



GINNIENET ON THE WEB

ISSUER SINGLE FAMILY TRAINING GUIDE

Government National Mortgage Association

05/01/2015

DOCUMENT REVISION SHEET

TABLE 1 DOCUMENT REVISION SHEET

RELEASE NO.	DATE	REVISION DESCRIPTION
Rev 1.0	08/01/2010	GINNIE/NET ISSUER SINGLE-FAMILY TRAINING GUIDE Template and Checklist
Rev 1.0	09/27/2010	<ul style="list-style-type: none"> ❶ Full document optimization and compliance standardization ❷ Full compilation and compression of <i>multiple</i> (9) external files ❸ Captioning/labeling of all document FIGURE and TABLE items ❹ Regenned all Index entities for TOC, LOF and LOT
Rev 1.0	10/06/2010	All senior SME change recommendations posted/document updated
Rev 1.0	11/7/13	<ul style="list-style-type: none"> • Removed Ginnie Mae logo from screen shots • Added M2SYS Bioplugin Client Installation Guide for Windows 7 • Updated hardware and software Operating System requirements, Appendix, Form HUD 11710D Reporting Frequency
Rev 1.1	05/01/2015	Updated Hardware and Software Requirements, Fingerprint Scanner, Maintenance, and Investor Reporting.

GINNIE*NET* ISSUER SINGLE-FAMILY TRAINING GUIDE

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1 GINNIE*NET* SECURITY



Ginnie*NET* On The Web replaced Ginnie*NET* 2020 and pen electronic signature technology with a new biometric—fingerprinting. Fingerprint biometrics is based on the distinctive characteristics of the human fingerprint. It is estimated that the chance of two people, including twins, having the exact same fingerprint is less than one in a billion. For decades, fingerprinting has been utilized in booking procedures or conducting criminal investigations. Fingerprints have become the de facto standard for eAuthentication.

Fingerprints are identified by characteristics known as minutiae points and the relationship between the points. A fingerprint will be scanned three times during enrollment and a generalized collection of the minutiae will be saved on the Ginnie*NET* Network. An image of the individual's fingerprint *will not* be stored on the database.

Fingerprint enrollment requires public and private keys. RSA Public and Private Key generation software is used to create one Public key diskette and one Private Key diskette per user. The information contained on these RSA diskettes enables users to work with functions requiring security access in the Communications and Signature Enrollment menus on Ginnie*NET* On The Web. An individual's RSA password is contained on the RSA Public key diskette.

There are three (3) types of Users with Ginnie*NET* On The Web. **The Enrollment Administrator** (Security Officer in the Ginnie*NET* On The Web Suite) is an employee of the Issuer/Custodian who adds users, assigns roles, verifies credentials for fingerprint enrollment and resets passwords. The **Data Entry user** does data entry, data imports and generates reports. The **Authorized Signer** has network access and initiates communication with the network by sending and/or receiving pools, inquiries, etc. The Data Entry user may also be granted access as an authorized signer.

All users will need to provide credentials prior to gaining access to the Ginnie*NET* On The Web. The Enrollment Administrator's credentials must be validated (in-person enrollment) who in turn will be responsible for validating the credentials of other users and for capturing the initial biometric reading for authorized signers as they are added to the system. A government photo ID will be required (i.e., driver's license, passport, etc.) along with the Ginnie*NET* public and private key disk.

Ginnie Mae strongly recommends that each Issuer and Custodian location maintain separate enrollment administrators and that each location have a back-up enrollment administrator.

There is no installation required for Ginnie*NET* On The Web. To access Ginnie*NET* On The Web from your internet browser, type **www.ginnienet.net**. This URL will take you to Ginnie*NET* On The Web.

Issuers will need to install the fingerprint scanner and RSA Public and Private Key generation software which are available on www.ginnienet.net.

1.1 HARDWARE AND SOFTWARE REQUIREMENTS

Equipment must meet the following minimum configuration requirements for acceptable Ginnie*NET* performance:

TABLE 2 HARDWARE AND SOFTWARE REQUIREMENTS

EQUIPMENT	USER
Operating Systems	Windows XP, Windows Vista, Windows 7 and Windows 8.
Memory	256 MB
Hard Drive	45 MB
Miscellaneous Requirements	High Speed Internet Connection
	Internet Explorer (32-bit versions only) 6 through 11
	Mouse
	Available USB Port
	CD-ROM Drive and Floppy Disk drive
	Adobe Acrobat Reader (free download)
Recommended Screen Resolution	Minimum: 1152x864

Ginnie*NET* Customer Service is available from 8:30 AM to 7:00 PM EST. Our Customer Service department will answer question pertinent to hardware and software problems, including the fingerprint enrollment, installation and communications. The toll free number and E-Mail address is:

1-800-234-4662, option #1.
Ginniemae1@bnymellon.com

We are located at the following address:

Bank of New York Mellon
101 Barclay Street (8 East)
New York, NY 10286

Ginnie*NET* Customer Service is closed on all Federal and Bank holidays.

1.2 Document Terms, Definitions, Acronyms and Abbreviations

A list of all terms, definitions, acronyms and abbreviations used in context within this Ginnie*NET* ISF Training Guide document may be viewed in full in [APPENDIX A](#).

2 RSA PUBLIC AND PRIVATE KEY GENERATION SOFTWARE OVERVIEW

2.1 DISCUSSION OBJECTIVE

The objective of this chapter is to train Issuers and Custodians on the installation of the RSA Public and Private Key Generation systems. Private and Public Keys are generated to store the identity of the authorized signatory. At this point, an authentication password for each authorized signer will also be assigned for subsequent use in shipping and certifying the pools.

This chapter will provide details on how to:

- Install the RSA Public and Private Key generation;
- Create a Public and Private Key certificate; and
- Use the Public and Private Key certificate for fingerprint enrollment.

2.2 DOWNLOADING AND INSTALLING RSA PUBLIC AND PRIVATE KEY GENERATION SOFTWARE

To begin the download process, begin by logging into the Ginnie^{NET} website at www.ginnienet.net.



FIGURE 1 GINNIE^{NET} ON THE WEB USER LOGIN SCREEN

2.2.1 Site Requirements

2.2.1.1 Disabling the Pop-Up Blocker

Access to this site requires that any pop-up blocker be turned *off* within the user's browser settings. To turn off the pop-up blocker, step through the following procedural flow:

- [Step 1] Select on Pop-up Blocker Options under main menu item Tools.
- [Step 2] Click on Pop-up Blocker Settings... item.
- [Step 3] Enter our web address in the box for Address of Web site to allow, and click on the <Add> button.
- [Step 4] Click on the <Close> button to close the current dialog box.
- [Step 5] Select Maintenance and Download Key Generation Software.
- [Step 6] Click on the screen's <Open> button to unzip the software.

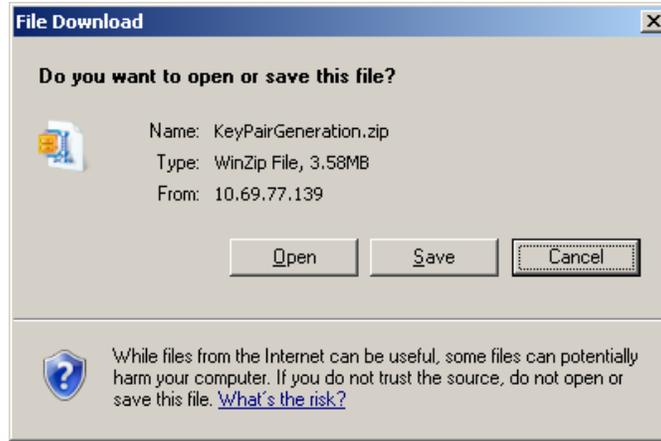


FIGURE 2 WINZIP FILE DOWNLOAD SCREEN

- [Step 7] Click on the <Next> button to continue.



FIGURE 3 WINZIP WELCOME SCREEN (↑)



FIGURE 4 WINZIP SELECT ACTIVITY SCREEN (↑)

[Step 8] Click on the <Unzip Now> button (FIGURE 5), to complete the current file download task.



FIGURE 5 WINZIP UNZIP SCREEN (W/<UNZIP NOW> BUTTON)

2.2.2 Installing RSA Key Generation Software

RSA Public and Private Key generation software is used to create one Public Key diskette and one Private Key diskette per user. The information contained on these RSA diskettes enables a user to work with functions requiring security access in the Communications and Signature Enrollment menus on Ginnie^{NET}. An individual's password is contained on the RSA Public Key diskette.

Each Issuer should have a designated security officer who is responsible for creating the RSA diskettes. The RSA Public and Private Key generation software is to be installed *only* on the PC utilized by the security officer. **This software must be loaded on a local drive on a resident PC. It should not be installed in a LAN environment.**



NOTE: If there is only one (1) user working with Ginnie^{NET} at a particular site, and *no* Security Officer has been designated, the individual user will function as the Security Officer.

[Step 1] Click on the **DISK1** line item selection, as shown below in **FIGURE 6**.

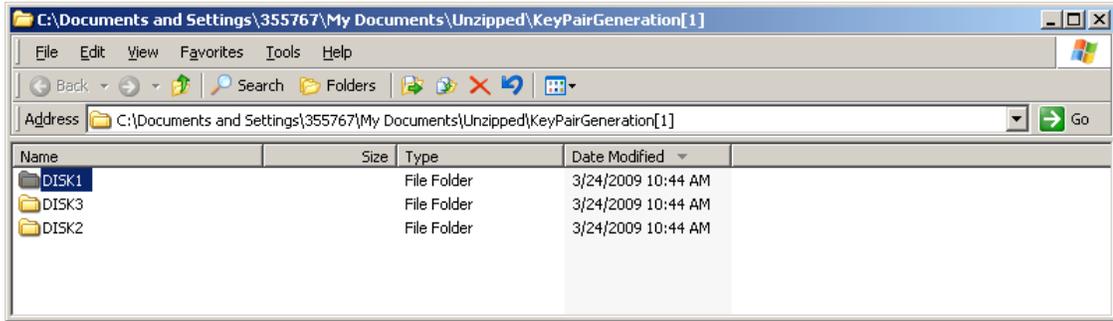


FIGURE 6 DOCUMENTS AND SETTINGS LINE ITEM LISTINGS SCREEN

[Step 2] On the new Windows Explorer screen, select the SETUP.EXE file, as shown on the right side of the screen (**FIGURE 7 AREA OF DETAIL**).

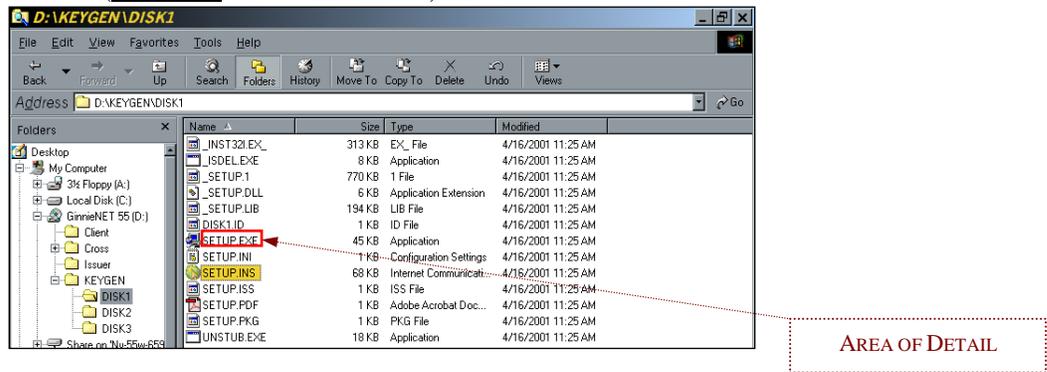


FIGURE 7 WINDOWS EXPLORER SCREEN (W/SETUP.EXE FILE SELECTION)

[Step 3] Double-click on  SETUP.EXE file to begin the installation process.

 **NOTE:** The SETUP.EXE file step the user through the full installation process, and provide systematic instructions until the full installation is complete.

[Step 4] Make sure that you read the instructions on the Setup screens. If there is a discrepancy between this Training Guide and the instructions on the Setup screen, always be sure to follow all instructions as set forth on that Setup screen.

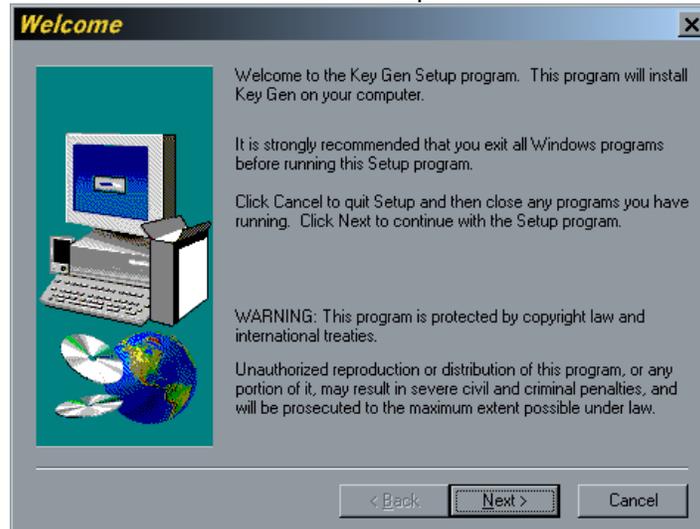


FIGURE 8 KEY GEN SETUP WELCOME SCREEN (W/<NEXT> BUTTON)

[Step 5] On the new Welcome screen (FIGURE 8), click on the <Next> button.

[Step 6] Enter the required information in both the Name and Company fields on the User Information screen.

[Step 7] Click on the screen's <Next> button to proceed to the Choose Destination Location screen, as shown below in FIGURE 9.

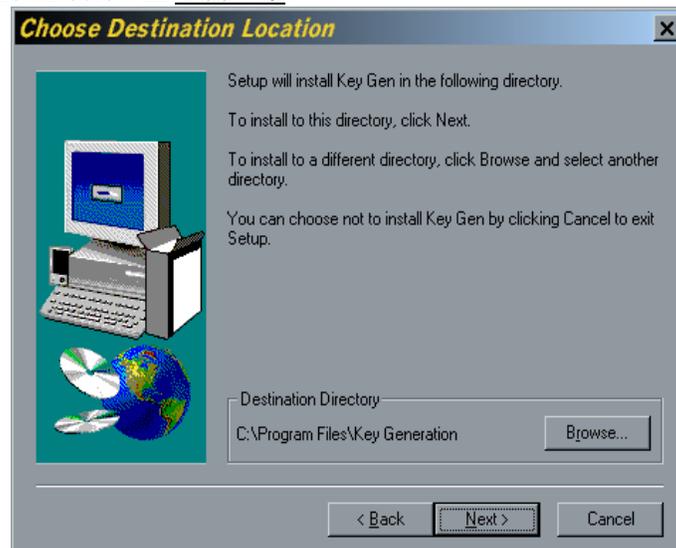


FIGURE 9 KEY GEN SETUP CHOOSE DESTINATION LOCATION SCREEN (W/<NEXT> BUTTON)

[Step 8] The default destination directory for your RSA Public and Private Key generation software will be a directory on your local hard drive as shown above in the **C:\Program Files\Key Generation** example. You may choose a different drive or directory by clicking on the

screen's <Browse...> button. Accepting the setup default is simple and safe. The user may change the directory if desired, then click on the <Next> button to proceed.

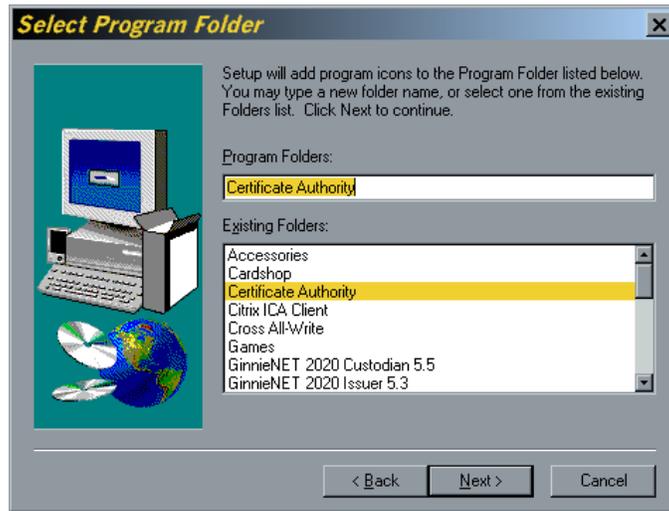


FIGURE 10 KEY GEN SETUP **SELECT PROGRAM FOLDER** SCREEN (W/<NEXT> BUTTON)

[Step 9] The Program Folder (or group) is the window in which the RSA program icons will be located. The program folder name, which appears in the Program Folders field above, is the default. This name will be used on the Windows Programs Menu. The user may change the directory if desired, then click on the <Next> button to proceed to the next screen to review the selected entries.

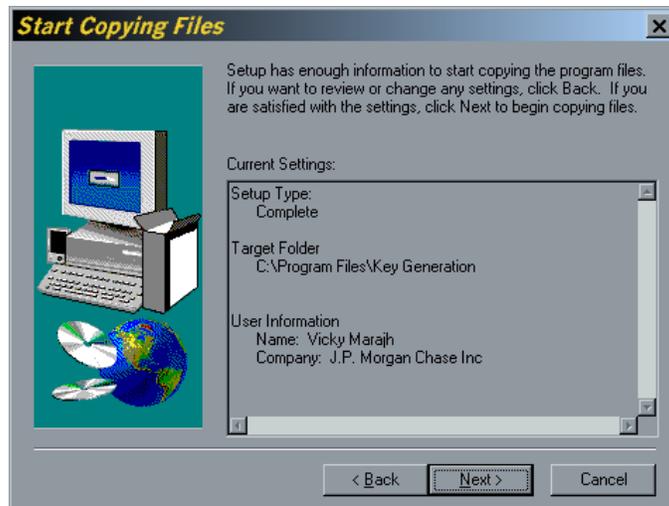


FIGURE 11 KEY GEN SETUP **START COPYING FILES** SCREEN (W/<NEXT> BUTTON)

[Step 10] After confirming all selections, the user may click on the <Next> button once again to begin the full file copying process. A download status bar will then display.

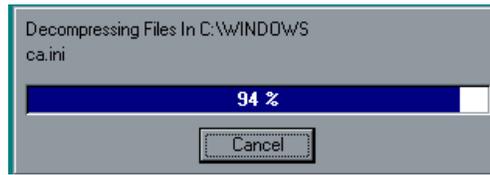


FIGURE 12 KEY GEN SETUP FILE DOWNLOAD PROGRESS BAR

When the download process is completed, a new program group will be placed on the Program Files menu area of the user’s Desktop.

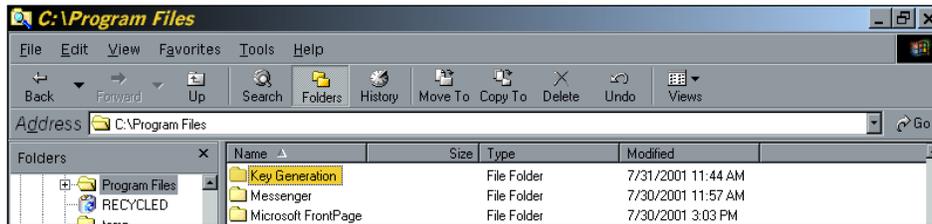


FIGURE 13 WINDOWS EXPLORER SCREEN (W/PROGRAM FILES SELECTION)

[Step 11] Finally, the user will be prompted to “Launch the program file”. The user may then either run the program immediately (now), or execute the program file at a later date. Ensure that you allow the program to run NOW. This launch process will take only a very few minutes to complete.

NOTE: Two (2) IBM-formatted, 3½" floppy diskettes, or CDs will be required.

2.3 RSA PUBLIC AND PRIVATE KEY CERTIFICATES

2.3.1 Creating Private and Public Keys Using Floppy Diskettes

NOTE: To create the Private and Public keys on removable media without using floppy diskettes, please refer to Section 2.3.2.

2.3.1.1 Requirements

You will need two (2) blank, IBM-formatted, 3½ " floppy diskettes to proceed. Ensure that you label them “Disk 1: Private Key Disk”, and “Disk 2: Public Key Disk”.

RSA Private and Public Key certificates are created by the Security Officer to establish Ginnie*NET* security. These certificates are required for the **FINGERPRINT ENROLLMENT** process. This fingerprint enrollment process will require the following:

- (a) That the user has a Private Key certificate stored on **Disk 1**; and
- (b) That the Public Key certificate stored on **Disk 2** has been properly certified and authenticated by Ginnie*NET* Customer Service.

After the Security Officer creates the Public and Private Key certificates, the Public Key Disk (Disk 2) must be sent to Ginnie*NET* Customer Service for authentication. Public Keys that have *not* been authenticated will not allow a user to complete the Fingerprint Enrollment process.

Mail each user's Public Key Disk to the following address:

**Ginnie*NET* Customer Service
BNY Mellon
101 Barclay Street, 8E
New York, New York 10286**

Turnaround time for Public Keys authentication, once Ginnie*NET* Customer Service receives the Public Keys, is (48) hours.

2.3.1.2 Installation Procedures

[Step 1] The user may begin by double-clicking on the **RSA Key Generation** icon in their Certificate Registration program group to start the process. Alternatively, the user may also run the program from the Windows Taskbar by stepping through the following menu flow:



- (a) Follow the simple **<Start>—Certificate Authority—Key Generation** navigational flow to access the Key Generation screen.

[Step 2] On the new Key Generation screen, click on the **Create New Key Pair** icon in the center of the screen (FIGURE 14) to create both the Public and Private Key disks.



FIGURE 14 (RSA PUBLIC/PRIVATE) KEY GENERATION SCREEN (W/ICON SELECTION)

The Key Generation Information screen will then display.

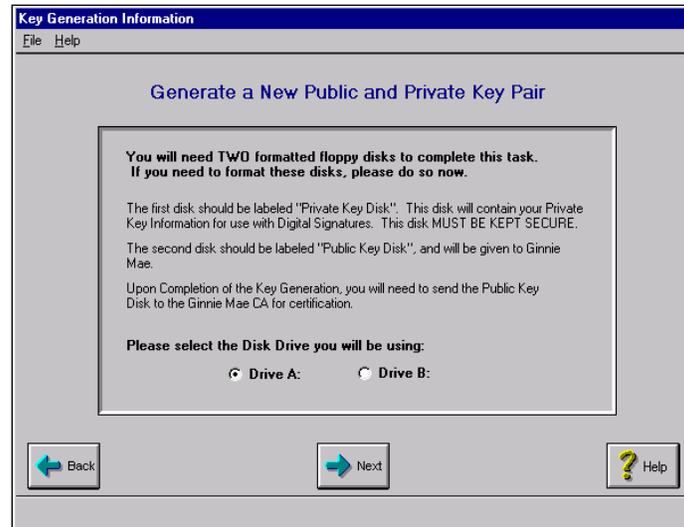


FIGURE 15 KEY GENERATION INFORMATION SCREEN

Select the appropriate disk drive and enable the radial checkbox (☉) to indicate your choice. The User Information screen will then display.

[Step 3] On the new User Information screen, follow all instructions carefully, ensuring that you enter the full name of the authorized signing representative.

NOTE: The user may use either the <Tab> key, or <Shift>-<Tab> keys, to move the cursor between the screen fields. The user may also at any time click on the screen's **Help** icon for further assistance.



[Step 4] Follow the directions to create a valid RSA password. Be certain to select a password that can be easily remembered without writing it down.

Please enter a Password to be used when signing documents. Password Must be at least 8 characters long and must contain at least one character that is not a letter or number.

FIGURE 16 PASSWORD ENTRY/DEFINITIONS MESSAGE

[Step 5] Click on the **Create New Key Pair** icon.  The **Password Confirmation** screen will then display.



FIGURE 17 PASSWORD CONFIRMATION MESSAGE

[Step 6] The system will now prompt the user to confirm their new RSA password. Re-enter the password a second time, then click on the <OK> button to proceed. The **Disk Change** screen will then display.



FIGURE 18 **DISK CHANGE (PRIVATE KEY)** SCREEN

[Step 7] You will be instructed to insert the Private Key (**Disk 1**) disk insert one of the blank, formatted floppy diskettes in the floppy drive and click on the <OK> button.

[Step 8] The system will then ask the user for the Public Key diskette. Remove the Private Key (**Disk 1**) diskette from the floppy drive and insert the *second* **Disk 2** diskette, then click on the <OK> button once again.



FIGURE 19 **DISK CHANGE (PUBLIC KEY)** SCREEN



NOTE: Once you have removed the Disk 1 diskette, with the second diskette already in the drive, take a moment to carefully label your Disk 1 as such *immediately*, to avoid possible confusion between the two diskettes.

The Key Generation **Success** screen will then display, like that here in [FIGURE 20](#), and the key generation process will be complete.



FIGURE 20 KEY GENERATION SUCCESS SCREEN

[Step 9] Review and adhere to all of the instructions for the disposition of the Public Key disk and submission of supporting documentation, to include: (a) the screen instructions above; (b) instructions at the beginning of this section, and those in Program Enrollment and Set-Up. The user will be responsible for submitting the required materials and supporting documentation.



NOTE: If you have questions, call Ginnie^{NET} Customer Service at 1-800-234-4662, *Option 1*.

[Step 10] Click on the <OK> button to complete the key generation action, and to exit the program.

2.3.2 Generating KeyPairs on a Workstation Without a Floppy

[Step 1] Create a directory named **KeyPairs** (note spelling and character spacing) on your local hard disk, or on a network drive to which you have full access rights.

[Step 2] Ensure that you leave the window open (deployed).

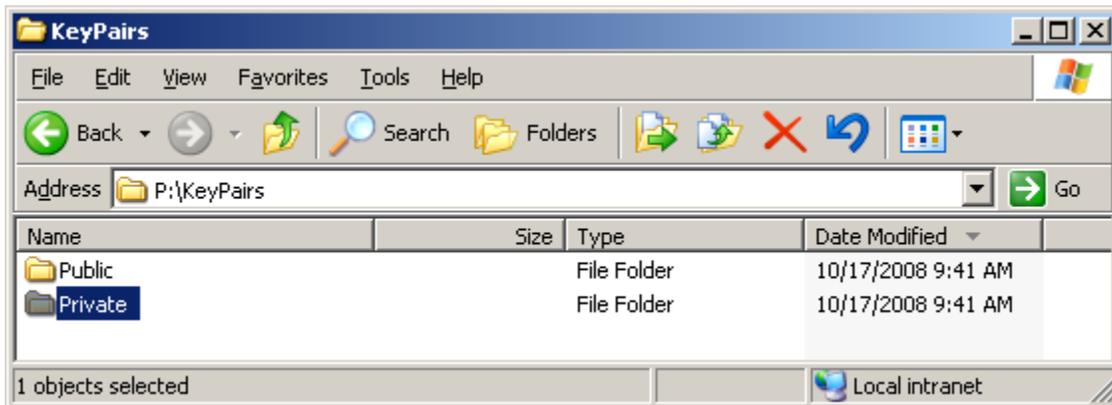
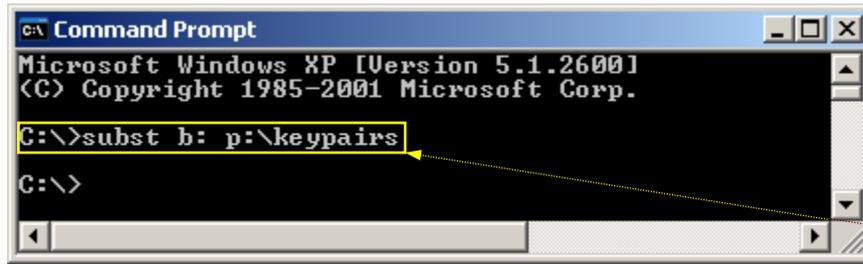


FIGURE 21 WINDOWS EXPLORER SCREEN (W/**KEYPAIRS** SUBDIRECTORY SELECTION)

[Step 3] Now, open a Command window and type the command: **subst b: p:\keypairs**, then press the <Enter> key.



AREA OF DETAIL

FIGURE 22 COMMAND PROMPT SCREEN

[Step 4] Now, run the Key Generation application. Ensure that you have optioned the **Drive B:** radial button; then click on the screen's <Next> button to proceed to the next level. The **Key Generation Information** screen will then display (FIGURE 23).

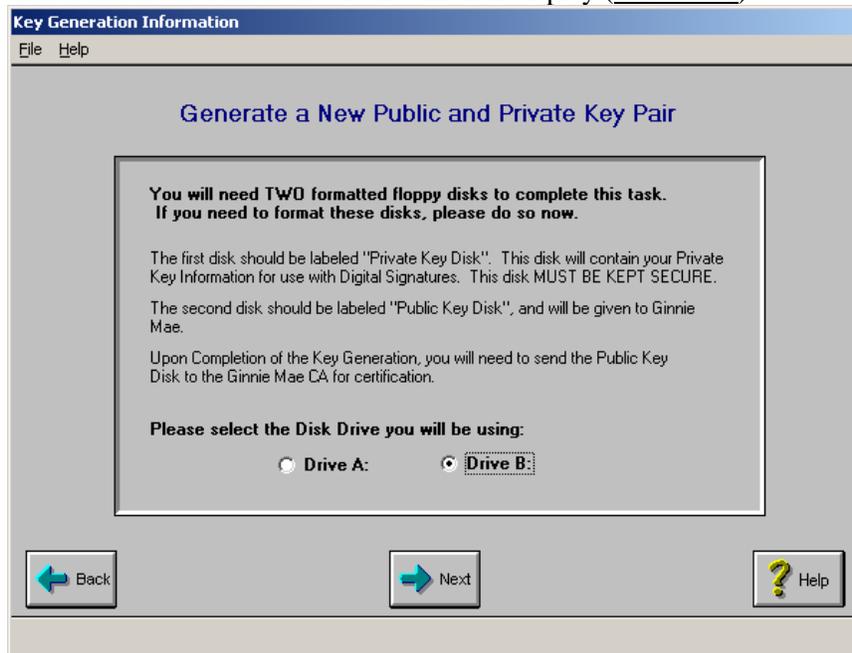


FIGURE 23 KEY GENERATION INFORMATION SCREEN (W/DRIVE B: SELECTION)

[Step 5] Once the user receives the message 'Please insert your PRIVATE Key disk' (FIGURE 24), simply click on the screen's <OK> button.



FIGURE 24 DISK CHANGE (PRIVATE) SCREEN

[Step 6] Once the user receives the message ‘Please insert your PUBLIC Key disk’ (FIGURE 25), simply click on the screen’s <OK> button.



FIGURE 25 DISK CHANGE (PUBLIC) SCREEN

[Step 7] Now, move the files shown on the B:\ drive as **PRIVKEY.DER**, **PRIVKEY.DSK** and **USER.DN** to the Private subdirectory, as shown below in FIGURE 26.

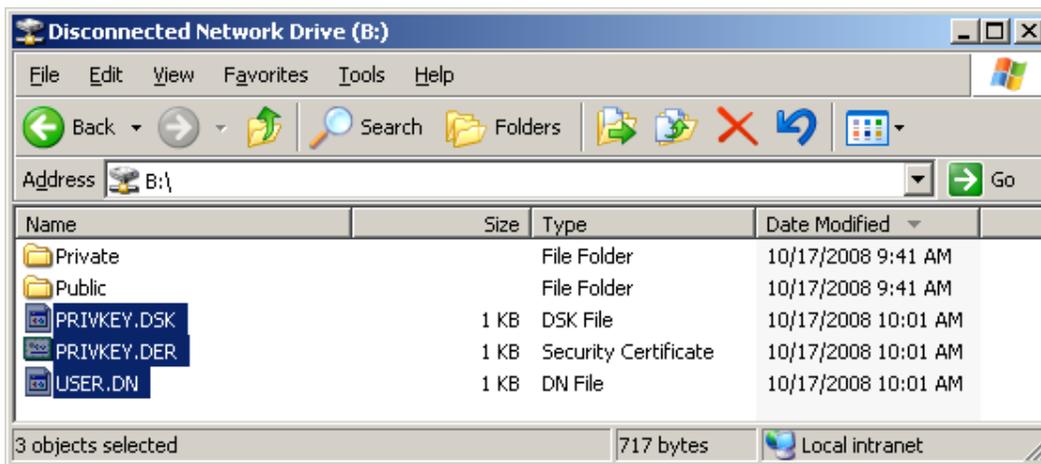


FIGURE 26 B:\ DRIVE FILE MOVES (I)

[Step 8] Once the user receives the message ‘Please Insert your Public Key Disk’, click on the <OK> button.

[Step 9] When the Key Generation application completes, move the files shown on the B:\ drive as **USERCERT.DER** and **PUBKEY.DSK**, to the Public subdirectory.

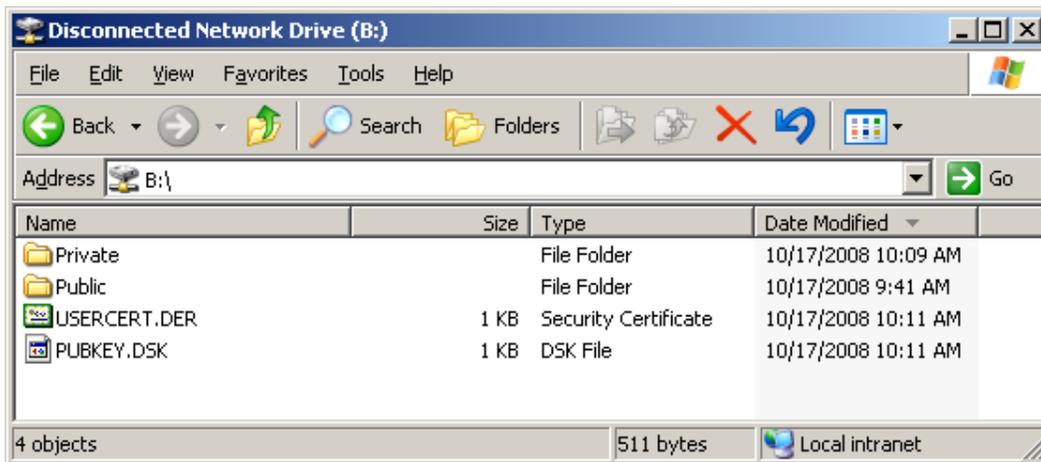
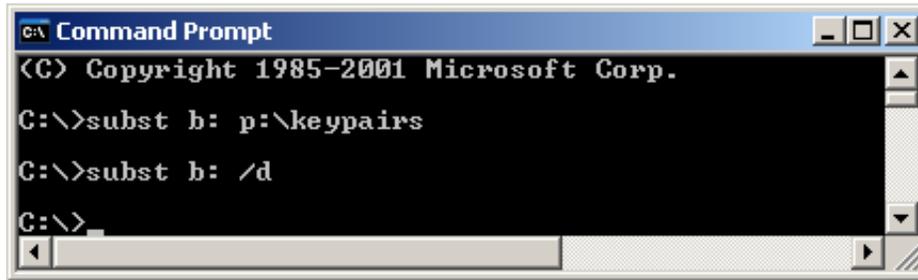


FIGURE 27 B:\ DRIVE FILE MOVES (II)

[Step 10] Now, send the files in the Public directory to the Ginnie*NET* Certificate Authority. This can be done by copying the files to a removable media such as a CD or a flash drive. When the files are returned, replace the files in the Public directory.

