



# **Ginnie Mae Single Family Training**

## **Module IIIa – Reporting Requirements**

# AGENDA

- Introduction
- Pool Administration
- Cash Management
- Conclusion

# Ginnie Mae Monthly Reporting

- Ginnie Mae
- Ginnie Mae's Mission
- Ginnie Mae's Guaranty
- Ginnie Mae's Programs

# Ginnie Mae Monthly Reporting

## *Ginnie Mae “Help”*

- Guide on the web at [www.ginniemae.gov/guide](http://www.ginniemae.gov/guide)
- APMs
- Accounting Manual
- Ginnie Mae Account Executives
- Central Paying & Transfer Agent/Relationship Services
- Data Collection Agent/Reports Group

# Ginnie Mae Monthly Reporting

## *Pool Administration*

- Responsibilities
  - Issuer
  - Subcontract Servicer
- Reporting
  - Monthly Pool Level
  - Monthly Loan Level
  - Other and Miscellaneous

# Ginnie Mae Monthly Reporting

## *Issuer's Responsibilities*

- Servicing the mortgages in the pool
- Handling all payments and other funds
- Administering the securities
- Reporting to Ginnie Mae

# Responsibilities for both Ginnie Mae MBS Programs

	Must be performed by issuer	May be performed by subcontract servicer
Collect P&I and escrow amounts	No	Yes
Deposit funds into P&I and escrow custodial accounts	No	Yes
Withdraw funds from P&I custodial account	Yes	No
Withdraw funds from escrow custodial accounts	No	Yes
Supply funds for advances to security holders	No	Yes
Absorb losses on foreclosures not covered by FHA, VA, RHS, or PIH settlements	No	Yes
Prepare and submit accounting reports to Ginnie Mae and RPB data to the RPB contractor	No	Yes
Sign all accounting reports and certifications to Ginnie Mae	Yes	No
Access documents at document custodian	Yes	No

# Additional Responsibilities for Ginnie Mae I MBS Program

	Must be performed by issuer	May be performed by subcontract servicer
Prepare and send checks to security holders that are paid by check	No	Yes
Sign checks to security holders that are paid by check	Yes	No
Authorize withdrawal of funds from central P&I custodial account for payment of all book-entry securities and Ginnie Mae guaranty fee	Yes	No
Prepare and send Remittance Advice to security holders	No	Yes
Sign Remittance Advice to security holders	Yes	No
Maintain register of security holders	Yes	No



# Additional Responsibilities Ginnie Mae II MBS Program

	Must be performed by issuer	May be performed by subcontract servicer
Authorize withdrawal of funds from central P&I custodial account for payment to security holders and payment of Ginnie Mae guaranty fee	Yes	No

# Master Servicing Agreement

U.S. Department of Housing  
and Urban Development  
Government National Mortgage Association

OMB Approval No. 2503-0033 (Exp. 09/30/2005)

Initial

Renewal

Public reporting burden for this collection of information is estimated to average 5 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The information collected is to provide assurance to Ginnie Mae that the servicing of mortgages for each of the issuer's Ginnie Mae MBS is performed in accordance with acceptable standards of mortgage servicing. The information will not be disclosed outside the Department without prior consent, except as required by law. Issuers must renew this form annually.

Issuer ID Number

The attached list of Pools and Loan Packages is covered by this Agreement

The Issuer:

will service the mortgages subject to the referenced Ginnie Mae pool/Loan Package Numbers as designated on the form HUD-11705, for each securities issue.

will not service the mortgages subject to the referenced Ginnie Mae Pool/Loan Package Numbers as designated on the form HUD-11705, for each securities issue, and has arranged with a subcontract servicer for the servicing of the mortgages.

It is agreed that the mortgages submitted with each Schedule of Pooled Mortgages are to be serviced, whether by the Issuer or by a subcontract servicer in accordance with the requirements set forth in the Ginnie Mae Mortgage-Backed Securities Guide, Rev. 1. The Issuer agrees to be responsible and liable for servicing the mortgages, including any acts or omissions of any subcontract servicer in connection therewith.

