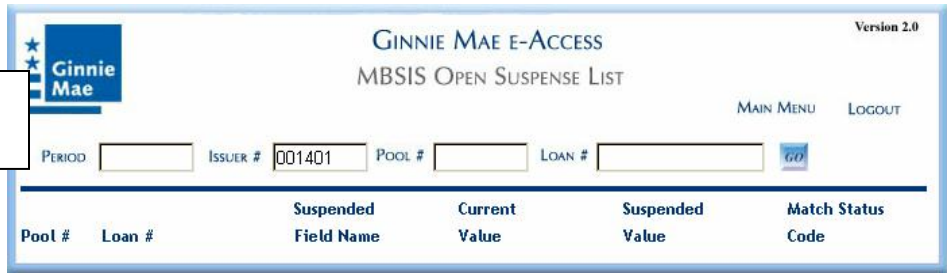
The screen allows an issuer to view detail about loan level records that are in "suspense" for the current period. A loan level record in "suspense" is a record that previously "Matched" but the current loan level reporting data contained a change to Case Number, Original Principal Balance (OPB), Loan Maturity Date, ZIP Code, Interest Rate, or Loan Type (FHA, VA or RHS). If an item appears on this list, a representative from Ginnie Mae will contact you with information about the process to either promote or delete the change.

To view the open suspense list, click the **Suspense Query** link under the "MBSIS" section.



Click here to see the open suspense list.

This screen displays.



The only data entry field that *must* be completed is Issuer #. To view all suspense records for the current reporting period, click the "GO" button, or, if you have access to more than one Issuer number, enter the desired Issuer number and click the "GO" button. Enter the previous period (i.e. 200410) to see records from the prior period.

A screen of records is shown for the current reporting period in Pool Number order. The list shows the name of the field being changed; the current value of that field (what matched previously), and the most recently reported loan level record value of that field ("Suspended Value"). The six fields that may appear on this list are FHA-VA-CASE-NBR, ORIGINAL-PRINCIPAL-B, MATURITY-DATE, ZIP-CODE, INTEREST-RATE, and LOAN-TYPE-CODE. The last column contains the match status code. This column can contain the value "MA" for Matched Agency (FHA, VA or RHS), "MC" for Matched on Case Number only, or "MI" for Matched for Insurance verification. See Appendix A for the complete list of codes.

For more information about a particular loan level record on the suspense list, click the loan level record number. You will then be taken to the Loan Query screen for that loan level record.