[Step 11] Eliminate the drive substitution by typing, **subst b: /d** in the Command box, then press the <Enter> key.



```
C:\ Command Prompt
(C) Copyright 1985-2001 Microsoft Corp.
C:\>subst b: p:\keypairs
C:\>subst b: /d
C:\>
```

FIGURE 28 B:\ TO D:\ DRIVE SUBSTITUTION (COMMAND LINE ENTRY)

2.4 Installing the Fingerprint Scanner System Software

The fingerprint reader is a desktop device. The web application triggers an ActiveX control.

2.4.2 Installation Procedures



IMPORTANT: *Do not attach* the fingerprint scanner until the full installation process is complete and your system has been restarted.

[Step 1] To begin the download process log onto the GinnieNET website, at www.ginnienet.net, to download the software.

[Step 2] Enter your assigned User ID and password in their respective fields, then click on the screen's <Login> button (**ERROR! REFERENCE SOURCE NOT FOUND.**).

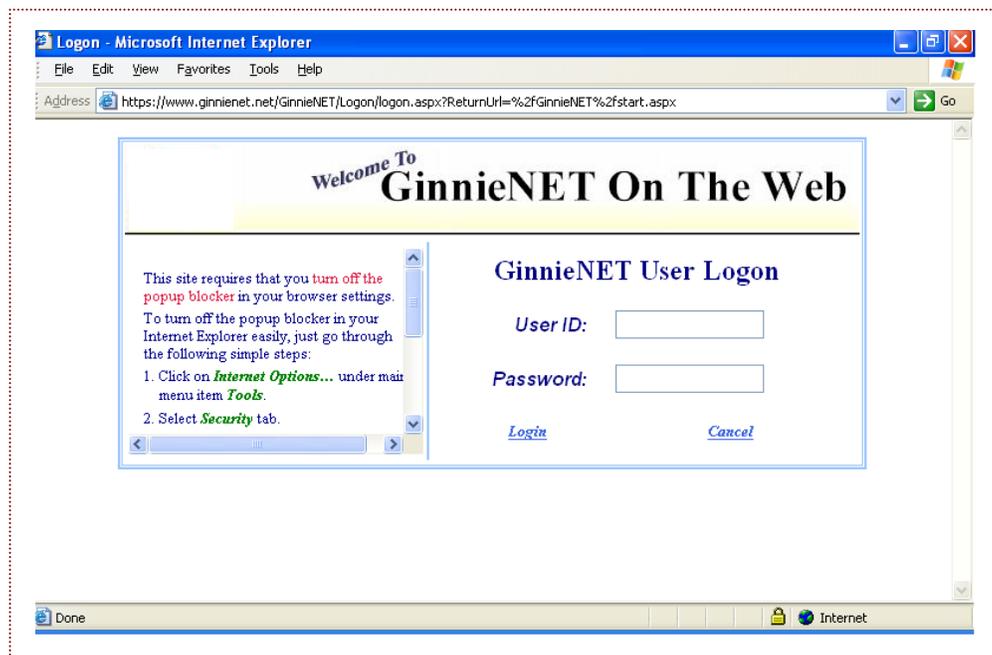


FIGURE 29 GINNIENET LOGIN SCREEN



NOTE: This site will require that the user disable (turn off) the pop-up blocker in their browser settings. To do so, step through the following quick flow, then resume the Installation procedure.

- a) With the browser window open, click on the **Tools** option from the standard toolbar, then select the **Pop-up Blocker** option.
- b) Click on the **Pop-up Blocker** menu option.
- c) Click on the **Pop-up Blocker Settings** sub-menu option
- d) Enter our web address in the screen's **Address of website to allow** field, then click on the <Add> button.
- e) Click on the <Close> button to close out the current website allowance action.

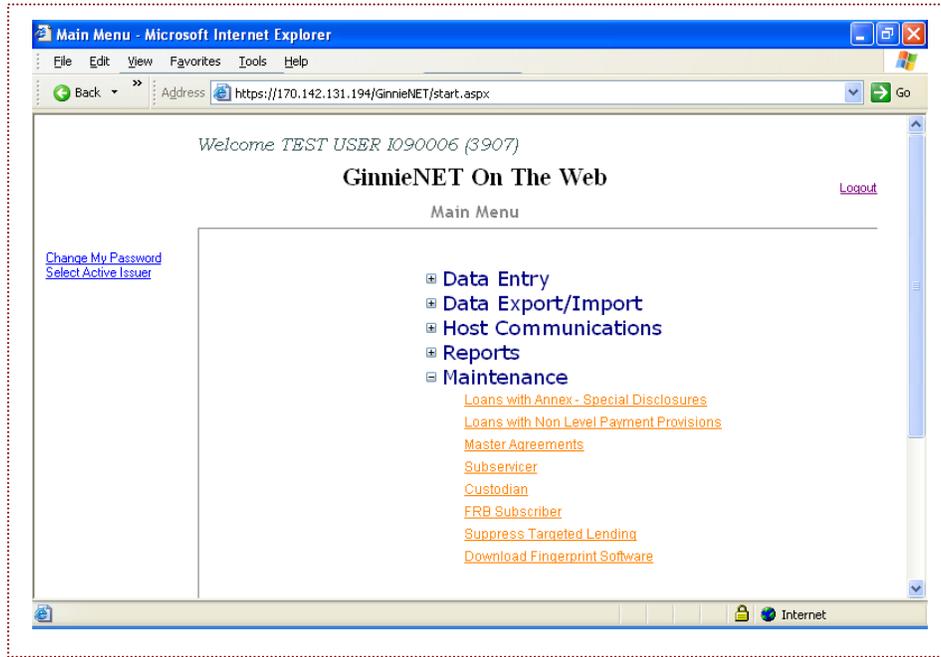
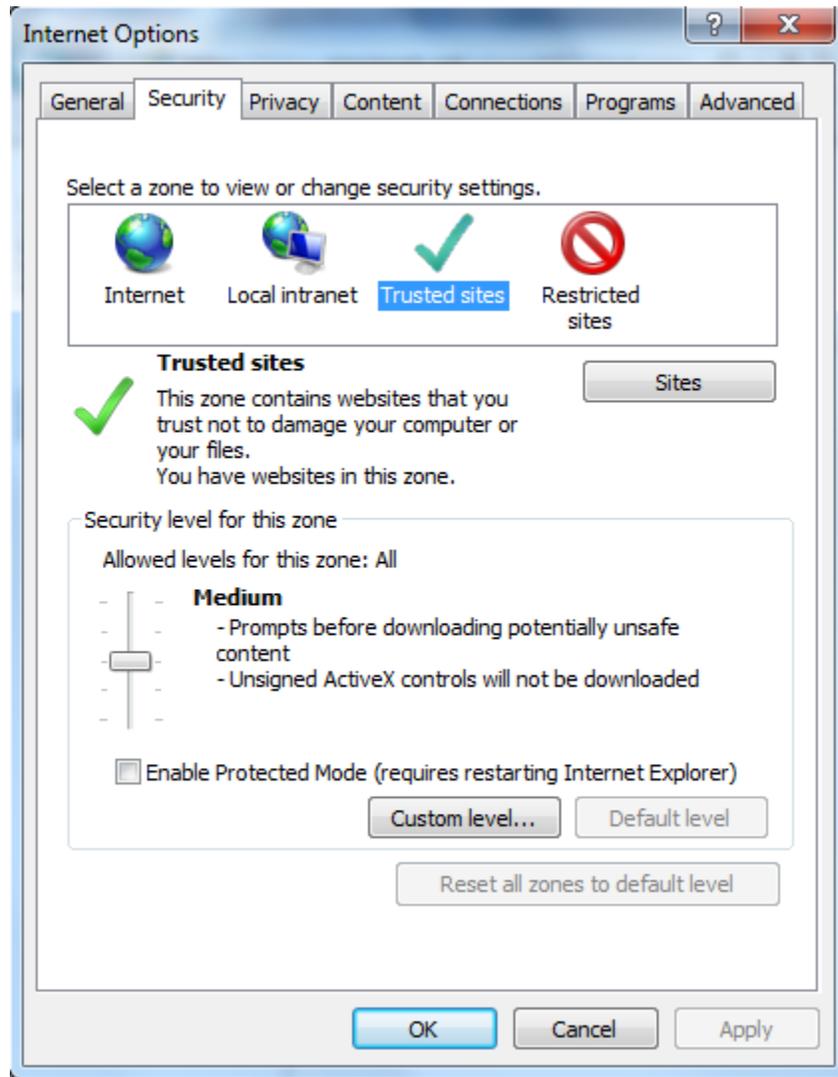


FIGURE 30 GINNIE*NET* MAIN MENU SCREEN (w/MAINTENANCE LINK)

2.5 INSTALLING M2SYS BIOPLUGIN CLIENT

2.5.1 Prerequisites

1. The person installing the client must have administrative privileges to install software on the machine and must be logged in locally and not remotely into the machine.
2. The Protected Mode should not be enabled for Trusted Zone as shown in the screen below.



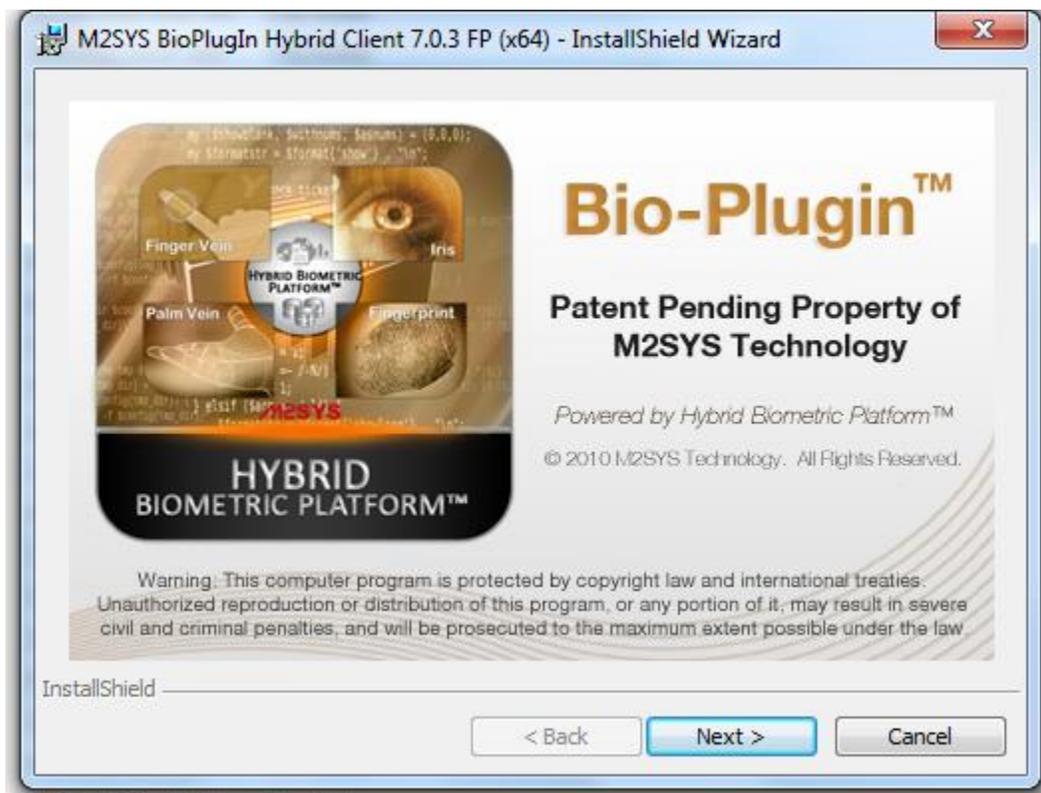
3. The website <https://www.ginnienet.net> should be in the Trusted sites zone. The setup automatically adds the website to Trusted sites zone if it completes successfully. If browser settings are controlled using group policies then the website should be added to trusted sites zone using group policy. A good indication of browser settings are controlled by group policy is when a user cannot modify the browser settings.
4. The user needs to use the 32-bit version of the Internet Explorer. This version of the client does not work with the 64-bit version of Internet Explorer.

2.5.2 Installation Steps

1. Ensure that all the prerequisites are met otherwise the software will not work.
2. Returning to the Ginnie^{NET} Main Menu screen, click on the screen's **Maintenance** link.
3. Download the Bioplugin client from <https://www.ginnienet.net>.
 - a. Select **Download New Fingerprint Software for 32bit Operating System** if the Operating System is Windows 7 32bit.
 - b. Select **Download New Fingerprint Software for 64bit Operating System** if the Operating System is Windows 7 64bit.

[Download New Fingerprint Software for 32bit Operation System](#)
[Download New Fingerprint Software for 64bit Operation System](#)

4. Remove the fingerprint scanner from the USB port.
5. Run the setup and follow the prompts. Click the **Next** button in the screen given below.



6. Click the **Next** button in the screen given below:

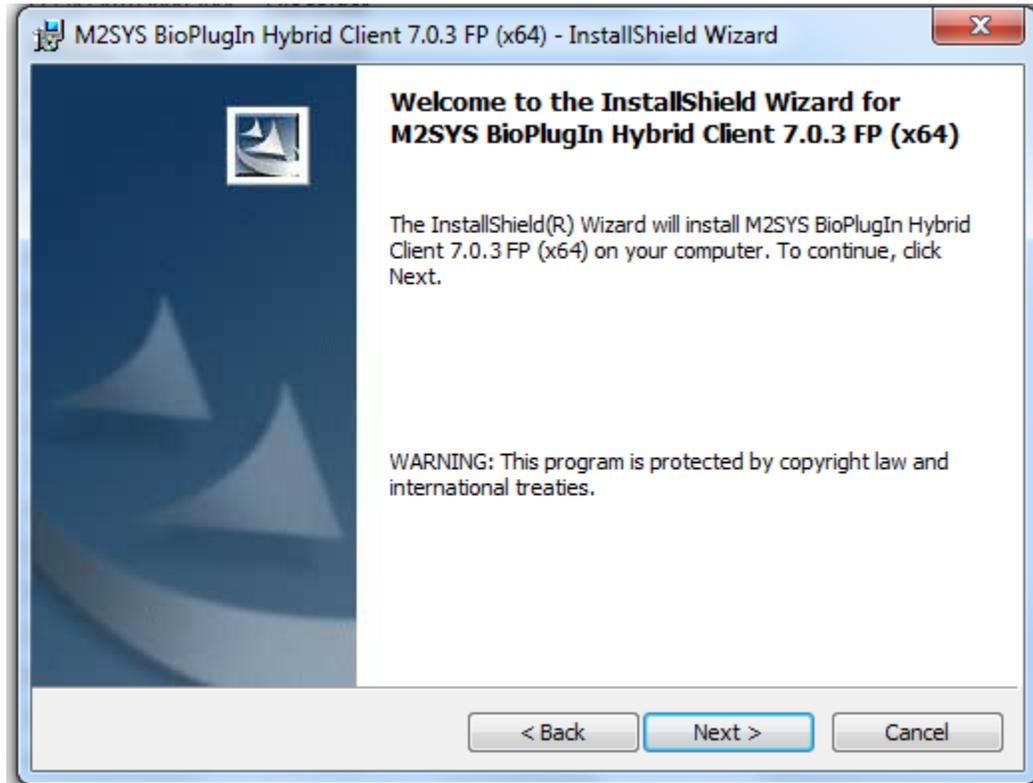


FIGURE 31 INSTALLSHIELD WIZARD WELCOME SCREEN

On the new M2SYS BioPlugIn Client InstallShield Wizard Welcome screen, click on the <Next> button once again to proceed to the next screen level. A **License Agreement** screen will then display, like that shown here in **ERROR! REFERENCE SOURCE NOT FOUND.**

7. Select “I accept the terms in the license agreement” and click the **Next** button as shown in the screen below.

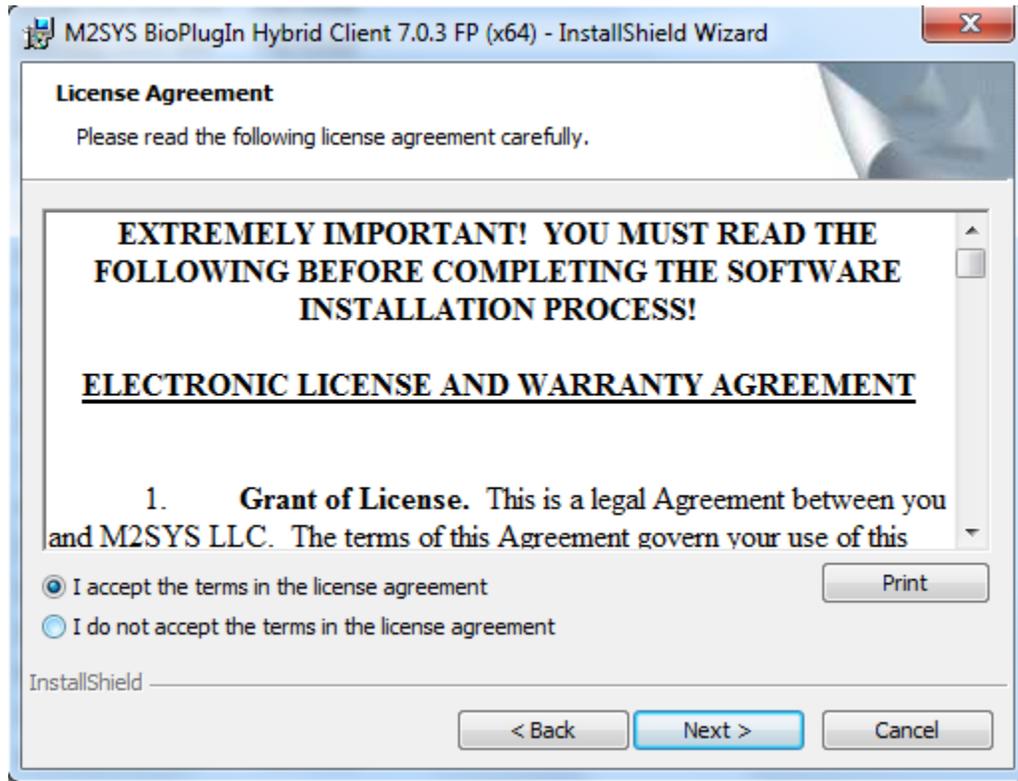


FIGURE 32 INSTALLSHIELD WIZARD LICENSE AGREEMENT SCREEN

Carefully read the License Agreement’s **ELECTRONIC LICENSE AND WARRANTY AGREEMENT** section. The user may also click on the screen’s <Print> button to route the License Agreement to print should you wish to obtain a printed copy of that License Agreement.

Enable the **I accept the terms in the license agreement** radial button (☉), to signify your review and agreement with all terms specified therein.

Click on the <Next> button once again to proceed to the next screen level. The **Customer Information** screen will then display, like that shown below in **ERROR! REFERENCE SOURCE NOT FOUND.**

8. Enter the User Name and Organization and click the **Next** button as shown in the screen below:

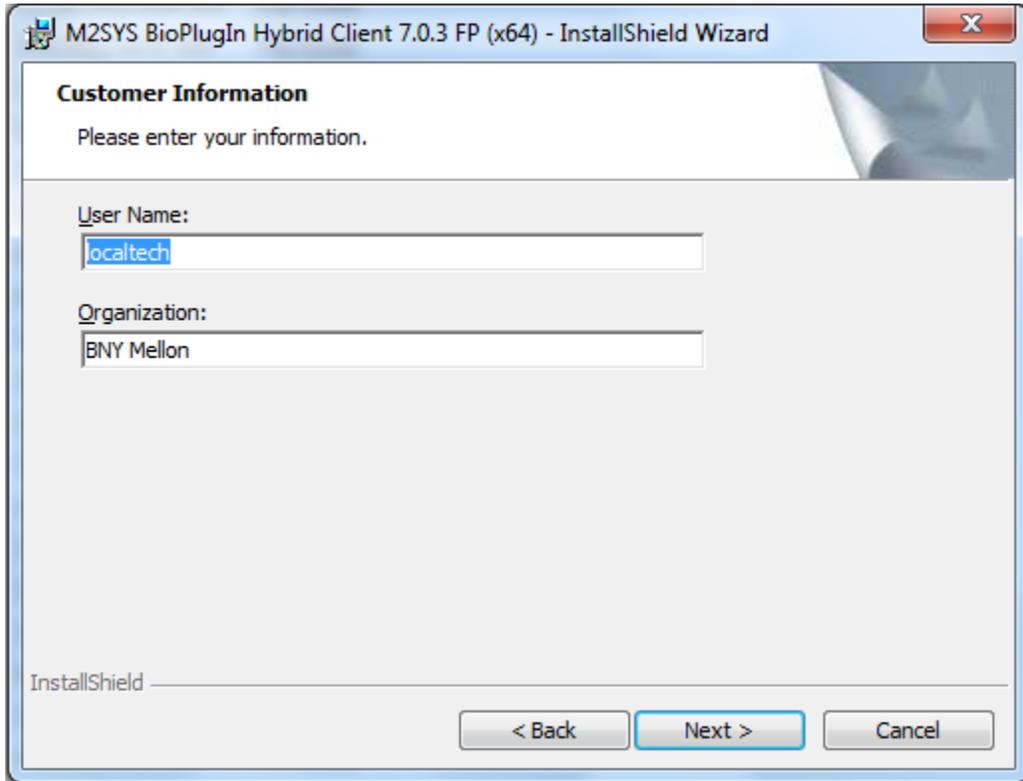


FIGURE 33 INSTALLSHIELD WIZARD CUSTOMER INFORMATION SCREEN

Enter a specific user name in the **User Name:** field, and organization name in the screen's **Organization:** field, then click on the <Next> button. The **Destination Folder** screen will then display, like that shown on the following page in **ERROR! REFERENCE SOURCE NOT FOUND.**

9. Click the **Next** button as shown in the screen below:

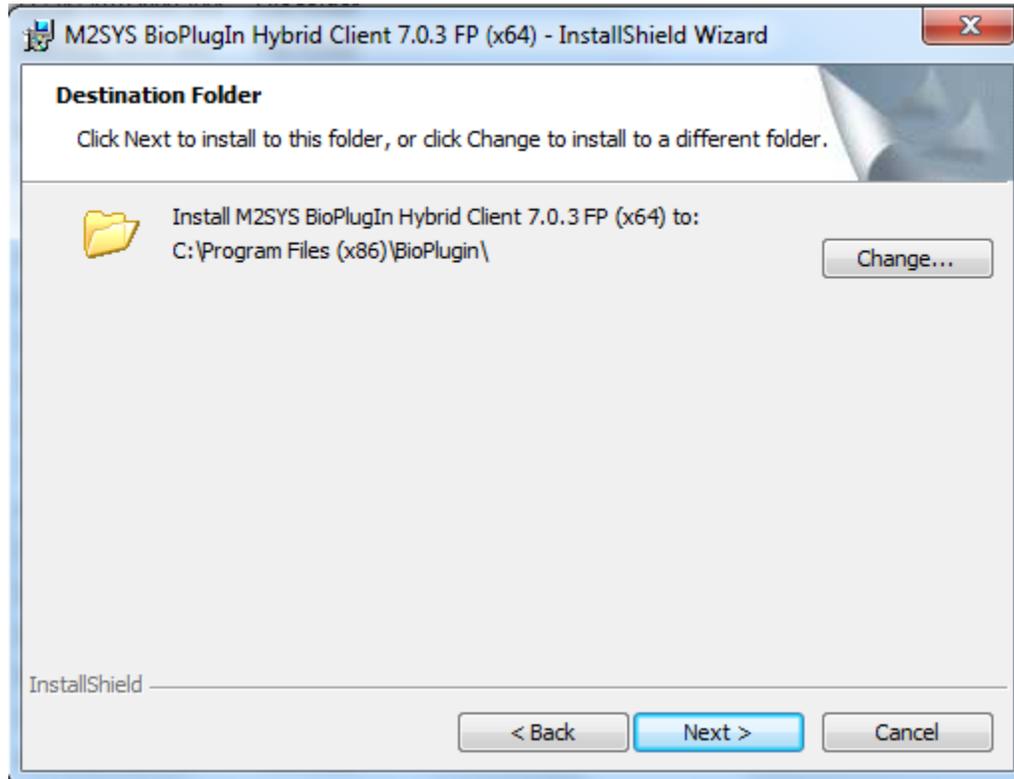


FIGURE 34 INSTALLSHIELD WIZARD **DESTINATION FOLDER** SCREEN

[Step 1] The Installation setup will recommend a *default* installation. If you need to change to a *different* folder, or to create a *new* folder, click on the <Change> button. Click on the <Next> button if the current destination folder location is acceptable, and to move on to the next screen level. The **Ready to Install the Program** screen will then display, like that shown below in **ERROR! REFERENCE SOURCE NOT FOUND.**

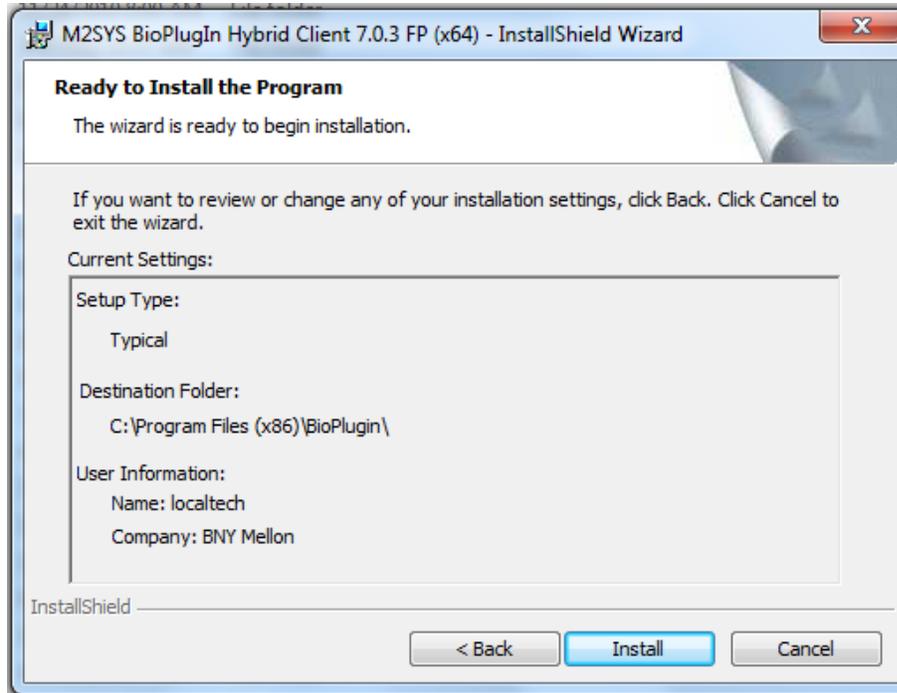


FIGURE 35 INSTALLSHIELD WIZARD **READY TO INSTALL THE PROGRAM** SCREEN

On the new **Ready to Install the Program** screen, the program folder will display the location in which the Bio-Plugin program can be found. The program folder name, which appears in the Program Folders field above, will be set as the default. To change any of the current settings, simply click on the <Back> button to return to any of the previous screen series to effect that setting change, *or* click on the <Install> button to ACCEPT all settings, and to begin the file downloading process.

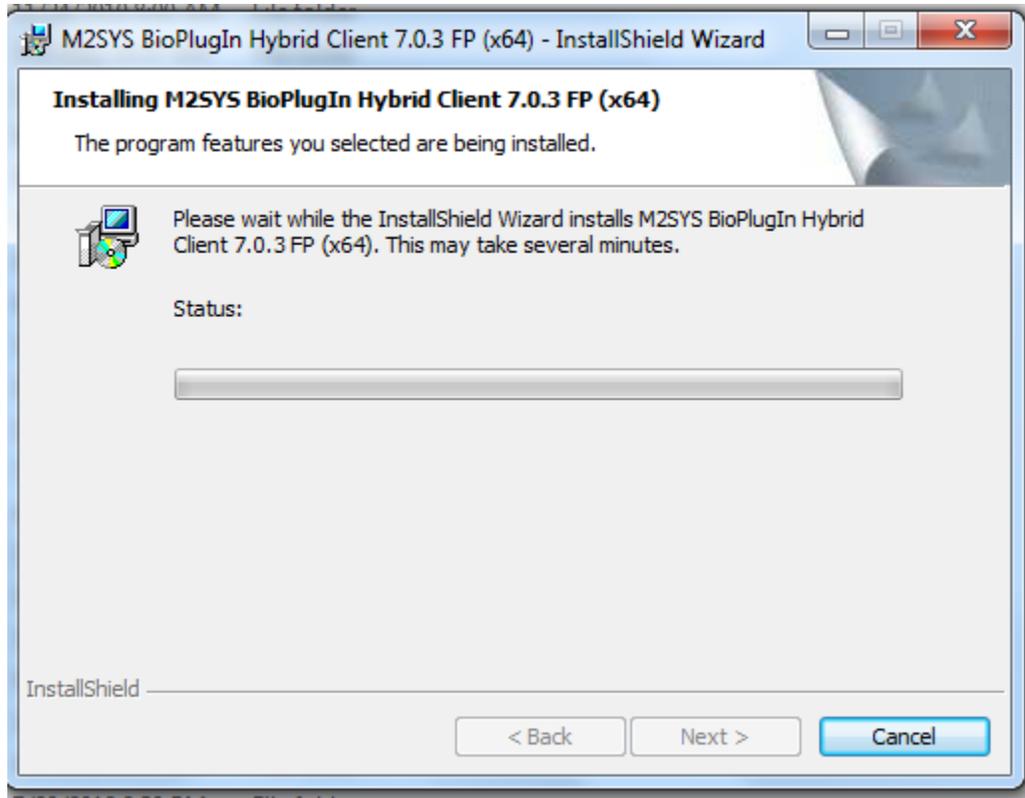


FIGURE 36 INSTALLSHIELD WIZARD STATUS BAR SCREEN

The system will again display an installation “progress bar” (**ERROR! REFERENCE SOURCE NOT FOUND.**) to indicate the status of the current software installation. Be advised that the system may take several minutes to copy all program files.

10. Once the setup of Bioplugin client is finished, the setup will automatically start the installation of DigitalPersona One Touch for Windows RTE 1.4.01 as shown in the screen below.

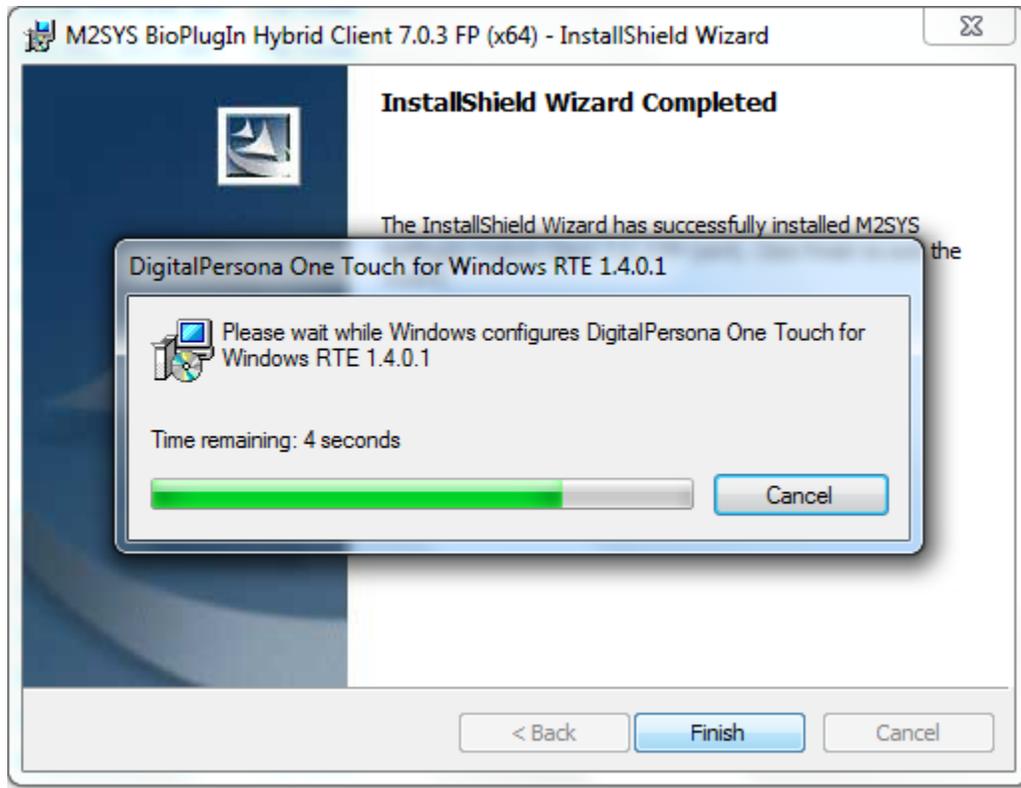


FIGURE 37 **DIGITALPERSONA GOLD FINGERPRINT RECOGNITION SOFTWARE 3.0.0** CONFIGURATION SCREEN

11. The setup will prompt for connecting the biometric scanner to the USB port after the installation of DigitalPersona One Touch is complete as shown in the screen below.

