



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-9000

GOVERNMENT NATIONAL
MORTGAGE ASSOCIATION

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APM 08-02

MEMORANDUM FOR: All Participants in Ginnie Mae Programs

FROM: Thomas R. Weakland, Acting Executive Vice President

SUBJECT: Reporting and Feedback System and GinnieNET System Updates

In All Participants Memorandum (APM) 07-06, dated June 5, 2007, Ginnie Mae announced the creation of the Reporting and Feedback System (RFS) to support a new monthly reporting process. This announcement provides an updated RFS implementation schedule, information about RFS Issuer Testing, implementation of Ginnie Mae's Unique Loan ID, changes to the GinnieNET Schedule of Pooled Mortgages (HUD Form 11706) file layout, and minor changes to the RFS Issuer Reporting Technical Specifications.

RFS Implementation Schedule

After many discussions with Issuers, service bureaus, and other business partners, Ginnie Mae has revised the RFS implementation schedule. Originally, RFS had a "go live" date of July 2008; that date has been changed. The new "go live" date is scheduled for the October 2008 reporting period. Data for this period is to be submitted to Ginnie Mae's new portal no later than the second business day of November 2008. The details about connectivity to Ginnie Mae's new portal are referenced in the RFS Issuer Testing Guide.

Accordingly, the schedule for the Issuer testing period has been changed. All Issuers are required to test during July, August, and September of 2008. The month of July is for testing connectivity and general file formatting. During August and September, each Issuer is responsible for conducting data validation tests. Each data validation test includes two back-to-back reporting periods. The test includes remaining principal balances, and loan and pool activity for the June and July 2008 reporting periods. Testing will require Issuers to register for access to the Ginnie Mae portal. Details on the Ginnie Mae portal registration process will be announced through a separate APM no later than April 2008.

Ginnie Mae Loan Key Implementation

Ginnie Mae will assign Unique Loan IDs for all active loans in May 2008. To implement the Unique Loan IDs, Ginnie Mae will follow a two-step approach that addresses both the existing portfolio of loans, as well as new originations going forward.

- *One-Time Assignment of Loan IDs for the Existing Portfolio* - In May 2008, Ginnie Mae will perform a one-time assignment of Unique Loan IDs for the existing portfolio (active loans in Ginnie Mae pools as of the April 2008 reporting period). Issuers will be required to modify their systems to apply these Unique Loan IDs to all active loans prior to RFS Issuer testing. These Unique Loan IDs will be sent to each Issuer in the form of a flat text file. The Ginnie Mae Unique Loan ID file layout description can be found at: http://www.ginniemae.gov/issuers/Unique_Loan_IDs_File_Layout.pdf
- *Ongoing Assignment of Loan IDs for new originations* – Beginning with May 2008 issuances, Ginnie Mae will assign a Ginnie Mae Unique Loan ID through GinnieNET for loans in new pool issuances.
- *The GinnieNET 11706 record layout* will be modified to accommodate new data required for RFS processing. This modification will be implemented for pools with a November 1st issue date. The GinnieNET single-family and multifamily 11706 file layout descriptions can be found at:
http://www.ginniemae.gov/issuers/GinnieNET_Single_Family_File_Layout.pdf
http://www.ginniemae.gov/issuers/GinnieNET_Multi_Family_File_Layout.pdf

RFS Issuer Testing

RFS Issuer testing is an important step in meeting the RFS “go live” date. Therefore, all Issuers are required to participate in RFS Issuer testing. All Issuers will be required to conduct tests with Ginnie Mae to confirm that they are capable of providing remaining principal balances, and pool, and loan level data to Ginnie Mae in the RFS file format via the Ginnie Mae portal. RFS Issuer testing will cover a three-month period beginning in July of 2008, and ending in September of 2008. The objective of RFS Issuer testing will be to confirm that all Issuers are capable of:

- Submitting an electronic data file that conforms to the RFS data file format;
- Correctly applying the Ginnie Mae Unique Loan IDs to their loan data;
- Submitting investor reporting data that passes RFS validations, and that produces financial summary results comparable to results produced through the current reporting methods; and
- Validation of the RFS reporting and feedback exception reports.

Issuers should begin taking steps now to prepare for RFS Issuer testing. Issuers should be aware of the following items:

- Unique Loan IDs will be issued for all new originations with a May 2008 issuance;
- Unique Loan IDs will be distributed in May for the existing portfolio (active loans in the program as of April);
- Issuers must apply the Unique Loan IDs to the loans in their own information systems prior to the start of RFS Issuer testing;
- Issuers must register for the new Ginnie Mae portal during the month of June 2008. If Issuers plan to submit data via secure File Transfer Protocol (FTP), the Issuer must make arrangements with Ginnie Mae for this connectivity, as it is separate from portal access/registration;

- Issuers must conduct a connectivity and format test during the month of July 2008; and
- Issuers must conduct data validation tests during August and September of 2008. Each Issuer will be required to test two back-to-back reporting periods; the test includes remaining principal balances, loan and pool activity for June and July 2008 reporting periods. The data used for RFS Issuer testing must replicate the actual monthly accounting and loan level data that the Issuer submitted to Ginnie Mae for the June reporting period (submitted in July) and July reporting period (submitted in August) under the current reporting process.