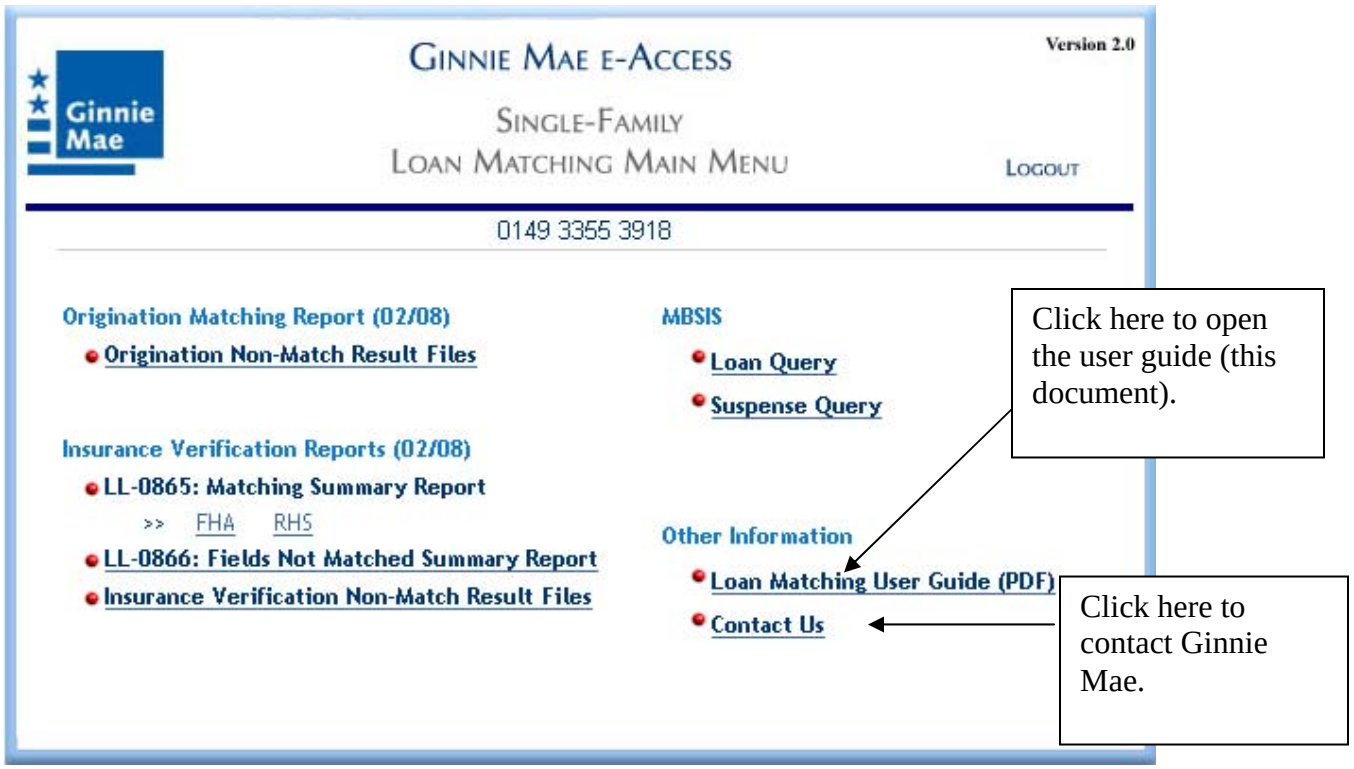
To view the next page of suspense records for that issuer, click "Next". To start over at the beginning of the list, click the "GO" button.

To begin the list with a particular pool number, enter a pool number, and then click "GO". To see a suspense record for a particular loan level record, enter the loan number, and then click "GO".

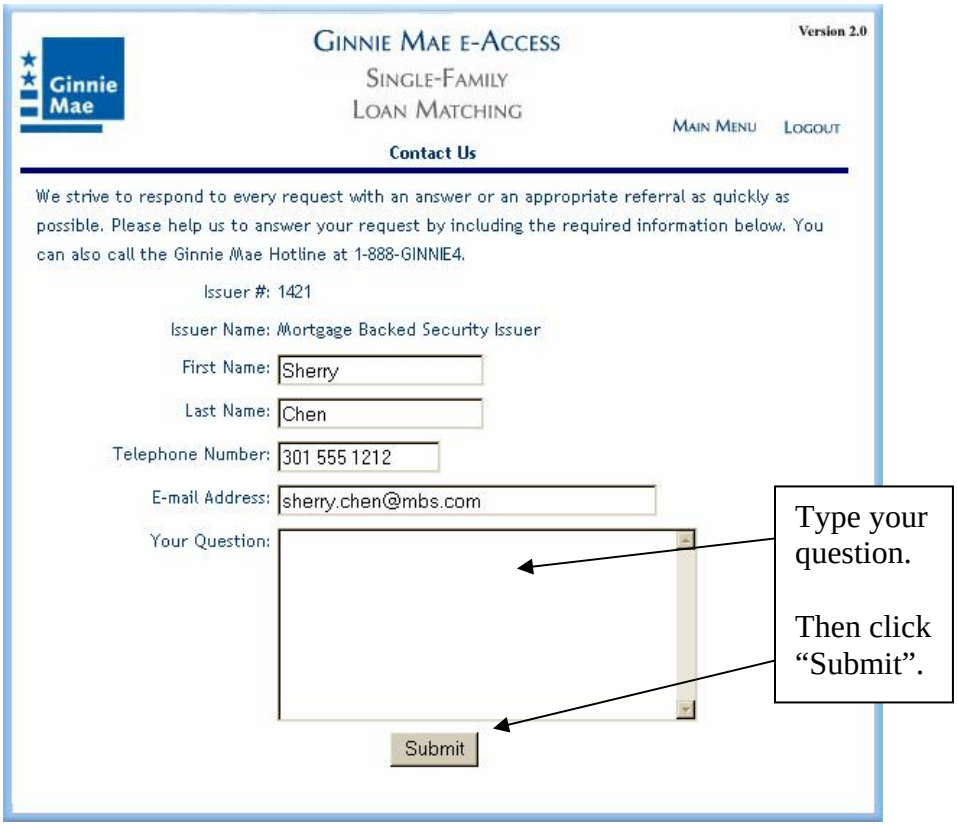
If there are no suspense records for the period shown, a message will appear stating "No Suspense Records Found". Click "OK" to try another issuer.