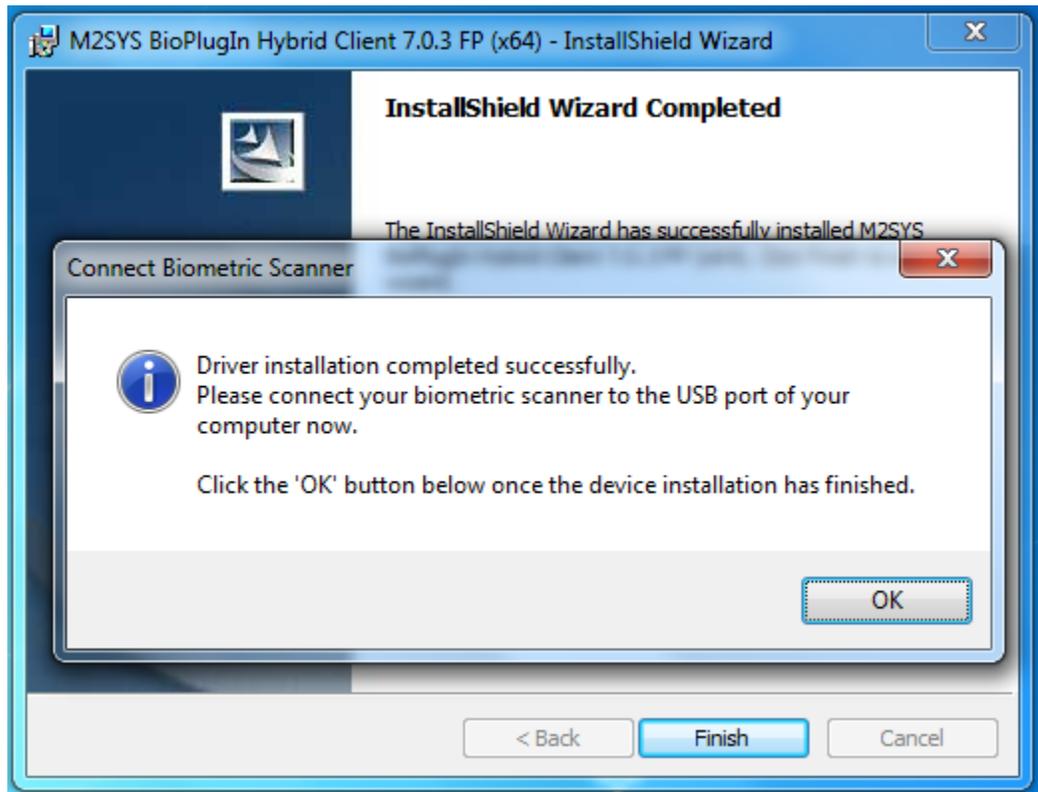
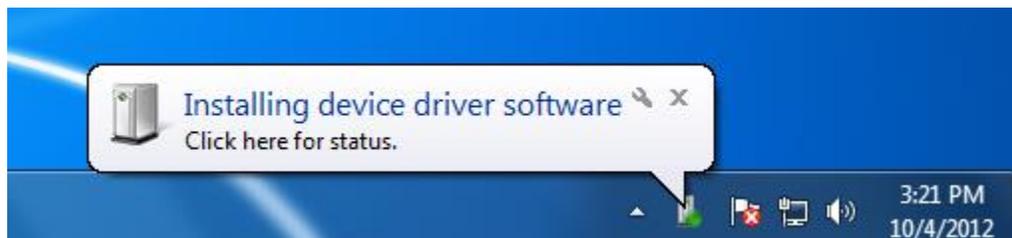


FIGURE 38 CONNECT FINGERPRINT SCANNER SCREEN

Once the user has received the “Driver installation completed successfully” message screen (**ERROR! REFERENCE SOURCE NOT FOUND.**), they should simply click on the <OK> button to complete the full program installation.

NOTE: Be advised that by clicking on the <OK> button above will also serve to *restart* the user’s computer.

12. Once the user logs back into the system, they may now physically attach the Fingerprint Scanner hardware to any of their PC-based USB port connection point.



2.5.3 Troubleshooting

Server connection failed. Make sure server is running

This message is displayed if <https://www.ginnienet.net> is not added to trusted zone or the Protected Mode is enabled for Trusted Zone. Please ensure that the prerequisites 2 and 3 have been fulfilled.

The selected component not found. Please try again or install the component correctly.

This message is displayed if the software has not been installed correctly. Please follow the below steps to solve the problem.

- Uninstall M2SYS Bioplugin Client 7.0.3
- Uninstall DigitalPersona One Touch for Windows.
- Remove the biometric scanner from USB port.
- Restart the machine
- Reinstall the software by following the steps under heading **Installing M2SYS Bioplugin Client 7.0.3 on Windows 7** in this document.

Error trying to scan the fingerprint. Please ensure that the scanner is attached and try again.

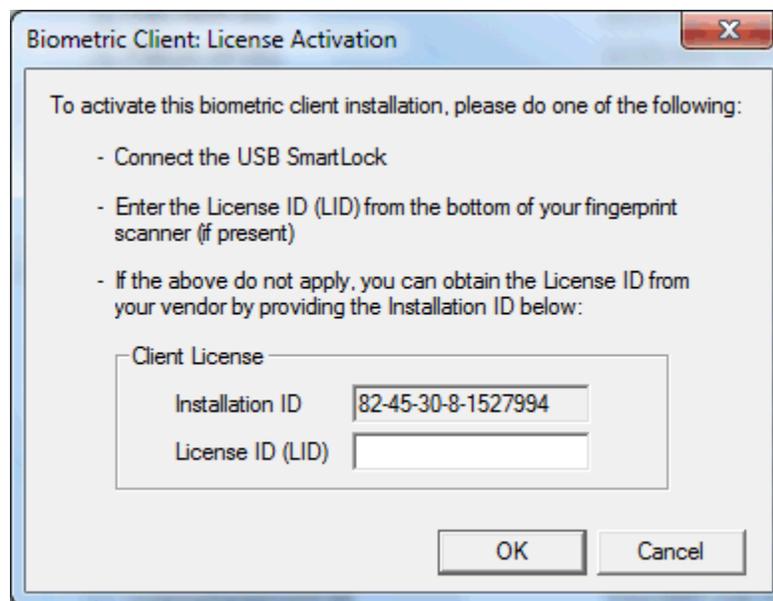
This message is displayed if one of the below conditions are true:

The Biometric scanner is not attached to the USB port.

The software has not been installed correctly and the biometric engine is not able to start.

The software prompts for License ID (LID) number

If the software prompts for License ID as shown in the screen below, please contact the Ginnie*NET* helpdesk and request a new LID number. Please enter the new LID number in the License ID field and click the **OK** button.



3 SECURITY ADMINISTRATION

The Enrollment Administrator (Security Officer) in each Issuer/Custodian office will be responsible for adding new issuers. Ginnie^{NET} will assign a unique ID and a default password to each user. The password must be changed the first time a new user logs on to the system.

It is recommended that at least two (2) Security Officers (a primary and a back-up) be identified from each Issuer/Custodian location.



FIGURE 39 GINNIE^{NET} ON THE WEB MAIN MENU SCREEN

Select one of the following options:

Change Password (shown on the left side of the screen):

Security Administration option:

- Fingerprint enrollment;
- Add new user account;
- Manage user account.

 **NOTE:** Clicking on the **Logout** link in the upper right-hand corner of the screen will navigate the user out of Ginnie^{NET} completely.

3.1 ADD A NEW USER ACCOUNT

To begin the enrollment process, the Enrollment Administrator will log onto www.ginnienet.net, then enter their assigned Ginnie^{NET} User ID and password. The Ginnie^{NET} On The Web **Main Menu** screen shown below in [FIGURE 40](#) will then appear:

 **NOTE:** *Before you enroll a user, you must first set up a valid user account.*

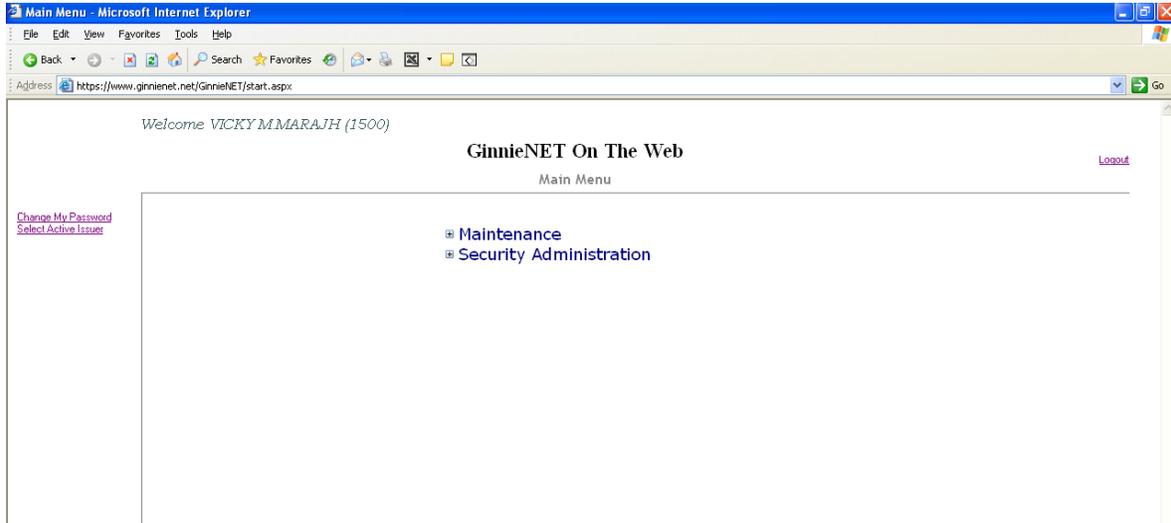


FIGURE 40 GINNIE^{NET} ON THE WEB MAIN MENU SCREEN (w/SECURITY ADMINISTRATION LINK)

[Step 1] Click on the **Security Administration** link (FIGURE 40).

[Step 2] Then, click on the **Add New Local User Account** link (FIGURE 41).



FIGURE 41 SECURITY ADMINISTRATION—ADD NEW LOCAL USER ACCOUNT LINK

The **Add New Local User Account** screen will then display.

FIGURE 42 SECURITY ADMINISTRATION—ADD NEW LOCAL USER ACCOUNT LINK OPTIONS

[Step 3] Enter the user's *name* in the **User's Screen Name:** field.

[Step 4] Enter the user's *title* in the screen's **User's Title:** field.

[Step 5] Enter the initial *password* for the user in the **Initial Password:** field.

 **NOTE:** No one should know your password. Be sure to create a password that you can remember easily. The integrity of the password can be critically compromised if you ever write it down. The user may change their password at any time by clicking on the screen's [Change My Password](#) option, found in the left-hand corner of the page.

[Step 6] Select an initial *role* for the user from the **Initial Role:** field's drop-down list.

[Step 7] Select an *issuer number* for the user from the **Associated Issuer:** field's drop-down list.

[Step 8] Bypass the **Associated Custodian:** field.

[Step 9] Once all data has been entered, click on the <Submit> button to generate the new User ID. The New User Profile confirmation message, shown below in [FIGURE 43](#), will then appear.

The new user profile has been added as [I501242]. The system generates a different ID to access Ginnie^{NET} for each new user added to the system.

FIGURE 43 GINNIE^{NET} NEW USER PROFILE CONFIRMATION MESSAGE

 **NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie^{NET} completely.

3.2 MANAGE LOCAL USER ACCOUNTS

To manage local Ginnie^{NET} user accounts, step through the following procedural flow:

- [Step 1] From the Ginnie^{NET} On The Web main menu screen, click on the **Manage Local User Account** link, found under the **Security Administration** screen option, as shown below in the FIGURE 44 illustration.

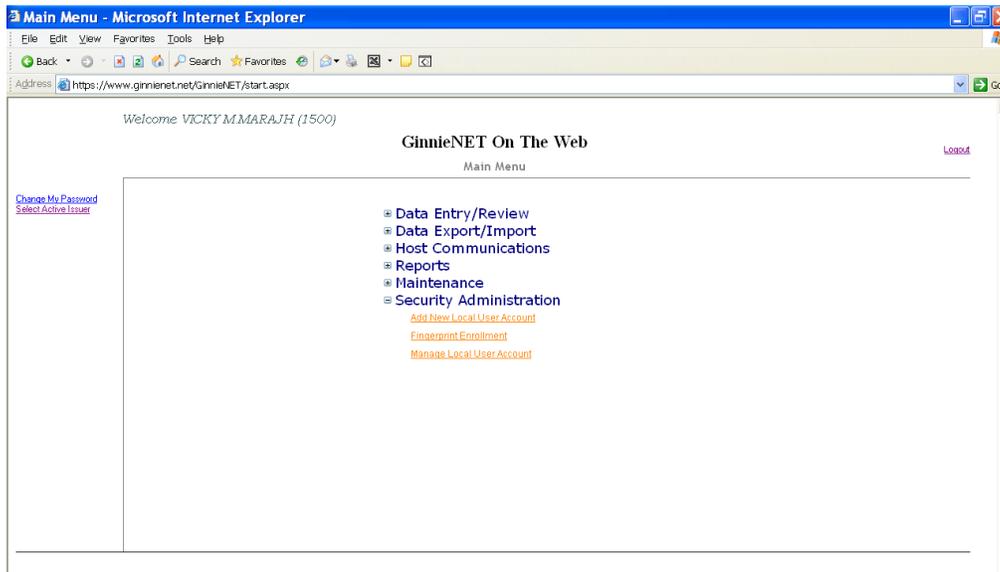


FIGURE 44 GINNIE^{NET} SECURITY ADMINISTRATION SCREEN (w/**MANAGE LOCAL USER ACCOUNT** LINK)

- [Step 2] The Enrollment Administrator may then click on the **Manage Local User Account** link to assist users with all of the following system tasks:

- Assign Role;
- Update Profile;
- Reset Password;
- Activate/Deactivate User.

View the FIGURE 45 screen image to view an example of this screen.

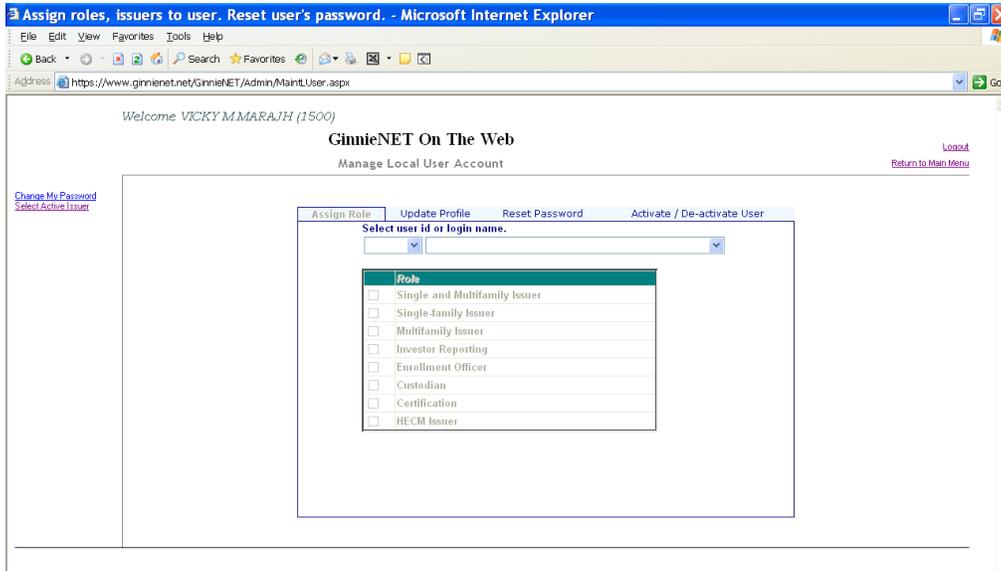


FIGURE 45 GINNIE.NET MANAGE LOCAL USER ACCOUNT SCREEN (w/SELECTION OPTIONS)

3.3 ASSIGN USER ROLE

The **ASSIGN ROLE** option allows the Enrollment Administrator to grant access to different functions within the system. To assign a user role, step through the following procedural flow:

[Step 1] Click on the down arrow [▼] to access a list to select a user by either their User ID *or* login name, as shown in the FIGURE 46 illustration.

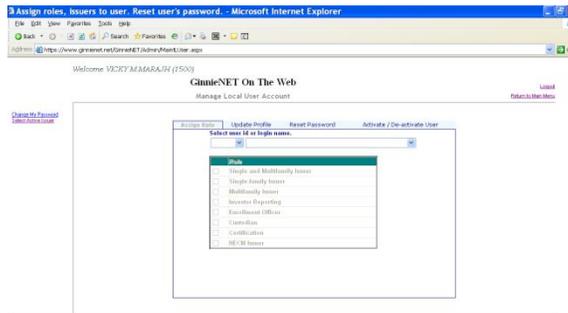


FIGURE 46 GINNIE.NET ASSIGN ROLE TAB

[Step 2] If there is *more than one* (1) Issuer assigned to your system, click on the down arrow [▼] to access a list to select the desired Issuer ID.

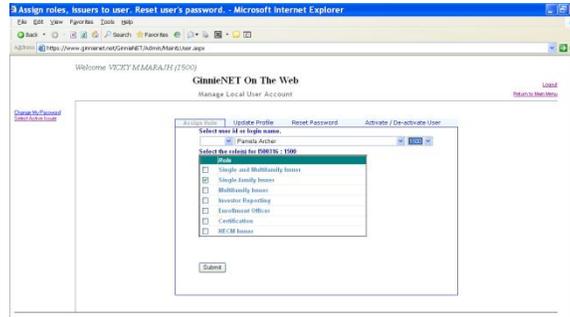


FIGURE 47 GINNIE^{NET} ASSIGN ROLE SCREEN

[Step 3] Click on the screen’s **Update Profile** tab.

[Step 4] Select the related function(s) desired for the current user, then click on the screen’s <Submit> button. The selected user profile will then be updated in the Ginnie^{NET} system

To change the role(s) for another user from this screen, search for the user(s) for which you wish to assign a role(s) by clicking on the down arrow [▼] to select by User ID or login name.

NOTE: Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie^{NET} completely.

3.4 UPDATE USER PROFILE

The **UPDATE USER PROFILE** option allows the Enrollment Administrator to update a user screen name or screen title. To update a user profile, step through the following procedural flow:

[Step 1] Click on the down arrow [▼] to select a user by either their User ID *or* login name, as shown below in [FIGURE 48](#).

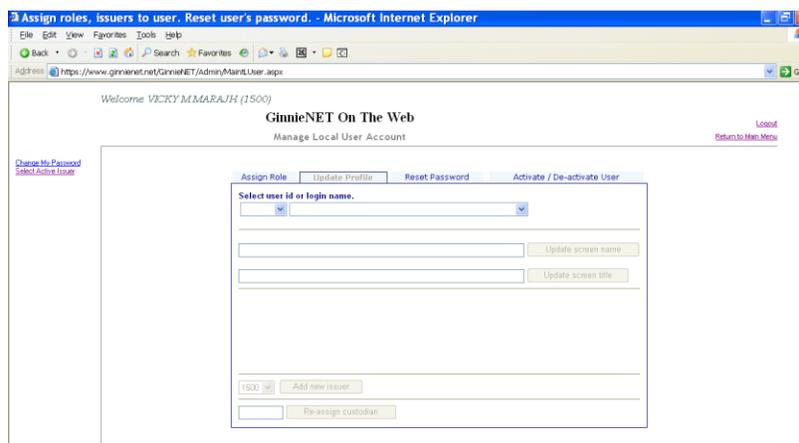


FIGURE 48 GINNIE^{NET} ASSIGN ROLE SCREEN (SELECT USER ID OPTION)

[Step 2] Click on the screen’s **Update Profile** tab. The Update Profile screen will then display.

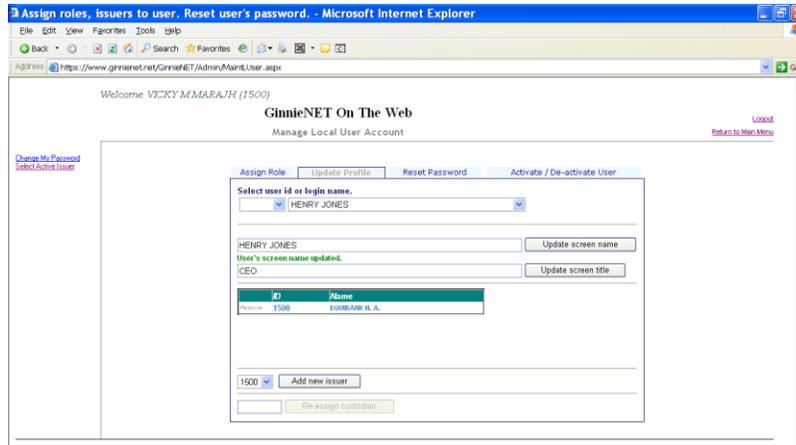


FIGURE 49 GINNIE/NET UPDATE PROFILE SCREEN

- [Step 3] Change a user's screen name by entering a new screen name and clicking on the <Update screen name> button.
- [Step 4] Change a user's screen title by entering a new screen title and clicking on the <Update screen title> button.

3.5 ADD NEW ISSUER

The **Add New Issuer** option allows the Enrollment Administrator to add a new issuer. To add a new issuer, step through the following procedural flow:

- [Step 1] Click on the down arrow [▼] to select a user by either their User ID or login name. If more than one (1) Issuer is to be assigned to the system, select the desired Issuer ID from the drop-down list.
- [Step 2] Then, click on the screen's <Add New Issuer> button.

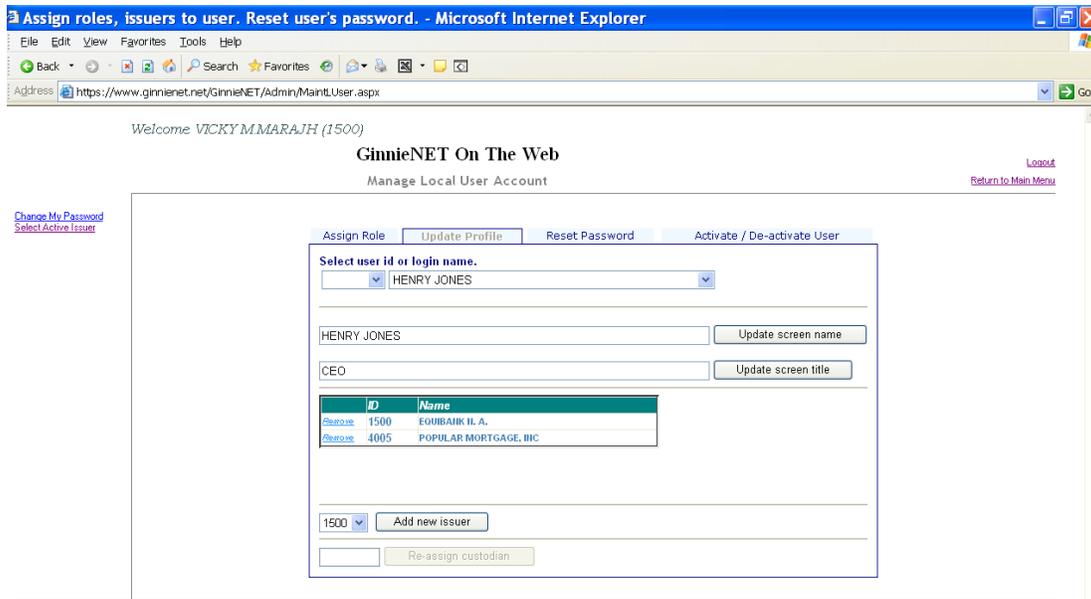


FIGURE 50 GINNIE^{NET} ADD NEW ISSUER FUNCTION

The new Issuer ID will then be added to the Ginnie^{NET} system.

3.6 REMOVE AN ISSUER FROM A USER’S PROFILE

The **Remove and Issuer from a User’s Profile** option allows the Enrollment Administrator to remove an issuer from a select user profile. To remove an issuer, step through the following procedural flow:

- [Step 1] Click on the down arrow [▼] to select a user by either their User ID *or* login name from the drop-down list.
- [Step 2] Once the desired Issue name has been selected, click on the screen’s <Remove Issuer> button.

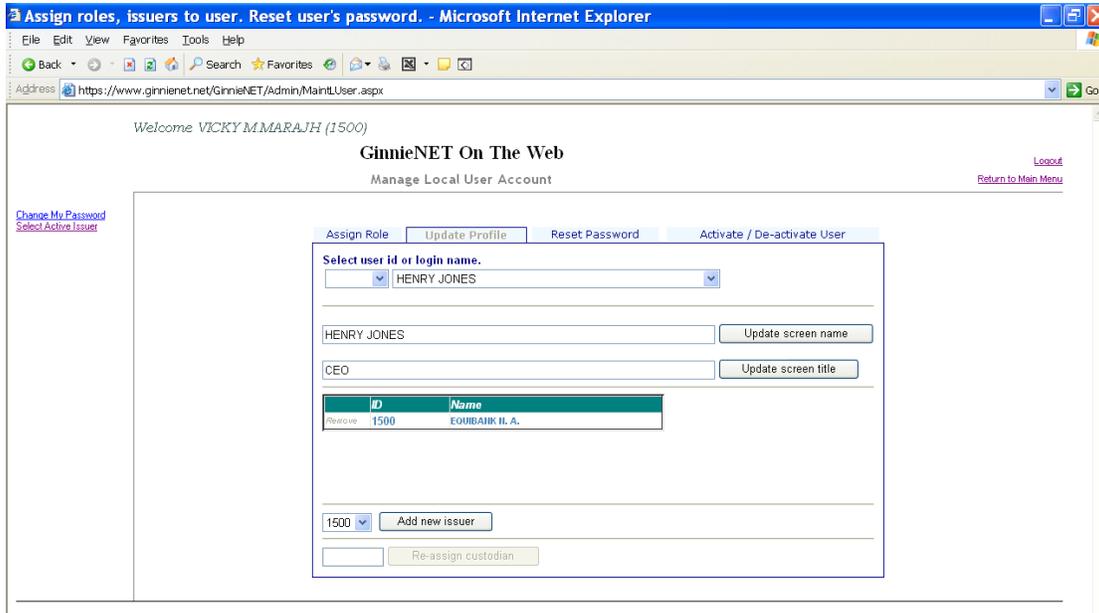


FIGURE 51 GINNIE^{NET} REMOVE ISSUER FUNCTION

The Issuer name will then be removed from the select user profile.

3.7 RESET USER PASSWORD

The **Reset a User Password** option allows the Enrollment Administrator to reset a user's password. To reset a user's password, step through the following procedural flow:

- [Step 1] Click on the screen's **Reset Password** tab. The Reset Password screen will then display.
- [Step 2] Click on the down arrow [▼] to select a user by either their User ID *or* login name, as shown below in FIGURE 52.

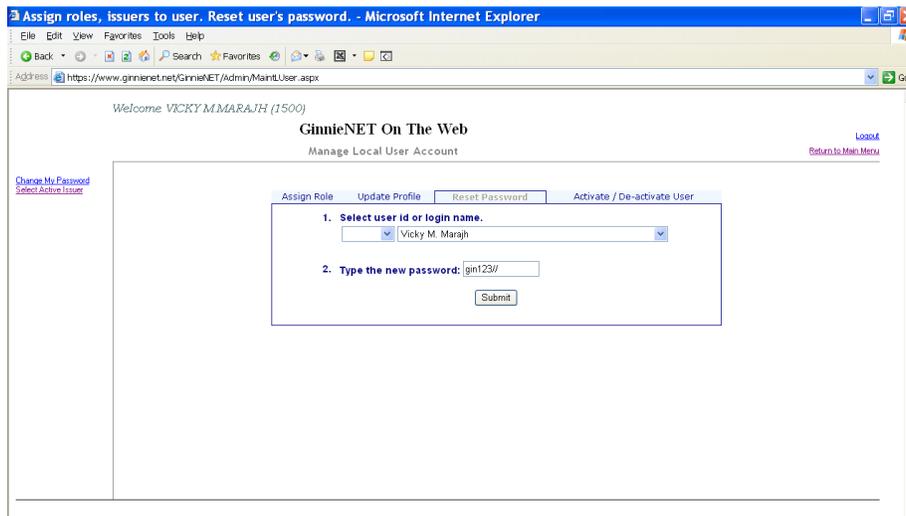


FIGURE 52 GINNIE^{NET} RESET PASSWORD FUNCTION

[Step 3] Enter the new (reset) password for the user in the **Type the new password** field.

NOTE: No one should know your password. Be sure to create a password that you can remember easily. The integrity of the password can be critically compromised if you ever write it down. The user may change their password at any time by clicking on the screen’s [Change My Password](#) option, found in the left-hand corner of the page.

[Step 4] Click on the screen’s <Submit> button to set the new password. The system will then display a “Password re-initialized” confirmation message (FIGURE 53) to inform the user of the success of the password reset action.

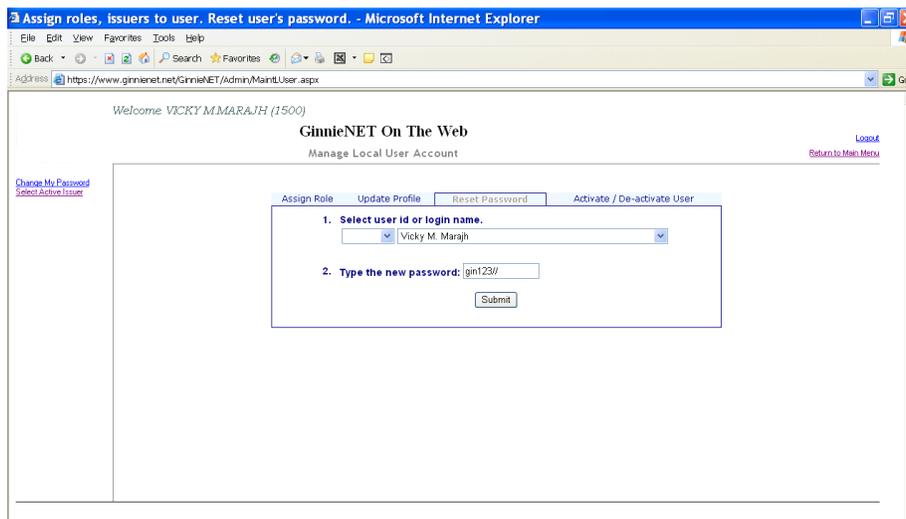


FIGURE 53 GINNIE^{NET} RESET PASSWORD CONFIRMATION SCREEN

NOTE: Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie^{NET} completely.

3.8 ACTIVATE/DEACTIVATE USER

The **Activate/Deactivate User** option allows the Enrollment Administrator to either activate or deactivate a user. To activate or deactivate a user, step through the following procedural flow:

[Step 1] Click on the screen’s **Activate / De activate** tab. The Activate / De activate screen will then display.

[Step 2] Click on any checkbox () in the list to indicate which user profile you wish to activate or deactivate, as shown here in FIGURE 54.

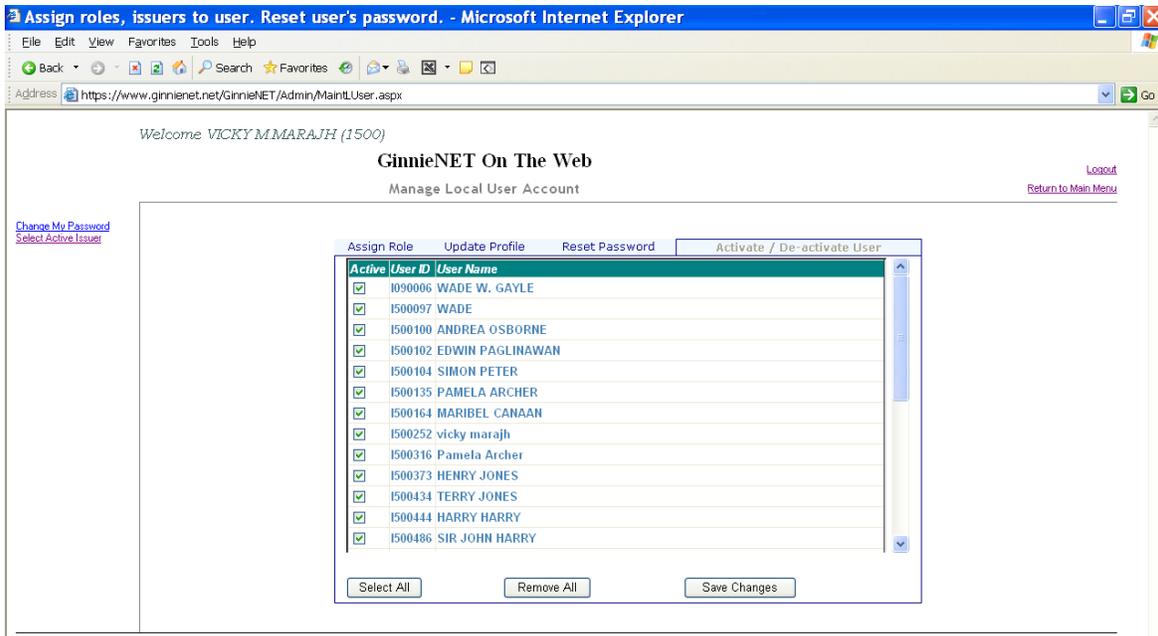


FIGURE 54 GINNIE^{NET} ACTIVATE/DEACTIVATE USER FUNCTION

- [Step 3] Once selected, click on the screen's <Save Changes> button to complete the current activation (or deactivation) task.
- [Step 4] The system will then display an **“Activate/Deactivate user(s) committed”** confirmation message to inform the user of the success of the reset action.

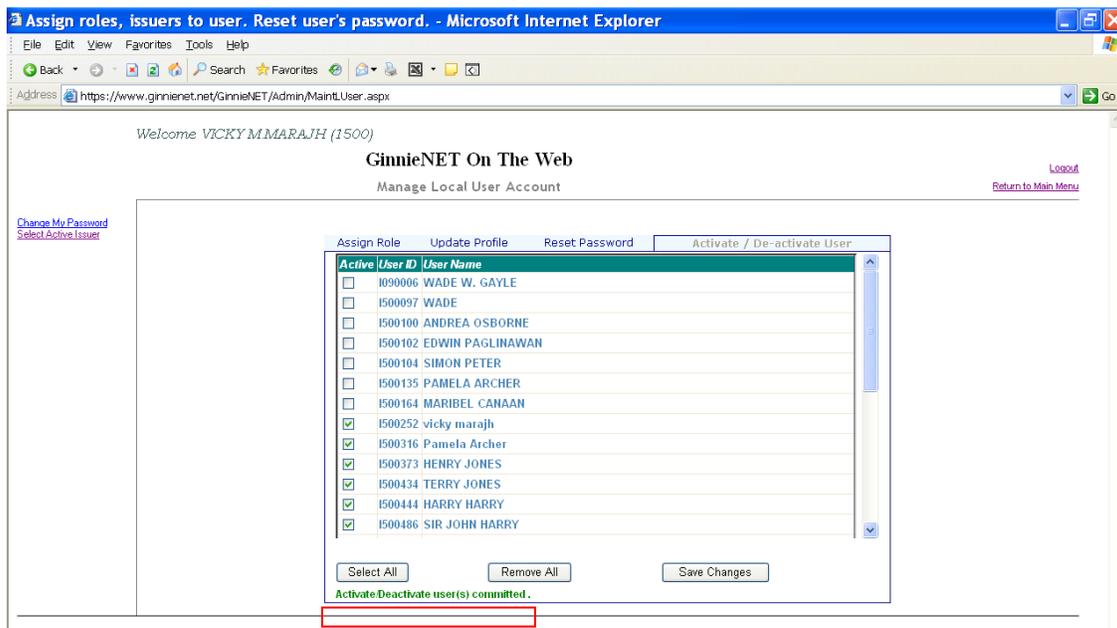


FIGURE 55 GINNIE^{NET} ACTIVATE/DEACTIVATE USER CONFIRMATION MESSAGE



NOTE: Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie^{NET} completely.

