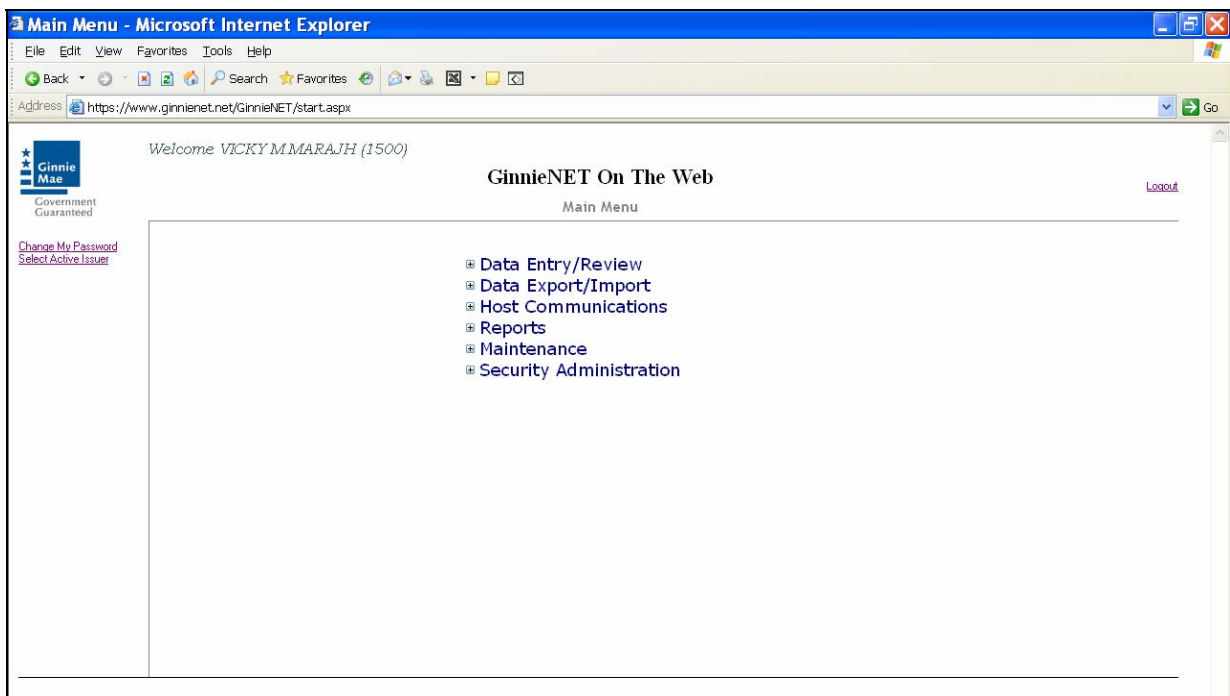


## IV. MAINTENANCE

The GinnieNET Maintenance functions are navigated via: Reference Table Maintenance and User Record Maintenance. Reference tables provide lists to choose from and supplemental information that needs to be included on New Pool and Mortgage records. Reference tables include the following information:

- Master Agreements
- Subservicer
- Custodian
- FRB Subscriber
- Suppress Targeted Lending
- Loans with Annex – Special Disclosures
- Loans with Non Level Payment Provisions

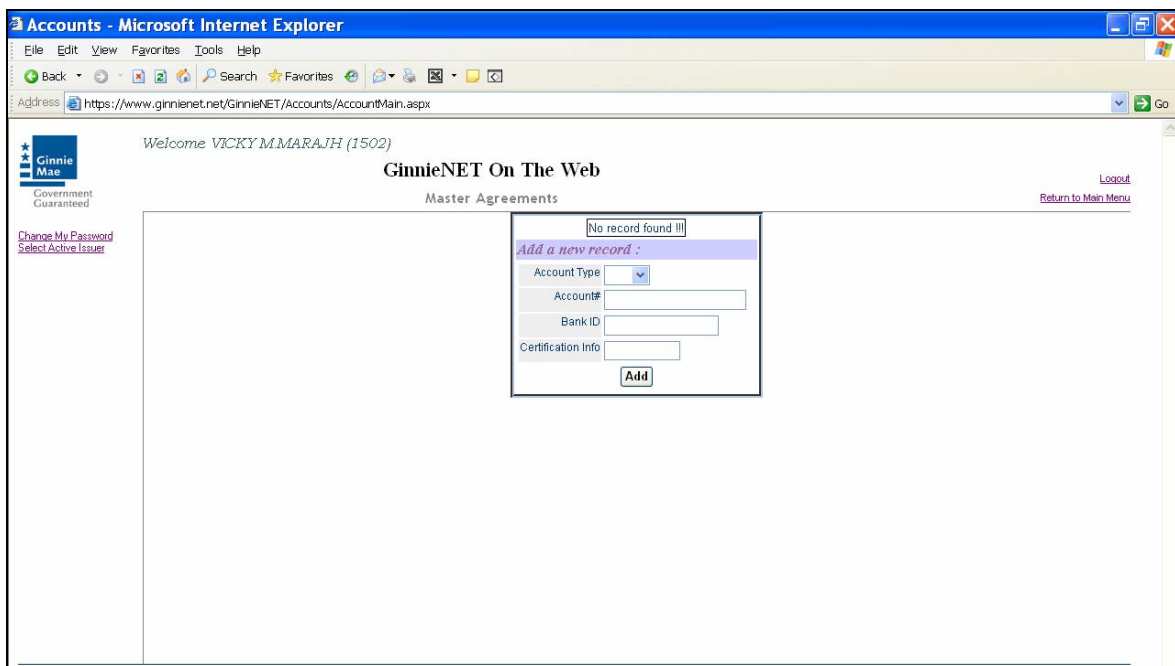


# MASTER AGREEMENTS

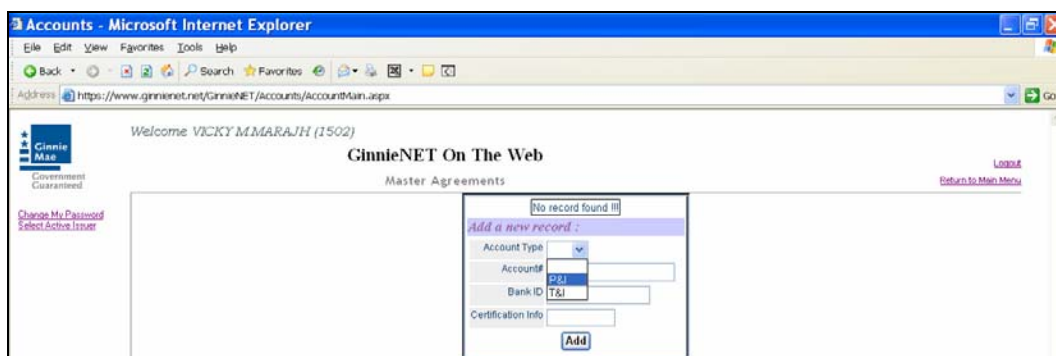
A Master Agreement is a set of documents, prepared by an Issuer that eliminates the redundant use of forms HUD 11707, 11709, 11715 & 11720. This initiative was the foundation for paperless pools. The Master Agreement documents define the relationships and responsibilities of the Issuer, the Subservicer and the Document Custodians.

## **Adding a Master Agreement Record**

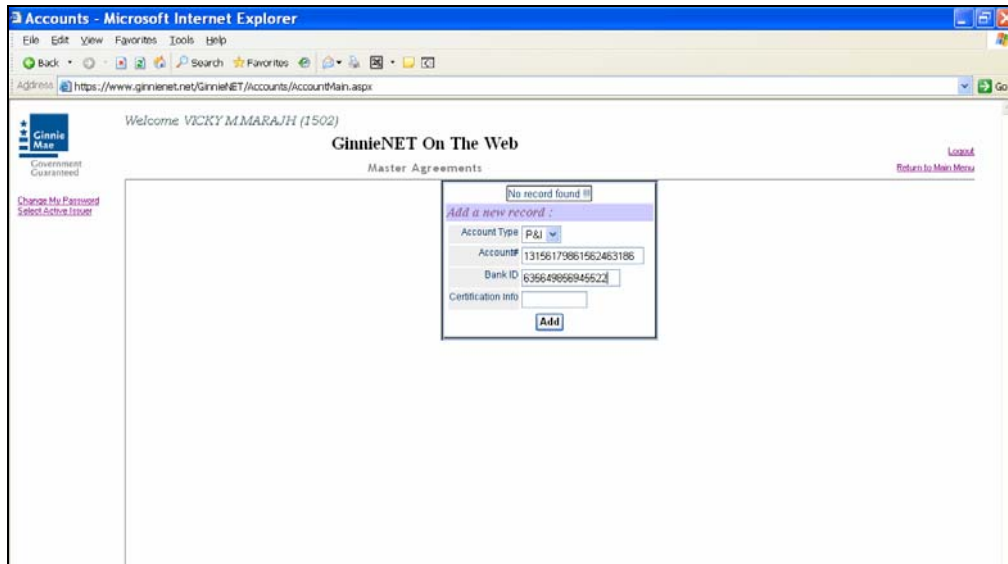
1. Select **MAINTENANCE** and **MASTER AGREEMENTS** from the GinnieNET Main Menu to display the Master Agreements P&I and T&I record.