Other Information

The “Other Information” section contains two links. The first is the link to open this document. The second is a link to a form that allows you to contact the Ginnie Mae support team.



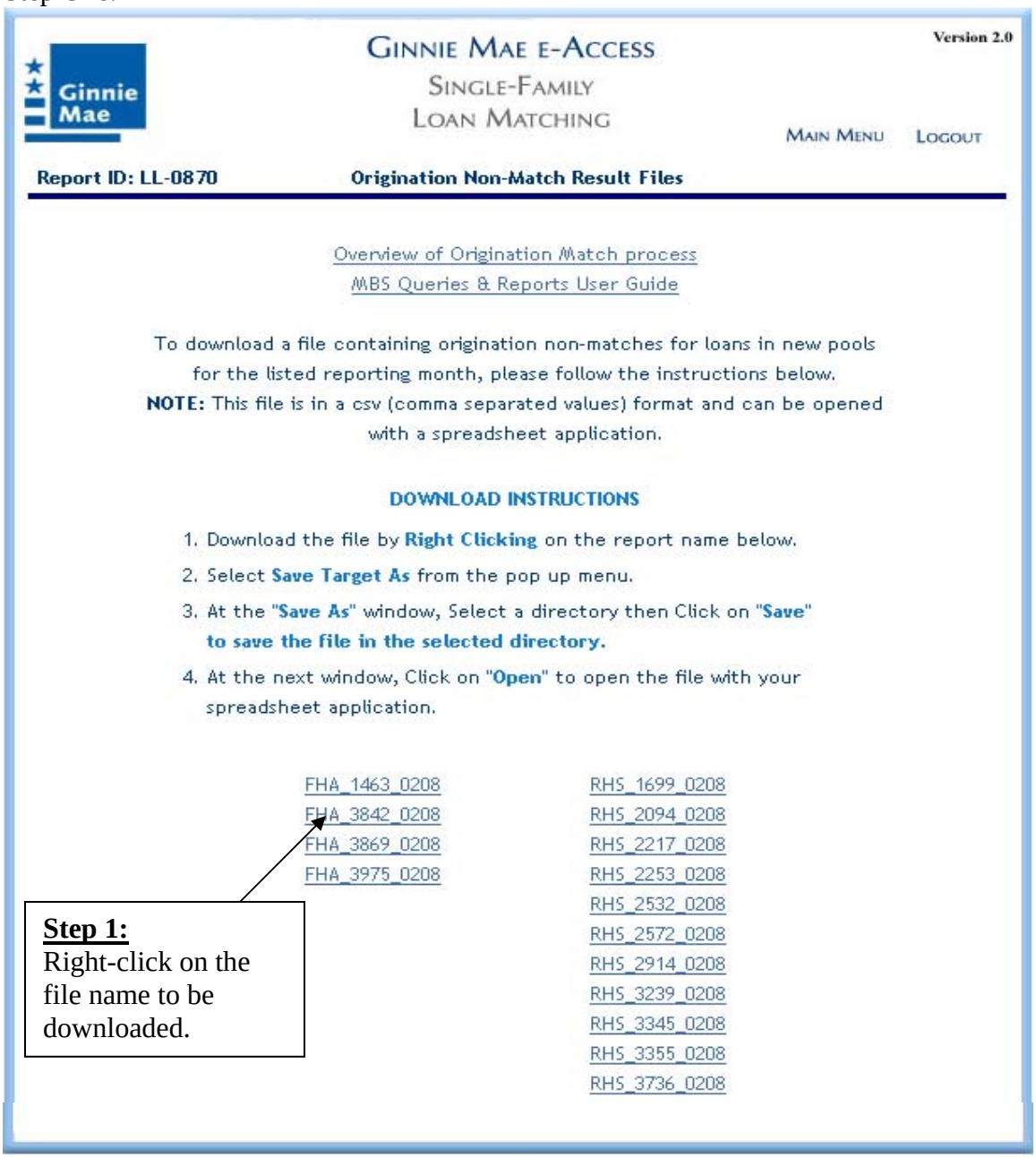
Change the default information if necessary, type your question in the “Your Question” box, and click “Submit”.