3.9 FINGERPRINT ENROLLMENT OVERVIEW

Ginnie^{NET} Authorized Signatories are required to appear on the HUD 11702 form, and:

- Must have their Private Key and *signed* Public Key,
- Must have a government picture ID.
 - Enrollment Administrator will open the Fingerprint Enrollment page.
 - Enrollment Administrator will insert the enrollee's Public Key.
 - The application will check the key to ensure that it contains 'Ginnie^{NET} Certificate Authority.
 - The application will extract and display the user name from the public key.
 - Enrollment Administrator will request the enrollee's government picture ID.
 - Enrollment Administrator will confirm that the enrollee is the individual in the picture.
 - Enrollment Administrator will confirm that the enrollee's government picture ID name matches the name on the public key.
 - Enrollment Administrator will enter the type of government picture ID and the ID Number.
 - The enrollee will insert the private key.
 - The enrollee will enter the private key password.
 - The application will verify the password (three attempts).
 - The application will scan the enrollee's fingerprint and save the following:
 - Enrollment Administrator's identifier;
 - User name extracted from the key;
 - Type of government picture ID;
 - Government picture ID number;
 - Public Key;
 - Private Key;
 - Fingerprint characteristics, (See also [APPENDIX B](#))
 - Date of enrollment.

Prior to initiating the fingerprint enrollment, it is the responsibility of the Enrollment Administrator to ensure that they know the person being enrolled, and that the person has presented the appropriate credentials, (i.e., Driver's License, Passport, etc.).

The Enrollment Administrator must also ensure that the person being enrolled is on the HUD form 11702 Resolution of Board of Directors and Certificate of Authorized Signatures.

3.9.1 Fingerprint Enrollment

To begin the enrollment process, the Enrollment Administrator will log onto www.ginnienet.net, and enter their assigned Ginnie^{NET} User ID and password. The Ginnie^{NET} On The Web Main Menu screen, shown below in [FIGURE 56](#) will then appear:

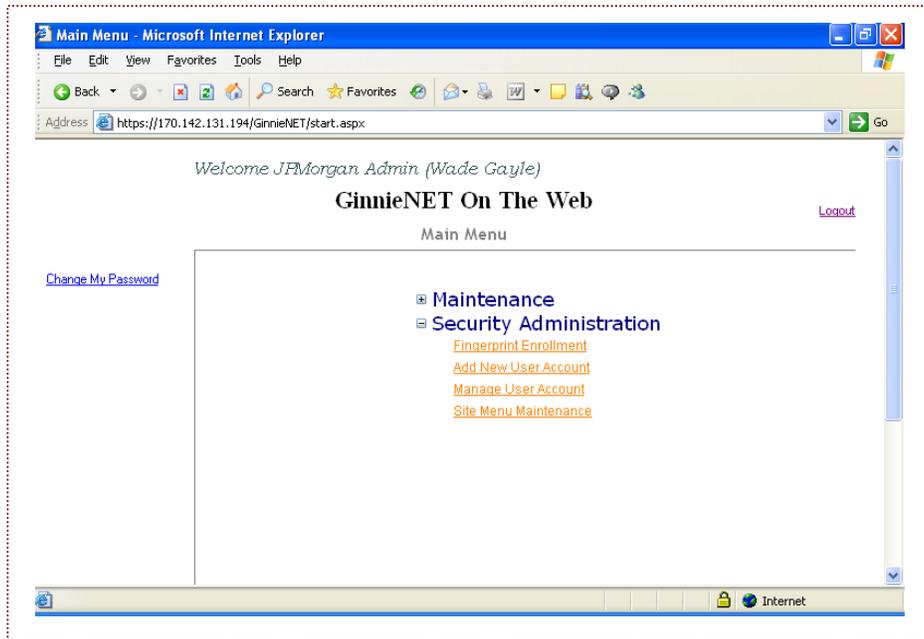


FIGURE 56 GINNIE^{NET} ON THE WEB MAIN MENU SCREEN (w/FINGERPRINT ENROLLMENT LINK)



NOTE: Before you enroll a user you must set up a user account.

- [Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen's **Security Administration** link, then click on the **Fingerprint Enrollment** menu option. The Fingerprint Enrollment screen will then display.
- [Step 2] On the new Fingerprint Enrollment screen, click on the down arrow [▼] adjacent to the **1. Select User ID** field to select the User ID to be enrolled ([FIGURE 57](#)).



FIGURE 57 FINGERPRINT ENROLLMENT: **USER ID** SELECTION

Once the desired user has been selected, click on the screen's <Continue> button. The Fingerprint Enrollment (Public Key Disk) screen will then display, like that shown here in [FIGURE 58](#).

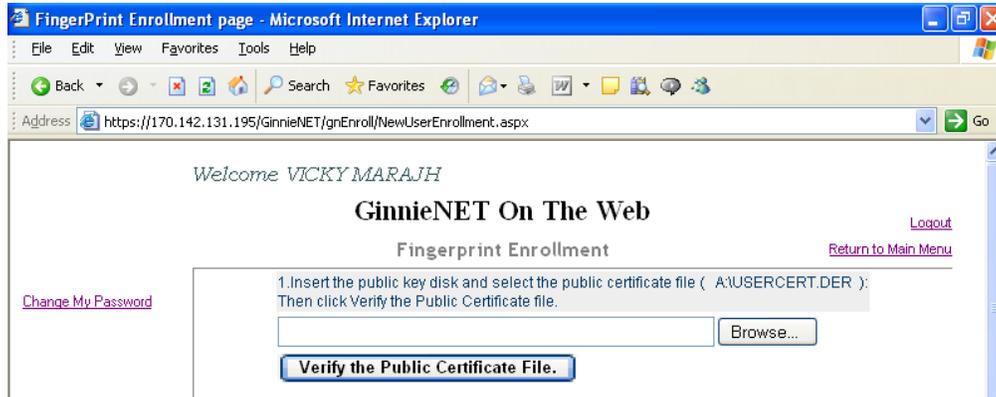


FIGURE 58 FINGERPRINT ENROLLMENT: **PUBLIC KEY CERTIFICATE SELECTION**

- [Step 3] Insert the Public Key disk, and type the public certificate file **USERCERT.DE** in the **1. Insert the public key disk and select the public certificate file** field. The Public Key disk is normally a floppy disk, and the user may click on the <Browse...> button to locate the Key disk.
- [Step 4] Once the Public Key file **USERCERT.DER** has been entered, click on the <Verify the Public Certificate File> button.
- [Step 5] If the Public Key Certificate is verified, the user will be prompted to remove the public key with the system message shown here in FIGURE 59.



FIGURE 59 FINGERPRINT ENROLLMENT: **REMOVE PUBLIC KEY MESSAGE**

- [Step 6] Enter the password assigned to the specific Public Key diskette.
- [Step 7] Enter the full path to the Private Certificate file (**A:\PRIVKEY.DER**) or click on the <Browse...> button to locate the file.



FIGURE 60 FINGERPRINT ENROLLMENT: **PRIVATE CERTIFICATE FILE SELECTION**

[Step 8] The Private Certificate file is normally a floppy disk and is entered into the A:\ drive. Alternatively, the user may also click on the <Browse...> button to locate the Key disk.

[Step 9] Once the Private Certificate file has been entered, click on the <Verify the Private Certificate File> button.

[Step 10] If the Private Key Certificate is verified, the user will be prompted to remove the public key with the system message shown here in FIGURE 61. Click on the <OK> button to proceed.



FIGURE 61 FINGERPRINT ENROLLMENT: **REMOVE PRIVATE KEY MESSAGE**

[Step 11] Select a valid Enroll Government Picture ID # type from the options shown in the field's drop-down menu, (usually a Driver's License or Passport). The Fingerprint Enrollment **Authentication** screen will then display.

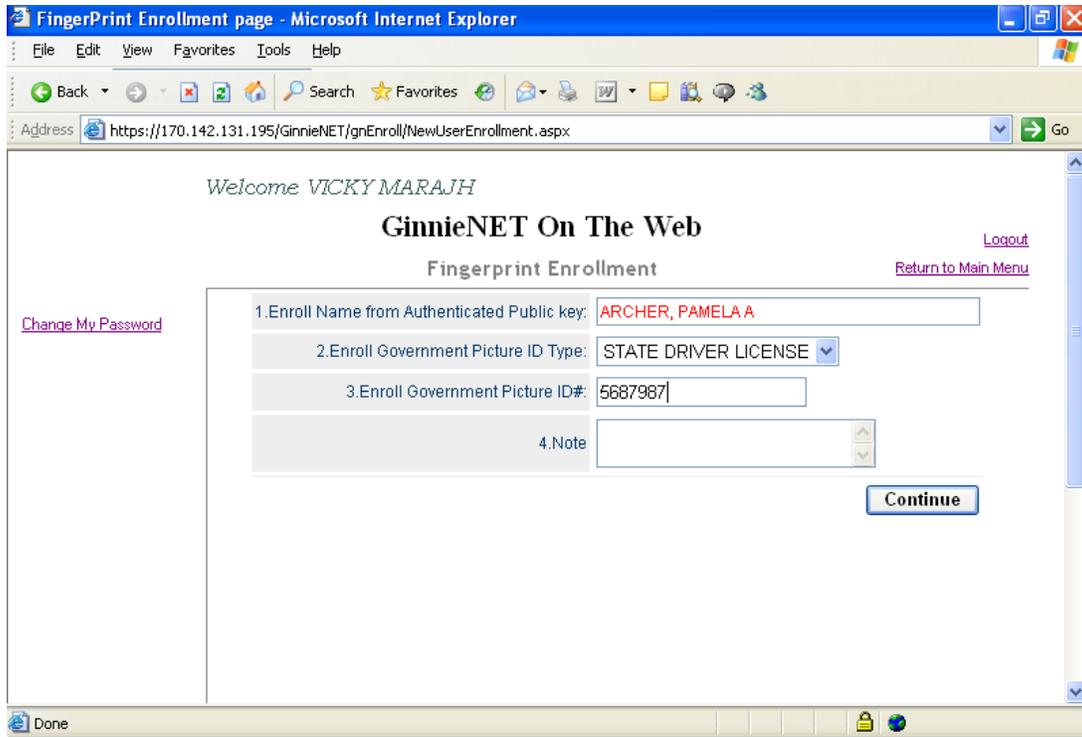


FIGURE 62 FINGERPRINT ENROLLMENT: AUTHENTICATION SCREEN

- [Step 12] Enter the appropriate Government-issued Picture ID # in the screen's **3. Enroll Government Picture ID #** field.
- [Step 13] Enter any *additional* notes in the **4. Notes** field and/or click on the screen's <Continue> button. The **Security Officer Fingerprint Verification** screen will then appear.

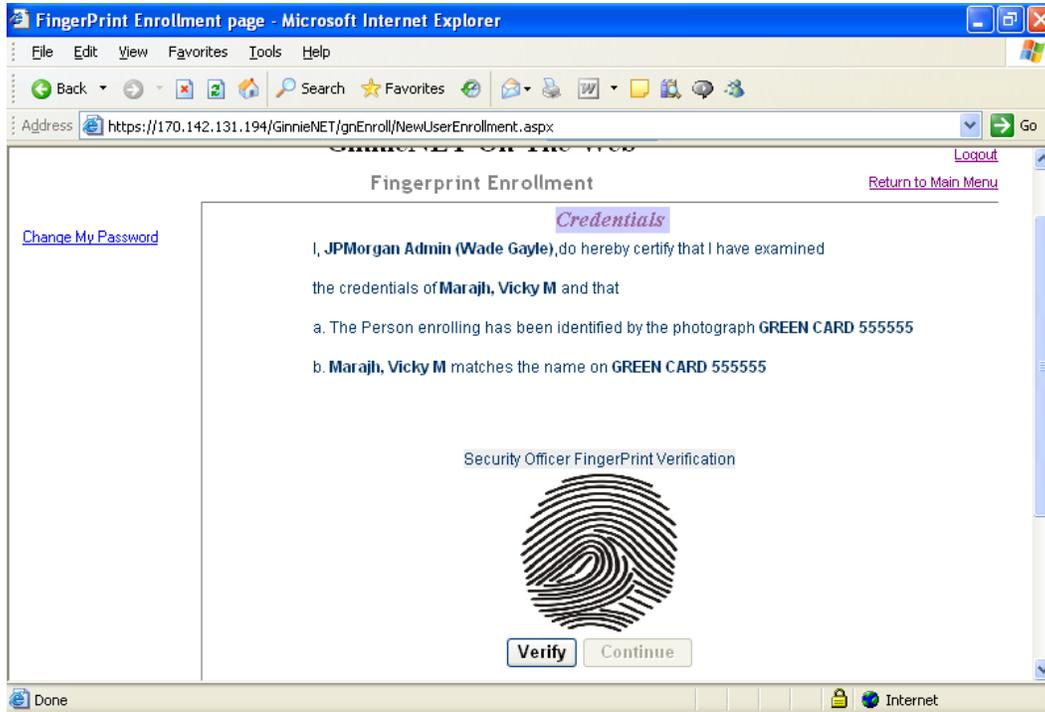


FIGURE 63 FINGERPRINT ENROLLMENT: SECURITY OFFICER FINGERPRINT VERIFICATION SCREEN

[Step 14] Click on the screen's <Verify> button to begin the fingerprint verification process. The **Verify Fingerprints** screen will then appear.

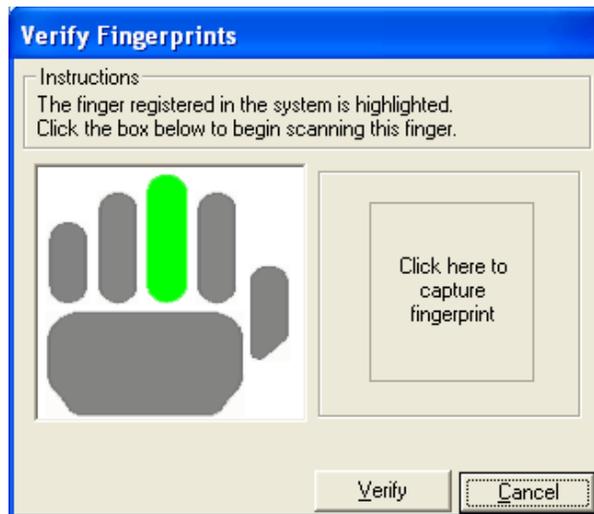


FIGURE 64 FINGERPRINT ENROLLMENT: VERIFY FINGERPRINTS SCREEN

For additional background and *generic* information on fingerprints and fingerprint *types*, refer to the **BACKGROUND INFORMATION** topical discussion shown in APPENDIX B.

[Step 15] On the new Verify Fingerprints screen, the system will ask for the Enrollment Officer's fingerprint. Click on the screen's Click here to capture fingerprint screen area to begin the fingerprint capturing process. The **Scan Fingerprint** screen will then appear.



FIGURE 65 FINGERPRINT VERIFICATION SCANNING SCREEN



FIGURE 66 FINGERPRINT CAPTURE FINGER PAD (EXAMPLE)

[Step 16] Place the finger *previously used* to enroll in the scanning area of the Scan Fingerprint screen (). This will scan the fingerprint and route the image to the Ginnie^{NET} system for verification.

[Step 17] Once the fingerprint has successfully been scanned, click on the screen's <Verify> button.

Note the almost-*pixelated* red dots shown in the Preview window of this **Verify Fingerprints** screen (). These dots are used to highlight and identify the palmar ridge areas currently captured by the system for a specific user's (unique) finger pads and prints.

Shown also in the screen's **Capture** window () is a scan indicator that identifies *which* finger is currently being scanned; in this event, the middle digit of the user being fingerprinted.

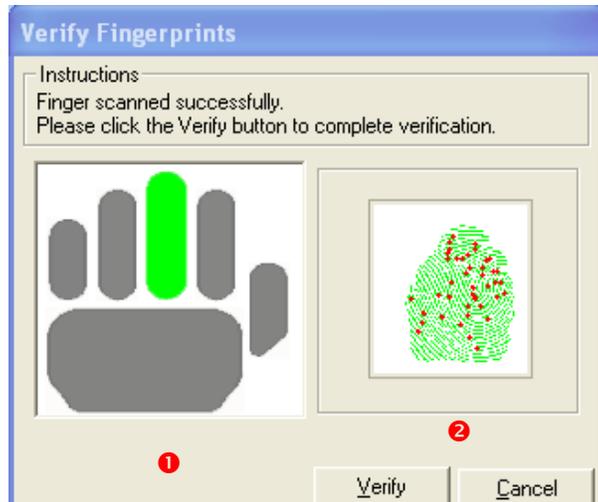


FIGURE 67 FINGERPRINT ENROLLMENT: SCAN FINGERPRINT SCREEN (W/SCAN RESULT)

[Step 18] **IF** the fingerprint is successfully verified, click on the screen's <Continue> button. The Fingerprint Enrollment Credentials screen will then display.

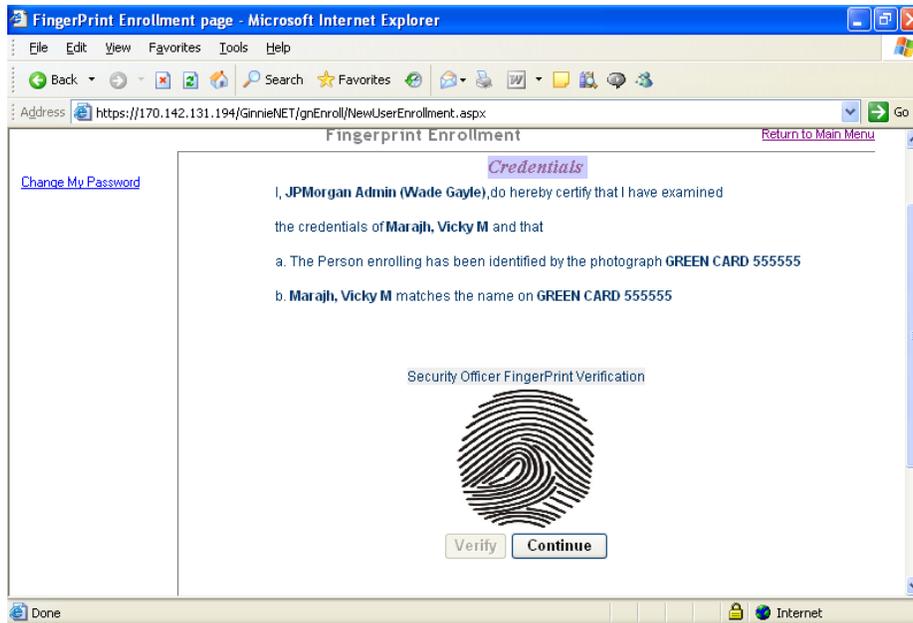


FIGURE 68 FINGERPRINT ENROLLMENT: CREDENTIALS SCREEN

[Step 19] On the new Credentials screen, the SO must now enter their security password in the Security Officer Password field, then click on the <Submit> button.

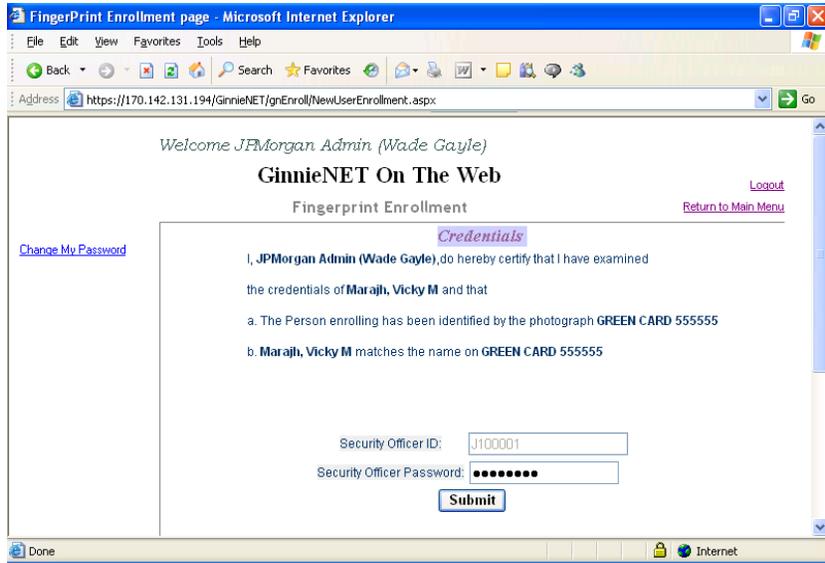


FIGURE 69 FINGERPRINT ENROLLMENT: SECURITY OFFICER **LOGIN** SCREEN

The **Fingerprint Registration** (Login) screen will then display.

[Step 20] Enter the User ID of the user to be enrolled in the Enroll User ID field, then click on the <Continue> button (FIGURE 70).

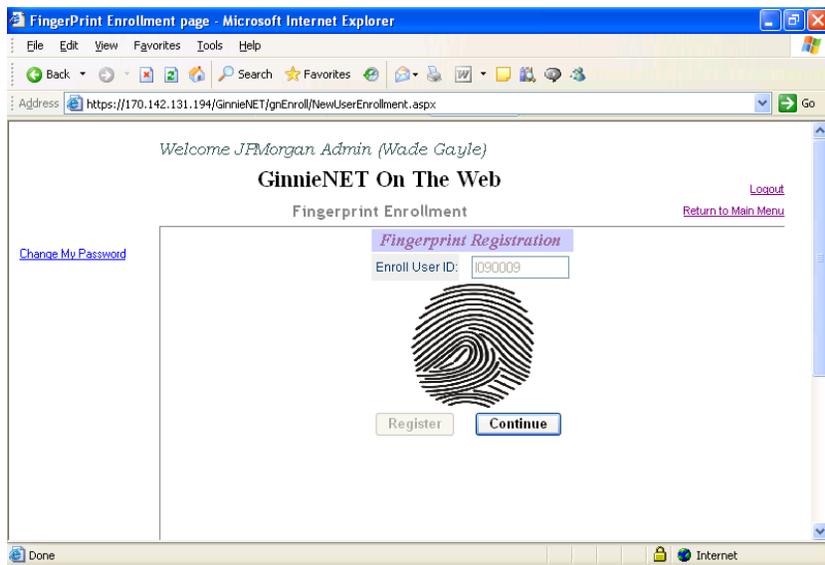


FIGURE 70 FINGERPRINT ENROLLMENT: **FINGERPRINT REGISTRATION** (LOGIN) SCREEN

[Step 21] Scan the user's fingerprint three (3) times by placing one or more fingers on the fingerprint scanning area of the Scan Fingerprint screen (FIGURE 71). This will scan the fingerprint and route the image to the Ginnie^{NET} system for verification.



FIGURE 71 FINGERPRINT SCAN FINGERPRINT SCREEN

 **NOTE:** Note the presence of both a “progress bar” at the bottom of the screen, to indicate the *status* of the current scanning action, and an “image quality” status bar to indicate the *quality* of the scanned image.

The Fingerprint Enrollment (Scan Success) screen will then display.

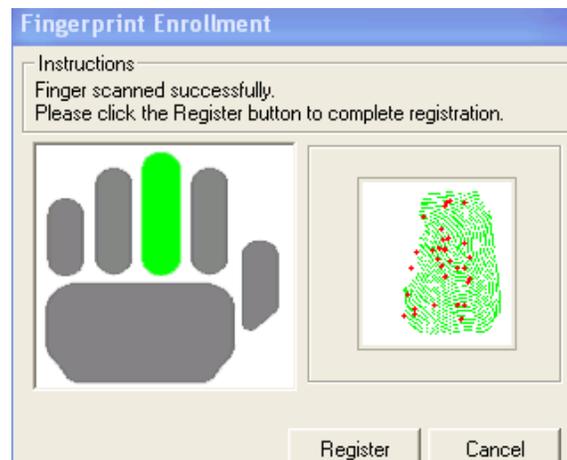


FIGURE 72 FINGERPRINT SCAN SUCCESS SCREEN

[Step 22] Click on the screen’s <Register> button to register the scanned fingerprint image.

[Step 23] **IF** the three (3) fingerprints **DO NOT MATCH** those recorded in the system, the redirecting message box shown below in [FIGURE 73](#) will then appear. Click on the <OK> button.

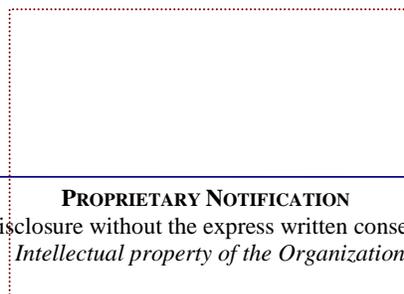




FIGURE 73 FINGERPRINT SCAN REDIRECTION SCREEN

[Step 24] **IF** the three (3) fingerprints **DO MATCH** those recorded in the system, the user will be returned to the Fingerprint Registration screen (FIGURE 74) will then appear. Click on the <Continue> button. The Fingerprint Enrollment Success screen, shown below in FIGURE 74, will then display.

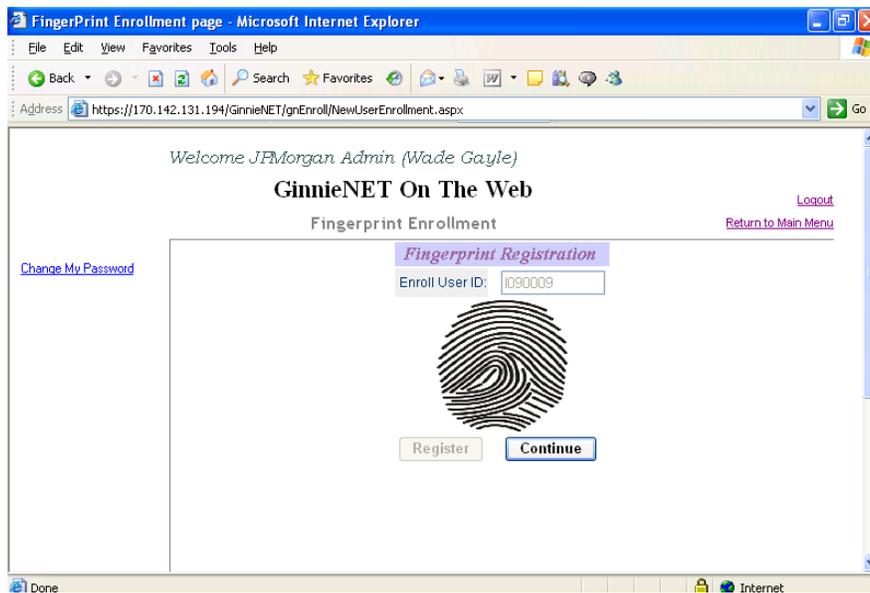


FIGURE 74 FINGERPRINT ENROLLMENT REGISTRATION SCREEN

[Step 25] The current fingerprint enrollment process has now been completed, and the system will now generate a process success system message like that shown below in FIGURE 75. The Enrollment Administrator may either return back to the Main Menu to process another user, or click on the screen's <OK> button to exit.



FIGURE 75 FINGERPRINT ENROLLMENT PROCESS COMPLETION SUCCESS SCREEN

4 MAINTENANCE

The Ginnie^{NET} 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.

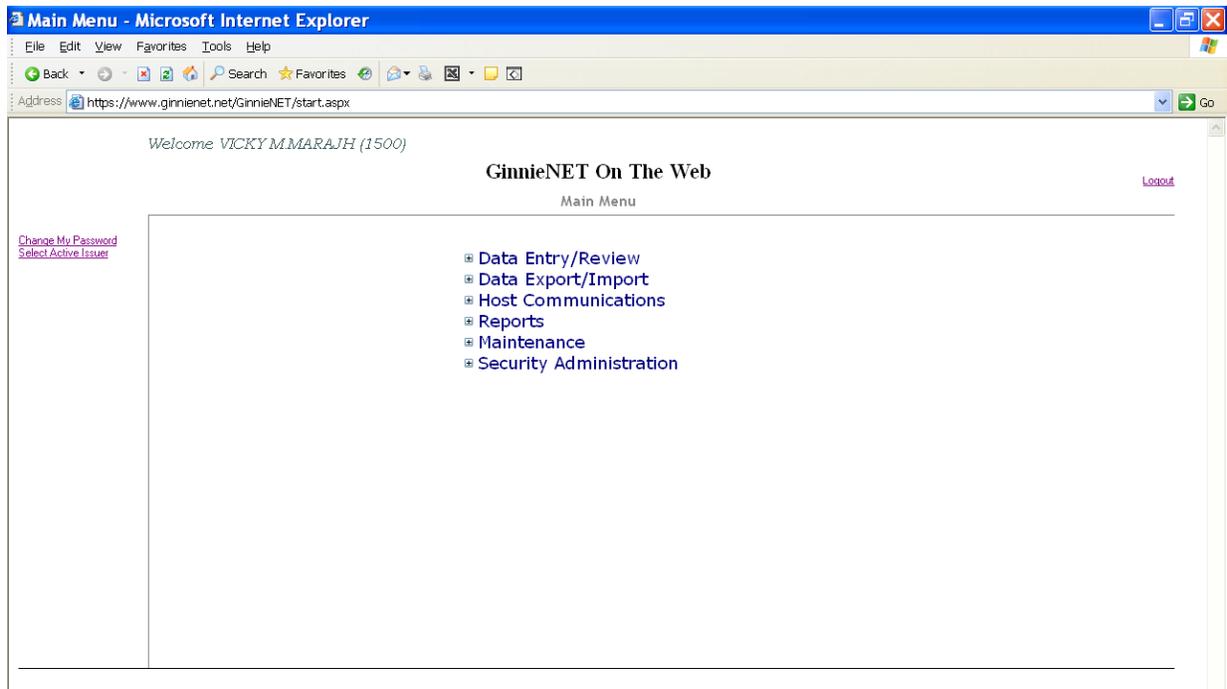


FIGURE 76 GINNIE^{NET} ON THE WEB **MAIN MENU** SCREEN (w/**MAINTENANCE** LINK)

Important Note: This information is updated in Ginnie^{NET} based on what was approved on MAMS/ePortal. The Issuer has only the ability to view an account.

To begin the view Master Agreement process, the Enrollment Administrator will log onto www.ginnienet.net, then enter their assigned Ginnie^{NET} User ID and password. The Ginnie^{NET} On The Web **Main Menu** screen will then display.

4.1 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 and 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.

4.1.1 View a Master Agreement Record

[Step 1] From the Main Menu screen click on the screen’s **Maintenance** link.

[Step 2] Click on the **Master Agreements** link. The Master Agreements screen will then be displayed.

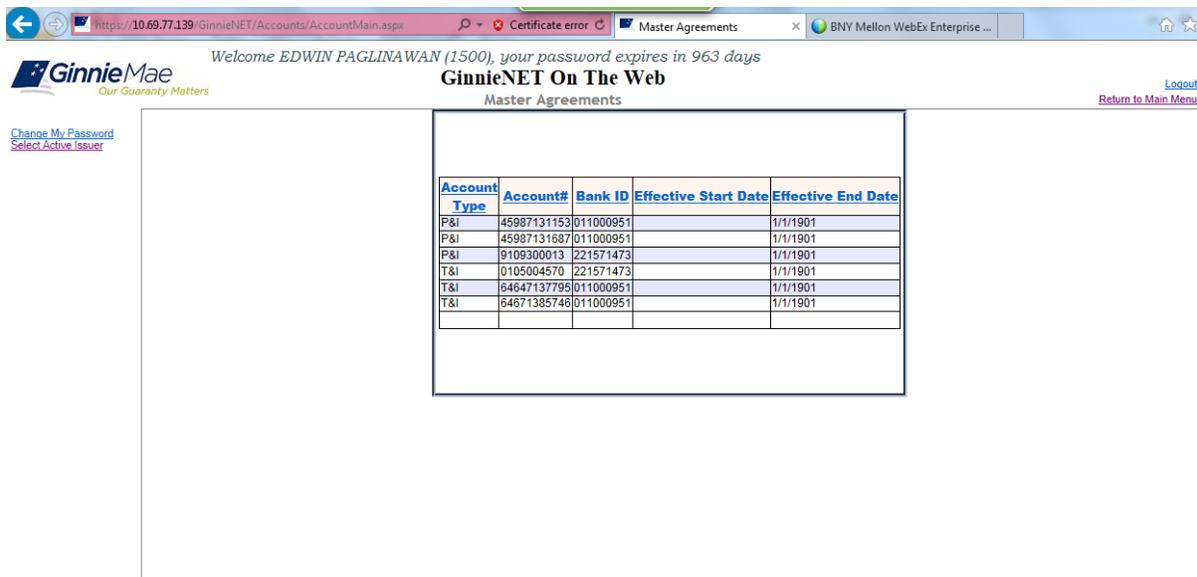


FIGURE 77 GINNIE^{NET} **MASTER AGREEMENTS** SCREEN

4.2 SUBCONTRACT SERVICER (SUBSERVICER)

An approved Ginnie Mae Issuer that, with Ginnie Mae’s prior written approval, services the mortgages in a pool, or loan package, under a subcontract with the Ginnie Mae Issuer that is responsible for the pool or loan package.

Important Note: This information is updated in Ginnie^{NET} based on what was approved on MAMS/ePortal. The Issuer has only the ability to view an account.

4.2.1 View a Subservicer Record

[Step 1] From the Main Menu screen click on the screen’s **Maintenance** link.

[Step 2] Click on the **Subservicer** link. The Subservicer screen will then be displayed.

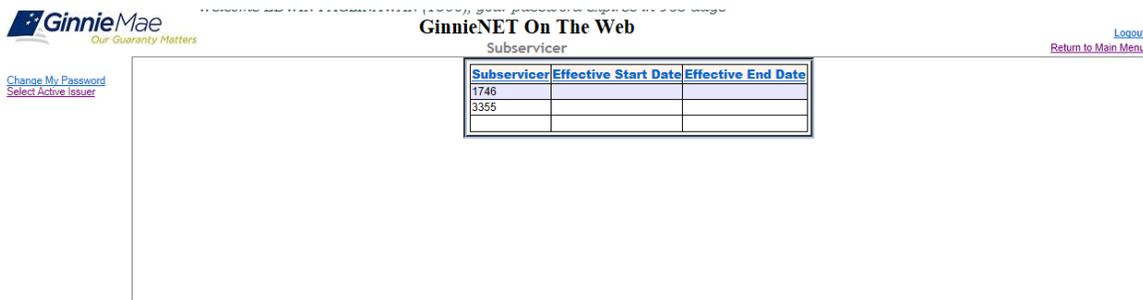


FIGURE 78 GINNIE^{NET} *SUBSERVICER* SCREEN

4.3 CUSTODIAN

Important Note: This information is updated in Ginnie^{NET} based on what was approved on MAMS/ePortal. The Issuer has only the ability to view an account.

4.3.1. View a Custodian record

[Step 1] From the Main Menu screen click on the screen’s **Maintenance** link.

[Step 2] Click on the **Custodian** link. The Custodian screen will then be displayed.