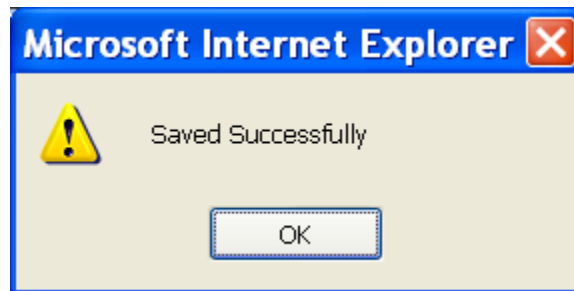
2. Select the drop down arrow to select P&I or T&I for entry.



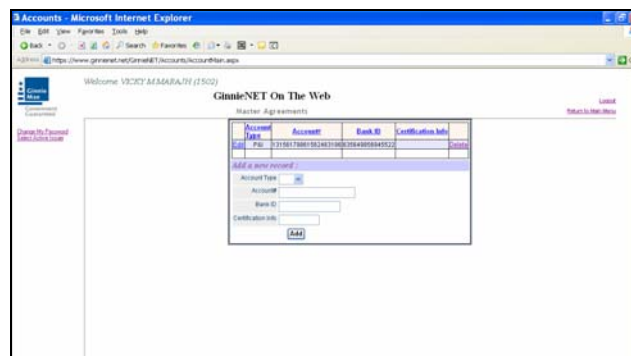
- Enter the corresponding Account number and Bank ID for each P&I and/or T&I being entered on the system and Select on **ADD** to save the record.



When the record is saved the following message is displayed:



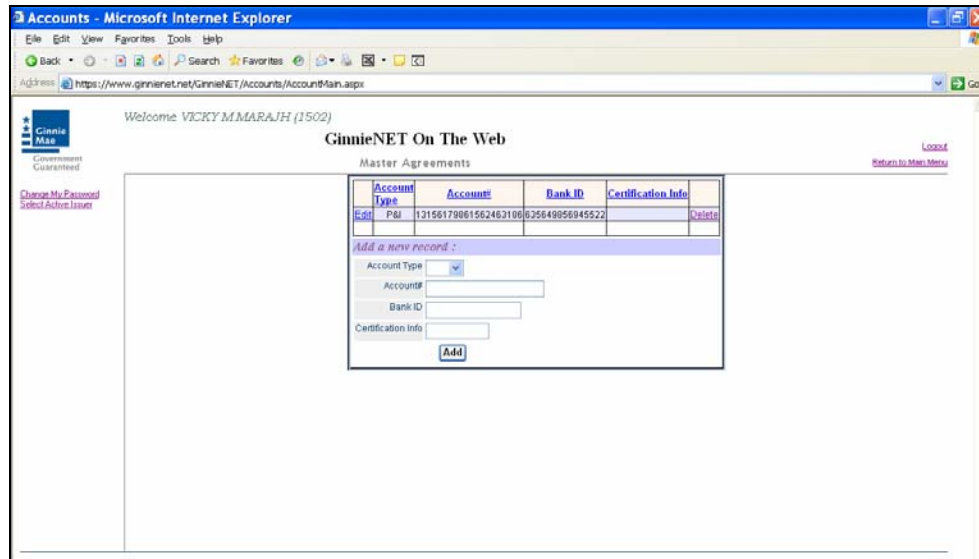
- Select **OK** to continue.



**NOTE:** Selecting [Return to Main Menu](#) in the right hand corner of the page will return you to the previous Main Menu and Selecting [Logout](#) will take you out of GinnieNET.

## Deleting and Editing a Master Agreement Record

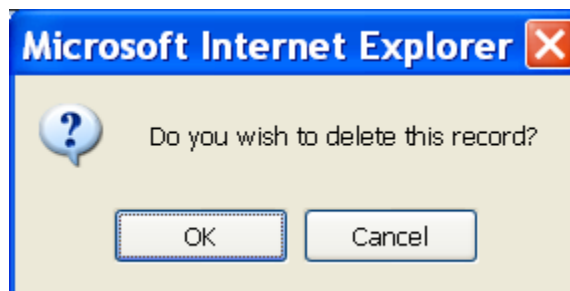
1. Select MAINTENANCE and MASTER AGREEMENTS from the GinnieNET Main Menu to display the Master Agreements P&I and T&I record.



2. The system displays all P&I and T&I on the entered onto the system.

### Deleting a Record

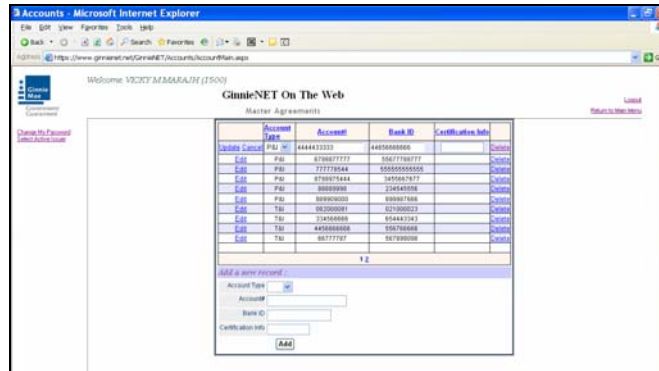
3. To delete a record Select on the DELETE option on the right side of the menu.



4. Select OK to confirm deletion or CANCEL to go back the Master Agreement screen.

## Editing a Record

- To edit a record Select on the **EDIT** option on the left side of the menu.



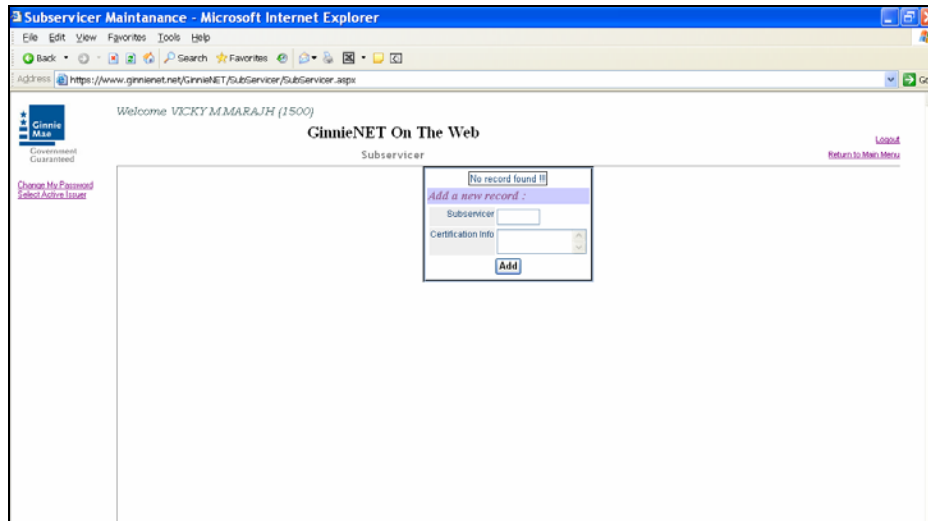
- Select on the drop down arrow to select the P&I or T&I account and update account number. Select on **UPDATE** to accept changes or cancel to exit without making a change.

# SUBSERVICER

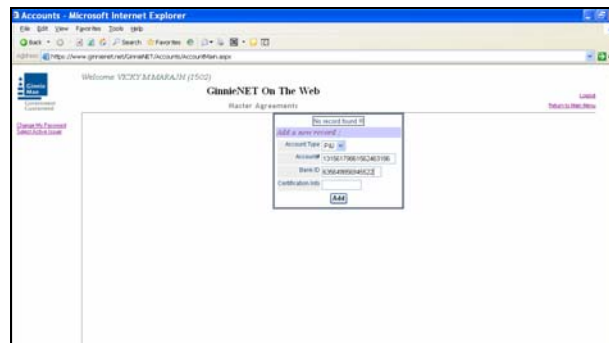
To provide assurance to Ginnie Mae that servicing of the mortgages for each of the issuers' securities issues will be performed in accordance with acceptable standards of mortgage servicing.

## **Adding a Subservicer Record**

1. Select **MAINTENANCE** and **SUBSERVICER** from the GinnieNET Main Menu.

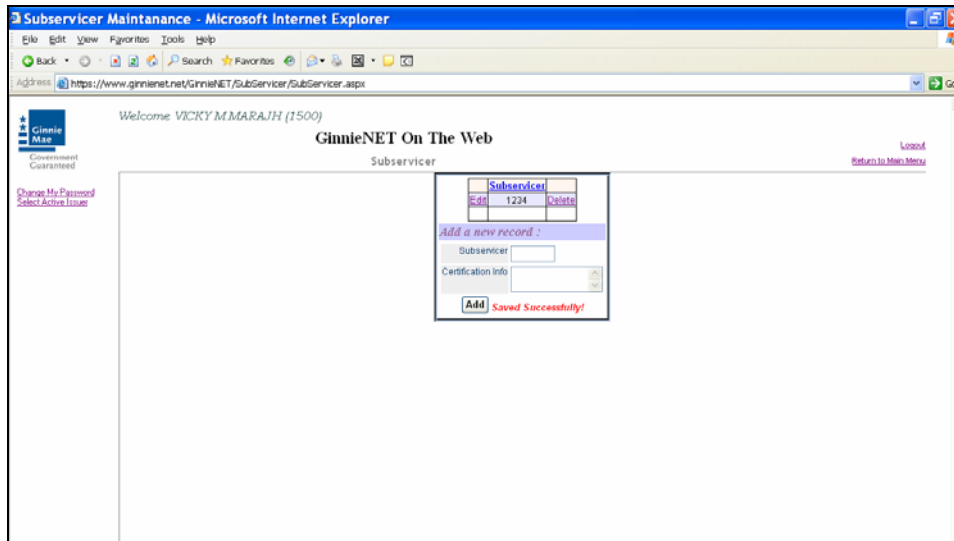


2. Enter the 4 digit Issuer ID and **ADD** to save record.





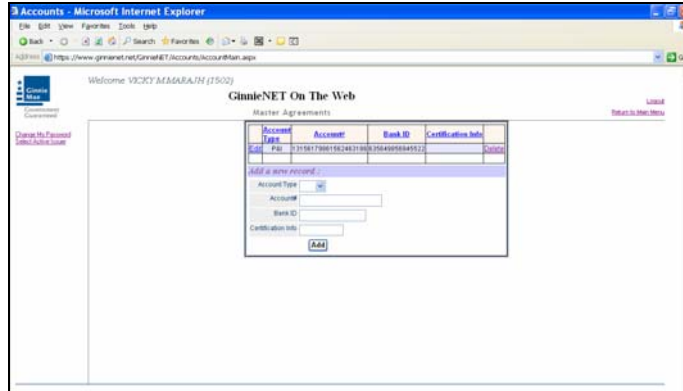
When the record is saved the following message is displayed:



**NOTE:** Selecting [Return to Main Menu](#) in the right hand corner of the page will return you to the previous **Main Menu** and Selecting [Logout](#) will take you out of GinnieNET.