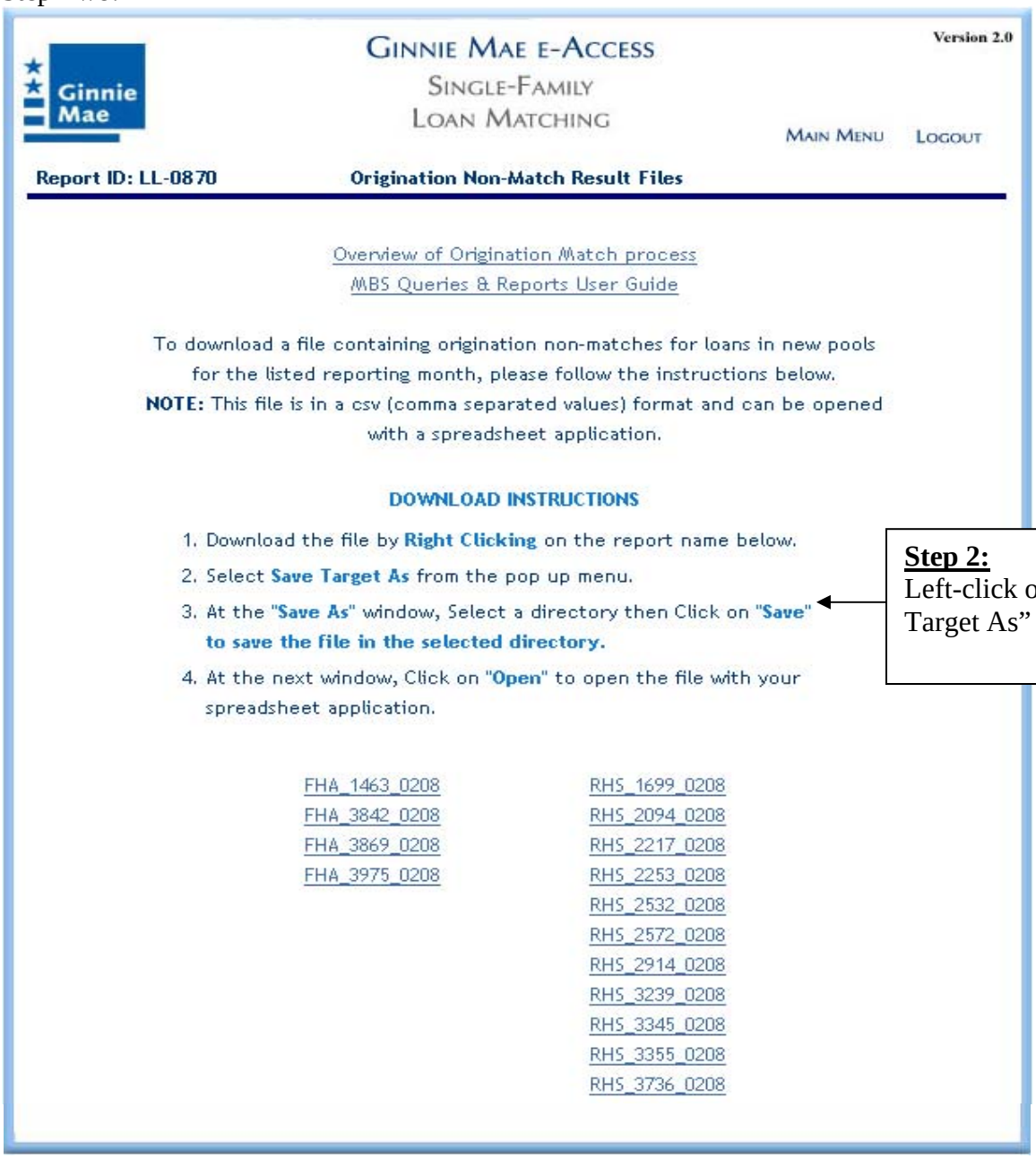
6.0 How to Download Files

Downloading files, for both Origination Non-Match Results and Insurance Verification Non-Match Results, is a simple process. Instructions are provided on the download screens to remind you of