Name of Issuer

By

Date

Title

Any servicing agreement between the Issuer and a subcontract servicer shall be subject to and subordinate to the Guaranty Agreement between the Issuer and Ginnie Mae. It is certified that the subcontract servicer satisfies the requirements contained in the Ginnie Mae Mortgage-Backed Securities Guide, Rev. 1 and will perform only those functions that are permitted by the Guide.

Subcontract Servicer

By

Date

Title

Ginnie Mae Issuer ID Number

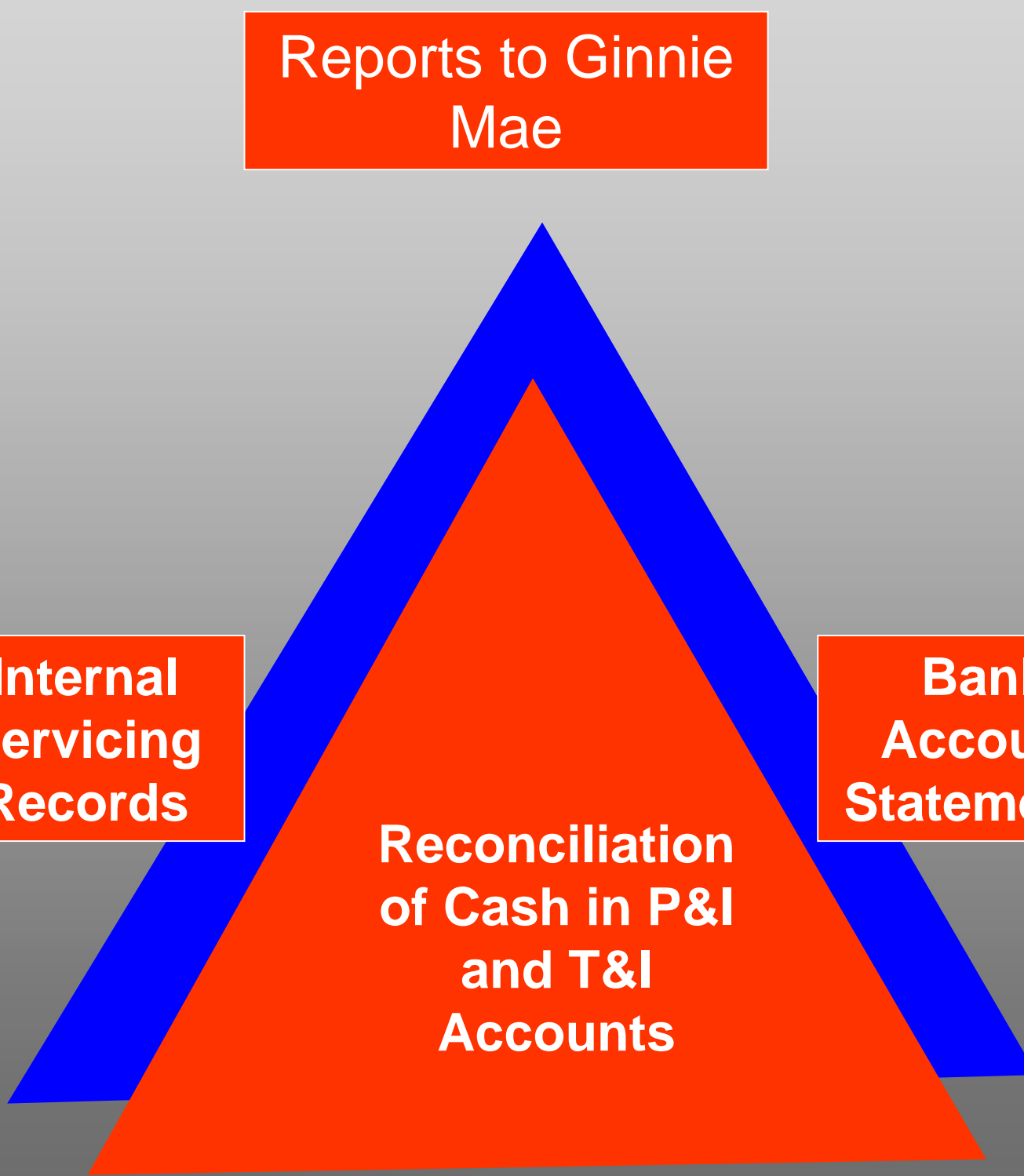
# The Reconciling Triangle

Reports to Ginnie  
Mae

Internal  
Servicing  
Records

Bank  
Account  
Statements

Reconciliation  
of Cash in P&I  
and T&I  
Accounts



# Ginnie Mae Monthly Reporting

## *Quality Reporting*

- Timeliness
- Completeness
- Accuracy
- Program Compliance

# Ginnie Mae Monthly Reporting

## *Keys to Quality Reporting*

- Program Knowledge
- Reconciliations
- Tests
- Internal Controls

# **Ginnie Mae Monthly Reporting**

## *11702 Resolution of the Board of Directors and Certificate of Authorized Signatures*

- Authorizes individuals to sign and certify documents
- Abide by all the terms and conditions set forth in the Ginnie Mae Guide
- Authorizes individuals to sign security holder checks

# Resolution of Board of Directors and Certificate of Authorized Signatures

(Please type all entries)

U.S. Department of Housing  
and Urban Development  
Government National Mortgage Association

OMB Approval No. 2503-0033 (Exp. 09/30/2005)

Public reporting burden for this collection of information is estimated to average 5 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a current OMB control number.

Ginnie Mae is authorized to collect the information on this form as required by Section 306(g) of the National Housing Act and/or the Ginnie Mae Handbook, 5500.3, Rev. 1. Ginnie Mae maintains this information to ensure that the persons identified below perform in accordance with acceptable business standards. The information provided will not be disclosed outside the Department without prior consent, except as required or permitted by law.

Name of Issuer	Issuer ID Number
----------------	------------------

## Resolved First, that

Name and Title of Officer	Signature
Name and Title of Officer	Signature
Name and Title of Officer	Signature
Name and Title of Officer	Signature
Name and Title of Officer	Signature
Name and Title of Officer	Signature
Name and Title of Officer	Signature
Name and Title of Officer	Signature
Name and Title of Officer	Signature