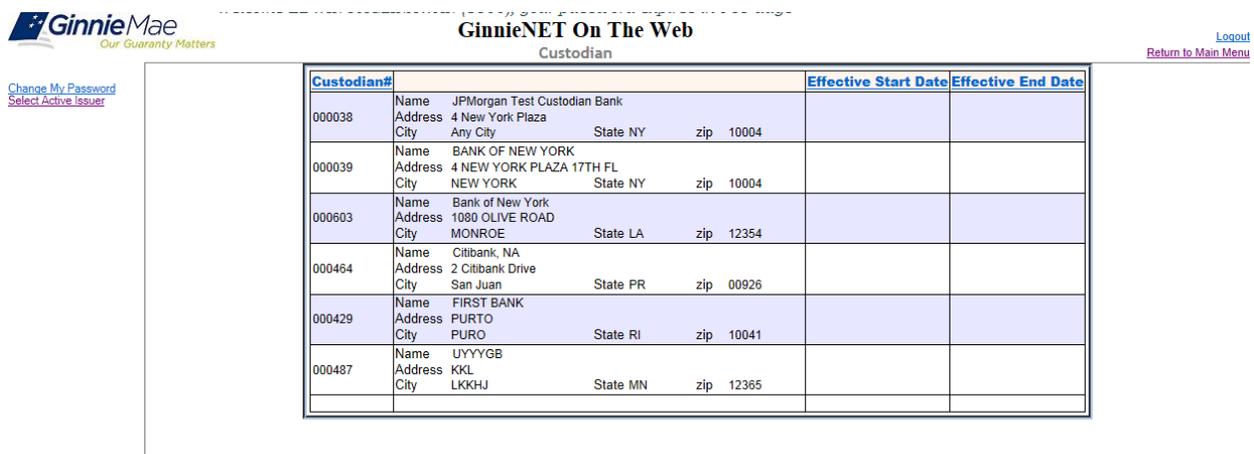


FIGURE 79 GINNIE^{NET} *CUSTODIAN* SCREEN

4.4 FEDERAL RESERVE BANK (FRB) SUBSCRIBER

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 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.*

TABLE 3 FRB SUBSCRIBER SCREEN FIELD NAMES AND DESCRIPTION

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

4.4.1 Add an FRB Subscriber Record

[Step 1] From the Main Menu screen, click on the screen's **Maintenance** link (FIGURE 80).

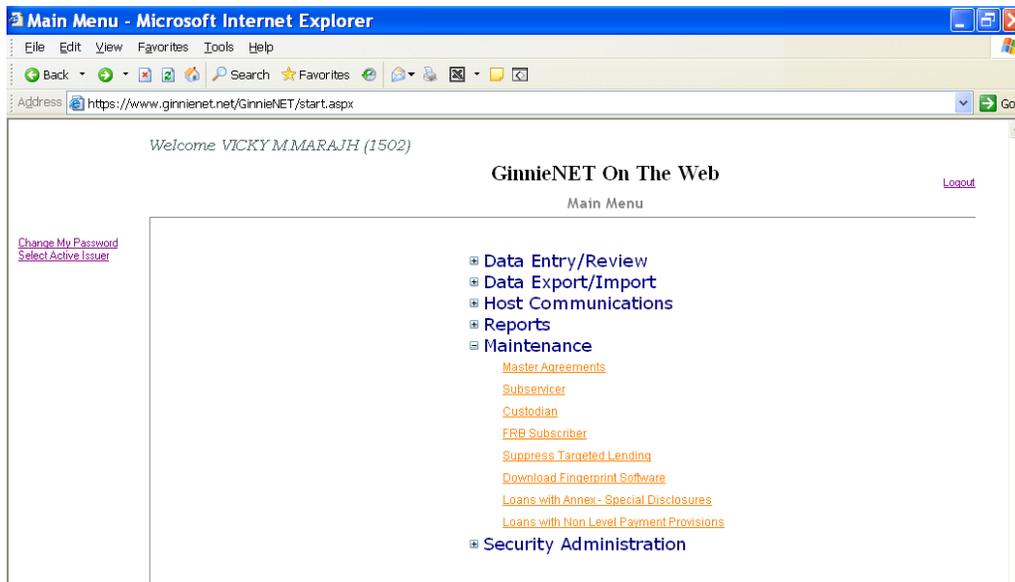


FIGURE 80 GINNIE^{NET} MAIN MENU SCREEN (w/FRB SUBSCRIBER LINK)

[Step 2] Click on the **FRB Subscriber** link. The FRB Subscriber screen will then display.

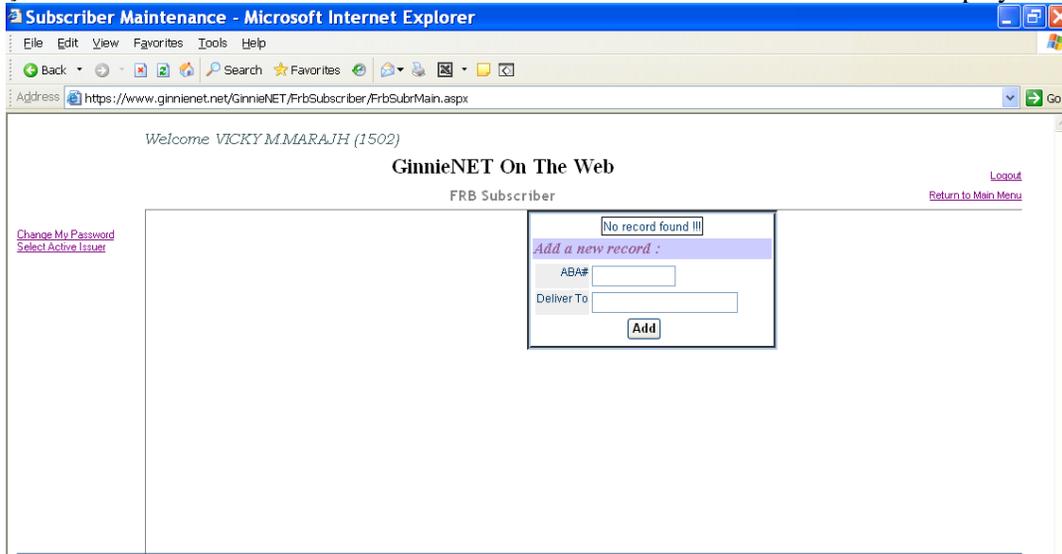


FIGURE 81 GINNIE^{NET} FRB SUBSCRIBER SCREEN

[Step 3] Enter the nine-digit **ABA#** and the **Deliver to** (Clearing Bank’s Name) information in each respective field ensuring correct entry.

[Step 4] Click on the screen’s <Add> button to add the new FRB Subscriber record to the system. When the record has been successfully been saved to the system, the confirmation message shown in FIGURE 82 will then be displayed.



FIGURE 82 CONFIRM DELETE RECORD ACTION QUERY SCREEN (CUSTODIAN)

NOTE: Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie^{NET} completely.

4.4.2 Edit an FRB Subscriber Record

[Step 1] From the Main Menu screen, click on the screen’s **Maintenance** link.

[Step 2] Click on the **FRB Subscriber** link. The FRB Subscriber screen (FIGURE 83) will then display with a listing of all records entered in the system at that time.



FIGURE 83 GINNIE^{NET} FRB SUBSCRIBER SCREEN

[Step 3] Select the desired FRB Subscriber record you now wish to edit, then click on the [Edit](#) link adjacent to the list item.

[Step 4] Enter/update the FRB Subscriber record as needed, then click on the [Update](#) link. The new FRB Subscriber record will then be added to the system, and a system message will display to indicate the success of the Edit Record action.

4.4.3 Delete an FRB Subscriber Record

[Step 1] From the Main Menu screen, click on the screen’s **Maintenance** link.

[Step 2] Click on the **FRB Subscriber** link. The FRB Subscriber screen will then display with a listing of all records entered in the system at that time.

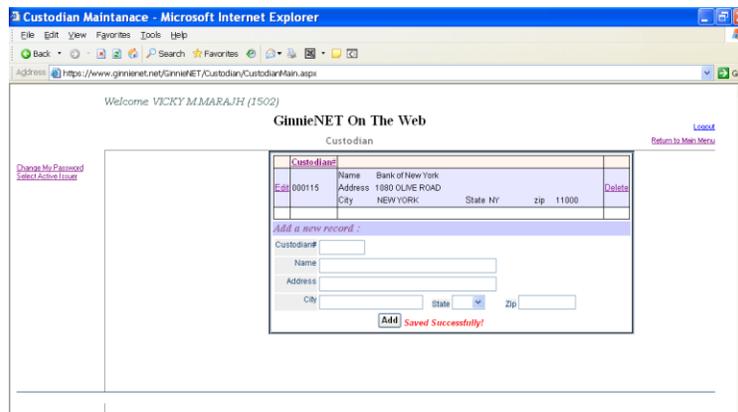


FIGURE 84 GINNIE^{NET} FRB SUBSCRIBER SCREEN (DELETE RECORD FUNCTION)

[Step 3] Select the desired FRB Subscriber record you now wish to delete, then click on the [Delete](#) link adjacent to the list item.

[Step 4] The system will then request that the user *confirm* the deletion action with the query screen shown here in [FIGURE 85](#).



FIGURE 85 CONFIRM DELETE RECORD ACTION QUERY SCREEN (FRB SUBSCRIBER)

[Step 5] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the FRB Subscriber screen.

[Step 6] The system will then confirm the success of the deletion action with a system-generated message, and return the user back to the FRB Subscriber screen.

4.5 SUPPRESS TARGETED LENDING

The Targeted Lending feature can be activated to evaluate loan eligibility for a reduced guaranty fee, or *deactivated* to suppress loan eligibility for an evaluation process.

[Step 1] From the Main Menu screen, click on the screen's **Maintenance** link ([FIGURE 86](#)).

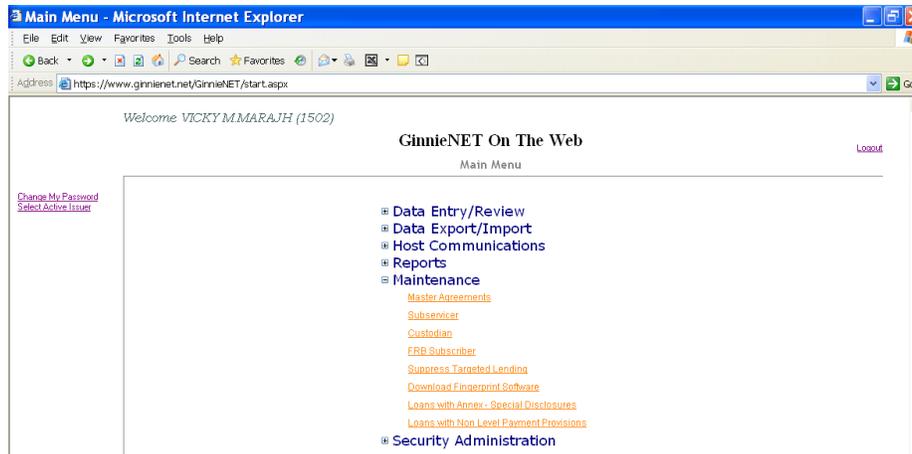


FIGURE 86 GINNIE^{NET} MAIN MENU SCREEN (W/SUPPRESS TARGETED LENDING LINK)

[Step 2] Click on the **Suppress Targeted Lending** link. The Suppress Targeted Lending screen, like that shown here in **FIGURE 87** will then display.

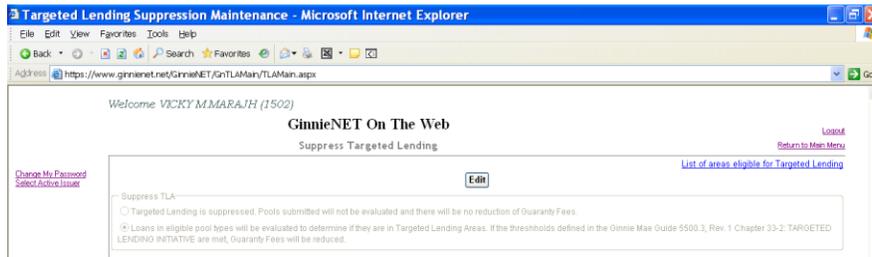


FIGURE 87 GINNIE/NET SUPPRESS TARGETED LENDING SCREEN

[Step 3] The system will generally default to evaluating all loans on the system. To deactivate this option, click on the <Edit> button.

[Step 4] Select any of the links shown in the **TABLE 4** options list.

TABLE 4 SUPPRESS TARGETED LENDING SCREEN (LINK OPTIONS)

SUPPRESS TARGETED LENDING SCREEN OPTION	NAVIGATION FLOW
List of areas eligible for Targeted Lending	Located in the upper right hand corner of the page, clicking this link option will navigate the user to the APPENDIX III-10 DESIGNATED COMMUNITIES FOR THE TARGETED LENDING INITIATIVE entry
Return to Main Menu	Located in the upper right hand corner of the page, clicking on this link option will return you to the Main Menu screen
Logout	Clicking on this link option will log the user out of Ginnie/NET and exit the system completely

[Step 5] Once the record has been updated, an update success message, like that shown here in **FIGURE 88**, will then be displayed.



FIGURE 88 GINNIE/NET SUPPRESS TARGETED LENDING SCREEN (W/SAVED RECORD SUCCESS MESSAGE)

[Step 6] Click on the <OK> button. The user will then be returned to the previous Suppress Targeted Lending screen.

4.6 OTHER: DOWNLOAD FINGERPRINT SOFTWARE

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.

4.6.1 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 Homeland Security requirements surrounding the tracking and transportation of hazardous materials), Corrections Corporation of America, Kodak, Siemens, BAE Systems, and others.

Note: For full downloading instruction, please refer to [Section 2.0](#).

5 5.0 NEW POOL PROCESSING—SINGLE FAMILY

The fingerprint enrollment process must be completed in order to use Communication functions for New Pool Processing in Ginnie^{NET} (see the MAINTENANCE section).

5.1 Pool Detail Information

Securities are prepared and delivered in accordance with instructions provided by the Issuer on the form *HUD 11705, Schedule of Subscribers and Ginnie Mae Guaranty Agreement*.

All Ginnie Mae securities are settled using FRB (Federal Reserve Bank) as Ginnie Mae’s Depository.

Single Family new pool information, required on form *HUD 11705, Schedule of Subscribers*, is entered on the *Single Family Pool Details (11705)* page in Ginnie^{NET}. *A pool record must be created before Mortgage Detail records or FRB Subscriber data can be added.* The fields on the *Single Family Pool Details (11705)* record are required for data entry or system-generated.

The ERROR! REFERENCE SOURCE NOT FOUND. matrix, shown on the following page, lists the fields on the *Ginnie Mae Single Family Pool Details (11705)* data entry form in the order that they appear on the page. *This page also allows you to Add/Edit Totals (Mortgage Summary) Information.* For additional information, refer to the *Ginnie Mae Mortgage-Backed Securities Guide 5500.3* and/or the Glossary of Terms.

5.1.1 Restrictions

Issuers can edit records *only* when the Transfer Status has been defined as New Pool, Rejected or Deleted.

FIGURE 89 GINNIE^{NET} SINGLE-FAMILY POOL DETAILS SCREEN

5.1.2 *Single Family Pool Details—11705 Screen Elements*

TABLE 5 SINGLE FAMILY POOL DETAILS—11705 SCREEN ELEMENTS

FIELD NAME	DESCRIPTION
Pool #	The Single Family Pool Number is a required , unique, and either must be six-digit number (first digit not "0") or must be two letters (first letter not "M" or "P") followed by 4 digits. The number is pre-assigned by Ginnie Mae . If the Pool Number is under 920000 , than first digit must be '8' for ARM pool types entry.
Issue Type	Designates whether a pool is a Ginnie Mae I, Ginnie Mae II pool or a loan package. Always equal to X (Ginnie Mae I), C (Ginnie Mae II Custom), or M (Ginnie Mae II Loan Package to be included in a Multiple Issuer Pool)
Pool Type	Single Family Pool Types describe the type of mortgages backing the pool. These include ARM-CMT Pools (AR and AQ,AT,AF,FT,AS,AX), ARM-LIBOR Pools(RL and TL,FL,FB,SL,XL,QL) and single family Pools are SF,FS,BD,GA,GD,GP,MH,SN . Pool Type is <i>required</i> . See <i>Single Family Pool Types</i> in the <i>Glossary</i>
Index Type	(CMT/LIBOR) Index Type is <i>required</i> for ARM Pool Type . (Automatically generated when the pool header is validated).
Type of ARM Notes	Type of ARM Notes is displayed for ARM Pools only . (Automatically generated when the pool header is validated).
Cap Structure	Cap structure is displayed for ARM Pools only. (Automatically generated when the pool header is validated).
Look-back Period	Look-back Period is a required field and available for ARM pools only.
MIP #	
File Transmission Number (FTN)	When transmitting a pool record, Ginnie ^{NET} creates and appends a 32-character FTN prior to sending the pool to the Ginnie ^{NET} Network. This number is used to identify the pool on the network, and by the Custodian to retrieve the pool off the network. A unique FTN is created for each pool. This field is system-generated during transmission of pool data, which is performed in the Ginnie ^{NET} Communications function. See <i>Glossary of Terms—File Transmission Number</i> for more information
Signed by	Identifies the person responsible for transmitting the pool.
Issuer Name & Number	The legal name of the Issuer and the four-digit number assigned to that Issuer. System-generated by Ginnie ^{NET} based on software initialization. See <i>Glossary of Terms, Issuer</i> and <i>Issuer Number</i> .
Custodian ID	The Custodian ID is a six-digit number chosen from the drop-down list by selecting the down-button. The Custodian Record must be added to the system before it can be used on a Pool Details record. See section on Custodian Maintenance. This field is initially OPTIONAL , but ultimately REQUIRED . The user will be allowed to save a new pool record without entering the Custodian ID; however, you cannot transmit the record until the Custodian is identified. The Custodian ID represents "a financial institution that holds the required documents relating to pooled mortgages for the life of a Ginnie Mae pool or loan package or until it is replaced by another such institution."
Custodian Name	The legal name of the Document Custodian. The name is retrieved by the system from the Custodian Record, based on the Custodian ID.

FIELD NAME	DESCRIPTION
Mortgage Interest Rate	The interest rate on the mortgage(s) that make up the pool. This field is retrieved by the system from Mortgage Details records when the mortgage data for the pools added.
Security Rate	The rate of interest payable by the Issuer to the security holders. The Security Interest Rate is <i>required</i> and accepts five (5) digits.
Security Change Date	The Security change Interest Rate is <i>required</i> and accepts five (5) digits.
OAA	The O riginal A ggregate A mount of the pool based on the sum of the unpaid balances of the mortgages used to collateralize the pool. This field is system-generated when Mortgage Detail records are added for the pool.
Amortization Method	The Amortization method for all pools is “ CD ” for C oncurrent D ates and “ IR ” for I nternal R eserve. This field is system-generated.
Term	The number of years until the pool matures. The Pool Term field accepts entries up to 40.
Pool Tax ID	The tax identification number assigned to the pool, if available. This is mandatory for issue type X and C .
Security Rate Margin	Security Rate Margin is required for adjustable and custom pools type.
Edit Status	The Edit Status of the record is system-generated. It is Updated during data entry and completed during transmission of pool data, which is performed in the Ginnie ^{NET} Communications function.
Transfer Status	The Transfer Status of the record is system-generated. It is completed during transmission of pool data, which is performed in the Ginnie ^{NET} Communications function.
Issue Date	The date from which a mortgage-backed securities pool issued under the Ginnie Mae mortgage-backed securities program accrues interest. The Issue Date for such pools is always the first calendar day of the month and month of issue.
Maturity Date	The last payment date for a mortgage-backed securities pool issued under the Ginnie Mae MBS program. Maturity Dates are always on the fifteenth of the month for Ginnie Mae I pools and the twentieth of the month Ginnie Mae II pools. The field uses a MM/YYYY format, (e.g., 02/2003). The day (15) will be entered for the user. <i>Required</i> .
Initial Pay Date	The date of the first security payment (system-generated).
Unpaid Balance Date	The next mortgage payment date (system-generated).
Settlement Date	<p>The date on which Issuers execute settlement with their purchaser. <i>Required</i> for all pools.</p> <p>When saving the pool record, the system will check to make sure that the Settlement Date is greater than or equal to the Issue Date and more than or equal to the Current Date. In addition, the Settlement Date must be within the same month as the Issue Date. If the Settlement Date does not meet these conditions, the system will warn the user and/or change it.</p>
Subservicer #	<p>The ID number of the Issuer servicing the mortgages. <i>OPTIONAL</i>: If this field <i>is</i> entered, be sure that the appropriate Master Agreements are on file with the Pool Processing Agent.</p> <p>Choose a Subservicer # from the drop-down list of Master Agreement Accounts by Selecting the down-arrow. When you choose a Subservicer # from the list, the P&I Account #, P&I ID #, T&I Account #, and T&I ID # fields will be automatically filled in.</p> <p>Master Agreement Account Information must exist in the Master Agreements table before it can be entered on a pool record. (See section on MASTER AGREEMENTS.)</p>

FIELD NAME	DESCRIPTION
P&I Account Number and ID	The non-interest bearing account that an Issuer maintains with a financial institution into which account the Issuer deposits P&I collected from individual mortgagors for loans included in Ginnie Mae pools. This must match the information on the hardcopy Master Agreements at the PPA. System-generated after selection of Subservicer #. This account is also known as the P&I Custodial Account.
T&I Account Number and ID	The T&I Account is an account that an Issuer maintains with a financial institution into which the Issuer places the escrowed funds to be used to pay real estate taxes and hazard insurance premiums on property pledged as collateral for mortgages included in pools. This must match the information on the hardcopy Master Agreements at the PPA. System-generated <i>after</i> selection of Subservicer #.

5.1.3 Accessing the Pool Data Entry Screen

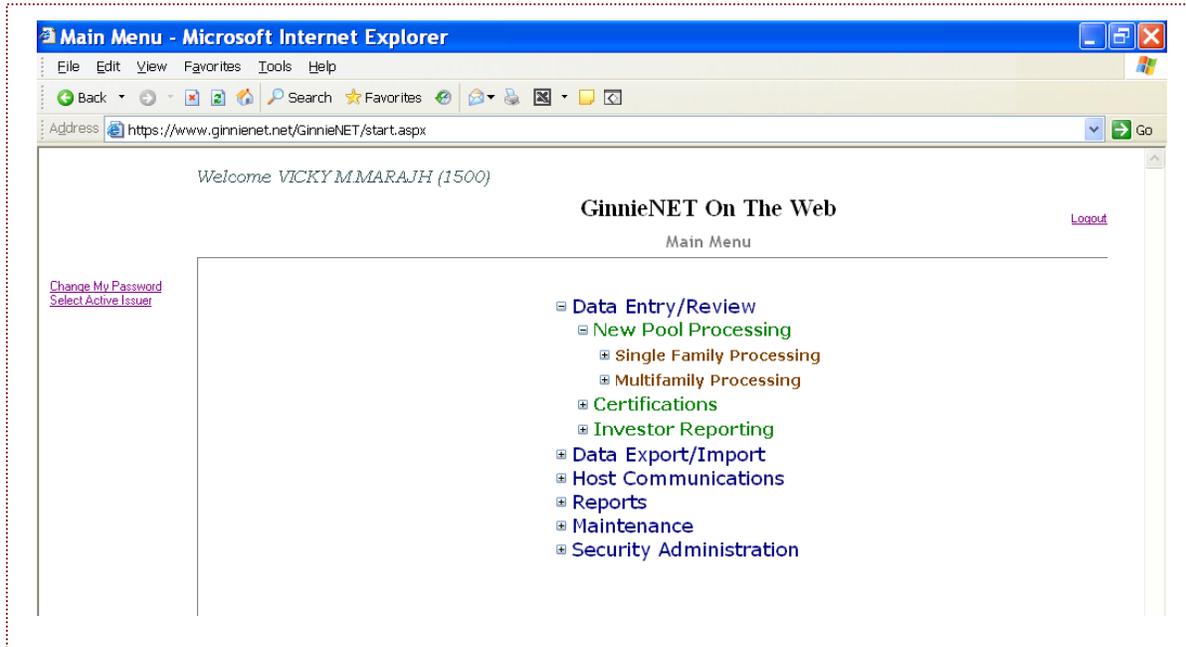


FIGURE 90 GINNIE^{NET} MAIN MENU SCREEN (w/DATA ENTRY/REVIEW SELECTION)

- [Step 1] From the Main Menu screen, click on the screen's **Data Entry/Review** link (**ERROR! REFERENCE SOURCE NOT FOUND.**).
- [Step 2] Click on the **New Pool Processing** link.
- [Step 3] Click on the **Single Family Processing** link. The Single Family Pools Detail—11705 screen will then display.

5.1.4 Search a Pool Record

- [Step 1] From the Main Menu screen, click on the screen's **Data Entry/Review** link (**ERROR! REFERENCE SOURCE NOT FOUND.**).
- [Step 2] Click on the **New Pool Processing** link.
- [Step 3] Click on the **Single Family Processing** link. The Single Family Pools Detail—11705 screen will then display.

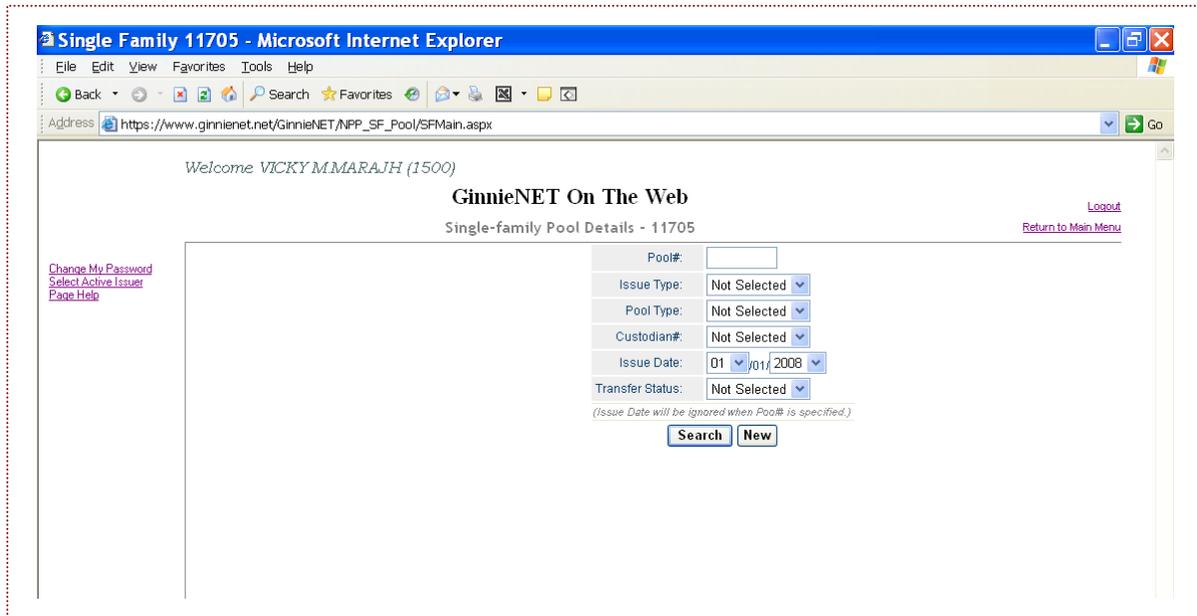


FIGURE 91 GINNIE^{NET} SINGLE FAMILY PROCESSING SCREEN (w/SEARCH FIELD ENTITIES)

- [Step 4] On the new Single Family Pools Detail—11705 Search screen (**ERROR! REFERENCE SOURCE NOT FOUND.**), enter the information that will then be used to identify the record(s) you now wish to search. The user may click on the down arrow [▼] adjacent to *each* search field to select either a Pool number *; Issue Type; Pool Type, Custodian #; Issue Date, or Transfer Status, and add to the respective search fields to refine the search argument.



NOTE: * An Issue Date *must be selected* when a Pool Number is not entered.

The *more* information the user is able to enter (in the search argument or criteria), the more likely the query results will focus on the record item(s) you wish to view.

- [Step 5] Click on the <Search> button to retrieve the record(s) set in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie^{NET} will switch the view to Details Page directly.

5.1.5 Add a Pool Record

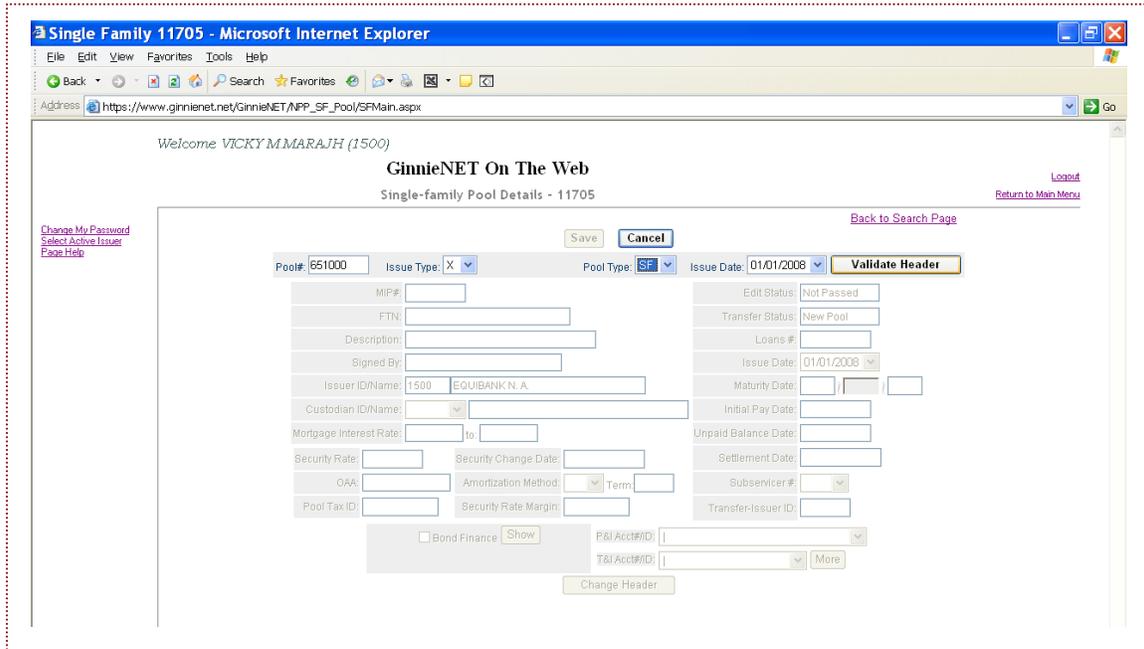


FIGURE 92 GINNIE^{NET} SINGLE FAMILY POOLS DETAIL—11705 SCREEN (W/DATA ENTRY AREAS)

- [Step 1] From the Main Menu screen, click on the screen’s **Data Entry/Review** link.
- [Step 2] Click on the **New Pool Processing** link.
- [Step 3] Click on the **Single Family Processing** link. The **Single Family Pools Detail—11705** screen will then display.
- [Step 4] Click on the screen’s <New> button to *add* a Pool Record. The Single family Pools Detail—11705 data entry screen (**ERROR! REFERENCE SOURCE NOT FOUND.**), will then display. Shown below in **ERROR! REFERENCE SOURCE NOT FOUND.** is a brief overview of some of the field entities on this screen, accompanied by a brief description of each.

TABLE 6 GINNIE^{NET} SINGLE FAMILY POOLS DETAIL—11705 SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
Pool #	The Pool Number is entered by the user.
Issue Type	User selects an Issue Type from the list of Available Issue Types.
Pool Type	User selects a Pool Type from the list of Available Pool Types.
Custodian ID/Name	The Custodian Number (ID) is automatically retrieved which is associated with the logged-in user (Issuer). System-generated.
Transfer Status	User selects the Transfer Status from the List of Available Transfer Status.
Issue Date	By default, the Issue Date is the first of the current month. If Pool Number is not entered, then Issue Date has to be selected to narrow the search and to limit the number of records retrieved. If Pool Number is entered then Issue date will be ignored. <i>Required</i> * field.

NOTE: * Required field only under *certain* conditions; see description for Issue Date.

READ BEFORE YOU ADD THE NEW POOL RECORD:



IMPORTANT¹: Though the Custodian ID is an *optional* field on the Single family Pool Details—11705 screen, the user will not be able to transmit a new pool record until the Custodian is identified. You will be allowed to save your work even if the Custodian Record is not yet in the database, but you must remember to come back and edit the incomplete record before you attempt to transmit it.



IMPORTANT²: If the intent is to add a new Custodian to a new pool record, the user may save time and effort if they add the Custodian record *before* you add the Pool record.

[Step 5] Enter a valid six-digit Pool Number to begin the *Add New Pool Record* process.

[Step 6] Select an Issue Type for Single Family Pools from those shown in the drop-down list. The cursor will automatically move to the Pool Type field once you enter the six-digit Pool Number.

[Step 7] In the Pool Type field, select a valid Pool Type from those shown in the drop-down list, and a Ginnie Mae Pool Type suffix for the new pool. To ensure that all entries are valid, click on the screen's <Validate Header> button at the top of the page.

Once you select a value for the Pool Type field, the screen cursor will automatically position itself in the Custodian ID/Name field. The system will automatically enter in the Issuer Number and Issuer Name assigned by Ginnie Mae. Other information related to the status of the pool will also be provided in protected fields, if available.

Look-back Period field will be available for ARMs pools only with issuance of January 2015 or later. For pools with issuance prior to April 2015, look-back Period select 30 from the look-back period dropdown list, for pools with issuance starting with April 2015 look-back period 45 will be generated by the system and won't be available for change. See section 5.3 Adjustable Rate Mortgages for additional instruction.

FIGURE 93 GINNIE^{NET} SINGLE FAMILY POOLS DETAILS—11705 SCREEN (W/POPULATED FIELDS)

- [Step 8] Select a valid Custodian ID by clicking on the down arrow [▼] adjacent to the field, and selecting an ID from the list. If the Custodian ID is *not* found on the list, leave the field blank. You may save the record, but will need to come back to enter the Custodian ID *before* transmitting the pool record information.
- [Step 9] Enter the Security Rate. Here, valid entries will depend on the Mortgage Interest Rate, (which is entered on the Single Family Mortgage Details (11706) data entry form which is explained later in this section). If the Security Rate is *invalid*, you will be notified at that time, or when Ginnie Mae edits are applied.
- [Step 10] The Original Aggregate Amount (OAA) will be applied to this record as associated Mortgage Details records are added and edited. It is not required and will remain empty on New Pool records.
- [Step 11] Enter the Term of the loan in years. The Term must be within thirty (30) years for a Single Family Pool.
- [Step 12] Enter the Pool Tax ID in this *required* field.
- [Step 13] The Pool Issue Date is also a *required* field, and must be the FIRST DAY of the current month, or the FIRST DAY of the next month.
- [Step 14] The Pool Maturity Date is required for all pool types and will be forced to the *fifteenth* (15th) of the month for a **Ginnie Mae I** pool, and to the *twentieth* (20th) if it is a **Ginnie Mae II** pool.
- [Step 15] Change this date as appropriate, remembering that the Settlement Date must be *more than*, or *equal to*, the Issue Date—and *more than or equal to* the Current Date.