the steps. The description in this section uses Origination Non-Match Results an example, but the steps are the same for both Origination Non-Match Results and Insurance Verification Non-Match Results files.

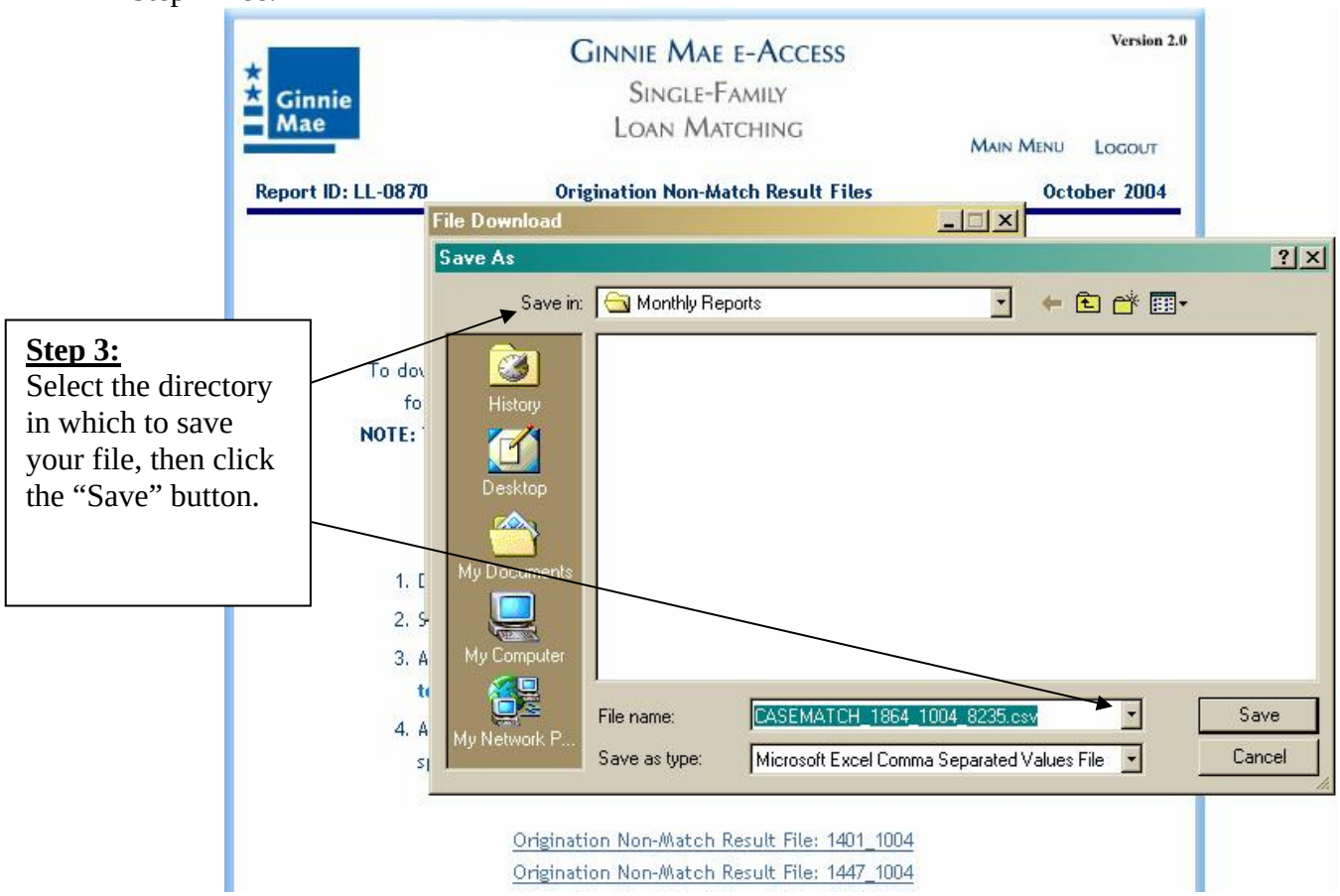
Step One:



Step Two:


GINNIE MAE E-ACCESS
SINGLE-FAMILY
LOAN MATCHING
Version 2.0
MAIN MENU
LOGOUT
Report ID: LL-0870
Origination Non-Match Result Files
Overview of Origination Match process
MBS Queries & Reports User Guide
To download a file containing origination non-matches for loans in new pools for the listed reporting month, please follow the instructions below.
NOTE: This file is in a csv (comma separated values) format and can be opened with a spreadsheet application.
DOWNLOAD INSTRUCTIONS
1. Download the file by Right Clicking on the report name 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.
FHA_1463_0208
FHA_3842_0208
FHA_3869_0208
FHA_3975_0208
RHS_1699_0208
RHS_2094_0208
RHS_2217_0208
RHS_2253_0208
RHS_2532_0208
RHS_2572_0208
RHS_2914_0208
RHS_3239_0208
RHS_3345_0208
RHS_3355_0208
RHS_3736_0208
Step 2:
Left-click on "Save Target As"

Step Three:



Remember or make a note of the file name before you save it. This will make it easier to find the file in your PC's hard drive directory. See Appendix B for file layouts.

Appendix A – Match Status Codes

Origination (loan level) Matching Codes

MA Matched on Case Number and OPB to the Agency File

MC Matched on Case Number only to the Agency File

NC Not matched on Case Number or OPB in the Agency File

NB Loan record contains a loan type not currently subject to the matching process.

Insurance Verification Matching

MI Matched for insurance (a loan level record with a match status code of MA that has also matched for insurance on Case Number and OPB.
NOTE: FHA Insurance Matching loan level records also require the following fields to match for an MI status code: Interest Rate, Maturity Date, and ZIP Code.

NI Not matched for insurance (a loan level record with a match status code of MC or NC that has not been matched for insurance on the Case Number or OPB.
NOTE: FHA Insurance Matching loans may have an MA match status code but, also require the following loan level record fields to match for an FHA MI status code: Interest Rate, Maturity Date, and ZIP Code.

NA Not applicable (a loan type not currently being matched (PIH) or the pool originated prior to January 1, 2003)

Appendix B - File Layouts

LL-0870: Origination Non-Match Result Files

The following fields are on the Origination Non-Match CSV File:

Column Heading	Description
ISS_NUM	Issuer Number
POOL_ID	Pool ID Number
CASE_NUMBER	Case Number **Note:** For the downloadable file only, the case number is prefixed by a "#" sign to force correct formatting by your spreadsheet or database program.
LOAN_ID	Loan ID Number
LOAN_TYPE	Loan type Possible values include: • FHA • VA • RHS • PIH (not applicable for matching at this time)
DATE_UNMATCH	Date of attempt to match
LAST_NAME	Borrower's last name
FIRST_NAME	Borrower's first name
ADDRESS	Borrower's address
CITY	Borrower's city
ZIP	Borrower's ZIP Code
OPB	Original Principal Balance of the loan

LL-0875: Insurance Verification Non-Match Result Files

Note: As of January 2005, the insurance verification file will NOT contain records that did not match for insurance verification and have an MC origination status code LESS than 90 days old.