of this corporation, or any one or more of them, be and each of them is hereby authorized and empowered in the name of and on behalf of this corporation and under its corporate seal, from time to time while these resolutions are in effect, to execute and deliver to the Government National Mortgage Association, in the form prescribed by said Association, with respect to the issue(s) by this corporation, under Section 306(g) of the National Housing Act and the Regulations pertaining thereto, of mortgage-backed securities to be guaranteed by the Association, any documents required to: (a) make applications to Ginnie Mae in the name of and on behalf of this corporation for approval to become an issuer and for Ginnie Mae commitments to guarantee such mortgage-backed securities issued by this corporation; (b) enter into contracts with Ginnie Mae for the latter's guaranty of mortgage-backed securities issued in accordance with the terms and conditions of commitments to guarantee, issued by the Association to this corporation; (c) merge mortgage notes, deeds of trust and bonds now owned or hereafter acquired by this corporation into pools or loan packages, against which this corporation may issue mortgage-backed securities; (d) enter into any agreements, execute any documents or papers, and furnish any information required or deemed necessary or proper by the Association in connection with any of the foregoing; and (e) abide by all the terms and conditions set forth in the Ginnie Mae Mortgage-Backed Securities Guide.

Resolved Second, that the above named officers, be and they are hereby authorized and empowered in their discretion and as occasion may arise to receive and endorse the name of this corporation on any checks or drafts representing the proceeds from collections made by servicers of mortgages pertaining to pools or loan packages, and to issue and sign any checks or drafts issued to pay to the security holders their pro rata shares in these proceeds, and to do and perform any and all acts and to execute any and all additional instruments or agreements, from time to time, in the name of and on behalf of this corporation under its corporate seal or otherwise, deemed necessary or proper by the Association in connection with the formation of mortgage pools or loan packages, the issuance of mortgage-backed securities, the guaranty of mortgage-backed securities by the Association and the discharge of the duties and obligations of this corporation, as issuer, until the proceeds of the last maturing mortgage in any pool or loan package is remitted to registered security holders.

