Ginnie Mae
Reporting and Feedback System (RFS)

Pool Accounting/Exception Feedback Monthly Reporting Training

May 12, 2009

The agenda for this training course can be found here:
http://www.ginniemae.gov/issuers/RFSAgendaMayJune.pdf

Common Terminology

- BPI – Business Process Improvement
- CSV – Comma Separated Values
- EDI – Electronic Data Interchange
- GMEP- Ginnie Mae Enterprise Portal
- Unique Loan ID – ID assigned by Ginnie Mae
- PA/EF – Pool Accounting/Exception Feedback
- RFS – Reporting and Feedback System
- RPB – Remaining Principal Balance
- SFTP – Secure File Transfer Protocol

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Agenda

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- Welcome and Introductions
- Common Terminology
- Course Objectives
- RFS Changes Since September Training Class

Lesson 2 – Changes to Current Processes
- Systems
- Reporting Methods
- RFS Implementation: Critical Dates
- RFS Implementation: Accelerated Legacy Reporting Timeline
- Q&A Period

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Agenda

Lesson 3 – How to Access GMEP and RFS
- How Issuers May Register for GMEP
- Management of GMEP User Accounts
- Obtaining Support for User Accounts
- Logging on to the GMEP
- Q&A Period

Lesson 4 – Overview of Reporting Workflow
- The Big Picture
- Enter or Upload Your Data
- View or Download Your Exceptions
- Analyze Your Exceptions
- Enter or Upload Your Corrected Data
- Q&A Period

Agenda

Lesson 5 – Reporting Examples

- *Example 1: Reporting a Single Family Pool*
  - Submit Data via Manual Data Entry
  - View Exceptions via Manual Data Entry
  - Submit Corrected Data via Manual Data Entry
  - Q&A Period

- *Example 2: Reporting a Multifamily Pool*
  - Submit Data via Manual Data Entry
  - View Exceptions via Manual Data Entry
  - Submit Corrected Data via Manual Data Entry
  - Q&A Period

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Agenda

- *Example 3: Reporting a Single Family Pool Using File Upload*
  - Submit Data via File Upload
  - View Exceptions via GMEP
  - Submit Corrected Data via any of the three methods
  - Q&A Period

- *Example 4: Reporting a Single Family Pool Using File Upload*
  - Submit Data via SFTP File Upload
  - Download Exceptions File via GMEP Download
  - Submit Corrected Data via any of the three methods
  - Q&A Period

Wrap Up

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Course Introduction

LESSON 1

Course Overview

Course Description

This training course will provide hands-on instruction on how to complete the monthly reporting process using the new Reporting and Feedback System (RFS) that is replacing the current method of monthly reporting. Issuers will interact with the RFS through the Ginnie Mae Enterprise Portal (GMEP) – a web based application that will eventually serve as a single gateway for accessing all Ginnie Mae information systems.

Why is Ginnie Mae implementing RFS?

Ginnie Mae is implementing RFS as part of the overall Business Process Improvement (BPI) initiative in order to improve the efficiency and accuracy of reporting. Both of these objectives will be met by streamlining and consolidating the reporting of monthly security RPB, monthly pool reporting, and loan level reporting into a single reporting process.

Audience

All Ginnie Mae Issuers

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Course Objectives

After completing this course you will be able to:
- Explain the changes to the current reporting processes
- Access the GMEP and RFS
- Complete monthly reporting via RFS

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Course Format

The course format will be interactive:

- Participants will be in listen-only mode
- Course will be taught in five lessons (about 20 minutes each)
- Participants will have opportunities to ask questions after each lesson
- Operator will provide instructions regarding asking questions

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RFS Changes Since September Training Class

This class covers the same topics as the September 2008 RFS training with some minor differences including:

- Changes to the data summarization features in RFS
- The term "Loan Key" has been replaced with the term "Unique Loan ID"
- The appearance of the GMEP has changed

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We will discuss these changes in more detail later in the presentation

Changes to Current Processes

LESSON 2

Changes to Systems

What is the Ginnie Mae Enterprise Portal (GMEP)?

- Single access point for Ginnie Mae's online business applications
- Secure method for Issuers to submit files to RFS for processing via an upload feature (files should not exceed 5MB)
- Note: GMEP supports ONLY the Internet Explorer web browser

Ginnie Mae Issuers will report their data to RFS via GMEP

- Users will access the RFS Application via GMEP to submit pool, loan, and RPB data

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Changes to Reporting Methods

RFS will be replacing the following e-Access applications:

- EDI
- Web EDI
- Web IEDS
- Web IIS

Monthly data reporting will be done via GMEP or SFTP

- Users will utilize the GMEP of SFTP to submit pool, loan, and RPB data
- Users will no longer have two separate reporting data streams (pool and loan), but rather a single reporting stream that combines pool and loan data

Issuers to access exceptions via GMEP

- Issuers will be notified of exceptions for pool and loan data in a consolidated format and will be able to access the exception notification via the GMEP

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RFS Implementation: Critical Dates

- Issuers must go-live on one of the following dates:
  - July 1, 2009
  - October 1, 2009

- Issuers who begin reporting to RFS on July 1, 2009 will use the following systems:
  - GMEP
    - RFS Pool Accounting / Exception Feedback
  - e-Access
    - e-Notification
    - Web IIS / SCRA
    - Queries and Reports
    - WHFIT Tax Reporting
    - HRA (HMBS)
  - GinnieNet
    - All existing functions

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RFS Implementation: Critical Dates

- Issuers who begin reporting to RFS on October 1, 2009 must use the following systems:

    - e-Access will only be used for the following functions
        - WHFIT Tax Reporting
        - HRA (HMBS)
    - GMEP
        - RFS Pool Accounting / Exception Feedback
        - All other functions currently in e-Access
    - GinnieNet
        - All existing functions

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RFS Implementation: Accelerated Legacy Reporting Timeline

Issuers not going live to RFS on July 1, 2009, using June data will follow the accelerated timeline below

Data	System	Reporting Due	Corrections Due
RPB	GinnieNet	2nd business day	4th business day
Pool and Loan	ISDN, e-Access, etc.	5th business day	10th business day

RFS Implementation: Accelerated Legacy Reporting Timeline

Issuers going live to RFS on July 1, 2009, using June data will follow the accelerated timeline below

Data	System	Reporting Due	Corrections Due
RPB	GinnieNet	2nd business day	4th business day
Pool and Loan	RFS PA / EF	2nd business day	10th business day

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RFS Implementation: Accelerated Legacy Reporting Timeline

Issuers going live to RFS on October 1, 2009, using September data will follow the accelerated timeline below

Data	System	Reporting Due	Corrections Due
RPB	GinnieNet	2nd business day	4th business day
Pool and Loan	RFS PA / EF	2nd business day	10th business day

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Q & A Session

15 Minute Limit

How to Access GMEP and RFS

LESSON 3

GMEP User Account Management

All Ginnie Mae Issuers must register two employees to serve as the GMEP Security Officers (SO).