RFS Issuer Testing Resources

To facilitate the testing process, Ginnie Mae developed the “RFS Issuer Testing Guide”, which provides details on RFS Issuer testing, including the expected results of the test and a detailed timeline for testing. In addition, Ginnie Mae has revised the “RFS Issuer Reporting Technical Specification” document to reflect the RFS changes, the new implementation schedule, and the testing strategy. These documents, as well as other helpful documents, can be accessed by visiting the RFS resource page: <http://www.ginniemae.gov/issuers/rfs.asp?Section=Issuers>

Issuer Communications

To facilitate communication regarding the RFS implementation, Ginnie Mae is requiring Issuers to designate two individuals within their organization to serve as the primary points of contact for all interactions related to RFS Issuer testing:

- Business Point of Contact -- The Issuer’s business point of contact (Business POC) should be someone who is knowledgeable about the Ginnie Mae program and the monthly reporting requirements of the Ginnie Mae program; and
- Technical Point of Contact -- The Issuer’s technical point of contact (Technical POC) should be knowledgeable about the technology that supports the Issuer’s monthly reporting to Ginnie Mae.

Issuers must designate points of contact by February 15, 2008, by accessing the following Ginnie Mae web page:

https://survey.deloitte.com/wsb.dll/1769/Ginnie_Mae_RFS_Issuer_Testing.htm

Ginnie Mae will be hosting periodic conference calls beginning on or about March 1, 2008. Notification will be provided through e-Notification.

If you have any questions regarding this announcement, please submit questions online by visiting the [RFS Help Desk](#).

Attachments

Reporting and Feedback System and GinnieNET System Informational Websites

Name	Description	Web address
RFS General Information	This page is the central point for accessing all information related to the RFS implementation.	http://www.ginniemae.gov/issuers/rfs.asp?section=Search
RFS Issuer Testing Guide	This document provides information regarding Ginnie Mae's RFS Issuer testing strategy and the details of how the tests will be conducted.	http://www.ginniemae.gov/issuers/RFS_Issuer_Testing_Guide.pdf
RFS Issuer Reporting Technical Specification (IRTS)	This document provides information regarding Ginnie Mae's changes to the reporting processes for monthly pool-level, loan-level and loan package accounting. Issuers should use this document while determining what changes need to be made to their electronic reporting systems, since it includes the details of the RFS data file format and structure.	http://www.ginniemae.gov/issuers/RFS_Guide.pdf
RFS Frequently Asked Questions (F.A.Qs)	This page contains answers to questions that Issuers submit to Ginnie Mae regarding RFS, the Issuer Reporting Technical Specification Document, and Issuer testing.	http://www.ginniemae.gov/issuers/rfs_faq.asp?subTitle=Issuers
RFS Help Desk	Issuers can use this web page to submit questions regarding the IRTS, the Issuer testing period, and other RFS-related items.	http://www.ginniemae.gov/issuers/rfs_ques.asp?Section=Issuers
Points of Contact	Issuers must visit website and designate two points of contact by February 15, 2008.	https://survey.deloitte.com/wsb.dl/1/1769/Ginnie_Mae_RFS_Issuer_Testing.htm
Schedule of Pooled Mortgages HUD Form 11706 Single Family file layout Schedule of Pooled Mortgages HUD Form 11706 Multifamily file layout	The GinnieNET 11706 file layouts for Single and Multifamily to be implemented with the RFS "Go live" date.	http://www.ginniemae.gov/issuers/GinnieNET_Single_Family_File_Layout.pdf http://www.ginniemae.gov/issuers/GinnieNET_Multi_Family_File_Layout.pdf
Unique Loan ID file layout	The Ginnie Mae Unique Loan ID file layout.	http://www.ginniemae.gov/issuers/Unique_Loan_IDs_File_Layout.pdf

Important RFS Implementation Dates At-a-Glance

February 2008	Identify and submit Points of Contact no later than February 15, 2008
May 2008	One-time assignment of Unique Loan IDs for all active loans in Ginnie Mae pools as of April 2008 reporting period. Issuers to incorporate Unique Loan IDs into their systems. Commence the ongoing assignment of Unique Loan IDs beginning with May issuances.
June 2008	Register for access to new Ginnie Mae portal or make arrangements if Issuer plans to submit data via secure FTP
July 2008	Testing: For connectivity and general formatting
August 2008	Testing: Conduct data validation test with June data
September 2008	Testing: Conduct data validation test with July data
October 2008	“Go live” with October data
November 2008	Monthly remaining principal balance, pool and loan level data to be submitted via Ginnie Mae portal no later than 2 nd business day