Resolved Third, that any contracts or agreements heretofore made with said Association on behalf of this corporation, and all acts of officers or agents of this corporation in connection with any contracts to be entered into for the guaranty by the Association of mortgage-backed securities to be issued by this corporation are hereby ratified and confirmed.

Resolved Fourth, that Ginnie Mae is authorized to rely upon the aforesaid resolution until receipt by it of written notice thirty days in advance of any proposed change therein.

Previous editions are obsolete.

Certification.

I Hereby Certify that the foregoing is a true and correct copy of a resolution presented to and adopted by the Board of Directors of

at a meeting duly called and held at \_\_\_\_\_

on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, at which a quorum was present and voted, and that such resolution is duly recorded in the minute book of this corporation; that the officers named in said resolution have been duly elected or appointed to, and are the present incumbents of, the respective offices set after their respective names. I also certify that the signatures set opposite the officers' names are true and genuine specimens of the officers' respective signatures.

In Witness Whereof, I have hereunto signed my name and affixed the seal of this corporation.

(Seal)

\_\_\_\_\_  
Secretary

I, \_\_\_\_\_  
Name of officer Title of officer

of \_\_\_\_\_, located  
Name of institution

in \_\_\_\_\_ hereby certify that  
Location of institution

\_\_\_\_\_ is the duly qualified and acting secretary  
Name of secretary

of \_\_\_\_\_  
Name of institution

and that the signature appearing above is his/her genuine signature.

In Witness Whereof, I have hereunto signed my name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Officer Signature



# Issuer's Monthly Accounting Report

U.S. Department of Housing and Urban Development  
Government National Mortgage Association

OMB Approval No. 2503-0033 (Exp. 09/30/2005)

Public reporting burden for this collection of information is estimated to average 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, nor are you required to complete this form, unless it displays a currently valid OMB control number. The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1, for the purpose of providing monthly pool accounting data, and will not be disclosed outside the Department without prior consent, except as required by law.

Ginnie Mae Pool/Loan Package Number	Date	Reporting Month
Issuer (Name, Address and Zip Code)		Issuer ID Number
		Reporting Codes

## Section 1 – Pool Administration

Pool/Loan Package Activity This Month	Total Number of Mtgs.	Fbad Installment Control	Pool Interest	Pool Principal					
A. Balances from last report									
Less:									
B. 1. Installment collections									
2. Additional principal collections									
3. Liquidations-in-full, attach form HUD-11710-E (Payoffs, FHA/VA/RHS §184 settlements, etc.)									
C. Other (+ or -) Attach explanation									
D. Balances this monthend									
E. Total Number Delinquent	Percent Delinquent	Installments Delinquent				F. Amount Prepaid	Interest	Principal	H. Servicing Fee
		One	Two	Three or More	Foreclosure				
					G. Amount Delinquent				

## Section 1A – Format for Calculating Mortgage Principal Installments Due this Month

A. Fixed Installment Control	B. Interest	= C. Scheduled Principal (Line A-B)	D. Weighted Average Interest Rate (if applicable)
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## Section 2 – Schedule of Payments (Principal and Interest)

A. Scheduled Principal	B. Additional Principal	C. Liquidations	D. Other (+ or -) (Attach explanation)	E. Total Principal (A through D)
------------------------	-------------------------	-----------------	--	----------------------------------

F. Cash distribution due holders for interest (Interest rate used  %)

G. Total cash distribution due holders (Sec. 2E + 2F)

H. Deferred interest paid holders (GPM only) \$ \_\_\_\_\_

## Section 3 – Principal Amount of Securities

A. Principal amount of securities from last report	
B. Principal distributed to holders this report (Section 2E)	
C. Serial Notes – Principal available for distribution to holders – Attach Form HUD-1710-B	
D. Principal of securities this monthend	

## Section 4 – Remittance Due on Ginnie Mae (Guaranty Fee Rate %)

A. Ginnie Mae guaranty fee (Opening balance of securities multiplied by annual guaranty rate divided by twelve)	
B. Other (explain)	

## Section 5 – Status of Custodial Funds

Principal and Interest	A. Name and Address of Custodial Banks	Account Number(s)
Escrow		
B. Composition of fund balance at monthend		
1. Escrow Funds	2. Principal and Interest	3. Other

Previous edition is obsolete.