- SO registration is a requirement in order to participate in the RFS Issuer testing

Issuer GMEP Security Officers will:

- Be responsible for creating and managing GMEP user accounts for company employees that requires access to the GMEP
- Update accounts, reset passwords, and unlock accounts
- Be personnel within the Issuer's organization
- Create other Security Officer user accounts
- The Authorized Officer on the 11702 form is allowed to act as the Security Officer

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Management of GMEP User Accounts

To obtain Security Officer user accounts:
- Mail completed GMEP registration form
- Ginnie Mae will deliver user login Information by telephone to SO

Registration forms can be found here:
http://www.ginniemae.gov/Issuers/Portal_Registration_Issuer.pdf

Questions? More information can be found here:
http://www.ginniemae.gov/Issuers/gmep_faq.asp?subTitle=Issuers

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Logging On GMEP and Accessing RFS
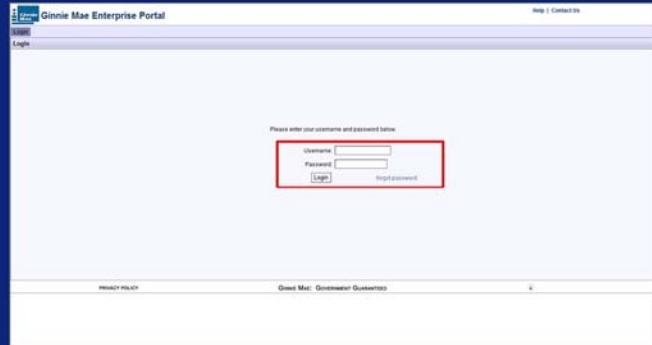
Steps for Logging onto GMEP and Accessing RFS:

- Launch Internet Explorer
- Navigate to: https://www.eginniemae.net
- During Issuer testing use the following website instead: https://uat.eginniemae.net
- Click **'Continue to Login'**
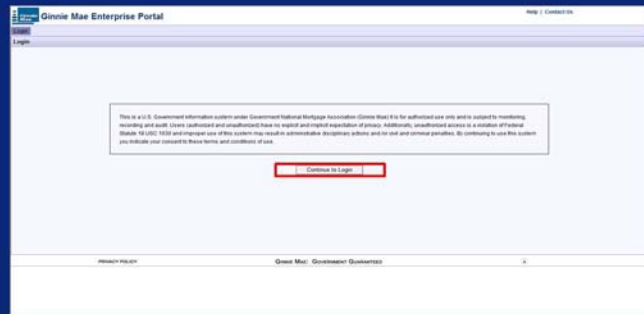
Logging On GMEP and Accessing RFS

Enter in your **Username** and **Password** and click the **Login** button

- Ginnie Mae will assign usernames to the first two Security Officers
- These Security Officers will create all other usernames for your company
- Upon your 1st successful log in, you will answer various security questions
- At that point, you must change your password

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Logging On GMEP and Accessing RFS

Click on **RFS**

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Obtaining Support for GMEP User Accounts

Locked out? Need a password reset?

Step 1: Contact GMEP Security Officer at your organization

Step 2: If you don't know who that person is or if the security officer is locked out of the system, contact the Ginnie Mae Help Desk by calling (800) 234-4662, Option 1. Alternatively, send an email to ginniemae@bankofny.com with the subject line "Portal Registration"

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Additional Registration Requirements for SFTP

To obtain access to the SFTP Server:

- Contact the GinnieNET Help Desk/Ginnie Security Administrator to request Registration Form/Instructions
  - 800-234-GNMA (4662)
- The server IP address, username, and password will be sent to the user once forms are received
- Users should follow the instructions located on the SFTP Registration Form/Instructions to connect to the SFTP server

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Q & A Session

15 Minute Limit

Overview of Reporting Workflow

LESSON 4

The Big Picture

Monthly Reporting Workflow Under RFS

Beginning of Reporting Period → Enter or Upload Your Data → Exceptions Found?

Exceptions Found? — No → End of Reporting Period

Exceptions Found? — Yes → View or Download Your Exceptions → Analyze Your Exceptions → Enter or Upload Your Corrected Data → Enter or Upload Your Data

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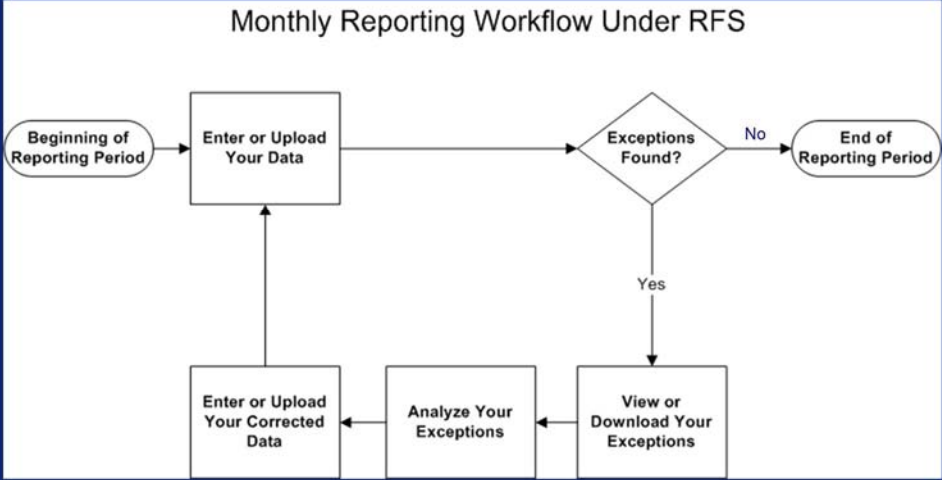
Submit Pool and Loan Level Data