The following fields are on the Insurance Verification Non-Match Result CSV File:

Column Heading	Description
POOL ID	Pool ID Number
CASE NUMBER	Case Number **Note:** For the downloadable file only, the Case Number is prefixed by a "#" sign to force correct formatting by the spreadsheet or database program.
LOAN ID	Loan ID Number
MATCHING DATE	Date of attempt to match for insurance verification.
LOAN TYPE	Loan type possible values include: • FHA • VA • RHS • PIH (not applicable for matching at this time)
OPB	Original Principal Balance of the loan.
AGENCY MATURITY DATE	Value in the "Maturity Date" field on the Agency files being matched against (currently FHA, VA, and RHS). **Note:** This field will contain "**" if the record did not match on Case Number or OPB during the initial or monthly matching process.
LOAN MATURITY DATE	Value in the "Maturity Date" field on the loan level record.
AGENCY INTEREST RATE	Value in the "Interest Rate" field on the

	Agency files being matched against (currently FHA, VA, and RHS). **Note:** This field will contain "**" if the record did not match on Case Number or OPB during the initial or monthly matching process.
LOAN INTEREST RATE	Value in the "Interest Rate" field on the loan level record.
AGENCY ZIP CODE	Value in the "ZIP Code" field on the Agency files being matched against (currently FHA, VA, and RHS). **Note:** This field will contain "**" if the record did not match on Case Number or OPB during the initial or monthly matching process.
LOAN ZIP CODE	Value in the "ZIP Code" field on the loan level record.

Appendix C – Field Definitions for Reports

LL-0865: Insurance Verification Matching Summary Report

Note: As of January 2005, the total number of insurance verification non-matched loan level records and the total number of errors will NOT include records that have an MC origination status code LESS than 90 days old. See Appendix A for definitions of the status codes.

The following fields are on the report:

Report Heading	Description
Month	Reporting month.
# Loans For Matching	The total number of single-family loan level records available for insurance matching.
# Loans Matched	The total number of loan level records matched for insurance.
% Matched	The percent of loan level records matched for insurance based on the total number of loans.
# Loans Not Matched	The total number of loan level records not matched for insurance (insurance match status code "NI"). This count includes records with origination match status code of "NC", "NB" and "MC". Only "MC" records over 90 days old are included in this count.
% Not Matched	The percent of loan level records not matched for insurance based on the total number of loans.
Total Errors	The total number of errors found. This count may be higher than "# Loans Not Matched" because each record may have more than one error.

LL-0866: Insurance Verification Fields Not Matched Summary Report

Note: As of January 2005, the number of errors will NOT include errors in loan records that have an MC origination status code LESS than 90 days old. See Appendix A for definitions of the status codes.

The following fields are on the report:

Report Heading	Description
Case # OPB	The total number of loan level records not matched on case number and original principal balance (OPB) when compared to the case number and OPB found on the agency file.
% Errors	The percent of errors caused by non-match on case number and OPB.
Int. Rate	The total number of loan level records not matched on interest rate when compared to the interest rate found on the agency file. NOTE: Only applicable to FHA loan level.
% Errors	The percent of errors caused by non-match on interest rate.
Maturity Date	The total number of loan level records not matched on maturity date when compared to the maturity date found on the agency file. NOTE: Only applicable to FHA loan level.
% Errors	The percent of errors caused by non-match on maturity date.
Zip Code	The total number of loan level records not matched on ZIP Code when compared to the ZIP Code found on the agency file. NOTE: Only applicable to FHA loan level.
% Errors	The percent of errors caused by non-match on ZIP Code.
Total Errors	The total number of errors that were found for this reporting period. The total in this field will be equal to the "Total Errors" count on the LL-0865 report.