[Step 16] An optional Subservicer can also be selected from the drop-down list of Subservicers in the Master Agreements table. When you select a Subservicer, the P&I and T&I Account Numbers and IDs will be provided.

More information on T&I Account Numbers and IDs is available by clicking on the <More> button adjacent to the field. If the Subservicer does not exist on the drop-down list, leave this field blank and enter it at a later time.

[Step 17] Users are required to add the Subservicer to the Master Agreements table before it can be entered here. See the section on **MASTER AGREEMENT**.

[Step 18] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the edits and to *not* save the record. The following Record Saved success message (**ERROR! REFERENCE SOURCE NOT FOUND.**) will then be displayed.

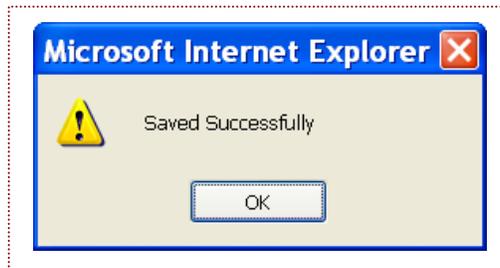


FIGURE 94 GINNIE/NET ADD NEW POOL RECORD SCREEN (w/SAVED RECORD SUCCESS MESSAGE)

[Step 19] Click on the <OK> button to save the new Pool Record to the system. The user will then be returned to the previous Single family Pools Detail—11705 screen.

[Step 20] At this point, you may click on the screen's <Edit> button to modify or update any data already displayed on the screen.

 **NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of GinnieNET completely.

5.1.6 Edit a Pool Record

- [Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen's **Data Entry/Review** link.
- [Step 2] Click on the **New Pool Processing** link.
- [Step 3] Click on the **Single Family Processing** link. The Single Family Mortgage Details—11706 screen will then display.
- [Step 4] Select the desired Mortgage record you now wish to delete, then click on the [Edit](#) link adjacent to the list item. The **Single Family Mortgage Details—11706** screen, for that specific record, will then display.
- [Step 5] Click on the [Edit](#) link to edit the target Pool record, to make changes, and to save those changes to the Ginnie^{NET} system.
- [Step 6] Make all desired changes to the Pool record. The user may edit any of the screen fields that are *not* pre-populated.
- [Step 7] Once the desired record(s) have been edited, click on the [Update](#) link at the top of the screen. If desired, the user may alternatively click on the [Cancel](#) link instead, to exit the system without saving any of the editing changes.

5.1.7 Delete a Pool Record

- [Step 1] Click on the <Delete> button to delete the target Pool record.
- [Step 2] The system will then request that the user *confirm* the deletion action with the query screen shown here in **ERROR! REFERENCE SOURCE NOT FOUND.**



FIGURE 95 CONFIRM DELETE RECORD ACTION QUERY SCREEN (POOL RECORDS)

- [Step 3] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the Single Family Mortgage Details—11706 screen.

NOTE¹: When a Pool Record is deleted, all associated mortgage and participant records are also deleted. This function does not allow the user to delete Pool Records that have been certified and transmitted.

 **NOTE²:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie^{NET} completely.

5.2 Single Family Mortgage Details— Form 11706

The Single Family Mortgage Details screen is the mechanism for collecting the information required on the form **HUD 11706 — Schedule of Pooled Mortgages** which includes mortgagor's name; street, city and state address of mortgaged property; interest rate of mortgages; original principal balance; and unpaid principal balances. This form also collects information for the mortgage note and/or modifications for transmission to Ginnie Mae.

5.2.1 Restrictions

Issuers can add or edit records **ONLY** when the Transfer Status has been defined as New Pool, Rejected, or Deleted.

The information below must be entered on the **Ginnie^{NET} Single Family Mortgage Details — 11706** screen. The fields are listed in the order that they appear on the screen. CMT ARM's fields are applicable for ARM pools **ONLY**. For additional information, refer to the **Ginnie Mae Mortgage-Backed Securities Guide 5500.3** and/or the Glossary of Terms.

The screenshot displays the GinnieNET Single Family Mortgage Details—11706 screen. The interface is divided into three main sections: Header Info, General Info, and Borrowers Info. The Header Info section includes fields for Pool#, Issue Type, Pool Type, Status (Not Passed), and New Pool. The General Info section contains a wide array of fields including Amort Method, Mortgage Type/GP plan, Interest Rate, Mortgage Margin, First Pay Date, Last Pay Date, Loan Origination Date, Unique Loan ID, Loan Purpose Code, LTV, Third Party Origination Type, Down Payment Assistance Flag, Upfront MIP Rate, Annual MIP Rate, Pre-Modification dates, Combined LTV Ratio, Total Debt Expense Ratio, and Refinance Type. The Borrowers Info section includes Borrower Information (First Name, Last Name, SSN, CREDIT Score) and Co-Borrower Information (1. First Name, Last Name, SSN).

FIGURE 96 GINNIE^{NET} SINGLE FAMILY MORTGAGE DETAILS—11706 SCREEN (W/POPULATED FIELDS)

5.2.2 Search Form Elements

[Step 1] On the new Single Family Mortgage Details—11706 Search screen, enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering either a Pool Number *; an Issue Type; a Pool Type, Custodian #; Transfer Status, or Issue Date, and add to the respective search fields to refine the search argument.



NOTE: * An Issue Date *must be selected* when a Pool Number is not entered.

The *more* information the user is able to enter (in the search argument or criteria), the more likely the query results will focus on the record item(s) you wish to view.

Remember also that the Issue Type for Single Family Pools is always "X, C, and M".

[Step 2] Click on the <Search> button to retrieve the record(s) set in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns *multiple* record results. If the search returns only one (1) record, GinnieNET will switch the view to Details Page directly.

5.2.3a Add a Mortgage Record: Data Entry Tips

READ BEFORE YOU ADD THE NEW POOL RECORD:

IMPORTANT: *Data Entry Tips*

- When entering cents (¢), or fractions ($\frac{1}{4}$ / $\frac{3}{4}$), be sure to enter a decimal (".") point.
- Dates are entered in a standard MM/DD/YYYY format, as exemplified in **01/01/2010**, or in an MM/YYYY format, as exemplified in **01/2010**. When the *second* format is used, the system automatically enters the day value.
- Use the <Tab> key to move between fields. Helpful messages will be displayed as the user navigates through each of the fields that are required.
- If you enter data that is incorrectly-formatted, or inconsistent with values in other fields, the system will alert you to the problem and offer an appropriate recommended solution.
- All such "error" messages will not prevent the user from updating the record on the screen. If the data is correct, you will be able to click on the <Save> button at any time.
- Review the Single Family Mortgage Detail—11706 screen field descriptions matrix shown on the following page in **ERROR! REFERENCE SOURCE NOT FOUND.**

TABLE 7 GINNIE/NET SINGLE FAMILY MORTGAGE DETAILS—11706 SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
Pool #	The Pool Number is entered by the user
Issue Type	Issue Type is always "X, C or M" for Single Family Pools, and is the <i>default</i>
Pool Type	User selects a Pool Type from the list of available Pool Types
Mortgage Number	Mortgage Number is entered by the user
Mortgage Type	User selects the Mortgage Type from the list of available Mortgage Types, as exemplified in FHA, RHS, VA, PIH
Transfer Status	User selects the Transfer Status from the list of available Transfer Statuses. By default, the Transfer Status is Not Selected
Issue Date	By default, the Issue Date is the first of the current month. If Pool Number is not entered, then Issue Date has to be selected to narrow the search and to limit the number of records retrieved. Required *



NOTE: * Required field only under *certain* conditions; see description for Issue Date.

5.2.3b Add a Mortgage Record: Logical Flow

The following steps indicate the particulars of entering data for a new Single Family Mortgage Details record. Required fields and other edits are discussed in the context of their entry.

- [Step 1] On the Single family Mortgage Details—11706 screen, click on the down arrow [▼] adjacent to the **Pool #** field to select a valid Pool number from the drop-down list shown below in **ERROR! REFERENCE SOURCE NOT FOUND.** You must select a pool from the list of pools already in the system. Pool records must be populated before mortgage records.

FIGURE 97 GINNIE^{NET} SINGLE FAMILY MORTGAGE DETAILS—11706 SCREEN (w/**POOL #** FIELD)

After selecting a valid Pool number, the system will populate the Issue Type, Pool Type, Issue Date, Issuer ID and Issuer Name fields automatically, based on the Pool record.

- [Step 2] Tab to the Issuer's Loan Number field and enter the fifteen (15) digit Issuer Loan Number. If you enter *less than* fifteen (15) digits, the system will pad the number with zeros (“0”) on the left side.

Valid characters for the Issuer's Loan Number are included in the following string: **"ABCDEFGHIJKLMNOPQRSTUVWXYZ0123456789"**.

- [Step 3] The First Pay Date is a required field entry, and *must* meet the following conditions:

- (1) It must be *earlier than* the Last Pay Date;
- (2) First Pay Date entries may be *future* dates.

The system expects you to provide a month and year entry in the format of **MM/YYYY**, as exemplified in **01/2010**. The system will then automatically insert a day (**01**) entry.

- [Step 4] The Last Pay Date entry is a required entry, and must be *later than* the First Pay Date.

- [Step 5] The Loan Origination Date is required for all Single Family Pools (HMBS and Multifamily excluded) and cannot be a Future Date only current or past date.
- [Step 6] The Principal & Interest (P&I) amount is required and must be accurate. If this field is left blank, and the user clicks on the <Save> button, Ginnie^{NET} will calculate the P&I amount and enter the result.
- [Step 7] The Original Principal Balance (OPB) is a required field entry.
- [Step 8] Unpaid Principal Balance (UPB) is also a required field entry, and must be *less than* or *equal to* the OPB. If this field is left blank, and the user clicks on the <Save> button, Ginnie^{NET} will calculate the OPB and offer a *suggested* entry.
- [Step 9] Mortgage Interest Rate is determined by certain rules.
- [Step 10] For all *other* Pool Types, the Interest Rate must meet the following conditions:

Security Rate + .25 <= Interest Rate <= Security Rate + .5

If an invalid Interest Rate is entered, Ginnie^{NET} will alert the user with the following system-generated message that will clearly define the rule:

Interest Rate must be between 0.750 - 1.000.

- [Step 10] FHA [Housing] Section is a required field entry.
- [Step 11] FHA Insurance Type is required. Currently, Fully Insured is system-generated and will be set as the default.
- [Step 12] The unique Ginnie Mae Loan Identifier is assigned by Ginnie Mae at pooling, and after initial Pool certification.
- [Step 13] Loan Type Code is a required field entry.
- [Step 14] Loan Purpose is *optional* unless required by the agency.
- [Step 15] Living Units (1-4) is a required field entry.
- [Step 16] LTV is *optional* unless required by the agency.
- [Step 17] Down Payment Assistance Flag is a required field entry.
- [Step 18] Credit Score is *optional* unless required by the agency.
- [Step 19] Loan Status Code is *optional* unless required by the agency.
- [Step 20] Upfront MIP Amount is *optional* unless required by the agency.
- [Step 21] Annual MIP Amount is *optional* unless required by the agency.
- [Step 22] Co-Borrower Name; up to four (4) occurrences per loan is *optional*, unless required by the agency.
- [Step 23] Co-Borrower SSN; up to four (4) occurrences per loan is *optional*, unless required by the agency.

[Step 24] The Mortgagor Name and Address fields are all required field entries. Select a valid State abbreviation by clicking on the down arrow [▼] adjacent to the **State** field and selecting an option from the drop-down list.

5.2.3.1 For ARM Pools

[Step 1] Initial Change Date of Note must be the same as Pool Security Change Date of Note.

[Step 2] For 5-year Hybrid ARMS, CAP Structure fields are required, and in all events should match the corresponding entry in the look-up table.

[Step 3] Click on the <Save> button to save the record, or click on the <Cancel> button to disregard the edits and *not* save the current record. The system will generate a process success system message like that shown here in **ERROR! REFERENCE SOURCE NOT FOUND.**

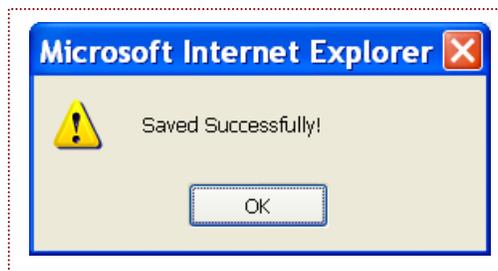


FIGURE 98 GINNIE^{NET} ARM POOL SAVED RECORD SUCCESS MESSAGE

5.2.4 Edit a Mortgage Record

- [Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen's **Data Entry/Review** link.
- [Step 2] Click on the **New Pool Processing** link.
- [Step 3] Click on the **Single Family Processing** link. The Single Family Mortgage Details—11706 screen will then display.
- [Step 4] Select the desired Mortgage record you now wish to edit, then click on the **Edit** link adjacent to the list item. The **Single Family Mortgage Details—11706** screen, for that specific record, will then display (**ERROR! REFERENCE SOURCE NOT FOUND.**).

FIGURE 99 GINNIE^{NET} SINGLE FAMILY MORTGAGE DETAILS—11706 SCREEN (EDIT MORTGAGE RECORD)

- [Step 5] Apply all changes to the desired fields as needed. Once completed with the field updates, click on the **Update** link in the left-hand column. If desired, the user may alternatively click on the **Cancel** link to exit the system without saving the editing changes
- [Step 7] Once the record has been updated, an update success message, like that shown here in, will then be displayed.



5.2.5 Delete a Mortgage Record

- [Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen's **Data Entry/Review** link.
- [Step 2] Click on the **New Pool Processing** link.
- [Step 3] Click on the **Single Family Processing** link. The Single Family Mortgage Details—11706 screen will then display.
- [Step 4] Select the desired Mortgage record you now wish to delete, then click on the [Delete](#) link adjacent to the list item. The **Single Family Mortgage Details—11706** screen, for that specific record, will then display.
- [Step 5] Click on the [Delete](#) link to delete the target Mortgage record.
- [Step 6] The system will then request that the user *confirm* the deletion action with the query screen shown here in **ERROR! REFERENCE SOURCE NOT FOUND.**

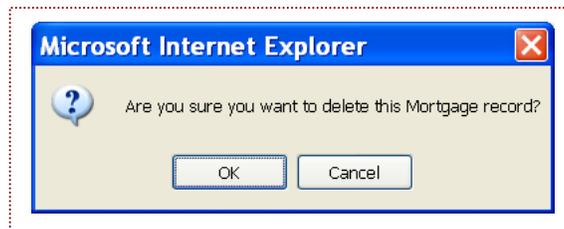


FIGURE 100 CONFIRM DELETE RECORD ACTION QUERY SCREEN (MORTGAGE RECORDS)

- [Step 7] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the Single Family Mortgage Details—11706 screen.

 **NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie^{NET} completely.

5.3 Adjustable Rate Mortgages (ARM)

FHA will no longer underwrite forward market 30 day look-back ARM pools, after January 09, 2015. The current 30 day look back period will be replaced with the new 45 day look-back period to become effective on January 10, 2015 and thereafter. All changes to the ARM program will be for the forward market only.

Look-back Period

The ARM Look-back Period field will be a dropdown with possible values of 30 and 45 day. For pools with issuance prior to April 2015, look-back Period 30 has to be selected from the dropdown list, for pools with issuance starting with April 2015 look-back period 45 will be generated by the system and won't be available for change.

The screenshot shows the 'GinnieNET On The Web' interface for 'Single-family Pool Details - 11705'. The 'Lookback Period' dropdown menu is highlighted with a red circle, showing options for 30 and 45 days. The screen includes fields for Pool# (VM1234), Issue Type (M), Issue Date (11/01/2014), and various financial and administrative details.

Ginnie Mae will securitize eligible 1-year ARMs and hybrid ARMs with initial interest rate periods of 3, 5, 7, and 10 years. Issuers may choose either the Constant Maturity Treasury (CMT) index, or the London Interbank Offered Rate (LIBOR) index. The custom pool suffix options for use with the CMT index may be either “C AR”, “C AT”, “C AF”, “C FT”, “C AS” or “C AX”, while the multiple Issuer pool suffix may be “M AR”, “M AQ”, “M AT”, “M AF”, “M FT”, “M AS” or “M AX”. The custom pool suffix to be used with the LIBOR index may be either “C RL”, “C TL”, “C FL”, “C FB”, “C SL” or “C XL” while the multiple Issuer pool suffix may be either “M RL”, “M QL”, “M TL”, “M FL”, “M FB”, “M SL” or “M XL”.

NOTE: The Import Record Layout is described on the Help screen for Data Export/Import, for which you can use a Data Export/Import -> New Pool Processing -> Import Single-family Pools logical flow. Additionally, for records added manually, all fields—with the exception of Interest Rate Change Date field—will be system-generated.

5.3.1 Fields for ARM Pools

TABLE 8 GINNIE/NET ARM POOL SCREEN (FORM ELEMENTS)

ARM POOL FIELD	ARM POOL FIELD DESCRIPTION
Range	
Index	System-generated in New mode, editable in Update mode
Type of ARM Note	
Initial(+/-) Interest Rate Cap	
Subsequent(+/-) Interest Rate Cap	<i>Required:</i> System-generated in New mode, except for 5-year Hybrid ARM pools, where User is required to select a combination from the drop-down list on screen. Editable in both New and Update mode
Lifetime(+/-) Interest Rate Cap	
Interest Rate Change Date	Must match Pool Security Change Date

5.3.2 Valid Entry for ARM Pools

TABLE 9 VALID ENTRY FOR ARM POOLS TABLE MATRIX

ISSUE TYPE	POOL TYPE	RANGE	TYPE OF ARM NOTE	INDEX TYPE	INITIAL INTEREST RATE CHANGE	SUBSEQUENT RATE CHANGE	LIFETIME RATE CHANGE
M	AQ	12-18	1 Year	CMT	1	1	5
C	AR	12-18	1 Year	CMT	1	1	5
M	AR	12-18	1 Year	CMT	1	1	5
C	AT	36-42	3 Year Hybrid	CMT	1	1	5
M	AT	36-42	3 Year Hybrid	CMT	1	1	5
C	AF	60-66	5 Year Hybrid	CMT	1	1	5
M	AF	60-66	5 Year Hybrid	CMT	1	1	5
C	FT	60-66	5 Year Hybrid	CMT	2	2	6
M	FT	60-66	5 Year Hybrid	CMT	2	2	6
C	AS	84-90	7 Year Hybrid	CMT	2	2	6
M	AS	84-90	7 Year Hybrid	CMT	2	2	6
C	AX	120-126	10 Year Hybrid	CMT	2	2	6
M	AX	120-126	10 Year Hybrid	CMT	2	2	6
C	RL	12-18	1 Year	LIBOR	1	1	5
C	TL	36-42	3 Year Hybrid	LIBOR	1	1	5
C	FL	60-66	5 Year Hybrid	LIBOR	1	1	5
C	FB	60-66	5 Year Hybrid	LIBOR	1	1	5
C	SL	84-90	7Year Hybrid	LIBOR	2	2	6
C	XL	120-126	10 Year Hybrid	LIBOR	2	2	6
M	RL	12-18	1 Year	LIBOR	1	1	5
M	QL	12-18	1 Year	LIBOR	1	1	5
M	TL	36-42	3 Year Hybrid	LIBOR	1	1	5
M	FL	60-66	5 Year Hybrid	LIBOR	1	1	5
M	FB	60-66	5 Year Hybrid	LIBOR	2	2	6

5.4 Adding a Bond Certification

Bond Finance pools are single family, level payment pools that are part of state or local housing bond financing programs. Bond Finance pools securities are to be used as collateral for a bond financing program. Bond Finance certifications are necessary for Ginnie Mae I and Ginnie Mae II custom pools.

5.4.1 Edits

The requirements will be the same as Ginnie Mae I and Ginnie Mae II custom pools with the following enhancements:

- Type of issue must be “X” for Ginnie Mae I single family and “C” for Ginnie Mae II single family custom pools.
- All pool types are eligible with the exception of: **MH, CL, CS, PL, PN, LS, LM** and **SN**.
- Bond Finance pools must have a minimum pool amount of \$25,000.00.
- The *minimum* number of loans for Bond Finance pools is one (1).

5.4.2 Marking a Builder Bond Pool

[Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen’s **Data Entry/Review** link.

[Step 2] Click on the **New Pool Processing** link.

[Step 3] Click on the **Single Family Processing** link. The Single Family Pool Details—11705 screen will then display, like that shown on the following page in **ERROR! REFERENCE SOURCE NOT FOUND.**

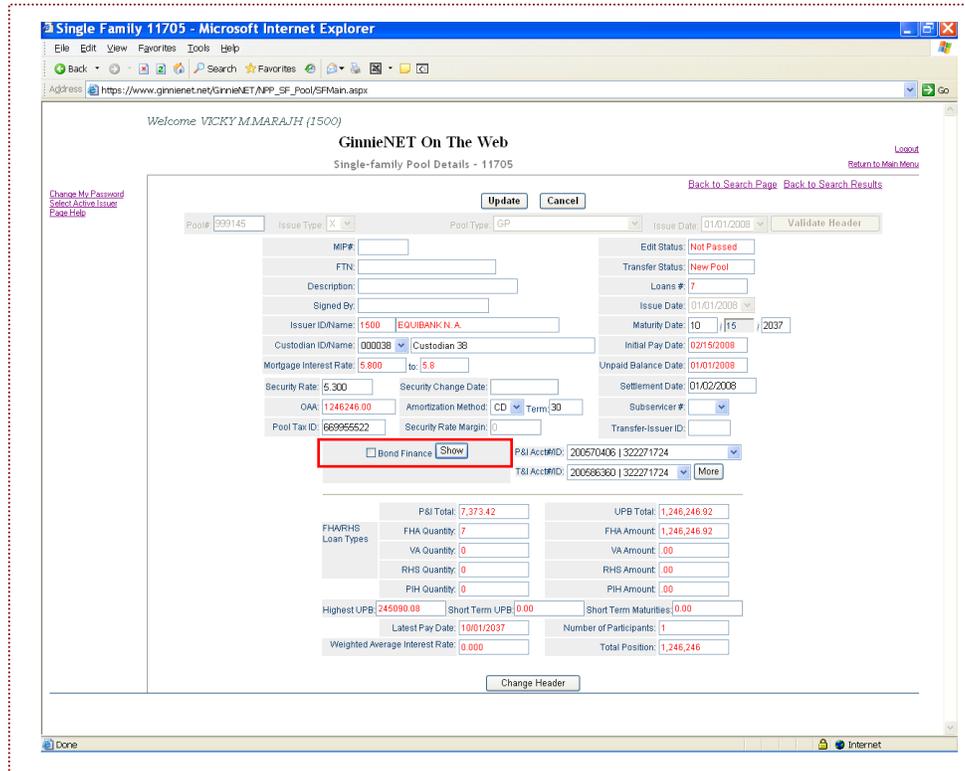


FIGURE 101 GINNIE^{NET} SINGLE FAMILY POOL DETAILS—11705 SCREEN (w/BOND FINANCE CHECKBOX)

[Step 4] Click on the Builder Finance checkbox () , then click on the <Show> button adjacent to the checkbox. The Bond Finance Program Pool data entry screen area, shown on the following page in **ERROR! REFERENCE SOURCE NOT FOUND.**, will then display below the checkbox field.

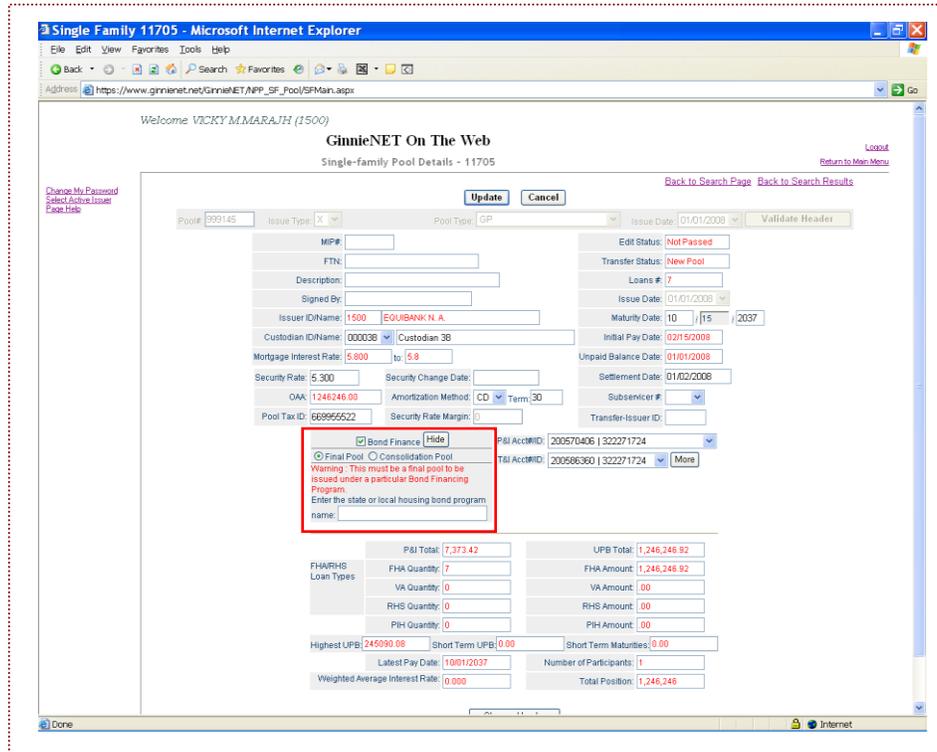


FIGURE 102 BOND FINANCE PROGRAM POOL SCREEN AREA

[Step 5] Click on the Final Pool radial button (⊙). Be certain to read the Warning shown in this field:

Warning: This must be a final pool to be issued under a particular Bond Financing Program.

[Step 6] The financing program sponsor *must be entered* for a bond finance program. Therefore enter the program name in the area provided under the Enter the state or local housing bond program name field.

[Step 7] Click on the **Update** button at the top of the screen. If desired, the user may alternatively click on the **Cancel** link to exit the system without saving the editing changes.

NOTE: The user may at any time click on *either* the field's <Show> button to reveal the Bond Finance Program Pool data entry screen area, and to edit any of its fields; or click on the <Hide> button to collapse this field area, and to hide from view.

5.5 Bond-Financed Pool Consolidation

Introduction of the Bond Financed Pool Consolidation Program allows Issuers with pools originated under a specific bond series to consolidate some or all of those pools into one pool, upon completion of the series. The pools to be consolidated must be authorized for termination prior to the issuance of the consolidated pool.

5.5.1 Pooling Requirements for Bond Financed Pool Consolidations

The same edits that apply for Bond Financed pools will apply to the consolidated pool with the following exceptions:

- The consolidated pool may be issued either as a Ginnie Mae I or a Ginnie Mae II Custom pool regardless of the terminated pools' type of issue.
- All the mortgages in the consolidated pool must bear the same interest rate, even if the pool is consolidated under the Ginnie Mae II program.
- The security rate of the consolidated pool must be the same rate, as the terminated pools.
- Consolidated pools will be eligible for the Targeted Lending Initiative (TLI), if the pools qualify for a reduced guaranty fee; the guarantee fee for the consolidated pool will be calculated independently of the guaranty fees of the terminated pools.
- Consolidated pools will not be eligible for immediate issuance transfer.
- Consolidated pools can only be submitted for processing after the fifth business day of the month for that issue month.
- Consolidated pools are required to complete final certification (current 12-month rule).

5.5.2 Marking a Bond-Financed Pool

- [Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen's **Data Entry/Review** link.
- [Step 2] Click on the **New Pool Processing** link.
- [Step 3] Click on the **Single Family Processing** link. The Single Family Pool Details—11705 screen, with its Bond Finance checkbox entity, will then display (**ERROR! REFERENCE SOURCE NOT FOUND.**).

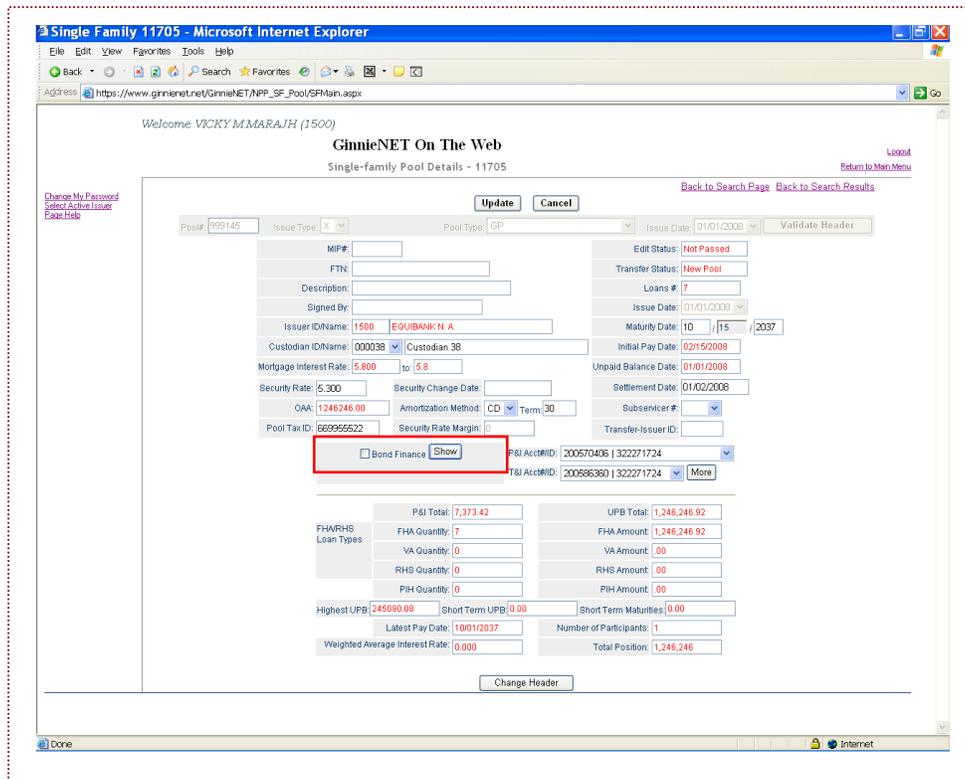


FIGURE 103 GINNIE^{NET} SINGLE FAMILY POOL DETAILS—11705 SCREEN (**BOND FINANCE CHECKBOX**)

- [Step 4] Click on the Bond Finance checkbox () , then click on the <Show> button adjacent to the checkbox. The Bond Finance Program Pool data entry screen area will then display.
- [Step 5] Click on the Consolidation Pool radial button (Ⓒ). The Consolidation Pools dialog box, shown on the following page in **ERROR! REFERENCE SOURCE NOT FOUND.**, will then display.

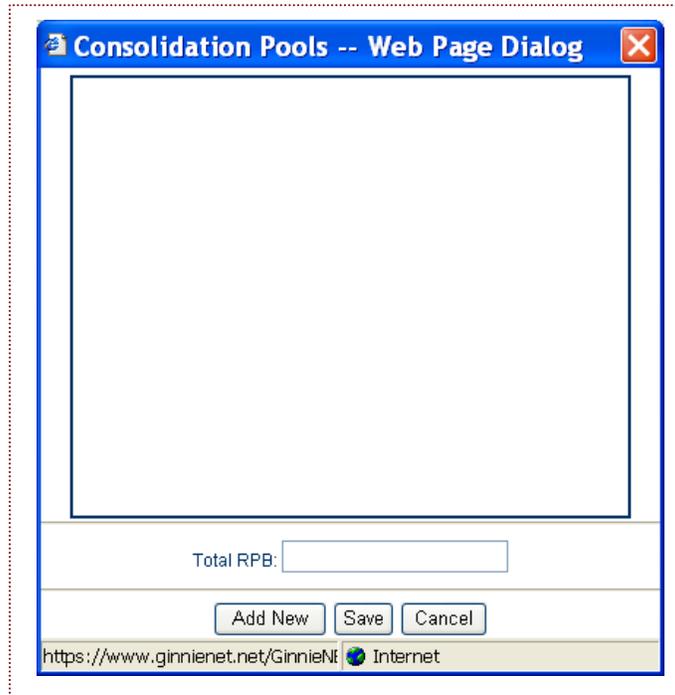


FIGURE 104 BOND FINANCE SCREEN AREA: CONSOLIDATION POOLS DIALOG BOX

[Step 6] To add the new pool record, click on the screen's <Add New> button. The Bond-Financed Consolidation Pools data entry area will then be displayed. A two-field data entry area will then display for both the Pool # and RPB entries (**ERROR! REFERENCE SOURCE NOT FOUND.**).

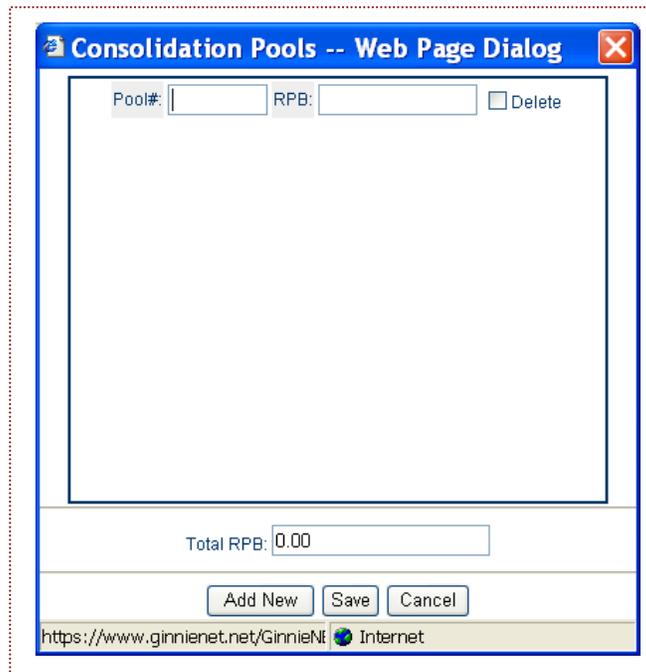


FIGURE 105 BOND FINANCE SCREEN AREA: (CONSOLIDATION POOLS DIALOG BOX (w/FIELDS))

[Step 7] Enter a valid Pool number in the screen's **Pool#** field, and a viable RPB amount in the **RPB** field, then click on the <Add New> button. The two screen areas will then be populated with the new information.