Methods of Submitting Data :

- GMEP
  - Manual Data Entry - will occur through the RFS web application screens
  - HTTPS - Issuers may upload data files less than 5 MB in size through the web application screens
- SFTP
  - Issuers will upload files larger than 5 MB in size

We will discuss the steps for each method later in the course

	Manual Entry	HTTPS Upload	SFTP Upload
Requires Programming	No	Yes	Yes
File Size Limit	N/A	5 MB	No Limit
Required Software	Internet Explorer 6.0+	Internet Explorer 6.0+	WS_FTP Pro

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Retrieve Exceptions

How to Retrieve RPB Exceptions:

- Exceptions related to Security RPB will continue to be communicated via e-Notification on the "Failed Edits" Report

How to Retrieve Pool and Loan Level Data Exceptions:

- Online - Issuers can view exceptions through the RFS EF online screens
- HTTPS - Issuers may download a file containing exceptions from the RFS online screens

We will discuss the steps for each method later in the course

Analyze Exceptions

RFS Pool Accounting and Exception Feedback
Error and Warning Level Definitions

SEVERITY LEVEL	SEVERITY DESCRIPTION
Fatal	➢ Issuer File cannot be processed ➢ Must be resolved immediately upon notification; issuers will be contacted by phone for file problems
Error	➢ Record cannot be processed; inbound data is "Held" pending a resolution ➢ Must be resolved for record to be processed
Critical	➢ Security RPB Validation-related warnings; Data elements included in the calculations ➢ Resolve exceptions no later than 10th business day
High	➢ Loan Data used in Calculations (non Security RPB) ➢ Pool and Pool Master Calculations (non Security RPB) ➢ Multifamily Loan Calculations (non Security RPB) ➢ Resolve exceptions no later than 10th business day
Medium	➢ Single Family Loan Matching and/or Suspense ➢ Resolve, if feasible given the data condition, in the current reporting period; otherwise next reporting period
Low	➢ Loan Data Elements not used in Calculations or matching; or problems with "Other" pool related data elements ➢ Resolve if feasible given the data condition, in the current reporting period; otherwise next reporting period

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Submit Pool and Loan Level Corrections

Method of Submitting RPB Corrections:
- There are no changes to the RPB reporting process
- Issuers will continue to use existing systems to report and make corrections to RPB reporting

Methods of Submitting Pool and Loan Level Data Corrections:
- GMEP
    - Manual Data Entry - will occur through the RFS web application screens (existing data will reappear on screens so that selected changes can be made)
    - HTTPS - Issuers may upload data files less than 5 MB in size through the web application screens
- SFTP
    - Issuers will upload files larger than 5 MB in size

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Q & A Session

15 Minute Limit

Reporting Examples

LESSON 5

Reporting Examples

This lesson contains four detailed reporting examples:

- Example 1: Single Family Pool Work Flow Manual Entry
- Example 2: Multifamily Pool Work Flow Manual Entry
- Example 3: Single Family Pool Work Flow via HTTPS (with reference to Multifamily)
- Example 4: Single Family Pool Work Flow via SFTP (with reference to Multifamily)

Example 1: Single Family Pool Work Flow Manual Entry

Scenario: The Issuer has successfully logged into the GMEP and will report data for a Single Family Pool using the online data entry screen. The system will generate various exceptions. The Issuer will report corrected information by entering data into the online data entry screen.

Steps involved in this example:
1. Report Pool Level Data Manually
2. View Pool Level Exceptions
3. Submit Pool Level Corrections
4. Report Loan Level Data Manually
5. View Loan Level Exceptions
6. Submit Loan Level Corrections
7. Report Liquidated Loan (as needed)
8. Repeat steps 4-7 for all loans
9. Summarize Data and Correct Exceptions

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1. After logging in, click on the **Pool Accounting – Single Family** link in the RFS drop down menu.

2. Click **Pool** on the Single Family Pool Accounting menu bar.

3. Click **Pool > Pool List** on the Single Family Pool Accounting menu bar.

4. Select an **Issuer ID**.

5. Select a **Reporting Period**.

6. Click **'GO'**.

7. Select a **Pool ID Range**. (optional)

8. Click on a **'Not Reported' Pool Status** for the pool.

9. Enter an Adjustment to FIC.

10. Enter a Closing FIC.

11. Enter a Weighed Average.

12. Enter a Service Fee.

13. Enter a T & I Balance.

14. Enter a P & I Balance.

15. Enter an Other Balance.

16. Enter an RPB Adjustment.

17. Enter a Reported Closing Security RPB.

18. Click on the expand icon for Custodial Bank Information.

Report Pool Level Data Manually

19. Enter a Principal Account #.

20. Enter a Principal Bank ABA #.

21. Enter an Escrow Account #.

22. Enter an Escrow Bank ABA #.

23. Click **'Save'**.

24. Click **'OK'**.

25. Click **'OK'**.

Exceptions may occur at the pool level and will be displayed on the screen after saving the pool activity information. The system will provide detailed information about the error and suggested resolutions.

1. Update the fields which contain errors.
2. Click **'Save'**.

3. Click **'OK'**.

4. Click **'OK'**.

5. If necessary, repeat Steps 1 - 4 until all errors are resolved.

1. Click **Pool > Pool List** on the Single Family Pool Accounting menu bar.

2. Click the Pool ID reported in the section A (Report Pool Level Data for a Given Pool).

Report Loan Level Data Manually

4. Select a **Loan Type**.
5. Enter a Case #.
6. Enter a Security Int. Rate.
7. Enter an Issuer Loan ID.
8. Enter a Loan Int. Rate.
9. Enter an OPB.
10. Enter a First Payment.
11. Enter an FIC.
12. Enter a Maturity.
13. Enter a Borrower's First Name and Last Name.
14. Enter a Borrower's SSN.
15. Click on the expand icon to enter Co-Borrower information.