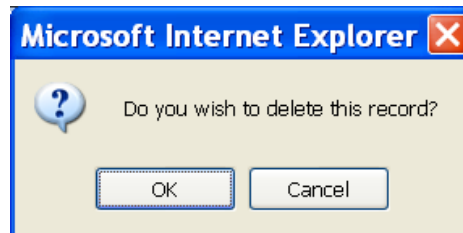
## **Deleting and Editing a Subservicer Record**

1. Select **MAINTENANCE** and **SUBSERVICER** from the GinnieNET Main Menu to display all Subservicer records on the system.



### **Deleting a Record**

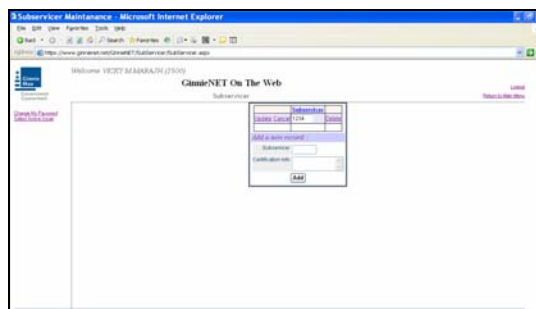
2. To delete a record Select on the **DELETE** option on the right side of the menu.



3. Select **OK** to confirm deletion or **CANCEL** to go back the Subservicer screen.

### **Editing a Record**

4. To edit a record Select on the **EDIT** option on the left side of the menu.

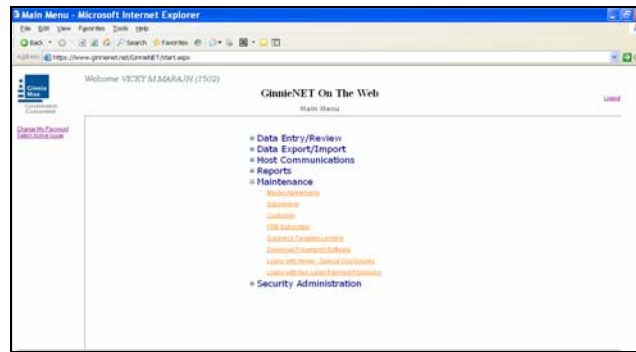


5. Select the 4 digit Issuer ID. Select **UPDATE** to accept changes or cancel to exit without making a change.

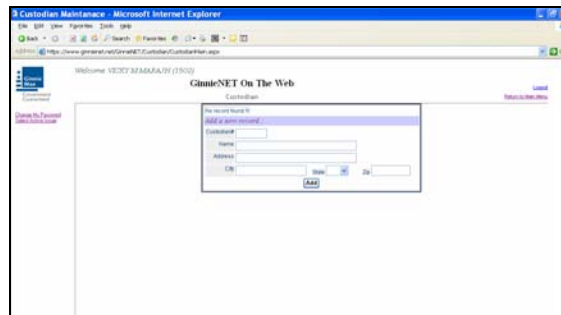


# CUSTODIANS

The Custodian data entry form is used to add, edit or delete information in the Custodian reference table. A Custodian record must be added before Master Agreement and Pool Detail records are entered. The Custodian Number, Name and Address are required fields.



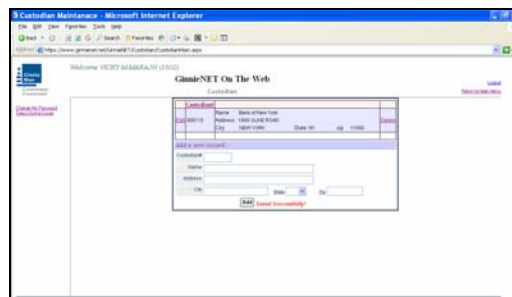
1. Select **MAINTENANCE** and **CUSTODIAN** from the GinnieNET Main Menu.



2. Enter the six digit Custodian ID, Name, Address, City, State and Zip Code.
3. Select **ADD** to save the new record.



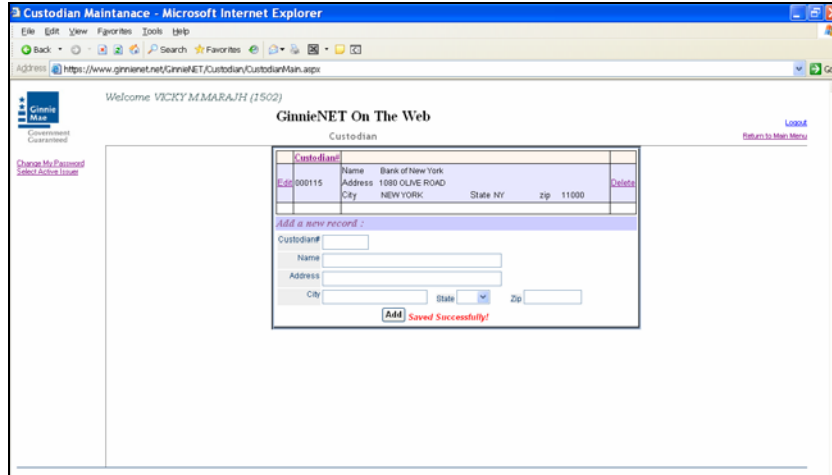
When the record is saved the following message is displayed:



**NOTE:** Selecting **Return to Main Menu** in the right hand corner of the page will return you to the previous **Main Menu** and Selecting **Logout** will take you out of GinnieNET.

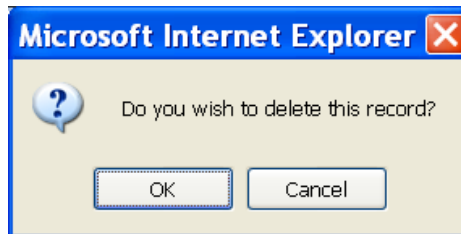
## Deleting and Editing a Custodian Record

1. Select Maintenance and Custodian from the GinnieNET Main Menu to display all Custodian record(s) on the system.



### Deleting a Record

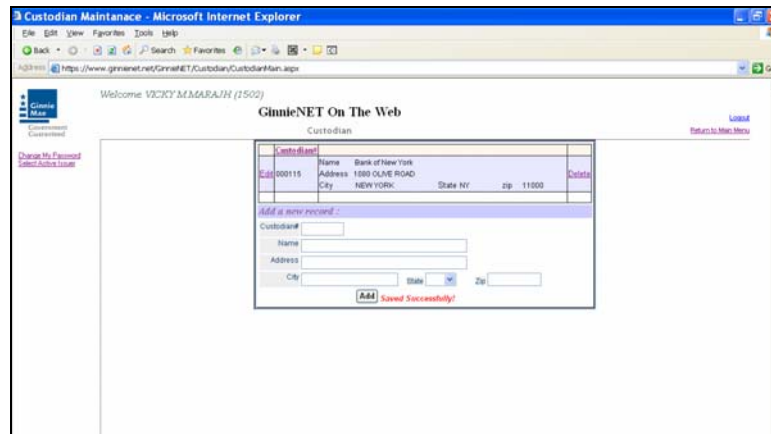
2. To delete a record Select the **DELETE** option on the right side of the menu.



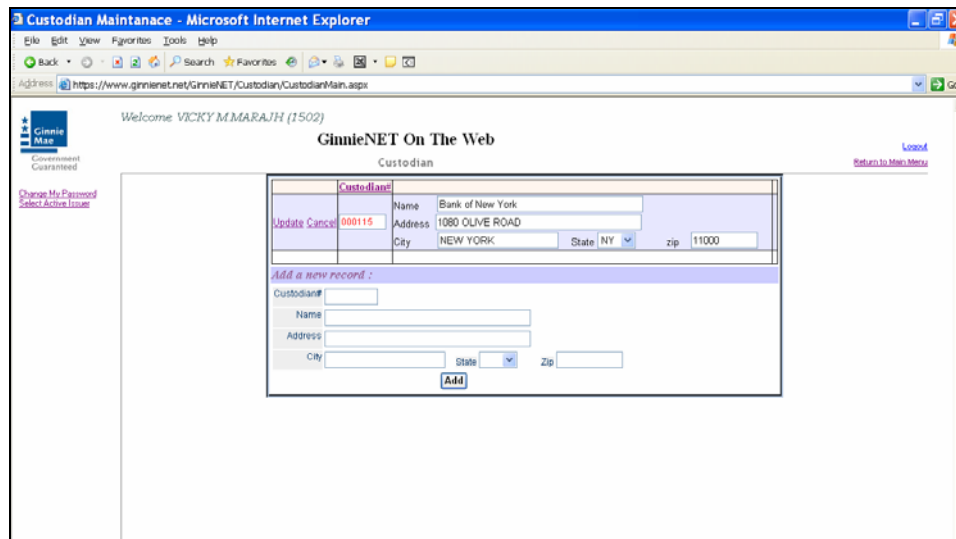
3. Select **OK** to confirm deletion or **CANCEL** to go back the Subservicer screen.