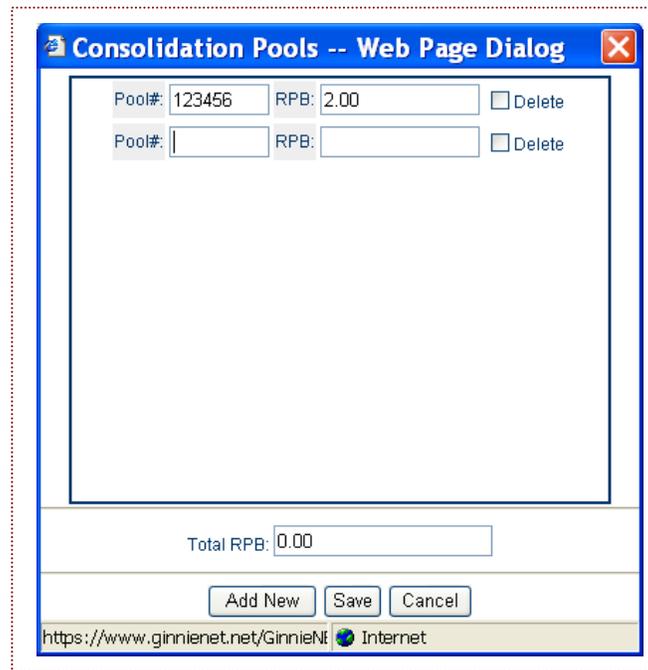


FIGURE 106 BOND FINANCE SCREEN AREA: (CONSOLIDATION POOLS DIALOG BOX (W/POPULATED FIELDS))

NOTE: In the event that there is a difference between the system-generated RPB and the *total* RPB, the system will display an error message to inform the user of the discrepancy.

[Step 8] The system will generate the Single-Family Bond-Financed Pool Consolidation pool identified, which will allow the Issuer to identify all Bond-Financed Pools previously issued under one (1) series that will be consolidated into one (1) pool. The pool numbers will be identified along with the Remaining Principal Balances (RPB) of the pools being terminated.

NOTE: Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie^{NET} completely.

5.5.3 Multiple Escrow Accounts

Ginnie^{NET} allows for thirty (30) T&I account numbers and Bank ID numbers to be added to a pool. The Multiple Escrow Account option prints on the 11706 report. The Escrow Account can be entered on the Pool Detail screen or when you are applying the Ginnie Mae edits.

- [Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen’s **Data Entry/Review** link.
- [Step 2] Click on the **New Pool Processing** link.
- [Step 3] Click on the **Single Family Processing** link. The Single Family Pool Details—11705 screen will then display.

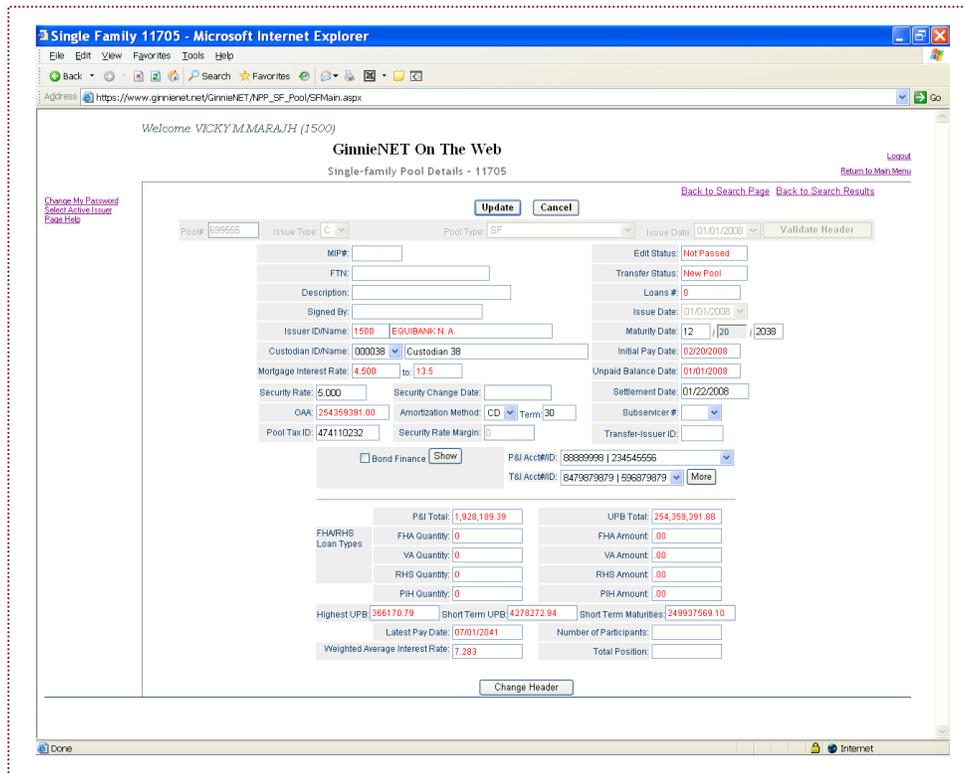


FIGURE 107 GINNIE^{NET} SINGLE FAMILY POOL DETAILS—11705 SCREEN (MULTIPLE ESCROW ACCOUNTS)

- [Step 4] To add an Escrow Account on the Pool Detail screen, click on the <More> button, then click on the <Add New> button, or select the account to be changed if the action is to modify an existing record. The TI Accounts dialog box (**ERROR! REFERENCE SOURCE NOT FOUND.**) will then display.

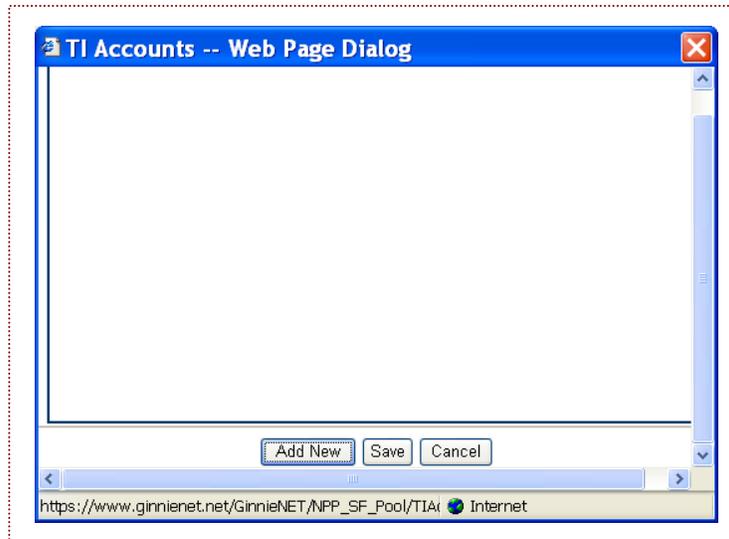


FIGURE 108 GINNIE^{NET} SINGLE FAMILY POOL DETAILS—11705 SCREEN (w/TI ACCOUNTS DIALOG BOX)

[Step 5] Enter the new TI Account information in the resulting screen field, then click on the <Save> button. If there is *more than one* (1) Escrow Account to be entered, click on the <Add New> button to add the new record, and the <Save> button to add that next account.

 **NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie^{NET} completely.

5.5.4 Buydown Loans in Ginnie Mae II Pools

Buydown loan in multiple-issuer pool types cannot be greater than 10% of the aggregate unpaid principal balances of the loans in the multiple-Issuer pool. Within a loan package, buydown loans may exceed 10% of the aggregate original principal balance of the loans in the loan package. If a multiple Issuer pool exceeds the 10% threshold, Ginnie Mae’s Pool Processing Agent (“PPA”) will determine which Issuer has the highest percentage of Buydown loans in the pool. The entire loan package will be removed from the pool and Ginnie Mae will notify the Issuer of the withdrawal. If the loan package satisfies all other applicable guidelines, the PPA will recommend re-submittal of the loan package as a custom pool. The recalculation and removal process will continue until the pool reaches the 10% limit. Issuers whose loan packages do not exceed the 10% buydown limit will not be subject to having their loan package removed from a multiple Issuer pool.

When the Ginnie Mae edits are applied for all loan packages, a warning message will be displayed *if* a loan package contains buydown mortgages which *exceed* 10% percent of the loan package balance (OAA of Loan Package/Pool Amount).

GinnieNET Issuer GNMA Edit Error Report							Version 5.8
Page 1		06/29/2003		12:19:54			
Pool #: 572033 Issue Type: M Pool Type: SF Issue Date: 07/01/2003							
Loan Number Case #	Mort Type	Int. Rate	First Pay Date	Last Pay Date	FIC Entered / Calculated	UPB Entered / Calculated	
071010017090112 001212222225411	F	5.500	11/01/2002	10/01/2017	1103.06	132060.64 130560.44	
1. FATAL TOLERANCE: Please enter correct FIC or UPB value							
071010017277859 005016795332703	F	5.500	04/01/2003	03/01/2018	648.54	79088.25 78226.16	
1. FATAL TOLERANCE: Please enter correct FIC or UPB value							
071010017353528 005016782368703	F	5.500	04/01/2003	03/01/2018	1029.21	125509.11 124140.98	
1. FATAL TOLERANCE: Please enter correct FIC or UPB value							
071010017394050 005016720617703	F	5.500	12/01/2002	11/01/2017	1216.02	146129.86 144483.56	
1. FATAL TOLERANCE: Please enter correct FIC or UPB value							
071010017524532 005016701790703	F	5.500	02/01/2003	01/01/2018	632.32	76551.30 75703.04	
1. FATAL TOLERANCE: Please enter correct FIC or UPB value							
071010017732200 000555560106703	V	5.500	11/01/2002	10/01/2017	898.79	107604.97 106382.58	
1. FATAL TOLERANCE: Please enter correct FIC or UPB value							
071010017785422 005016689581703	F	5.500	12/01/2002	11/01/2017	958.44	115176.60 113878.99	
1. FATAL TOLERANCE: Please enter correct FIC or UPB value							
071010017786024 000555560107703	V	5.500	02/01/2003	01/01/2018	1409.88	170684.40 168793.03	
1. FATAL TOLERANCE: Please enter correct FIC or UPB value							
..... POOL ERRORS							
1. WARNING The loan package contains buydown loans that exceed ten percent of the loan package balance.							
Pool: 572033MSF GNMA Edits Not Passed							

FIGURE 109 GINNIE/NET ISSUER GNMA EDIT ERROR REPORT

5.5.5 Case Numbers/Loan Numbers

Ginnie Mae has standardized its rules for reporting of FHA, VA, RHS and PIH assigned case numbers/loan numbers on the form HUD 11706.

 **NOTE:** Loans that do not have valid case numbers/loan numbers will not be accepted for the issuance of Ginnie Mae securities.

5.5.5.1 FHA Single Family Case Number

The case number for FHA Single Family loans is to be reported as a 15-position *fixed* length number, as described below in both the **ERROR! REFERENCE SOURCE NOT FOUND.** and **ERROR! REFERENCE SOURCE NOT FOUND.** models:

TABLE 10 FHA SINGLE FAMILY CASE NUMBER (CASE NUMBER DESCRIPTION)

LEADING ZERO	LOCATION CODE	SERIAL NUMBER	CHECK DIGIT	FHA ADP CODE
First (2) digits	Next (3) digits	Next (6) digits	Next (1) digits	Last (3) digits

TABLE 11 FHA SINGLE FAMILY CASE NUMBER (CASE NUMBER EXAMPLES)

LEADING ZERO	LOCATION CODE	SERIAL NUMBER	CHECK DIGIT	FHA ADP CODE
00	011	456789	1	229

5.5.5.2 FHA Multi-Family Case (Project) Number

The Multi-Family case number is to be reported as a 15-position *fixed* length number, as described below in both the **ERROR! REFERENCE SOURCE NOT FOUND.** and **ERROR! REFERENCE SOURCE NOT FOUND.** models:

TABLE 12 FHA MULTI-FAMILY CASE NUMBER (CASE NUMBER DESCRIPTION)

LEADING ZERO	LOCATION CODE	SERIAL NUMBER
First (7) digits	Next (3) digits	Next (5) digits

TABLE 13 FHA MULTI-FAMILY CASE NUMBER (CASE NUMBER EXAMPLES)

LEADING ZERO	LOCATION CODE	SERIAL NUMBER
0000000	031	45678

5.5.5.3 *FHA Title 1 Case Number*

The Title 1 (Manufactured Housing) case number is to be reported as a 15-position *fixed* length number, as described below in the **ERROR! REFERENCE SOURCE NOT FOUND.** model:

TABLE 14 FHA TITLE 1 CASE NUMBER (CASE NUMBER DESCRIPTION)

LEADING ZERO	LOCATION CODE	SERIAL NUMBER
0000000	031	45678

5.5.5.4 *VA Loan Number*

The VA Loan Number is to be reported as a 15-position *fixed* length number, as described below in the **ERROR! REFERENCE SOURCE NOT FOUND.** model:

TABLE 15 FHA VA LOAN NUMBER (CASE NUMBER EXAMPLES)

LEADING ZERO	LOCATION CODE	SERIAL NUMBER	CHECK DIGIT	FHA ADP CODE
00	011	456789	1	229

 **NOTE:** The “LH” prefix will not be accepted on Ginnie^{NET}, and should not be entered in the Case Number field for VA loans.

5.5.5.5 *RHS Case Number*

The RHS case number is to be reported as a 15-position *fixed* length number, as described below in the **ERROR! REFERENCE SOURCE NOT FOUND.** model:

TABLE 16 FHA RHS CASE NUMBER (CASE NUMBER EXAMPLES)

LEADING ZERO	STATE CODE	COUNTY CODE	SSN
0	12	345	678901234

5.5.5.6 PIH Case Number

The PIH case number is to be reported as a 15-position *fixed* length number, as described below in the **ERROR! REFERENCE SOURCE NOT FOUND.** model:

TABLE 17 FHA PIH CASE NUMBER (CASE NUMBER EXAMPLES)

LEADING ZERO	AREA CODE	CASE NUMBER
000	12	678901234

5.6 Manufactured Home Loan Pools (MHL)

- MH Spread Variations: X, C and M;
- Mortgage Insurance Premium (MIP) Paid Issuer for FHA.

TABLE 18 MANUFACTURED HOME LOAN POOLS (MHL): FIELD DEFINITIONS

FIELD MORTGAGE / MH TYPE	DEFINITION
F C	FHA Insured (MIP paid by Issuer) Spread <i>minimum</i> 3.25 Spread <i>maximum</i> 4.75

 **NOTE:** MH Pools and MH Types should be entered on the Mortgage Detail screen in the MH Type/GP plan field. This field is shared with the GP pools.

At least 50-percent (50%) of the principal balance of the pool or loan package must be in loans with an original term equal to that of the longest loan maturity in the pool or loan package.

No loan may have a maturity that exceeds by *more than* sixty (60) months the term of any other loan in the pool, or loan package.

5.7 Graduated Payment Mortgage Pool (GPM)

- Any GPM loan must be insured by FHA, or guaranteed by VA.
- There are five (5) Plans for amortization of the loans:

TABLE 19 GRADUATED PAYMENT MORTGAGE POOL (GPM): PLAN TYPES

PLAN TYPE	PLAN DESCRIPTION
<u>PLAN 1</u>	Monthly mortgage payments increase 2.50% each year, for five (5) years
<u>PLAN 2</u>	Monthly mortgage payments increase 2.50% each year, for five (5) years
<u>PLAN 3</u>	Monthly mortgage payments increase 7.50% each year, for five (5) years
<u>PLAN 4</u>	Monthly mortgage payments increase 2.00% each year, for five (5) years
<u>PLAN 5</u>	Monthly mortgage payments increase 3.00% each year, for five (5) years

5.8 Graduated Payment Mortgage Pool (GPM)/Growing Equity Mortgage (GEM) Pools

Under the Ginnie Mae I and Ginnie Mae II MBS programs, Issuers will not be able to enter buydown loans in a GPM and GEM pools on Ginnie^{NET}. A fatal edit has been implemented on Ginnie^{NET} to prevent the inclusion of buydown loans in a GPM and GEM pools.

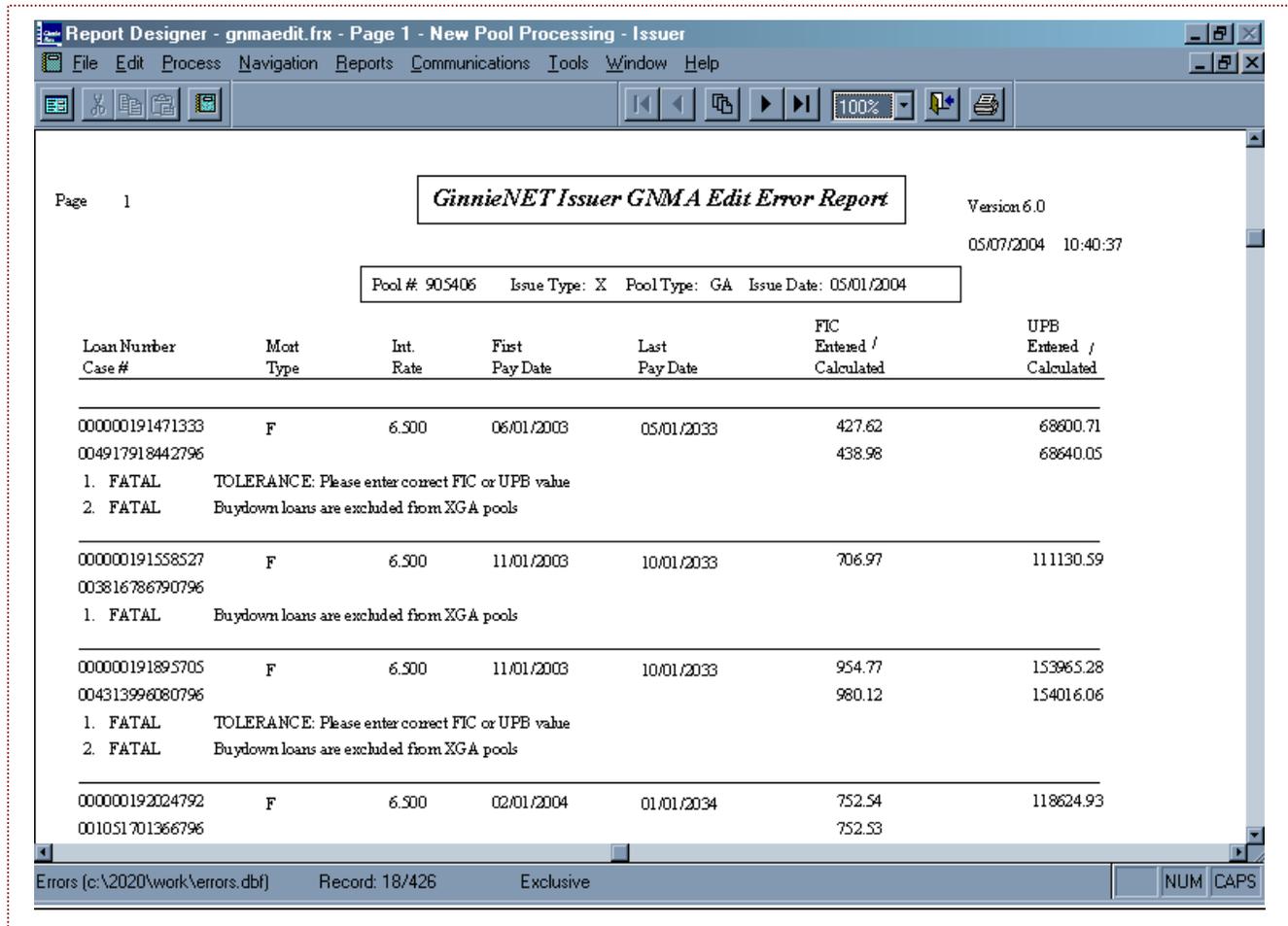


FIGURE 110 GINNIE^{NET} ISSUER GNMA EDIT ERROR REPORT

5.9 Serial Note—Schedule A

The serial note pool suffix is “SN.” Serial note pools provide for the sequential retirement of security units subject to the amount of principal available each month. Each sequentially-numbered security unit has a face value of \$25,000.00, except for the last unit, which may exceed that amount but not by more than \$49,999.99.

Schedule A is created on Ginnie^{NET}. The system generates the following fields:

- (a) Serial Unit Number;
- (b) Face Amount of Units;
- (c) Months from Issue Date.

The months from serial units are normally in units of **1** through **100** (beginning with “1”). The system generates the number of units based on the pool principal amount. The Issue Date field for each unit is calculated once the serial unit maturity date for each unit is entered.

Form HUD 11734 (Prospectus) will be created by Ginnie Mae's Pool Processing Agent and will be available upon request.

[Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen’s **Data Entry/Review** link.

[Step 2] Click on the **New Pool Processing** link.

[Step 3] Click on the **Single Family Processing** link. The Single Family Pool Details—11705 screen—with its **Single-family Serial Notes Schedule A** link—will then display, like that shown here in **ERROR! REFERENCE SOURCE NOT FOUND.**

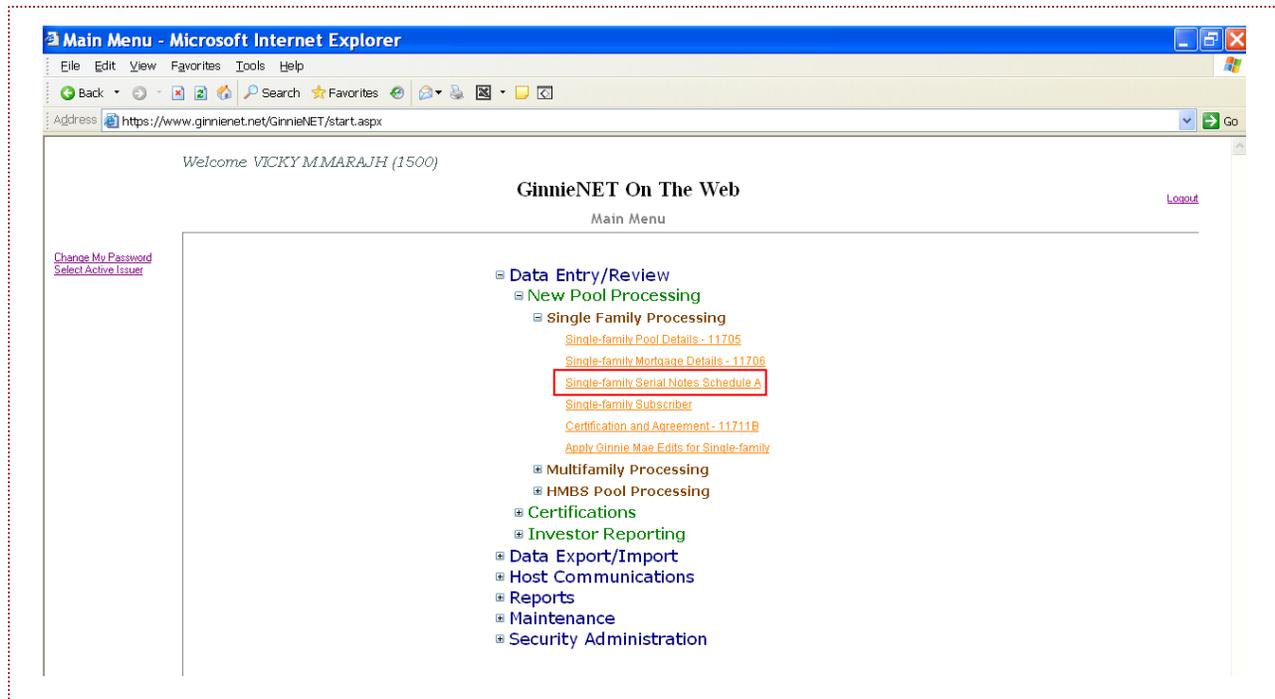


FIGURE 111 GINNIE^{NET} SINGLE-FAMILY SERIAL NOTES SCHEDULE A LINK

[Step 4] Click on the **Single-family Serial Notes Schedule A** link. The Single-family Serial Notes Schedule A link will then display (**ERROR! REFERENCE SOURCE NOT FOUND.**).

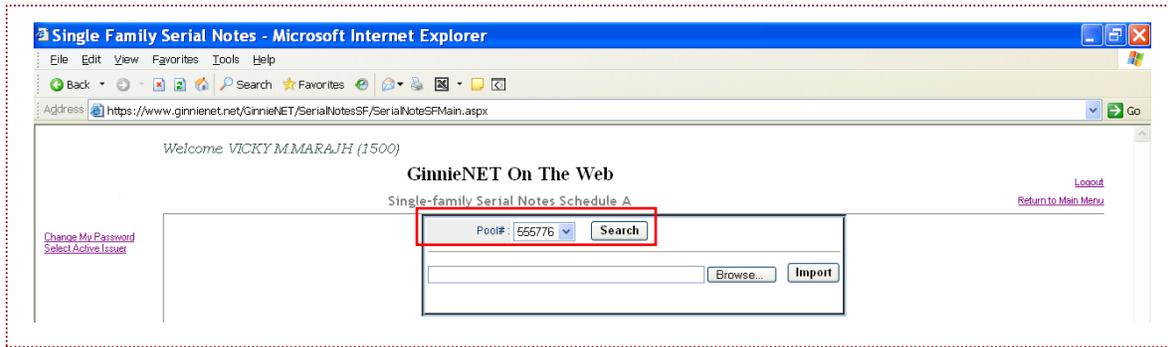


FIGURE 112 GINNIE^{NET} SERIAL NOTES SCHEDULE A SCREEN (w/SEARCH FIELD)

5.9.1 Search Form Elements

[Step 1] On the Single-family Serial Notes Schedule A screen, click on the down-arrow adjacent to the Pool# field to select the Pool you currently wish to locate.

[Step 2] Click on the <Search> button, located at the top of the screen, to retrieve the record(s) requested. When the records have been found by the system, Ginnie^{NET} will then display the search results page shown here in **ERROR! REFERENCE SOURCE NOT FOUND.**

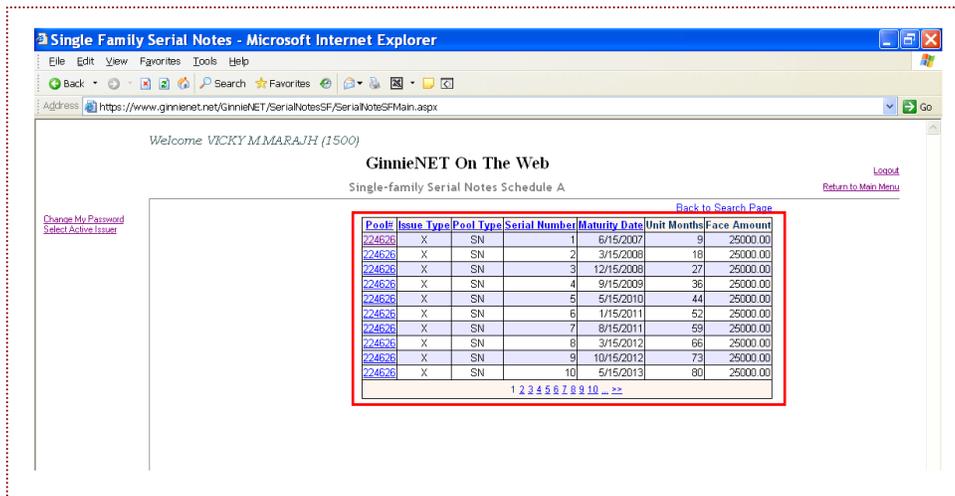


FIGURE 113 GINNIE^{NET} SERIAL NOTES SCHEDULE A SCREEN (w/SEARCH RESULTS)

[Step 3] Select the desired Pool# from those listed and click on the **Pool#** link to view the Serial Notes Schedule A screen. Click directly on any of the **page number** links shown at the bottom of the screen to navigate directly to the *next*, or a different page.

The Single-family Serial Notes Schedule A screen, shown below in **ERROR! REFERENCE SOURCE NOT FOUND.**, will then display. Note here that all field entries shown in **red** will be system-generated, and will pre-populate each of the fields as shown.



FIGURE 114 GINNIE^{NET} SERIAL NOTES SCHEDULE A SCREEN (w/POPULATED FIELDS)

5.9.2 Edit a Serial Notes Schedule A Record

- [Step 1] On the Single-family Serial Notes Schedule A screen, locate the desired record you now wish to edit.
- [Step 2] Click on the <Edit> button at the top of the screen, to enter or edit a date in the Unit Maturity Date (Unit Mat. Date) field.
- [Step 3] Once completed, click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the edits and to not save the record.
- [Step 4] The system will then generate a Save success system message (**ERROR! REFERENCE SOURCE NOT FOUND.**).

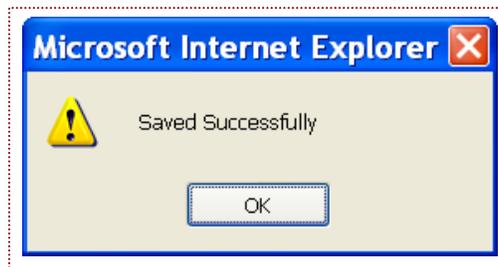


FIGURE 115 GINNIE^{NET} SERIAL NOTES SCHEDULE A SAVED RECORD SUCCESS MESSAGE

- [Step 5] To view a *different* record, simply click on any of the directional search arrow keys (**ERROR! REFERENCE SOURCE NOT FOUND.**) at the top of the screen, to navigate either forward *or* backwards through the current Schedule A record.

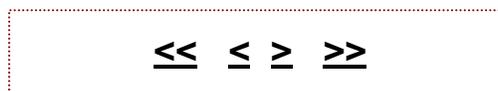


FIGURE 116 SERIAL NOTES SCHEDULE A SCREEN DIRECTIONAL SEARCH ARROW KEYS

NOTE: Selecting the **Return to Main Menu** link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the **Logout** link option will exit the user out of Ginnie^{NET} completely.

5.10 Federal Reserve Bank on Ginnie^{NET}

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 Banks accepting delivery of either the complete pool or any portion of the pool. If *more than* one (1) 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.

5.10.1 FRB Subscriber Screen Elements

TABLE 20 FRB SUBSCRIBER SCREEN ELEMENTS MATRIX

FIELD NAME	DESCRIPTION
Pool #	Pool Number is taken from the Pool Details record when the user chooses a Pool ID. System generated.
Issue Type	Issue Type is taken from the Pool Details record when the user chooses a Pool ID. System generated.
Pool Type	Pool Type is taken from the Pool Details record when the user chooses a Pool ID. System generated.
Issuer ID	The Issuer Number (ID) is taken from the Pool Details record when the user chooses a Pool ID. System generated.
Issue Date	The Issue Date is taken from the Pool Details record when the user chooses a Pool ID. System generated.
Edit Status	Edit Status is taken from the Pool Details record when the user chooses a Pool ID. System generated.
Transfer Status	Transfer Status is taken from the Pool Details record when the user chooses a Pool ID. System generated.
ABA #	The account number assigned to the participant. Required
Deliver to	The name of the FRB participant. Required
Description	Free form description field. Optional.
Position	The par value of the pool. If the amount purchased is <i>less than</i> 100% of the Original Aggregate Amount of the pool, additional Subscriber screens must be completed until 100% of the pool has been accounted. The total may not be <i>less than</i> \$1000.00. Required.

5.10.2 FRB Subscriber Search Form Elements

TABLE 21 FRB SUBSCRIBER SEARCH FORM ELEMENTS MATRIX

FIELD NAME	DESCRIPTION
Pool Number	The Pool Number is entered by the user.
Issue Type	Single Family pools is "X" indicating that these are Ginnie Mae I pools, "C" indicating that these are Ginnie Mae II pools, "M" indicating that these are Ginnie Mae II Multiple Issuer pools . Issue Type is <i>system-generated</i> . ("M", "C" for ARM pools).
Pool Type	User selects a Pool Type from the list of Available Pool Types.
Issuer Number	The Issuer Number (ID) is automatically retrieved that is associated with the logged-in user (Issuer). <i>System generated</i> .
Edit Status	User selects the Edit Status from the List of Available Edit Status.
Transfer Status	User selects the Transfer Status from the List of Available Transfer Status. By Default , the Transfer Status is New Pool .
Issue Date	By Default , the Issue Date is the first of the current month . If Pool Number is not entered , then Issue Date has to be selected to narrow the search and to limit the number of records retrieved. Required *.

NOTE: * Required field only under *certain* conditions; see description for Issue Date.

5.10.3 Add a New Subscriber Record

You must know the Pool Number and Issuers Type to add a Subscriber record. Additionally, you must create a FRB Account for the clearing bank account if you are a first time user. The system will allow you to add the new Subscriber Account record as long as the FRB Account Record already exists in the system. You can add FRB Account records using the Maintenance Menu. See also *Adding an FRB Subscriber Record* in the **Maintenance** chapter.

- [Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen's **Data Entry/Review** link.
- [Step 2] Click on the **New Pool Processing** link.
- [Step 3] Click on the **Single Family Pool Details** link. The Single Family Pool Details—11705 screen will then display, like that shown on the following page in **ERROR! REFERENCE SOURCE NOT FOUND.**
- [Step 4] Click on the **Single family Subscriber** link. The Single Family Subscriber screen will then display, like that shown here in **ERROR! REFERENCE SOURCE NOT FOUND.**

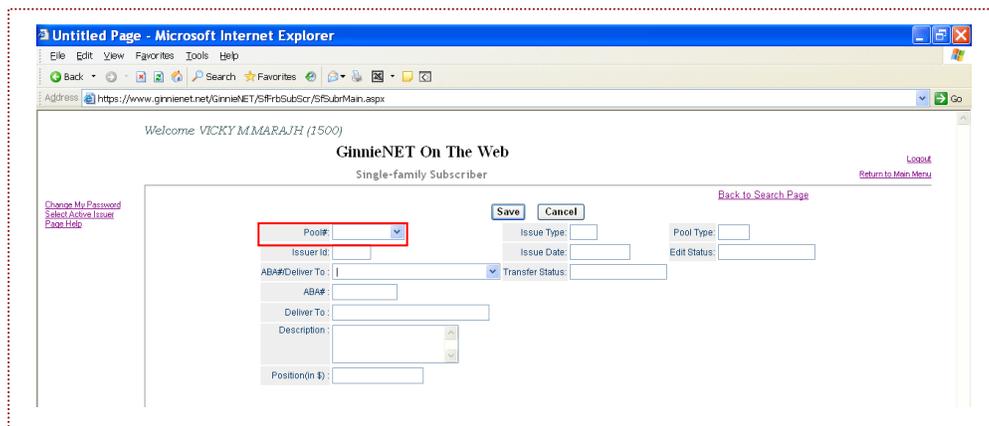


FIGURE 117 GINNIE^{NET} SINGLE FAMILY SUBSCRIBER SCREEN

- [Step 5] On the new Single-family Subscriber A screen, click on the down-arrow [▼] adjacent to the Pool# field to select a valid Pool number. **The Pool you choose must not yet be certified.** When you select a Pool, Ginnie^{NET} will populate the upper portion of the screen with key information.