3. Click a **Unique Loan ID** number.

16. Enter a Co-Borrower's First Name and Last Name.
17. Enter a Co-Borrower's SSN.
18. Repeat Steps 16 and 17 to add multiple Co-Borrowers.
19. Enter a Borrower's Address.
    a. Street Address or PO Box information
    b. City
    c. State
    d. Zip
20. Enter an Original UPB.

21. Enter an In Foreclosure Indicator.
22. Enter a Delinquent Interest.
23. Enter a Delinquent Principal.
24. Enter a Prepaid Interest.
25. Enter a Prepaid Principal.
26. Enter an Installment Interest.
27. Enter an Installment Principal.
28. Enter a Curtailment Principal.
29. Enter an Adjustments Interest.
30. Enter an Adjustments Principal.
31. Click on the expand icon to enter Loan Various Data Fields information.

32. Select number of **Living Units**.
33. Select a **Loan Purpose**.
34. Select a **Loss Mitigation**.
35. Enter a Credit Score.
36. Enter a Loan to Value.
37. Enter a GEM % of Increase.
38. Enter a MIN ID.
39. Select a **MOM.**
40. Select a **Loan Status**.
41. Select a **Down Payment Assistance Flag**.
42. Click **'Save'**.

Report Loan Level Data Manually

43. Click **'OK'**.

44. Click **'OK'**.

Exceptions may occur at the loan level and will be displayed on the screen after
saving the loan information. The system will provide detailed information about
the error and suggested resolutions.

1. Update the fields which contain errors.

2. Click **'Save'**

3. Click **'OK'**.

4. Click **'OK'**.

5. If necessary, repeat Steps 1 - 4 until all errors are resolved.

Report Liquidated Loan (As Needed)

1. Take note of the Unique Loan ID to liquidate a loan.
2. Click **Loan > Liquidate Loan** on the Single Family Pool Accounting menu bar.

3. Select an **Issuer ID**.
4. Enter a Unique Loan ID that was noted in the previous step.
5. Select a **Report Period**.
6. Click **'GO'**.

7. Select a **Loan Type**.
8. Enter a Liquidation Interest.
9. Enter a Liquidation Principal.
10. Enter a Last Installment Date.
11. Select a **Removal Reason**.
12. Enter a Removal Date.
13. Click **'Save'**.

Report Liquidated Loan (As Needed)

14. Click **'OK'**.

15. Click '**OK'**.

16. Update the fields which contain errors.

17. Click **'Save'**.

18. Click **'OK'**.

19. Click **'OK'**.

20. If necessary, repeat Steps 16 - 19 until all errors are resolved.

21. Repeat Loan Level steps as necessary before moving onto Summarizing Pool Level Data.

Summarize Data and Correct Exceptions

After entering all loan level and pool level data, the Issuer's data must be summarized

Summarization is a process that calculates summary information for each of the pools in the Issuer's portfolio

There are two ways summarization can occur:
1. The Issuer can summarize each pool individually by navigating to the Pool Activity Screen and clicking the "Summarize Pool" button
2. On a nightly basis, the RFS Operations Team executes a process that summarizes all pools for all Issuers

Once the pool has been summarized, the Issuer should view the Issuer Summary screen by navigating to the RFS> Exception Feedback> Summary

From that screen the Issuer can review a snapshot of their monthly reporting activity for the current month including numbers of loans reported and total number of outstanding exceptions. This screen is similar to HUD Form 11710D

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Summarize Data and Correct Exceptions

1. Once logged in click on the summary tab
2. Select an Issuer ID
3. Select a Report Period
4. Click Go

1. Click on **Exceptions > Alert List** on the Single Family Pool Accounting menu bar.
2. Select an **Issuer ID**.
3. Select a **Report Period**.
4. Click on the **Error/Critical/High Exceptions** link to view error, critical, and high exceptions.

5. Click on a **Pool ID** or **Pool Exception** number.

6. Repeat steps for Submit Pool Level Corrections.

Summarize Data and Correct Exceptions

Summarize Data and Correct Exceptions

Issuer Summary Alert List

Issuer ID: 9225

Report Period: 05/2008 GO

Summary for Issuer # 9225

Reporting Date	06/02/2008	Corrections Due	06/04/2008		
Last Bulk Submission		Last Pool Summarized			
Pools Reported	3934	Pool Exceptions	0		
Loans Reported	70496	Loan Exceptions	27 Exception List		

Loans	Delinquent	Percent	One	Two	Three	Foreclosure	%2+
40173 of 40173	2628	7%	1541	490	597	340	3%
30323 of 30327	2664	9%	1423	466	775	322	4%

	Ginnie Mae I	Ginnie Mae II
Pools:	2418 of 2457	1516 of 1588
T & I Funds:	$ 38408284.19	$ 30756429.79
Other Funds:	$ 47898752.64	$ 54515055.15
Guaranty Fee:	$ 232853.03	$ 194709.48
Fixed Installment Constant:	$ 32835842.99	$ 26532580.94
Unpaid Pool Principal Balance:	$ 4939529346.47	$ 4195816647.54
Security Remaining Principal Balance:	$ 4932544171.24	$ 4190588648.99
Principal Due Holders:	$ 53349370.14	$ 60047054.79
Interest Due Holders:	$ 23073907.69	$ 19696344.23

Reported 11710D Data

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7. Click on **Exceptions > Alert List** on the Single Family Pool Accounting menu bar.

8. Select an **Issuer ID**.

9. Select a **Report Period**.

10. Click on the **Medium/Low Pool Exceptions** link to medium and low exceptions.

11. Click on a **Pool ID** or **Pool Exception** number.

12. Repeat steps for Submit Pool Level Corrections.

Summarize Data and Correct Exceptions

1. Click on **Exceptions > Alert List** on the Single Family Pool Accounting menu bar.
2. Select an **Issuer ID**.
3. Select a **Report Period**.
4. Click on the **Error/Critical/High Exceptions** link to view error, critical, and high exceptions.