Page 1 of 1  
Submit an original and one copy

form HUD-11710-A (072005)  
ref. Ginnie Mae Handbook 5500.3, Rev. 1

# Ginnie Mae Monthly Reporting

## *11710A Issuer's Monthly Accounting Report*

- Issuer name and number, address, cut-off date, pool number, reporting month and reporting codes
- Number of mortgages, FIC and collection activity
- Schedule of payment (principal and interest)
- Security balance (RPB)
- Guaranty Fee
- Bank Account information

# Ginnie Mae Monthly Reporting

## *11710A Issuer's Monthly Accounting Report*

- Calculation (addition/subtractions)
- Internal Reports
  - Trial Balance
- External Reports
  - Pre-collection Notice
  - MBC Unreported Remaining Principal Balance

# **Ginnie Mae Monthly Reporting**

## *11710A Issuer's Monthly Accounting Report*

- Important Dates
- Method of Submitting forms
- Address of Data Collection Agent

# Liquidation Schedule

U.S. Department of Housing  
and Urban Development  
Government National Mortgage Association

OMB Approval No. 2503-0033 (Exp. 09/30/2005)

Public reporting burden for this collection of information is estimated to average 10 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1 for the purpose of providing information related to loan liquidations. One form HUD 11710-E shall be submitted for each liquidation. The information collection will not be disclosed outside the Department without prior consent, except as required by law.

Issuer ID Number	Reporting Month	Pool/Loan Pkg. Number	Constant P & I
FHA-VA-RHS-§184 Case Number	Date Removed	Loan Type	Mortgage Interest Rate
Reason for Removal (Check Applicable Box)	<input type="checkbox"/> 1. Mortgagor Payoff	<input type="checkbox"/> 2. Repurchase of Delinquent Loan	<input type="checkbox"/> 3. Foreclosure with Claim Payment
	<input type="checkbox"/> 4. Loss Mitigation	<input type="checkbox"/> 5. Substitution (Attach Details)	<input type="checkbox"/> 6. Other (Attach Explanation)

Payment Due Date	Interest Due	Principal Remitted	Balance
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			
11.			
12.			
13.			
14.			
15.			
16.			
17.			
18.			
19.			
20.			
21.			
	Total Interest Due	Total Principal Remitted	Liquidation Balance

# Ginnie Mae Monthly Reporting

## *11710E Liquidation Schedule*

- Heading information
- Reason for Removal
- Payment due date and principal balance
- Amortize loan through first day of month following the reporting month
- Balances carried to form HUD 11710A

# Ginnie Mae Monthly Reporting

## *11710E Liquidation Schedule*

- Important Dates
- Method of Submitting forms
- Address of Data Collection Agent

**Addendum to Monthly Accounting Report Adjustable Rate Mortgage Pool Or Loan Package**

U.S. Department of Housing and Urban Development  
Government National Mortgage Association

OMB Approval No. 2503-0033 (Exp. 09/30/2005)

Public reporting burden for this collection of information is estimated to average 5 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose is to provide Ginnie Mae with information concerning annual changes in the interest rate on the securities and the mortgages, including changes to the fixed installment control for the pool or loan package. This form is to be submitted annually, with form HUD 11710-A submitted one month prior.