## Editing a Record

- To edit a record Select the **EDIT** option on the left side of the menu.



- Only data contained in unprotected (blank text on a white background) can be altered. Data that appears in red text will be protected and can not be edited on this screen.



- Select **UPDATE** to accept changes or **CANCEL** to exit without saving changes.

## FEDERAL RESERVE BANK

The Federal Reserve Bank of New York is the depository for Ginnie Mae new pool issues.

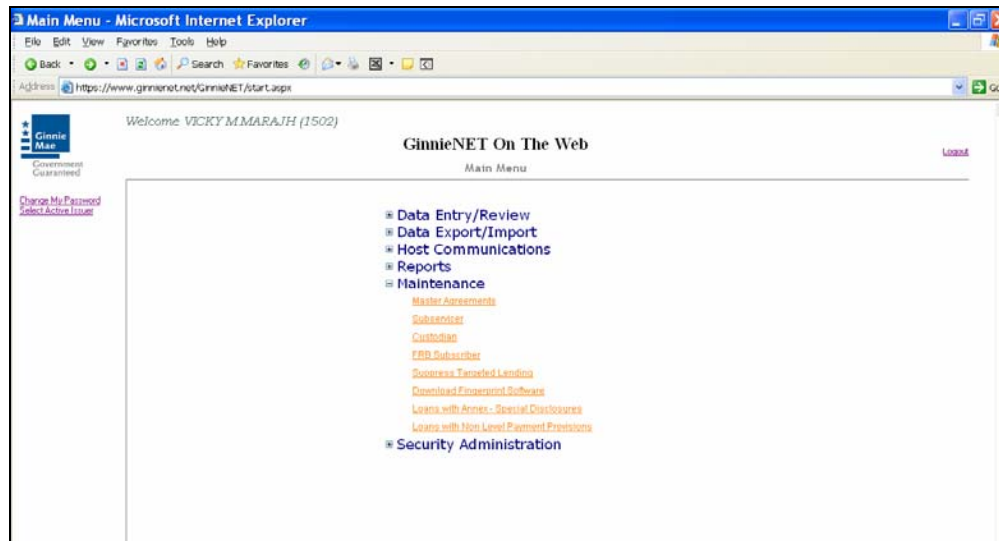
- The total position of all clearing banks must equal the Pool Original Aggregate Amount (OAA).

The FRB Subscriber screen for the various pool types will thus default to FRBNY as the investor for each pool. The FRB Subscriber screen must also show the FRB clearing bank account information for each member of the Federal Reserve Bank (s) accepting delivery of either the complete pool or any portion of the pool. If more than one investor has purchased a beneficial ownership share in a pool, which results in a number of different clearing banks designated to take delivery, the FRB Subscriber screen, must be completed for all such clearing banks with the complete and accurate account information for each one. **If not, there could be a delay in the pool’s delivery.**

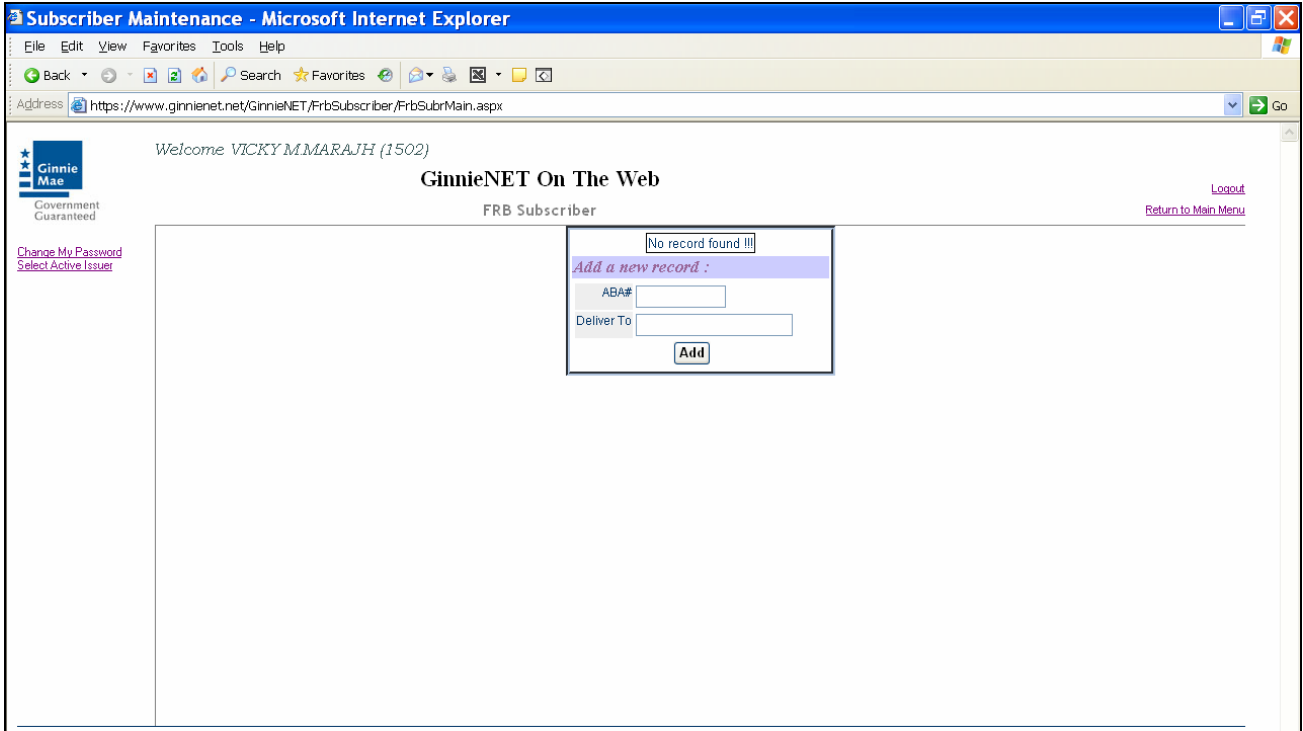
### FRB SUBSCRIBER SCREEN ELEMENTS

<i>FIELD NAME</i>	<i>DESCRIPTION</i>
ABA#	The account number assigned to the participant. Required
Deliver to:	The name of the FRB participant. Required e.g.(cust/g12345/)

1. Select MAINTENANCE and FRB SUBSCRIBER from the GinnieNET Main Menu.



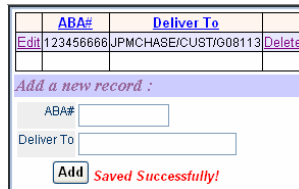
2. Type the nine-digit ABA# and the Deliver to (Clearing Bank’s Name) information.



3. Select **ADD** to save the new record.



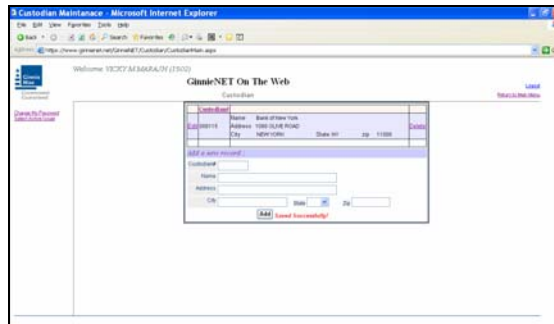
When the record is saved the following message is displayed:



**NOTE:** Selecting [Return to Main Menu](#) in the right hand corner of the page will return you to the previous **Main Menu** and Selecting [Logout](#) will take you out of GinnieNET.

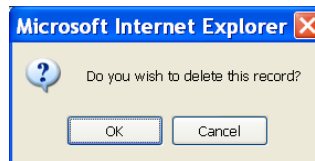
## **Deleting and Editing a Custodian Record**

1. Select **MAINTENANCE** and **CUSTODIAN** from the GinnieNET Main Menu to display all Custodian record(s) on the system.



### **Deleting a Record**

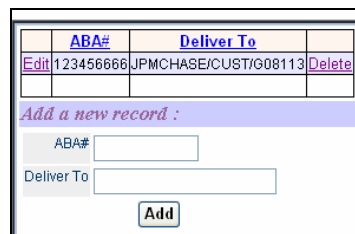
2. To delete a record Select the **DELETE** option on the right side of the menu.