5. Click on a **Loan Exceptions** number.

6. Click on a **Unique Loan ID or Loan Exceptions** number.

7. Repeat steps for Submit Loan Level Corrections.

Q & A Session

15 Minute Limit

Example 2: Multifamily Pool Work Flow Manual Entry

Scenario: The Issuer has successfully logged into the GMEP and will report data for a Multifamily Pool using the online data entry screen. The system will generate various exceptions. The Issuer will report corrected information by entering data into the online data entry screen.

Steps involved in this example:
1. Report Pool Level Data Manually
2. View Pool Level Exceptions
3. Submit Pool Level Corrections
4. Report Loan Level Data Manually
5. View Loan Level Exceptions
6. Submit Loan Level Corrections
7. Report Liquidated Loan (as needed)
8. Repeat steps 4-7 for all loans
9. Summarize Data and Correct Exceptions

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1. After logging in, click on the **Pool Accounting - Multifamily** link in the RFS drop down menu

2. Click **Pool** on the Multifamily Pool Accounting menu bar.

3. Click **Pool List** on the Multifamily Pool Accounting menu bar.

4. Select an **Issuer ID**.

5. Select a **Reporting Period**.

6. Click **'GO'**.

7. Select a **Pool ID Range**. (optional)

8. Take note of the Pool ID to report.

9. Click on a **'Not Reported' Pool Status** for the pool.

Report Pool Level Data Manually

10. Enter an Adjustment to FIC.

11. Enter a Closing FIC.

12. Enter a Weighed Average.

13. Enter a Service Fee.

14. Enter a T & I Balance.

15. Enter a P & I Balance.

16. Enter an Other Balance.

17. Enter an RPB Adjustment.

18. Enter a Reported Closing Security RPB.

19. Click on the expand icon for Custodial Bank Information.

20. Enter a Principal Account #.
21. Enter a Principal Bank ABA #.
22. Enter an Escrow Account #.
23. Enter an Escrow Bank ABA #.
24. Enter a Replace Reserve Account #.
25. Enter a Replace Reserve Bank ABA #.
26. Enter a Construction Loan Account #.
27. Enter a Construction Loan Bank ABA #.
28. Click **'Save'** and **'OK'**.

29. Click **'OK'**.

Exceptions may occur at the pool level and will be displayed on the screen after saving the pool activity information. The system will provide detailed information about the error and suggested resolutions.

1. Update the fields which contain errors.

.

2. Click **'Save'**.

3. Click **'OK'**.

4. Click **'OK'**.

5. If necessary, repeat Steps 1 - 4 until all errors are resolved.

1. Click **Pool > Pool List** on the Multifamily Pool Accounting menu bar.

2. Click the Pool ID reported in the section A (Report Pool Level Data for a Given Pool).

3. Click a **Unique Loan ID** number**.**

4.   Select a **Loan Type**.
5.   Enter a Case #.
6.   Enter a Security Int. Rate.
7.   Enter an Issuer Loan ID.
8.   Enter a Loan Int. Rate.
9.   Enter an OPB.
10.   Enter a First Payment.
11.   Enter a Company.
12.   Enter a Maturity.
13.   Enter an Address.
14.   Enter a TIN.
15.   Enter a City.
16.   Enter an Orig. UPB.
17.   Enter a State.
18.   Enter a Zip.
19.   Enter a FIC.
20.   Enter an Active indicator.
21.   Enter an In Foreclosure indicator.
22.   Enter a Last Installment Date.
23.   Enter a Delinquent Interest.
24.   Enter a Delinquent Principal.
25.   Enter a Prepaid Interest.
26.   Enter a Prepaid Principal.
27.   Enter an Installment Interest.

Report Loan Level Data Manually

33. Enter a Loan to Value.

34. Enter a MIN ID.

35. Select a **MOM**.

36. Enter Debt Service Ratio.

37. Click **'Save'**.

38. Click **'OK'**.
39. Click **'OK'**.

Exceptions may occur at the loan level and will be displayed on the screen after saving the loan information. The system will provide detailed information about
the error and suggested resolutions.

1. Update the fields which contain errors.

2. Click **'Save'**

3. Click **'OK'**.

4. Click **'OK'**.

5. If necessary, repeat Steps 1 - 4 until all errors are resolved.

Report Liquidated Loan (As Needed)

1. Take note of the Unique Loan ID to liquidate a loan.
2. Click **Loan > Liquidate Loan** on the Single Family Pool Accounting menu bar.

3. Select an **Issuer ID**.
4. Enter a Unique Loan ID that was noted in the previous step.
5. Select a **Report Period**.
6. Click **'GO'**.

Report Liquidated Loan (As Needed)

7. Select a **Loan Type**.
8. Enter a Liquidation Interest.
9. Enter a Liquidation Principal.
10. Enter a Last Installment Date.
11. Select a **Removal Reason**.
12. Enter a Removal Date.
13. Click **'Save'**.

Report Liquidated Loan (As Needed)

14. Click **'OK'**.

15. Click '**OK'**.

16. If exceptions occur, correct them in the same manner as discussed earlier until all errors are resolved.

17. Repeat Loan Level steps as necessary before moving onto Summarizing Pool Level Data.

Summarize Data and Correct Exceptions

After entering all loan level and pool level data, the Issuer's data must be summarized

Summarization is a process that calculates summary information for each of the pools in the Issuer's portfolio

There are two ways summarization can occur:
1. The Issuer can summarize each pool individually by navigating to the Pool Activity Screen and clicking the "Summarize Pool" button
2. On a nightly basis, the RFS Operations Team executes a process that summarizes all pools for all Issuers

Once the pool has been summarized, the Issuer should view the Issuer Summary screen by navigating to the RFS> Exception Feedback> Summary

From that screen the Issuer can review a snapshot of their monthly reporting activity for the current month including numbers of loans reported and total number of outstanding exceptions. This screen is similar to HUD Form 11710D

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Summarize Data and Correct Exceptions

1. Once logged in click on the summary tab
2. Select an Issuer ID
3. Select a Report Period
4. Click Go

1. Click on **Exceptions > Alert List** on the Multifamily Pool Accounting menu bar.
2. Select an **Issuer ID**.
3. Select a **Report Period**.
4. Click on the **Error/Critical/High Exceptions** link to view error, critical, and high exceptions.