Issuer Name	Ginnie Mae Pool or Loan Package Number	
	Reporting Month	
Issuer Number	Mortgage/Security Interest Adjustment Date <input type="checkbox"/> April 1 <input type="checkbox"/> July 1 <input type="checkbox"/> October 1 <input type="checkbox"/> January 1	
	Current Year (rate or amount)	Next Year (adjusted rate or amount)
Security Interest Rate (Next year rate calculated at index _____ plus Security Margin  limited by annual and life-of-the-loan caps: 1-, 3- and 5-Yr ARMs = 1/5 caps; 7- and 10-Yr ARMs = 2/6 caps and rounded)	_____ %	_____ %
Mortgage Interest Rate For pool or loan package (weighted average interest rate if there is more than one mortgage rate in pool or loan package, Section 1A Block D of form HUD 11710-A)	_____ %	_____ %
Range of Mortgage Rates Lowest Mortgage Rate	_____ %	_____ %
Highest Mortgage Rate	_____ %	_____ %
Principal Amount of Securities From form HUD 11710-A Section 3 (Current Amount – line A, Next Year Amount – line D)	\$ _____	\$ _____
	<b>Beginning FIC</b>	<b>Adjusted FIC</b>
Fixed Installment Control	\$ _____	\$ _____
	<b>FIC Adjustment (+ or -)</b>	
	\$ _____	\$ _____

Submit an original and two copies

Page 1 of 1

form HUD-11748-C (07/2005)  
ref. Ginnie Mae Handbook 5500.3, Rev. 1



# **Ginnie Mae Monthly Reporting**

## *11748C Adjustable Rate Mortgage Pool*

- Provides changes to the FIC and interest/security rate.
- Submitted one (1) month prior to rate change
- Submitted annually (after initial change) with form HUD 11710A
- CPTA independently calculates the periodic adjustment

# Issuer's Monthly Remittance Advice

U.S. Department of Housing and Urban Development  
Government National Mortgage Association

OMB Approval No. 2503-0033 (Exp. 09/30/2005)

Public reporting burden for this collection of information is estimated to average 1 minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information is required by Sec. 308(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to provide summary information to the security holder with respect to the current month's account transactions and calculation of the security holder's pro rata share percentage of total cash distribution. The information will not be disclosed outside the Department without prior consent, except as required by law.

To the following Security Holder:

- 
- 
- 
- 

Ginnie Mae pool/commitment Number	Date
Certificate Number	Reporting Month
Security Interest Rate	Pro Rata Share Percentage

This remittance advice covers the above Security Holder's proportional share of the distribution in the indicated pool of mortgages for the above reporting month.

- The check is enclosed.
- The check will be forwarded separately but no later than the 15<sup>th</sup> of the current month.
- The remittance will be made electronically on the 15<sup>th</sup> of the month or, if the 15<sup>th</sup> is not a business day, on the next business day.

A. Cash distribution due Security Holder for scheduled principal amortization	\$
B. Cash distribution due Security Holder for interest	\$
C. Cash distribution of additional principal collections	\$
D. Adjustments ( + or - ) (Explain below)	\$
E. Less Federal income tax withheld from interest (if any)	\$ -
F. Total cash distribution due Security Holder	\$
G. Outstanding balance of this certificate after credit of the above distribution	\$

Explanation for items above

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Issuer	Authorized Signature
Street Address	City and State

Previous editions are obsolete.

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form HUD-11714 (07/2005)  
ref. Ginnie Mae Handbook 5500.3, Rev. 1

# **Ginnie Mae Monthly Reporting**

## *11714 Issuer's Monthly Remittance Advice*

- Provides summary information to security holder
- Form must be signed by issuer
- Payment based on reported RPB

# Ginnie Mae Monthly Reporting

## *11714 Issuer's Monthly Remittance Advice*

- Issuer required to transmit form for certificated securities by the 8<sup>th</sup> business day to PPA (via GinnieNET)
- Due the security holder on the day on which the security holder is entitled to receive payment

# Ginnie Mae Monthly Reporting

## *Remaining Principal Balance*

- Original submission due on the 2<sup>nd</sup> business day
- Corrected submission due on the 5<sup>th</sup> business day
- Pre-collection notice

# Issuer's Monthly Summary Report

U.S. Department of Housing and Urban Development  
Government National Mortgage Association

OMB Approval No. 2503-0033 (Exp. 09/30/2005)

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to report to Ginnie Mae a summary of information on an issuer's outstanding pools or loan packages, to provide a certification as to the accuracy of the information reported, and to provide a format for RPB reporting. The information collected will not be disclosed outside the Department with prior consent, except as required by law.