3. Select **OK** to confirm deletion or **CANCEL** to go back the **FRB SUBSCRIBER SCREEN**.

### **Editing a Record**

4. To edit a record Select the **EDIT** option on the left side of the menu.



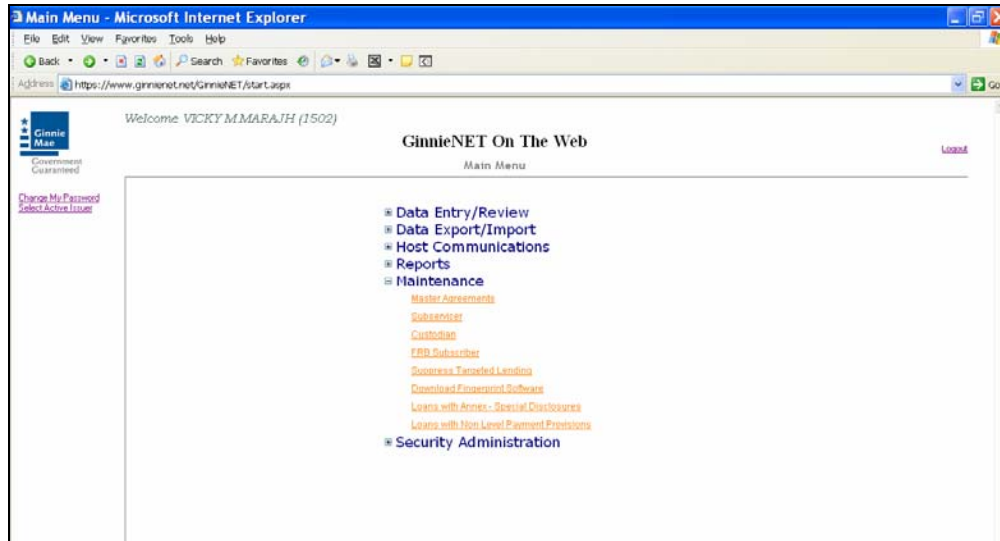
5. Select in the record to make a change. Select **UPDATE** to accept changes or **CANCEL** to exit without making a change.



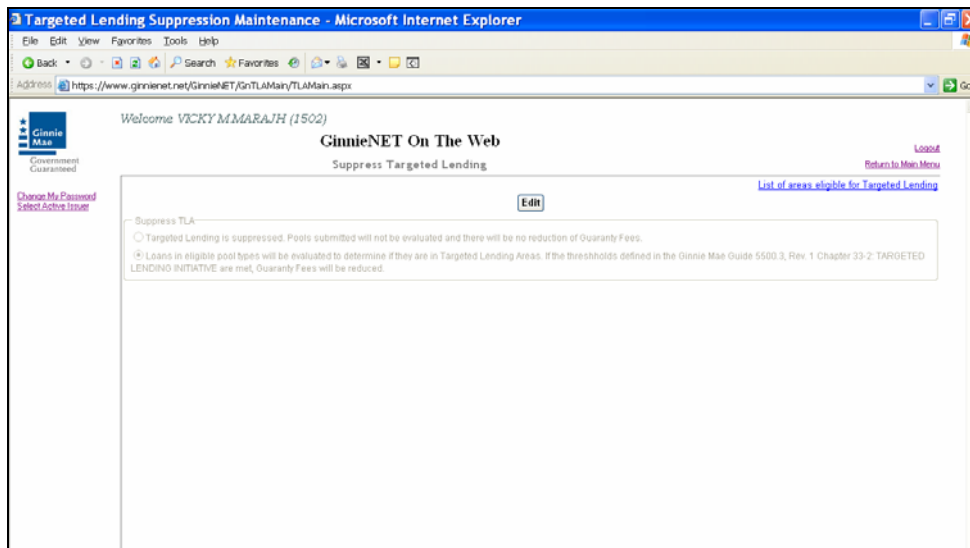
**SUPPRESS TARGETED LENDING**

The Targeted Lending feature can be active to evaluate loan eligibility for a reduced guaranty fee or deactivate option can be suppressed for an evaluation process.

1. Select **Maintenance** and **Suppress Targeted Lending** from the GinnieNET Main Menu.



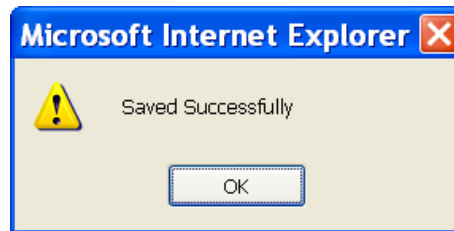
2. The system defaults to evaluating all loans on the system, to deactivate this option, Select the **EDIT** option.



3. Select the option and select **UPDATE**.



When the record is updated the following message is displayed:



**NOTE:** *Selecting:*

1. *List of areas eligible for Targeted Lending in the right hand corner of the page will show Appendix III-10 - Designated Communities For The Targeted Lending Initiative.*
2. *Return to Main Menu in the right hand corner of the page will return you to the previous Main Menu and*
3. *Logout will take you out of GinnieNET.*



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## DOWNLOAD FINGERPRINT SOFTWARE

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To utilize the fingerprint technology, users must have Windows XP Home, Professional, Tablet PC, or Media Center Edition with a Pentium 233 MHz or higher processor and 128 MB of RAM, 45 MB of available hard disk space, access to Internet Explorer and an available USB Port.

*The Fingerprint Scanner needs outbound access to port 1200.*

### **M2SYS Accelerated Biometrics**

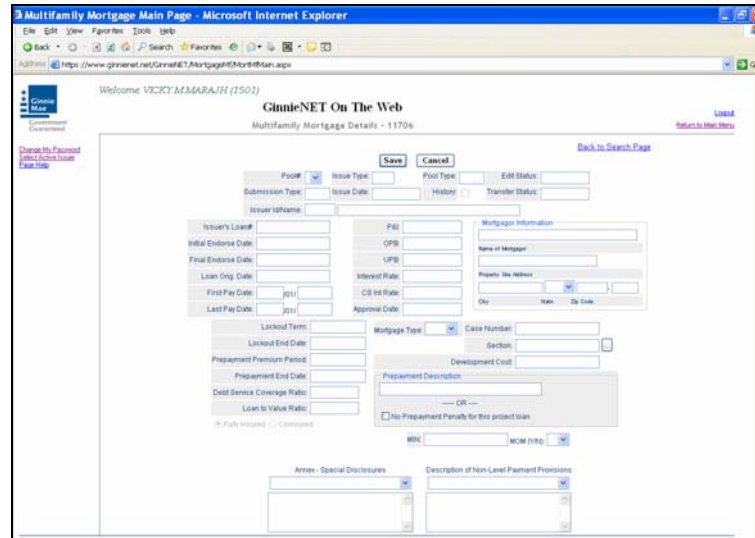
The fingerprint technology uses a biometric system which does not store a copy of the fingerprint image. The software extracts the unique fingerprint pattern data from the image for the purpose of identification within a closed environment. It is impossible to recreate a fingerprint image from this data; therefore, there are no associated privacy risks.

M2SYS software is employed in application designed and/or utilized by the U.S. Army, U.S. Air Force, Dearman Systems (in compliance with Home Land Security requirements surrounding the tracking and transportation of hazardous materials), Corrections Corporation of America, Kodak, Siemens, BAE Systems, and others.

- For Download instruction refer to [Chapter 2.doc](#) page 9.

## LOANS WITH ANNEX - SPECIAL DISCLOSURES

On the HUD 11706, mortgage detail screen the title of Prepayment Description has been changed to “Annex – Special Disclosures”. The Issuers must specify on the “Annex – Special Disclosures,” which is attached to the prospectus, the prepayment provisions of the note (which must include any provision detailing prepayment privileges or penalties).



The Annex – Special Disclosures field appears at the bottom of *Multifamily Mortgage Details (11706) screen*. The field allows for the entry of an unlimited text description. Records in this table are not relevant for Single-Family pool processing. The Annex – Special Disclosures list the description of the prepayment of the project.

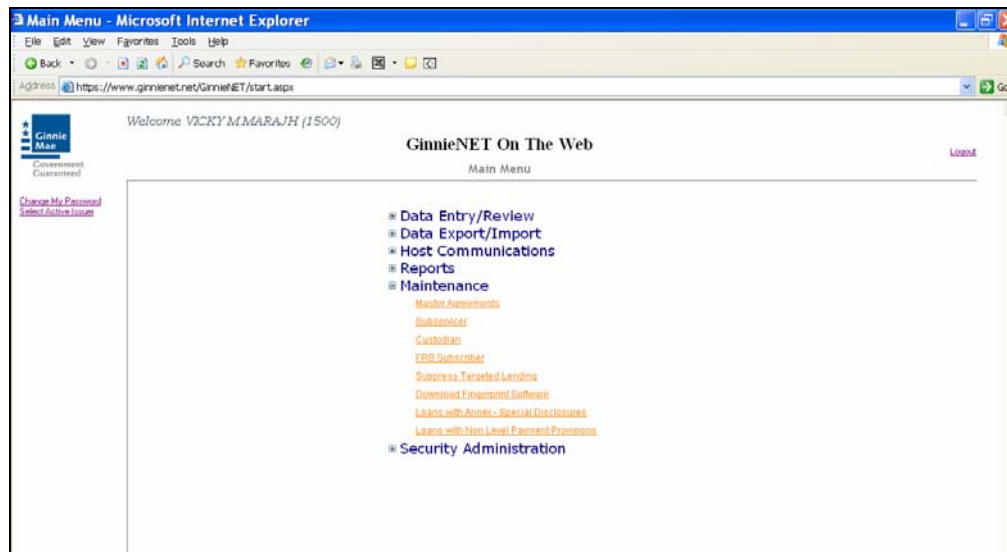
1. Boilerplate (standard) entries for this field are stored in the Annex – Special Disclosures table.
2. Entries from this table can be retrieved and edited by selecting the drop-down button on the right side of the field.