5. Click on a **Pool ID** or **Pool Exception** number.

Summarize Data and Correct Exceptions

6. Repeat steps for Submit Pool Level Corrections.

Summarize Data and Correct Exceptions

7. Click on **Exceptions > Alert List** on the Multifamily Pool Accounting menu bar.

8. Select an **Issuer ID**.

9. Select a **Report Period**.

10. Click on the **Medium/Low Pool Exceptions** link to medium and low exceptions.

11. Click on a **Pool ID** or **Pool Exception** number.

12. Repeat steps for Submit Pool Level Corrections.

Summarize Data and Correct Exceptions

Summarize Data and Correct Exceptions

Issuer ID: 9225

Report Period: 05/2008 GO

Summary for Issuer # 9225							
Reporting Date	06/02/2008	Corrections Due	06/04/2008				
Last Bulk Submission		Last Pool Summarized					
Pools Reported	3934	Pool Exceptions	0				
Loans Reported	70496	Loan Exceptions	27 Exception List				

Loans	Delinquent	Percent	One	Two	Three	Foreclosure	%2+
40173 of 40173	2628	7%	1541	490	597	340	3%
30323 of 30327	2664	9%	1423	466	775	322	4%

	Ginnie Mae I	Ginnie Mae II
Pools:	2418 of 2457	1516 of 1588
T & I Funds:	$ 38408284.19	$ 30756429.79
Other Funds:	$ 47898752.64	$ 54515055.15
Guaranty Fee:	$ 232853.03	$ 194709.48
Fixed Installment Constant:	$ 32835842.99	$ 26532580.94
Unpaid Pool Principal Balance:	$ 4939529346.47	$ 4195816647.54
Security Remaining Principal Balance:	$ 4932544171.24	$ 4190588648.99
Principal Due Holders:	$ 53349370.14	$ 60047054.79
Interest Due Holders:	$ 23073907.69	$ 19696344.23

Reported 11710D Data

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Summarize Data and Correct Exceptions

Issuer ID: Report Period:
9225 ▾   05/2008 ▾ GO

Summary for Issuer # 9225

Reporting Date	06/02/2008	Corrections Due	06/04/2008	
Last Bulk Submission		Last Pool Summarized		
Pools Reported	3934	Pool Exceptions	0	
Loans Reported	70496	Loan Exceptions	27 Exception List	

Loans	Delinquent	Percent	One	Two	Three	Foreclosure	%2+
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Fixed Installment Constant:	$ 32835842.99	$ 26532580.94
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Principal Due Holders:	$ 53349370.14	$ 60047054.79
Interest Due Holders:	$ 23073907.69	$ 19696344.23

Reported 11710D Data

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1. Click on **Exceptions > Alert List** on the Multifamily Pool Accounting menu bar.
2. Select an **Issuer ID**.
3. Select a **Report Period**.
4. Click on the **Error/Critical/High Exceptions** link to view error, critical, and high exceptions.

5. Click on a **Loan Exceptions** number.

6. Click on a **Unique Loan ID or Loan Exceptions** number.

Summarize Data and Correct Exceptions

7. Repeat steps for Submit Loan Level Corrections.

Q & A Session

15 Minute Limit

Example 3: Single Family Pool Work Flow via HTTPS

Scenario: The Issuer has created a file that will be used to report monthly Pool Administrative data. Additionally, an indicator in the file is set to summarize all the pool data. The Issuer has successfully logged into the GMEP and will report data for a Single Family Pool using the online file upload screen. The system will generate various exceptions. The Issuer will report corrected information by uploading a corrections file using the online file upload screen or entering data into the online data entry screen.

Steps involved in this example:
1. Uploading Data File via GMEP (HTTPS)
2. Download Exceptions File via GMEP
3. Submit Corrections via GMEP (HTTPS or Manual)

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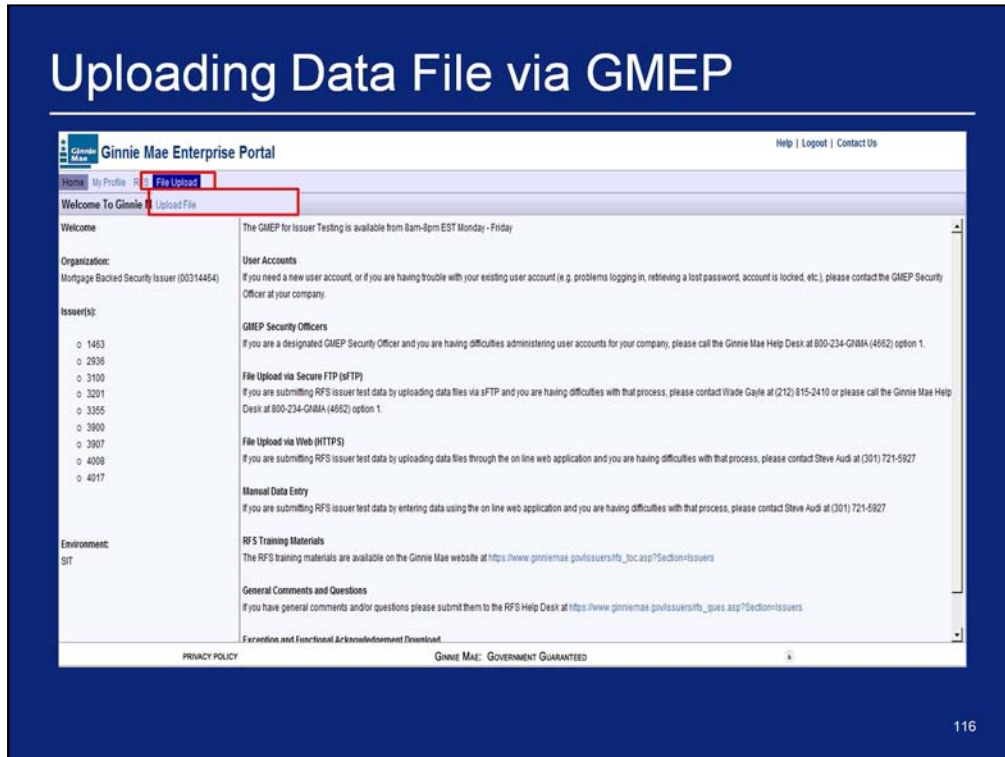
A. **Report Pool and Loan Level Data Using HTTPS File Upload**

1. After logging in, point your mouse cursor on **'File Upload'**.
2. Click on the **Upload File** link in the drop down menu.