Issuer (Name, Address and Zip Code)		Submission Type <input type="checkbox"/> Original Report <input type="checkbox"/> Revised Report		This report is only for <input type="checkbox"/> Ginnie Mae I Pools <input type="checkbox"/> Ginnie Mae II Pools/Loan Pkgs	
Number of Pools and Loan Pkgs.	Date	Reporting Month	Issuer ID Number	Issuer RPB Report ID Number	

(1) Installments Delinquent Consolidated Summary of All Pools/Loan Packages							(2) Total Escrow Funds	
Total No. of Mortgages	Total No. Delinquent	Percent Delinquent	Installments Delinquent			Foreclosure	Percent 2 or More Months Delin. Excluding Foreclosures	(3) Total Funds Other Than Escrow
			One	Two	Three or More			

	Total Guaranty Fee (4)	(Report Balances this month end and Principal amount of securities this month end shown on Form HUD-11710-A)				Due Holders	
		Total No. of Mortgages (5)	Total Fixed Installment Control (6)	Total Pool/Loan Pkg. Principal Balance (7)	Total Security Principal Balance (8)	Total Principal (9)	Total Interest (10)
Total							

<b>Ginnie Mae I Issuers Only</b>		<b>Ginnie Mae II Issuers Only</b>	
Date all checks mailed or funds electronically remitted to holders last month (Ginnie Mae I only)		ACH Bank (Name and Address)	Account Number

All Issuers

Authorized Signature	Printed Name
Title	Phone Number (include Area Code)

By signing above, I hereby certify that the information contained herein and contained in each Form HUD-11710-A report in hard copy form or electronic transmission is true and accurate to the best of my knowledge and belief.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Previous editions are obsolete

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form HUD-11710-D (05/2005)  
ref. Ginnie Mae Handbook 5500.3, Rev. 1

# **Ginnie Mae Monthly Reporting**

## *11710D Issuer's Monthly Summary Report*

- One (1) report per program type
- Snapshot of portfolio
- Certified by authorized signature

**C. RECONCILIATION OF FORM HUD 11710D SECURITY PRINCIPAL BALANCE**

	Box 8 <i>prior</i> Month End Security Balance	_____
Plus +	Beginning Security Balance for new pools (if any)	(+)_____
Plus +	Construction loan draws (if any)	(+)_____
Minus -	Box 9 current month Principal paid to holders	(-)_____
Equals =	Box 8 <i>current</i> Month End Security Balance	(=)_____
Minus -	Box 8 Security Balance reported by Issuer	(-)_____
	Difference	(=)_____

Note: This reconciliation must be completed each month and maintained in the Issuer's records to ensure that figures have been correctly transferred to the Summary and that no errors have been made on the individual pool accounting reports (form HUD 11710A).



# Ginnie Mae Monthly Reporting

## *Guaranty Fee*

- Automatic Account Debit
- Calculated by CPTA
- Monthly advices

Quality Check

# Ginnie Mae Monthly Reporting

## *Monthly Loan Level - What and When to Report*

- Loan level detail reports
- Every month by the 15th
- Ties to monthly accounting report (11710A)
- Should not include any liquidated (paid in full)
- Exception edit reports available to Issuers each month via the Web
- Emphasis is on accuracy of financial data and FHA, VA, RHS, PIH case numbers

# **Ginnie Mae Monthly Reporting**

## ***Monthly Loan Level - How and Where to Report***

- Electronic Data Interchange (EDI) and web-based EDI
- Ginnie Mae's data collection agent (DCA)
- EDI Coordinator 1-800-GINNIE4, option 1

# Ginnie Mae Monthly and Quarterly Reporting

## *Other and Miscellaneous*

- Other issuers' monthly reporting forms
- Quarterly bank certifications
- Pool document custodian ID number assignments
- Issuer data verification forms
- Miscellaneous