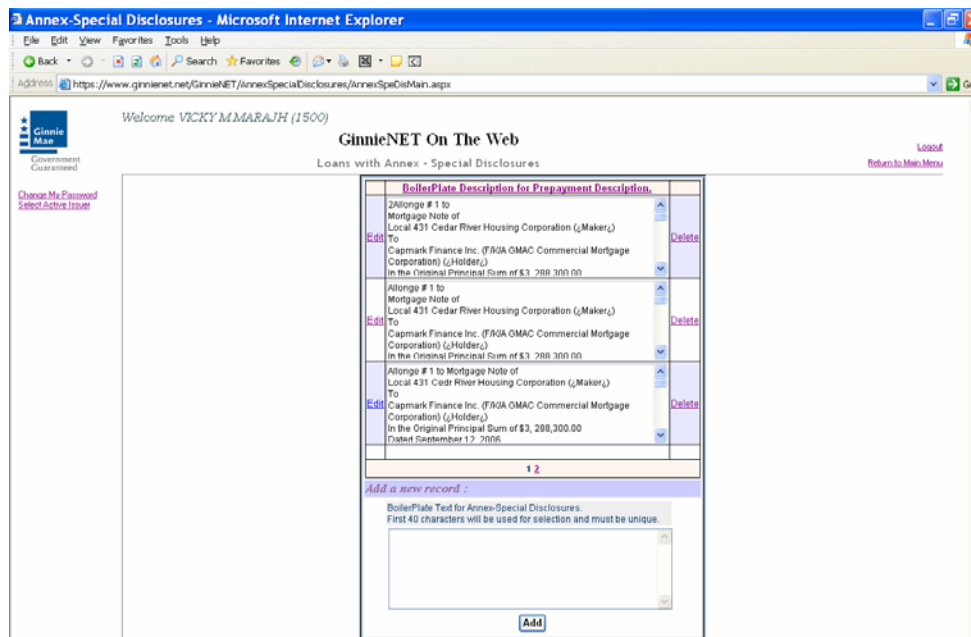
Records in this table are entered and edited through the *Maintenance Menu of the Main Menu*.

## ACCESSING A ANNEX – SPECIAL DISCLOSURES RECORD

1. Choose **Maintenance, Loans with Annex – Special Disclosures** from the Main Menu.



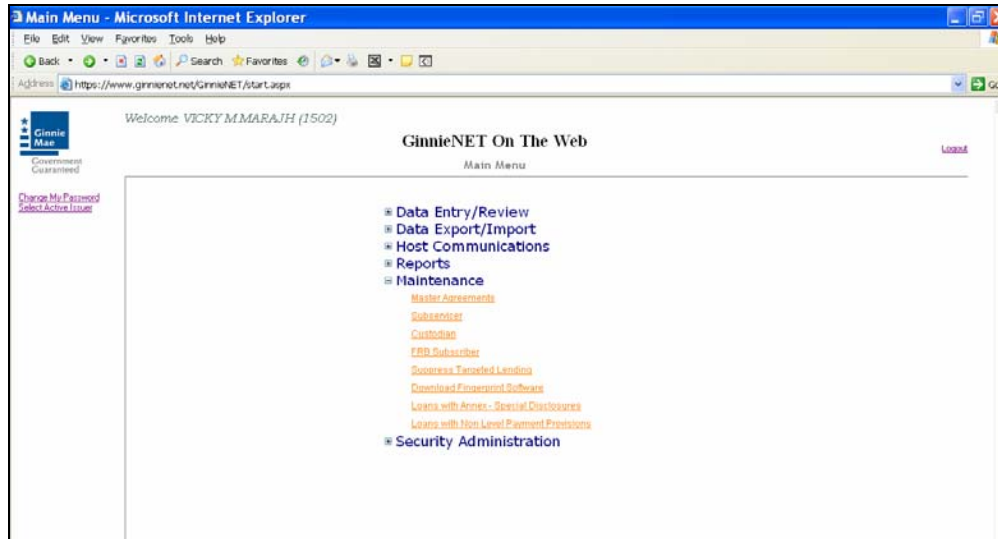
- ◆ The Annex – Special Disclosures data-entry form is opened.



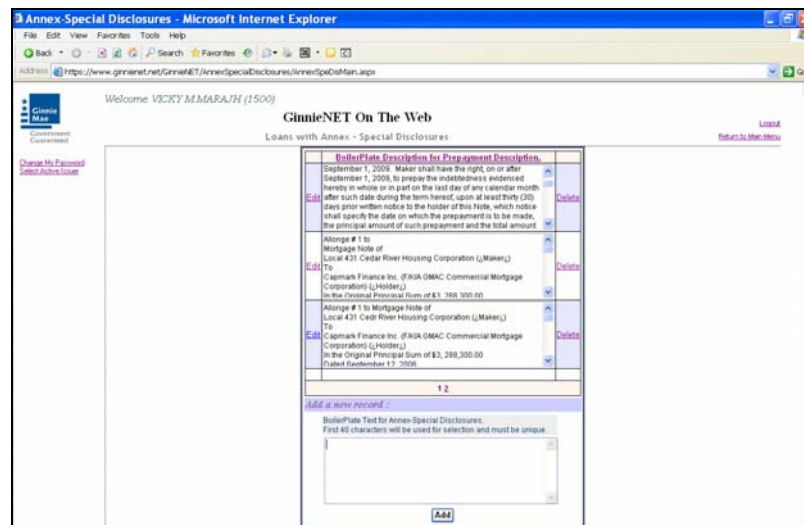
Annex-Special Disclosures Record does not have a Search function. Records in this table are stored and sorted by the first characters of the text entry. The arrow scroll bar to the right of the record provides a glance at the first characters of each entry. Subsequent entries can be located using the same method of selection

## ADDING A ANNEX – SPECIAL DISCLOSURES RECORD

4. Select Maintenance and Loans with Annex – Special Disclosures from the GinnieNET Main Menu.



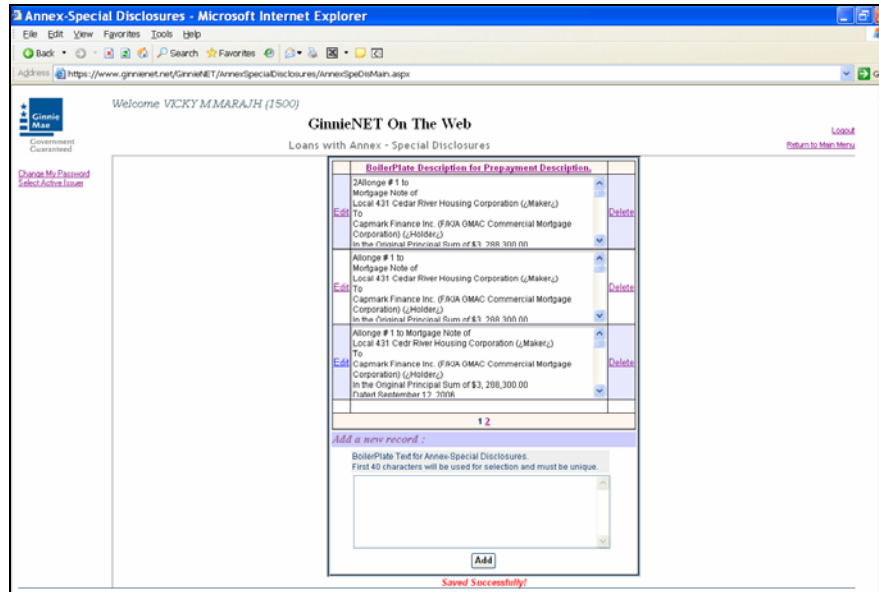
5. Type the Boilerplate text for Boilerplate Text for Annex-Special Disclosures.



6. The first 40 characters will be used for selection and must be unique.
7. Select **ADD** to save the new record.



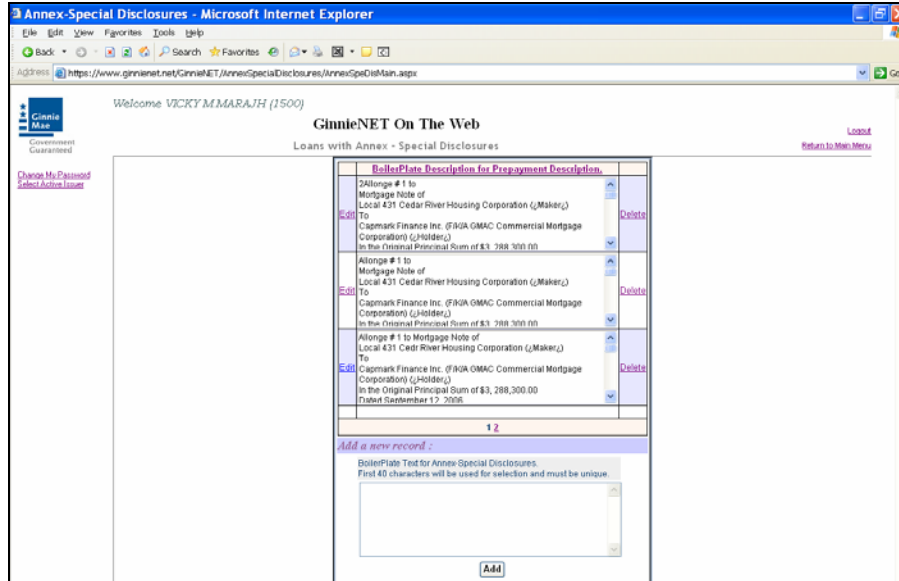
When the record is saved the following message is displayed:



**NOTE:** Selecting [Return to Main Menu](#) in the right hand corner of the page will return you to the previous **Main Menu** and Selecting [Logout](#) will take you out of GinnieNET.

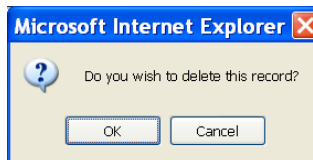
## Deleting and Editing a Annex – Special Disclosures

- Select Maintenance and Loans with Annex – Special Disclosures the GinnieNET Main Menu to display all Boilerplate text for Annex-Special disclosures record(s) on the system.