3. Click '**Browse'**.
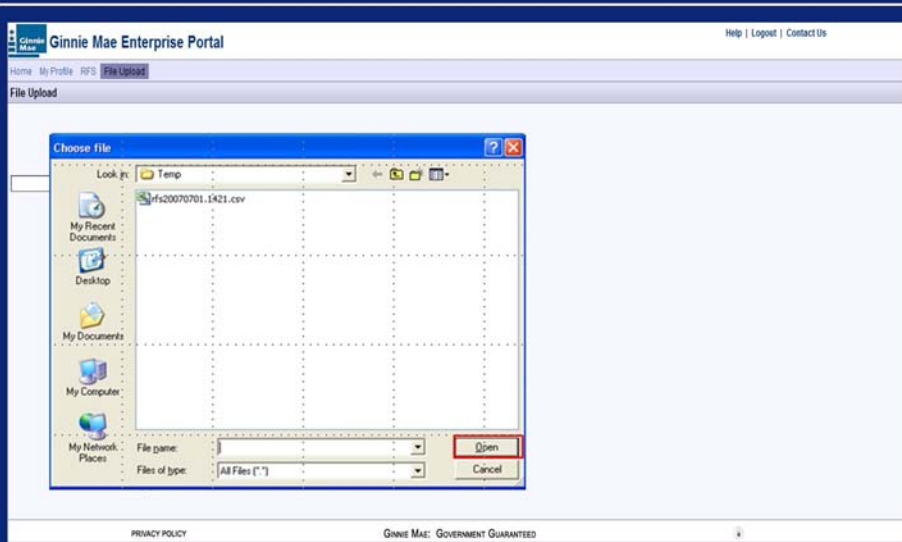
4. Navigate to the file to upload.

5. Click **'Open'**.

6. Click **'Upload'**.

7. Click **'OK'**.

1. While in the GMEP navigate to RFS>Exception Feedback

2. Click Download

3. If applicable, click on the file(s) under the Functional Acknowledgement List

4. After you view your Issuer Functional Acknowledgement data click Download Exceptions

5. Select All Exceptions

6. Click Download

7. Right-click on the "Download Exceptions" link

8. Left-click on "Save Target As"

9. Type a new file ending with the letters ".csv" (example:Mar09exceptions.csv)

10. Select a location in which to save the file and left-click the Save button

11. Find the saved file and open it in MS Excel

12. Navigate to the external data storage location to download the file.

13. Click **'OK'**.

Submit Corrections via GMEP

There are two methods of submitting corrections:

- HTTPS – Follow the directions for uploading a data file discussed at the beginning of this example and also the steps for downloading exceptions (Example 3)

- Manual Entry – To make corrections via the RFS web application (online application) you can repeat the steps in Examples 1 or 2

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Q & A Session

15 Minute Limit

Example 4: Single Family Pool Work Flow via SFTP

Scenario: The Issuer has created a file that will be used to report monthly Pool Administrative data. Additionally, an indicator in the file is set to summarize all the pool data. The Issuer has successfully logged into the WS_FTP Pro and will report data for a Single Family Pool using SFTP file upload. The system will generate various exceptions. The Issuer will report corrected information by uploading a corrections file less than 5 MB using the HTTPS file upload or entering data into the online data entry screen.

Prerequisites:
- The Issuer has completed the necessary request forms and Ginnie Mae has provided an access ID and password to run SFTP uploads at Ginnie Mae
- The Issuer has acquired and installed SFTP client software
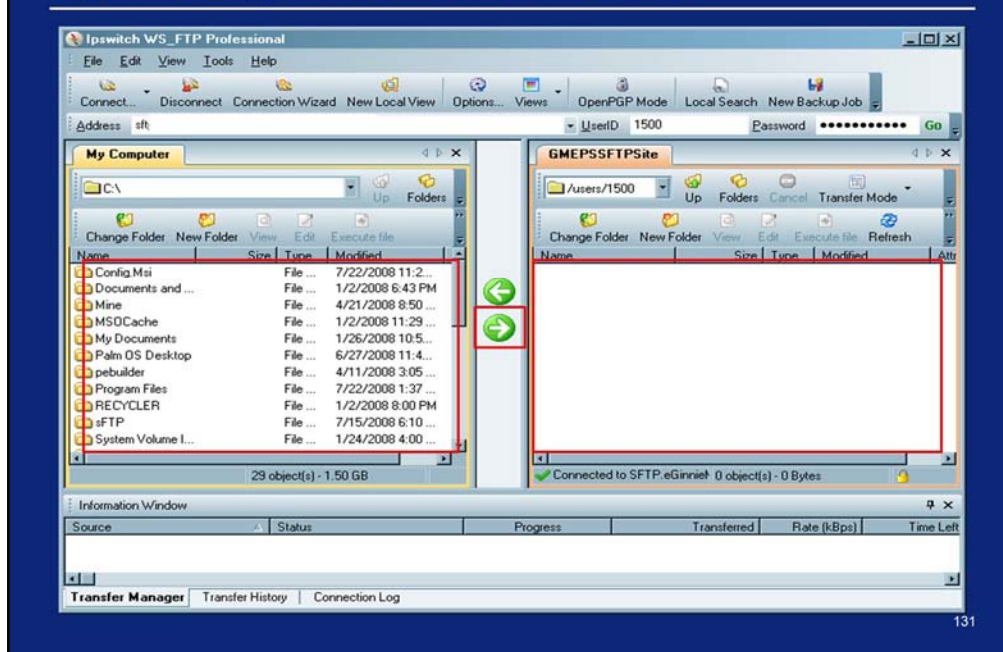
Steps involved in this example:
1. Uploading Data File via SFTP
2. Download Exceptions CSV File via GMEP
3. Submit Corrections via GMEP (HTTPS or Manual)