### Deleting a Record

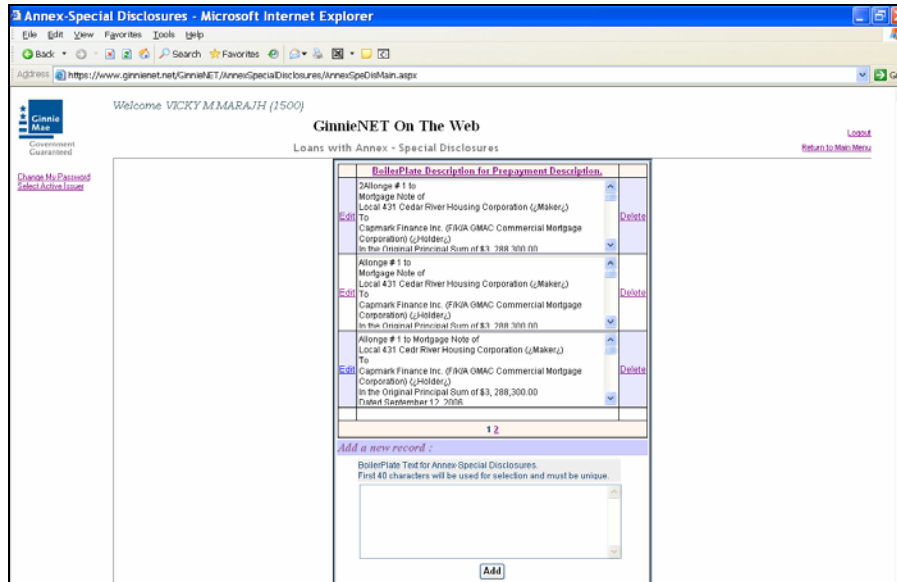
- To delete a record Select the **DELETE** option on the right side of the menu.



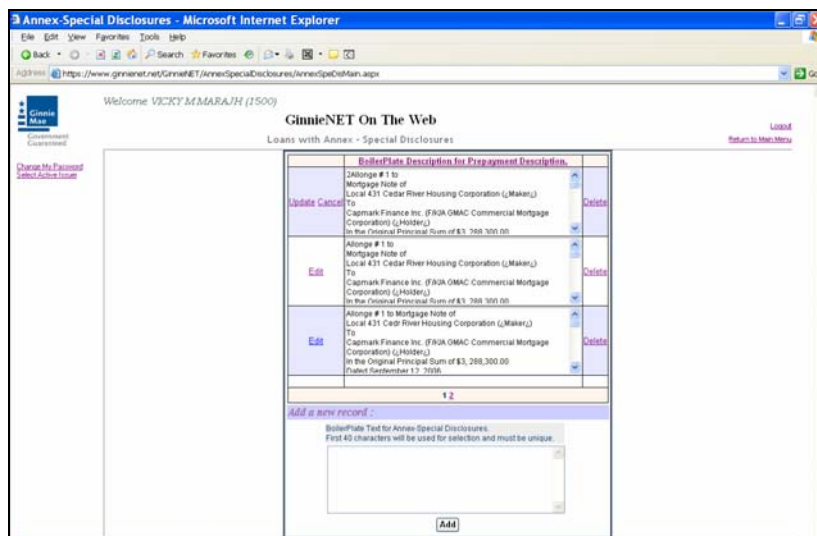
- Select **OK** to confirm deletion or **CANCEL** to go back the Annex – Special Disclosures screen.

## Editing a Record

11. To edit a record Select the **EDIT** option on the left side of the menu.



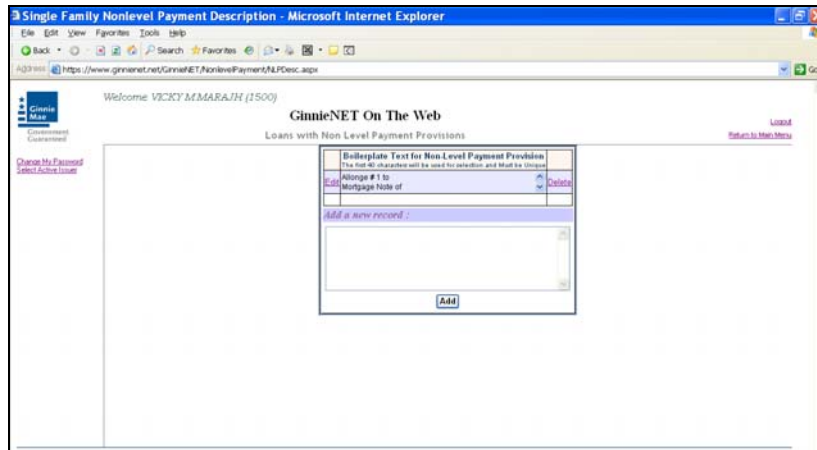
12. Select **UPDATE** to accept changes or **CANCEL** to exit without making a change.



A report, Prospectus Ginnie Mae I Project Loan Securities – 1724 which lists all of the pools that have information entered in this field, can be generated from the Report Menu. Choose Reports, Prospectus Ginnie Mae I Project Loan Securities - 1724 from the Main Menu.

## DESCRIPTION NON-LEVEL PAYMENT PROVISIONS

The “**Desc. Of Non-Level Adj. Pool**” field appears near the bottom right corner of the **Multifamily Mortgage Details (11706)** screen. The field allows for the entry of an unlimited text description. Records in this table are not relevant for Single-Family pool processing.



The description is **required** for the **PN Pool Type** and is not applicable to the **PL Pool Type**.

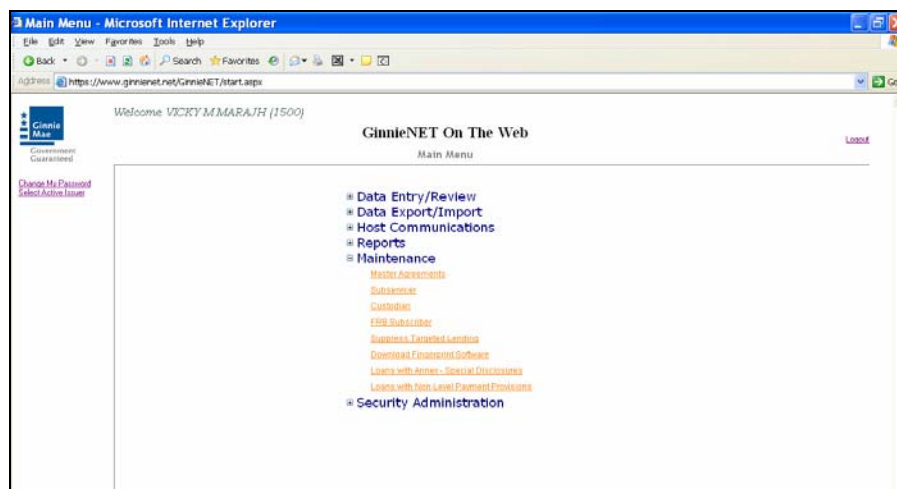
Boilerplate (standard) entries for this field are stored in the Non-Level Adjustment Descriptions table. Entries from this table can be called up and edited by Selecting the drop-down button on the right side of the field on the HUD 11706, mortgage detail screen Records.



Records in this table are entered and edited through the *Maintenance Menu of the Main Menu*.

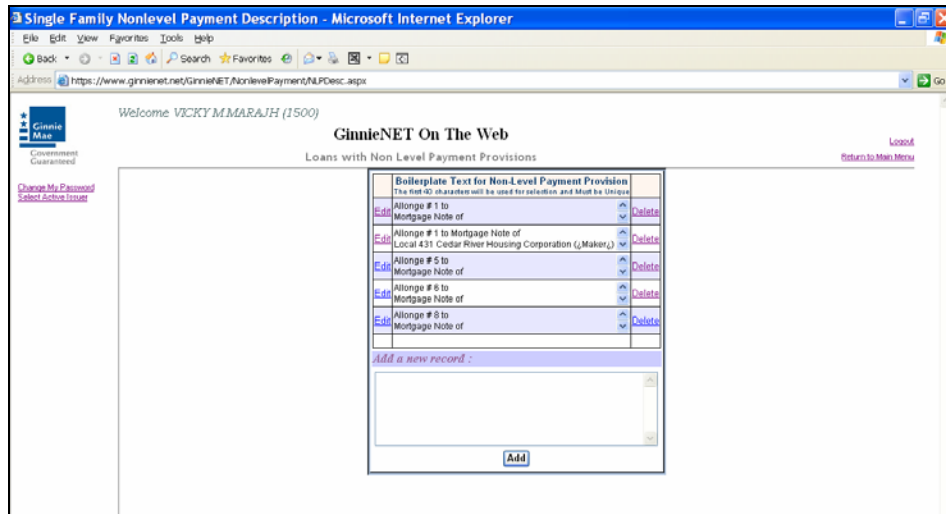
### ACCESSING A NON LEVEL PAYMENT PROVISIONS

1. Choose **Maintenance, Loans with Non Level Payment Provisions** from the Main Menu.





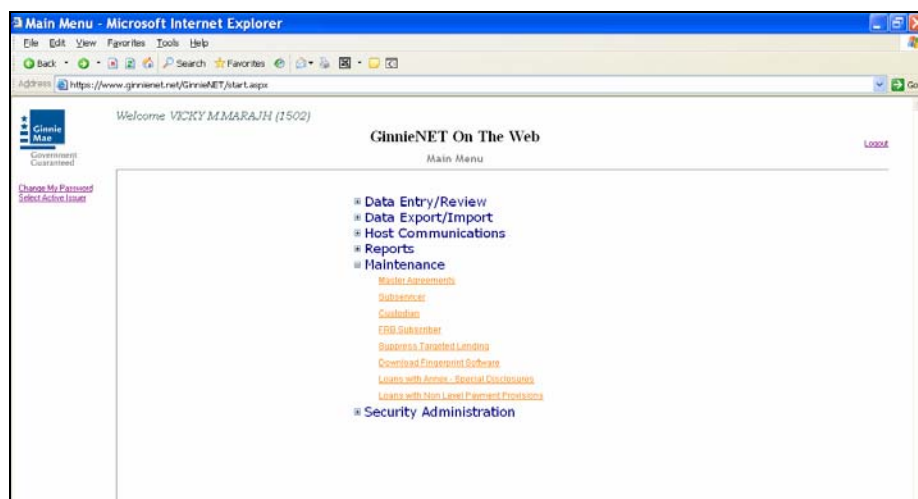
- ◆ The Non Level Payment Provisions data-entry form is opened.