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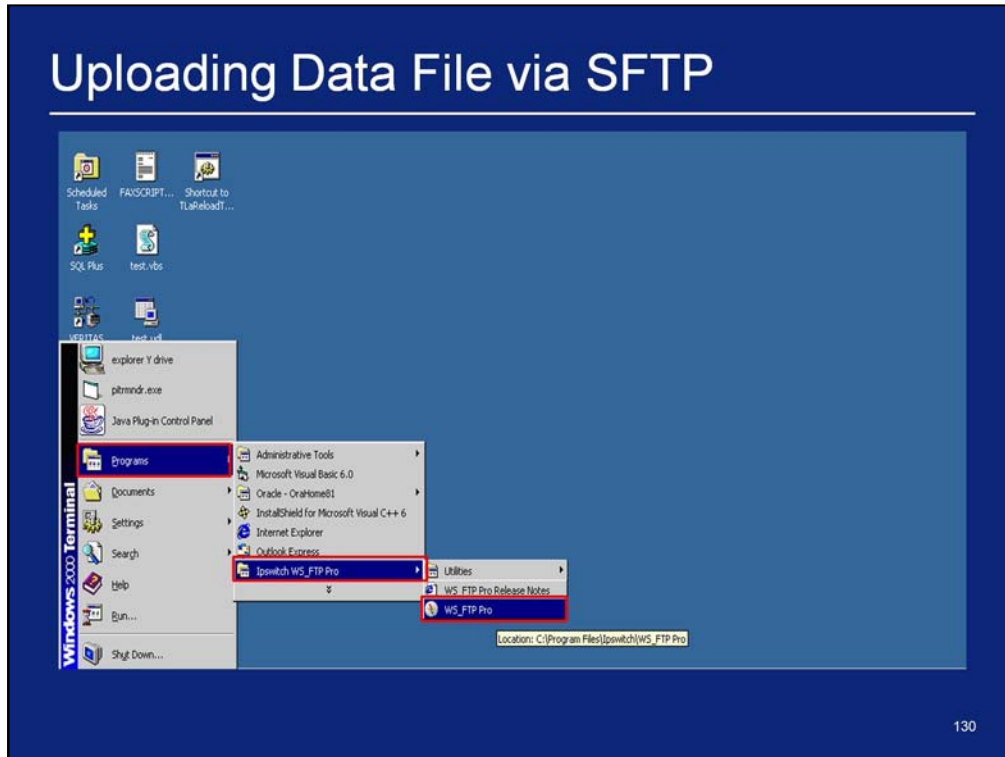
1. Navigate to WS_FTP Pro and connect to the Ginnie Mae Enterprise Portal (GMEP) SFTP Server.

2. Under the Remote System List (GMEP SFTP Server), select the destination directory to which the file will be uploaded into the GMEP SFTP site.

3. Under the Local System List (My Computer), select the file to upload by clicking on the file name.

4. Click the Upload Transfer arrow.

5. Verify the file upload process has been completed. The file will then appear under the Remote System List when the file transfer has been completed.

1. While in the GMEP navigate to RFS>Exception Feedback

Download CSV Exception File via GMEP

2. Click Download

3. If applicable, click on the file(s) under the Functional Acknowledgement List

4. After you view your Issuer Functional Acknowledgement data click Download Exceptions
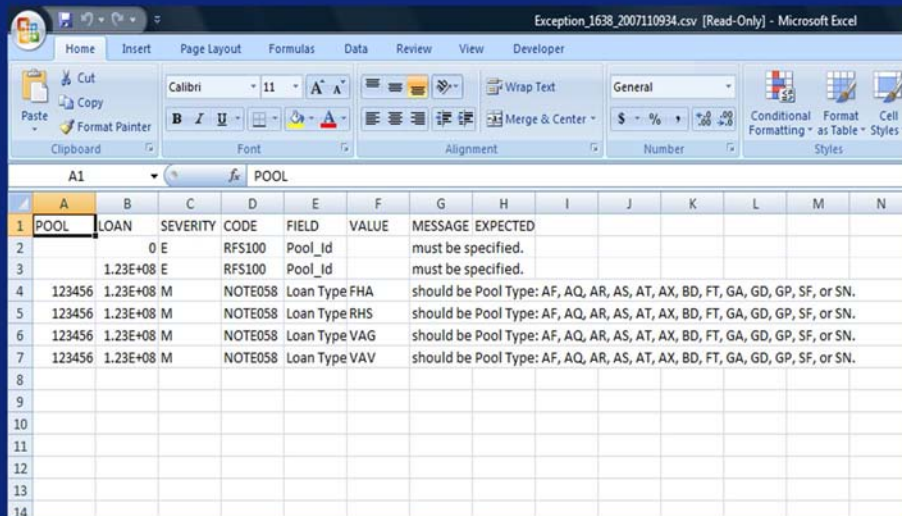
5. Select All Exceptions

6. Click Download

7. Right-click on the "Download Exceptions" link

8. Left-click on "Save Target As"

9. Type a new file ending with the letters ".csv" (example:Mar09exceptions.csv)

10. Select a location in which to save the file and left-click the Save button

11. Find the saved file and open it in MS Excel

12. Navigate to the external data storage location to download the file.

13. Click **'OK'**.

Submit Corrections via GMEP

There are two methods of submitting corrections:

- SFTP – Make corrections to your data file and upload it via SFTP using the instructions in the beginning of this example. The data in the file will overwrite the data you have previously submitted

- Manual Entry - To make corrections via the RFS web application (online application) you can simply repeat the steps in Examples 1 or 2

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Q & A Session

For more information see:
https://www.ginniemae.gov/Issuers/rfs_ques.asp?Section=Issuers