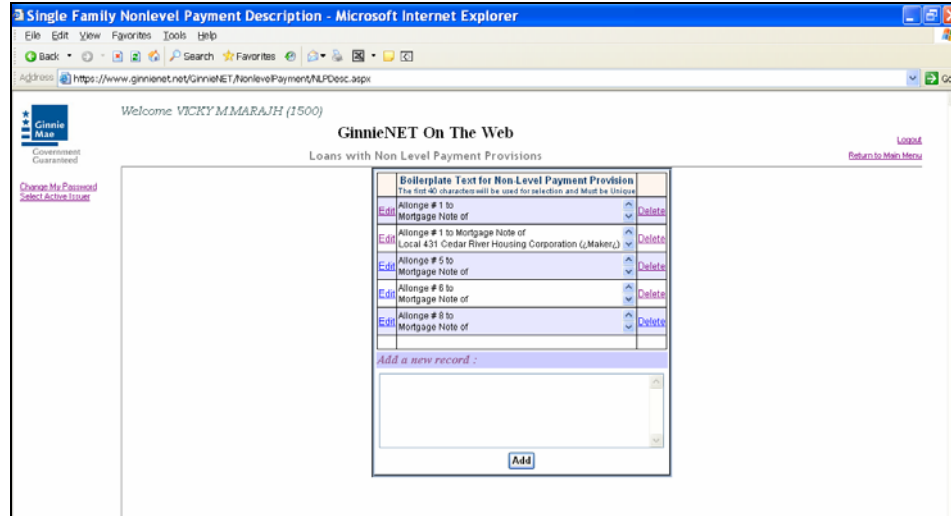
Non Level Payment Provisions Record does not have a Search function. Records in this table are stored and sorted by the first characters of the text entry. There is no reasonable way to search for these records without looking at them. The arrow scroll bar to the right of the record provides a glance at the first characters of each entry. If the entries are numerous and there are more than one entry on the system, a User should select the number to search a different page.

### **ADDING A NON LEVEL PAYMENT PROVISIONS RECORD**

2. Select Maintenance and Loans with Non Level Payment Provisions from the GinnieNET Main Menu.



3. Type in your Boilerplate text for Non Level Payment Provisions.

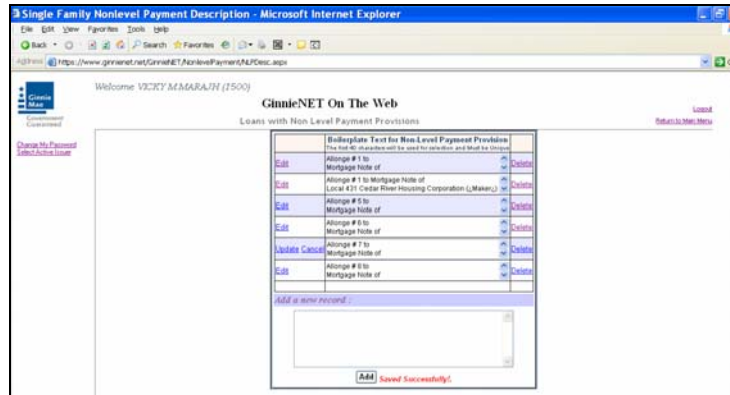


4. The first 40 characters will be used for selection and must be unique.

5. Select **ADD** to save the new record.



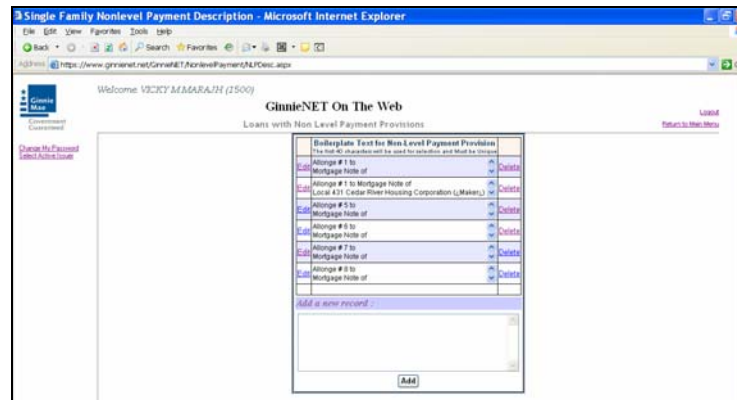
When the record is saved the following message is displayed:



**NOTE:** Selecting [Return to Main Menu](#) in the right hand corner of the page will return you to the previous **Main Menu** and Selecting [Logout](#) will take you out of GinnieNET.

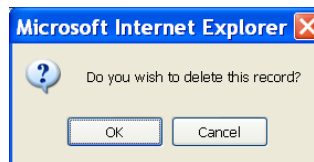
## Deleting and Editing a Non Level Payment Provisions

6. Select Maintenance and Loans with Non Level Payment Provisions on the GinnieNET Main Menu to display all Boilerplate text for Non Level Payment Provisions record(s) on the system.



### Deleting a Record

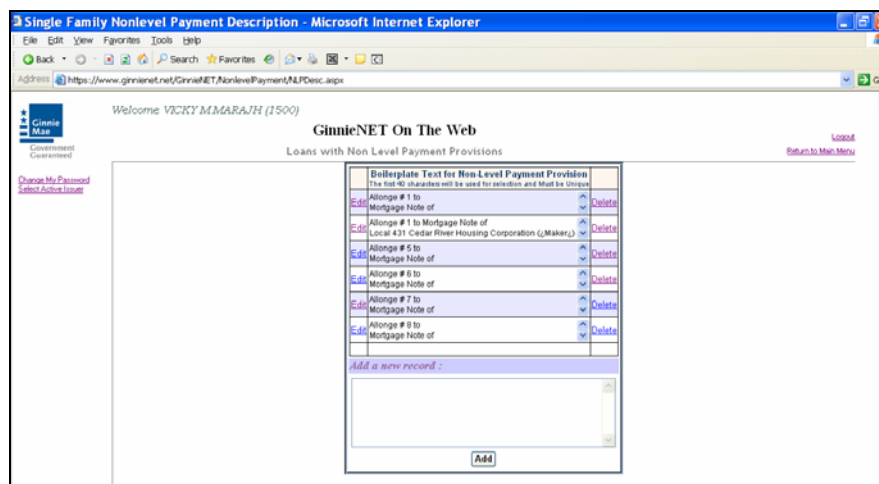
7. To delete a record Select the **DELETE** option on the right side of the menu.



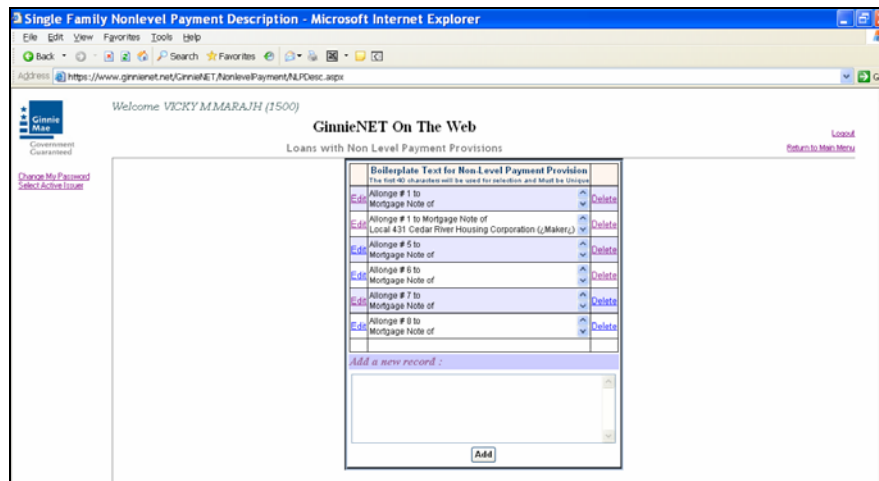
8. Select **OK** to confirm deletion or **CANCEL** to go back the Loans with Non Level Payment Provisions screen.

### Editing a Record

9. To edit a record Select on the **EDIT** option on the left side of the menu.



10. Select in the record to make a change. Select **UPDATE** to accept changes or **CANCEL** to exit without making a change.



The report named “Prospectus Ginnie Mae I Project Loan Securities – 1724”, which lists all of the pools that have information entered in this field, can be generated from the Report Menu. Choose Reports, Prospectus Ginnie Mae I Project Loan Securities - 1724 from the Main Menu.