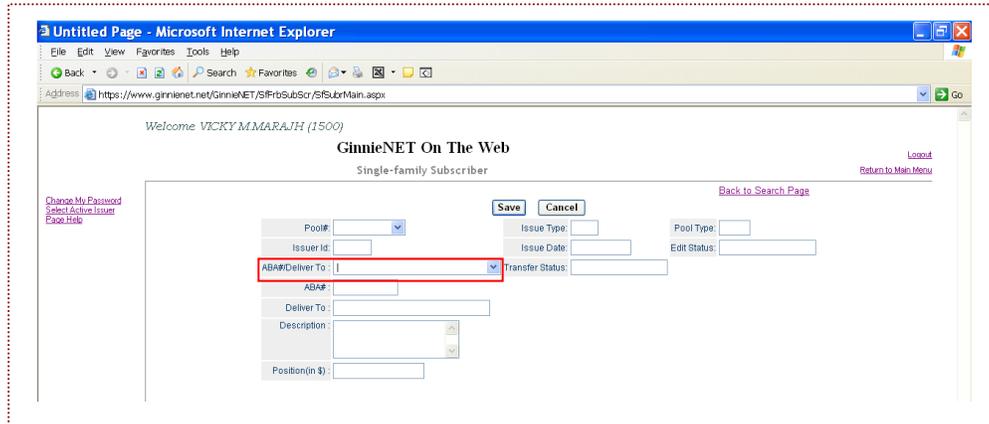


FIGURE 118 GINNIE^{NET} SINGLE FAMILY SUBSCRIBER SCREEN (w/ABA#/DELIVER TO FIELD)

[Step 6] Enter a valid 9-digit ABA number and Deliver to information in the ABA#/Deliver To field, or click on the down-arrow [▼] adjacent to the field to select one of the field options.

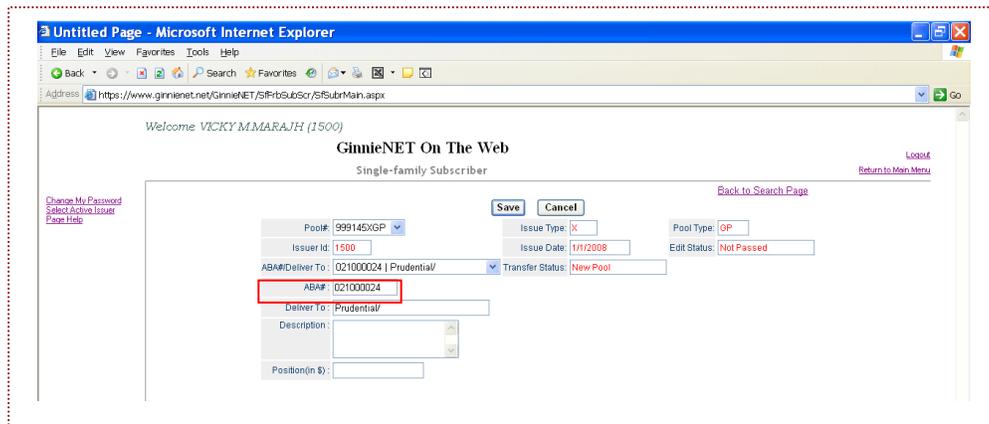


FIGURE 119 GINNIE^{NET} SINGLE FAMILY SUBSCRIBER SCREEN (w/ABA# FIELD)

[Step 7] If the event you enter an *existing* ABA# in the **ABA#** field, the system will automatically populate the Account Number and the Clearing Bank's name for the option selected.

If you enter a *new* ABA# in the **ABA#** field, the system will *not* save the account information. You will be required to add that information under the FRB Subscriber option on the Maintenance menu.

[Step 8] Enter any descriptive information or notes that are pertinent to the current Subscriber record in the screen's Description field. This will be an *optional* entry field.

[Step 9] In the next Position(in \$) field, enter the Subscriber's Position dollar amount. Each Subscriber's Position may not be *less than* \$1,000. The total must equal the Pool OAA.

[Step 10] Complete the current Add Subscriber record task by clicking on the <OK> button to save the new subscriber record, or click on the <Cancel> button to disregard the save, and to then select an *existing* Subscriber.

5.10.3.1 Restrictions

- Issuers can *edit* Subscriber Records ONLY WHEN the Transfer Status is "New Pool" or "Rejected".
- Issuers can *add* Subscriber Records ONLY WHEN the Transfer Status is "Not Yet Certified".
- Description field entries are optional. Ginnie Mae edits will still be applied.

5.10.4 Access an FRB Subscriber Record

[Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen's **Data Entry/Review** link.

[Step 2] Click on the **New Pool Processing** link.

[Step 3] Click on the **Single Family Pool Details** link.

[Step 4] Click on the **Single family Subscriber** link. The Single Family Subscriber screen will then display, like that shown here in **ERROR! REFERENCE SOURCE NOT FOUND.**

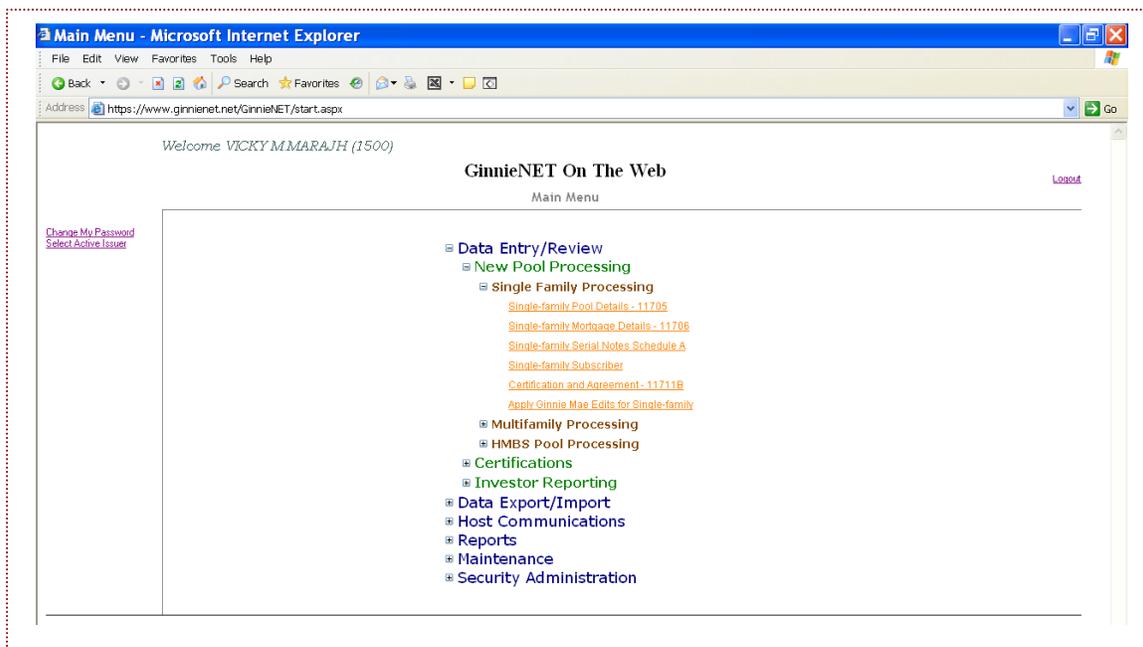


FIGURE 120 GINNIE^{NET} SINGLE FAMILY SUBSCRIBER SCREEN (W/MENU OPTIONS)

[Step 5] On the new Single Family Subscriber screen, enter any of the search parameters you wish to narrow the search argument. The user may use entries in the Pool Number; Issue Type; Pool Type; Custodian ID; Issue Date; Transfer Status or ABA Number field. **Remember that the Issue Date has to be selected when Pool Number is not entered.** The more information you enter, the more likely that the resulting query will focus on a desired record set.

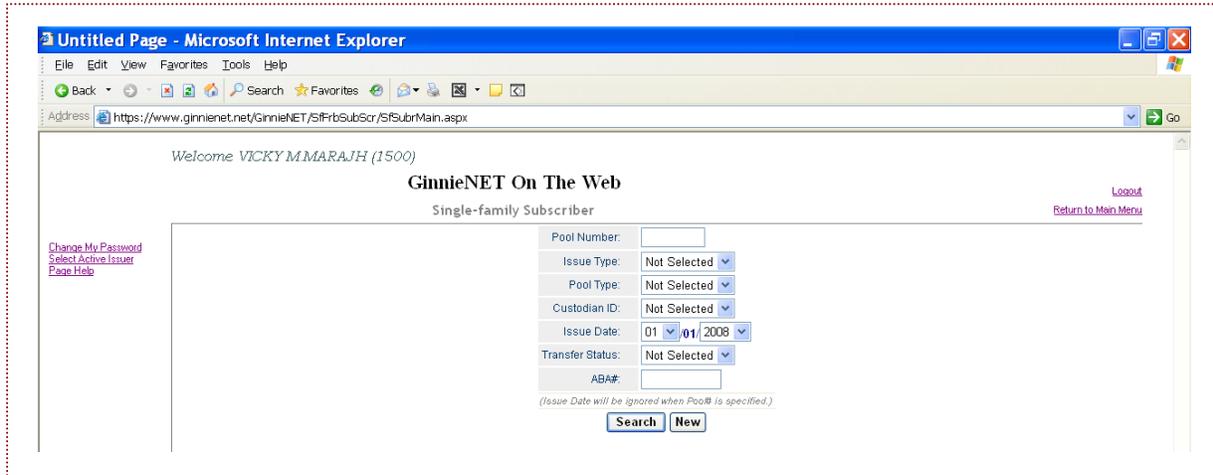


FIGURE 121 GINNIE/NET SINGLE FAMILY SUBSCRIBER SEARCH SCREEN

[Step 6] Click on the screen's **<Search>** button to begin the search argument. When the desired record item(s) display in the results area (**ERROR! REFERENCE SOURCE NOT FOUND.**), the system will switch the view to Search Results Page Only if the search returns *multiple* record results. If the search returns only one (1) record, GinnieNET will switch the view to Details Page directly.

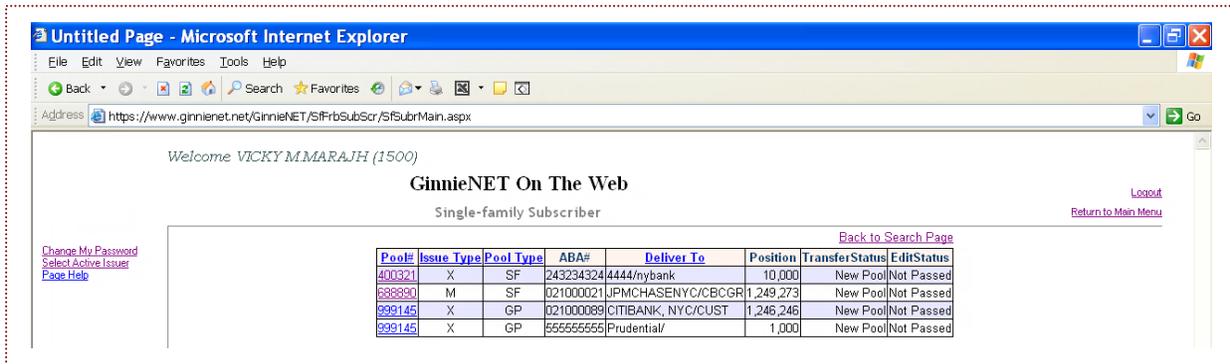


FIGURE 122 GINNIE/NET SINGLE FAMILY SUBSCRIBER SEARCH RESULTS SCREEN

[Step 7] The user may also navigate to the Search Results screen from the Data Entry screen by selecting the **Search Results Page** link in the upper right corner of the screen.

5.10.5 Delete an FRB Subscriber Record

- [Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen's **Data Entry/Review** link.
- [Step 2] Click on the **New Pool Processing** link.
- [Step 3] Click on the **Single Family Pool Details** link.
- [Step 4] Click on the **Single family Subscriber** link. The Single Family Subscriber screen will then display.
- [Step 5] On the Single Family Subscriber screen, select the record you wish to delete and click on the **<Delete>** button.

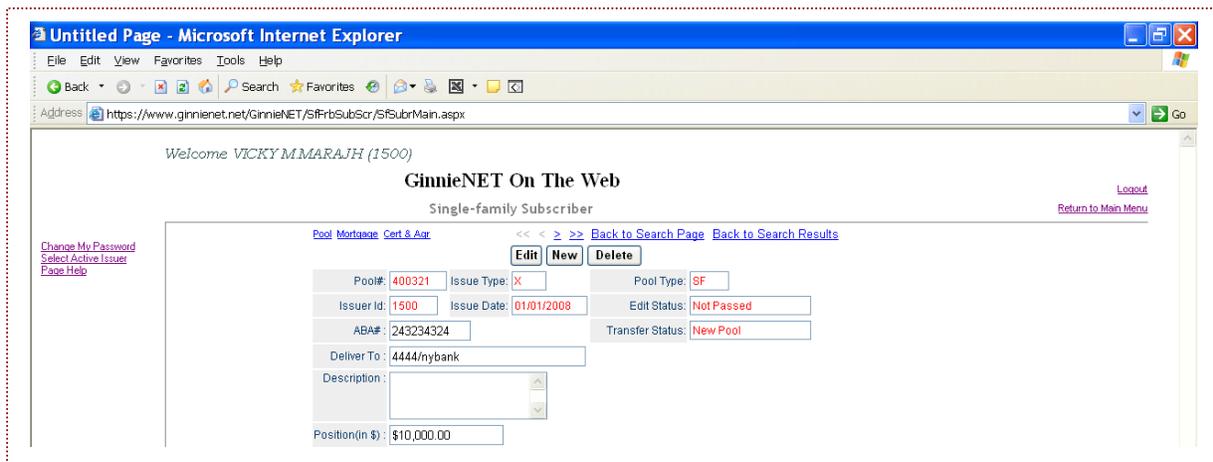


FIGURE 123 GINNIE^{NET} SINGLE FAMILY SUBSCRIBER SCREEN (**DELETE RECORD FUNCTION**)

- [Step 6] The system will then request that the user confirm the record deletion action with the query screen shown here in **ERROR! REFERENCE SOURCE NOT FOUND.**

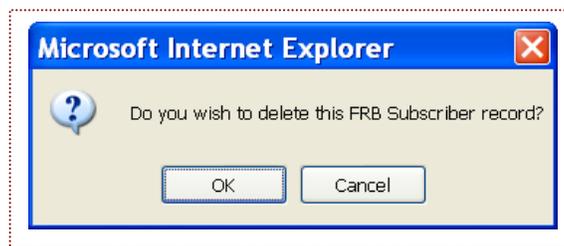


FIGURE 124 **CONFIRM DELETE RECORD ACTION** QUERY SCREEN (FRB SUBSCRIBER)

- [Step 7] Click on the **<OK>** button to *confirm* the deletion, or click on the **<Cancel>** button to *terminate* the deletion action.
- [Step 8] The system will then confirm the success of the deletion action with a system-generated message, and return the user back to the FRB Subscriber screen.



NOTE: Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie^{NET} completely.

5.11 Form HUD 11711B—Certification and Agreement

The **HUD 11711B—CERTIFICATION AND AGREEMENT** form is required to be submitted by the Issuer as part of the required pool or loan package submission documents. The New Pool Processing application module allows Issuers the opportunity to electronically submit this form to the Document Custodian.

5.11.1 Search a Certification and Agreement Record

[Step 1] From the Ginnie^{NET} Main Menu screen (**ERROR! REFERENCE SOURCE NOT FOUND.**), click on the screen's **Data Entry/Review** link.

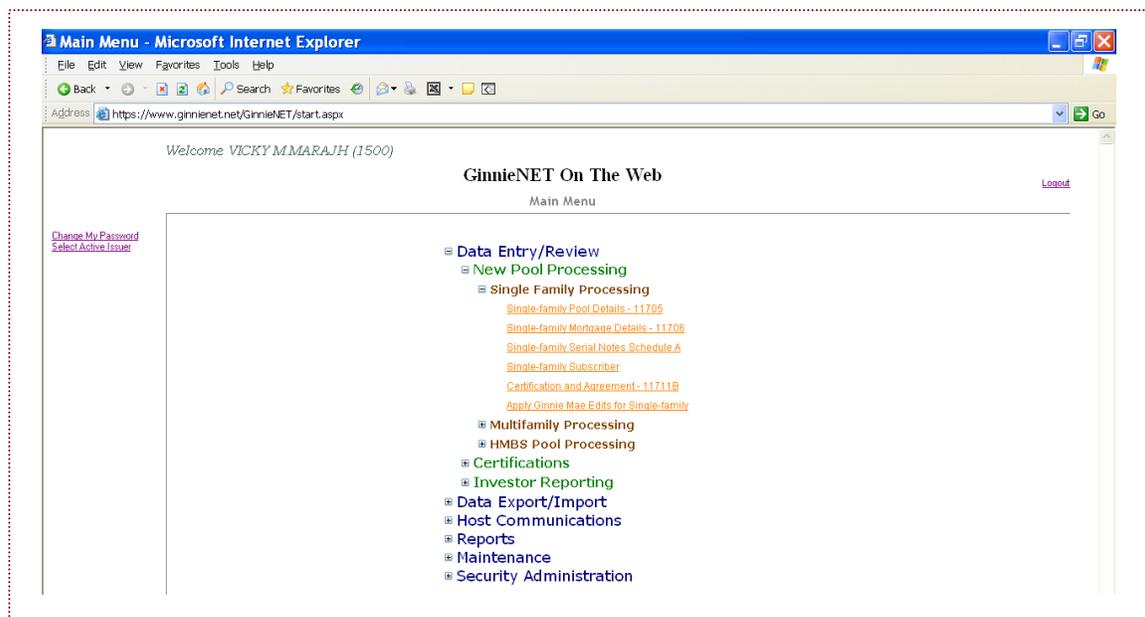


FIGURE 125 GINNIE^{NET} HUD 11711B—CERTIFICATION AND AGREEMENT SCREEN (W/MENU OPTIONS)

[Step 2] Click on the **New Pool Processing** link.

[Step 3] Click on the **Single Family Pool Details** link.

[Step 4] Click on the **Certification and Agreement – 11711B** link. The Certification and Agreement – 11711B screen will then display.

[Step 5] Enter any of the search parameters you wish to narrow the search argument (**ERROR! REFERENCE SOURCE NOT FOUND.**). You may use entries in the Pool Number; Issue Type; Pool Type; Custodian ID; Issue Date; Transfer Status or Issue Date field. **Remember that the Issue Date has to be selected when Pool Number is not entered.** The more information you enter, the more likely that the resulting query will focus on a desired record set

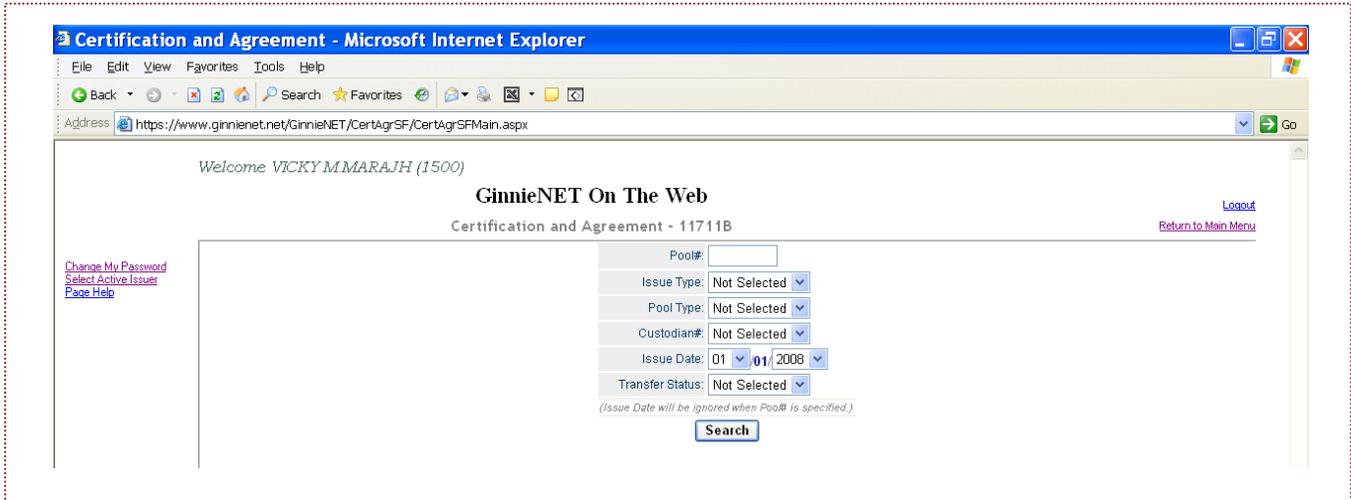


FIGURE 126 CERTIFICATION AND AGREEMENT – 11711B SCREEN (W/SEARCH OPTIONS)

[Step 6] Click on the screen's <Search> button to begin the search argument. When the desired record item(s) are found and display in the results area, the system will switch the view to Search Results Page Only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie^{NET} will switch the view to Details Page directly.

5.11.2 Add / Edit a Certification and Agreement Record

[Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen's **Data Entry/Review** link.

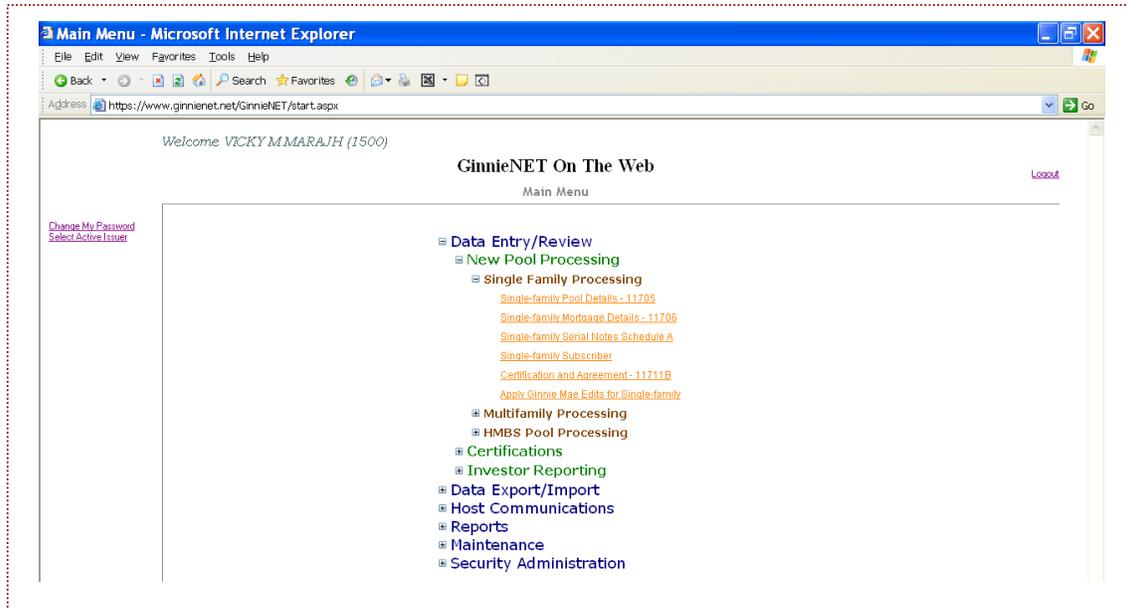


FIGURE 127 CERTIFICATION AND AGREEMENT – 11711B SCREEN (ADD RECORD FUNCTION)

[Step 2] Click on the **New Pool Processing** link.

[Step 3] Click on the **Single Family Pool Details** link.

[Step 4] On the new Certification and Agreement – 11711B screen, click on the <Edit> button. The Certification and Agreement – 11711B screen will then display.

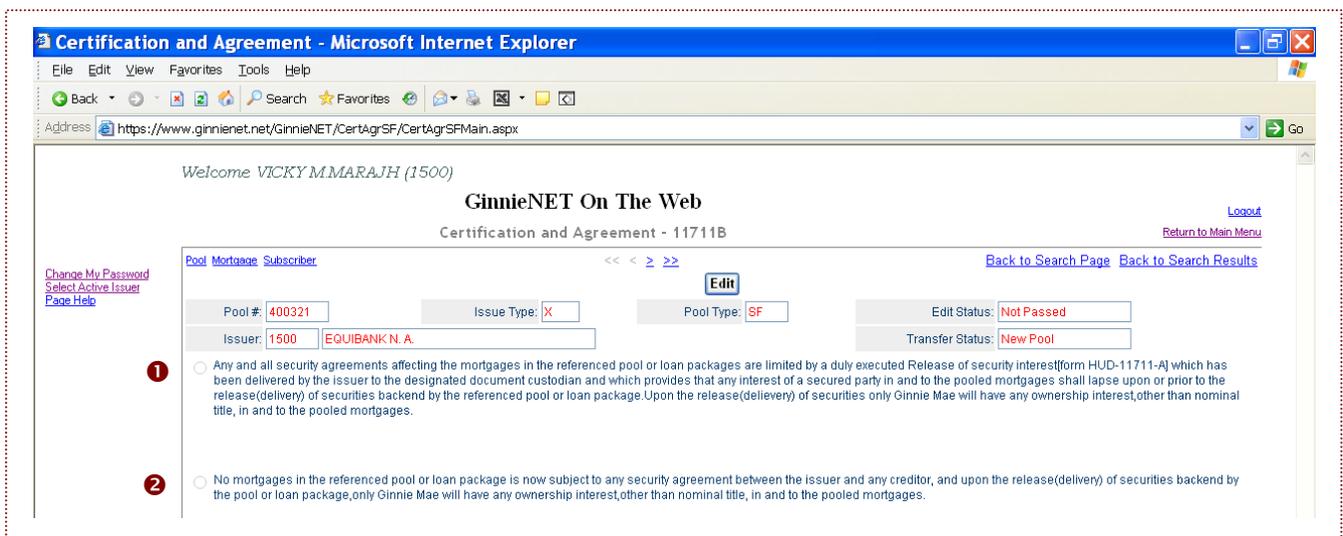


FIGURE 128 CERTIFICATION AND AGREEMENT – 11711B SCREEN (ADD/EDIT RECORD FUNCTION)

[Step 5] On the new Certification and Agreement – 11711B screen, enter your record information into each of the screen fields—whether adding a *new*, or updating an *existing* record—then review the two checkboxes immediately below the field entry areas.

❶ If the Issuer selects the option for sending the form HUD 11711A to their Document Custodian, they should option the first “**Form 11711A**” radial button (☉).

❷ If no mortgages in the referenced Pool or loan package are subject to any security agreement between Issuer and any creditor, option the second “**No Mortgages...**” radial button (☉).

❸ Note also that the Document Custodian must receive the HUD 11711A form *prior* to the Initial Certification of the pool. In addition, the desktop application of Ginnie^{NET} will not allow the user to transmit their pool without sending the Form HUD 11711 information, if selected. The user will receive a system-generated error message if they attempt to assemble the pool.

[Step 6] Once the desired record has been updated/edited, click on the <Update> button in the left-hand column. If desired, the user may alternatively click on the <Cancel> button to exit the system without saving the editing changes.

[Step 7] The system will then generate a Save success system message, like that shown here in (**ERROR! REFERENCE SOURCE NOT FOUND.**).

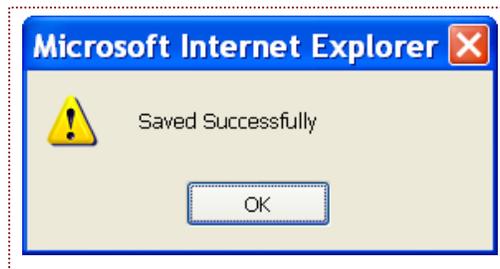


FIGURE 129 CERTIFICATION AND AGREEMENT – 11711B SCREEN **SAVED RECORD SUCCESS MESSAGE**

[Step 8] To view a *different* record, simply click on any of the directional search arrow keys at the top of the screen (**ERROR! REFERENCE SOURCE NOT FOUND.**), to navigate either forward or backwards through the current Schedule A record.

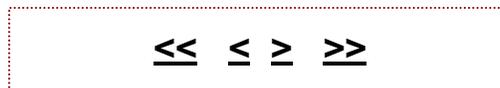


FIGURE 130 CERTIFICATION AND AGREEMENT – 11711B SCREEN **DIRECTIONAL SEARCH ARROW KEYS**

 **NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie^{NET} completely.

5.12 Apply Ginnie Mae Edits

Ginnie Mae edits must be passed before a pool can be posted to the Network. This function checks the pool and mortgage data against Ginnie Mae MBS Guide requirements. If there are errors, individual records must be corrected and Ginnie Mae edits must be applied again.

A pool is not available for transmission to the Network until it passes all Ginnie Mae edits.

The system will apply the Ginnie Mae Edits to the selected pool. A pool level edit, and a mortgage-level edit will be performed.

[Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen's **Data Entry/Review** link.

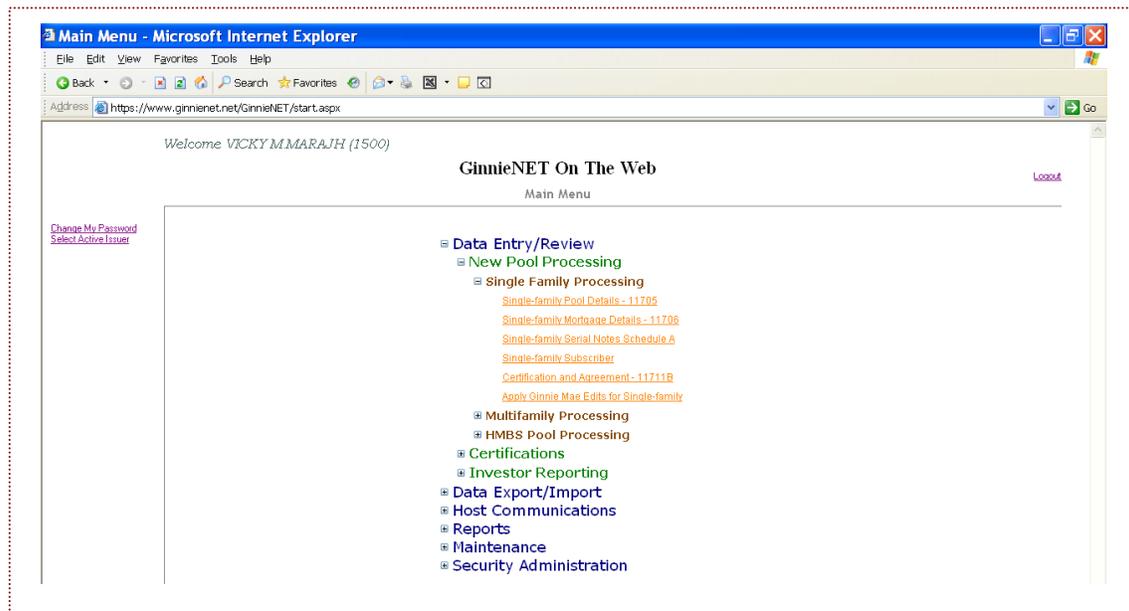


FIGURE 131 CERTIFICATION AND AGREEMENT – 11711B SCREEN (ADD RECORD FUNCTION)

[Step 2] Click on the **New Pool Processing** link.

[Step 3] Click on the **Single Family Pool Details** link.

[Step 4] On the new **Apply Ginnie Mae Edits** screen. The Apply Ginnie Mae Edits screen will then display, like that shown on the following page in **ERROR! REFERENCE SOURCE NOT FOUND.**

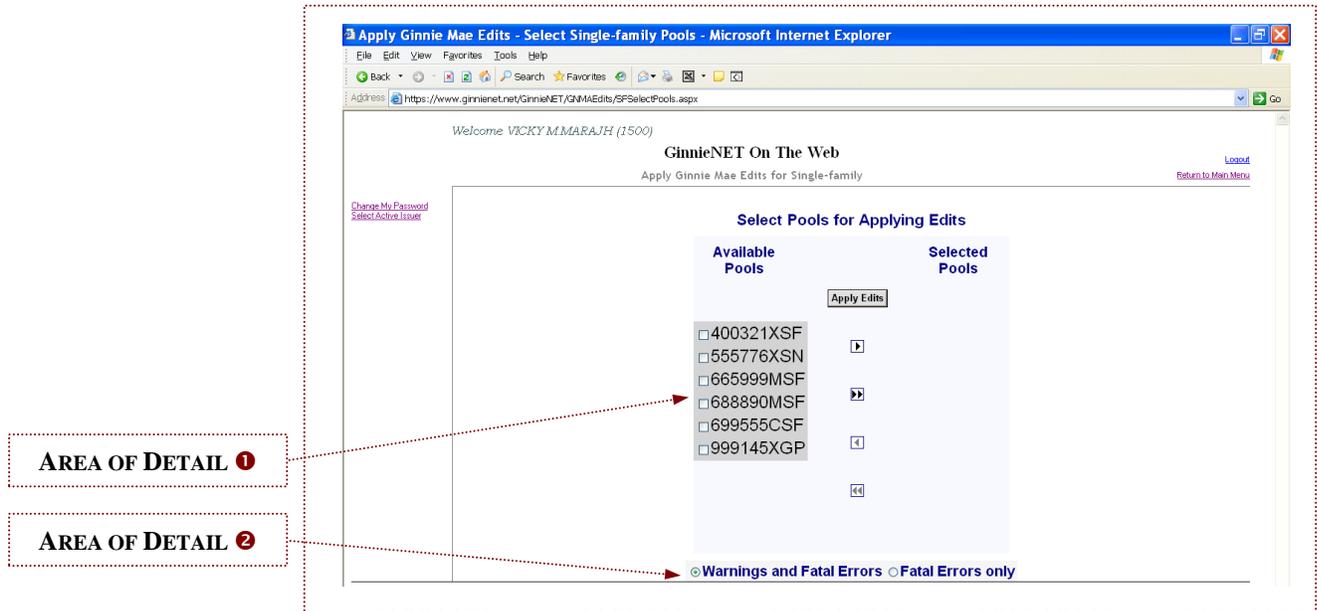


FIGURE 132 APPLY GINNIE MAE EDITS SCREEN

[Step 5] Click on any of the checkboxes adjacent to the available pools to select that pool (AREA OF DETAIL 1). Click on the screen’s “▶” button to view more pool numbers. Click on the “»” button to select all available pool numbers.

The system can display both Warning (tolerance) messages, and Fatal Error messages as well (AREA OF DETAIL 2).

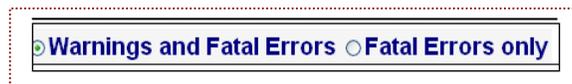


FIGURE 133 APPLY GINNIE MAE EDITS SCREEN: WARNING AND FATAL ERRORS MESSAGES



IMPORTANT: A pool will not be transmitted to the network with any fatal errors.

TABLE 22 APPLY GINNIE MAE EDITS SCREEN: WARNING AND FATAL ERRORS MESSAGE DESCRIPTIONS

WARNING TYPE	WARNING DESCRIPTION
WARNING	Indicates whether the Fixed Installment Control (FIC) or Unpaid Principal Balance (UPB) amounts are within the Ginnie Mae tolerance range.
FATAL 5	Data is outside the Ginnie Mae tolerance range. Fatal Errors must be researched and corrected. A pool will not transmit with a Fatal Error.

[Step 6] Click on the screen’s <Apply Edits> button after selecting the pool(s).

5.13 Error Messages

Presented below are a series of common error messages found on the Ginnie Mae Edit Report. Please review the **ERROR! REFERENCE SOURCE NOT FOUND.** matrix carefully:

TABLE 23 GINNIE MAE EDIT REPORT ERROR MESSAGES

MORTGAGE MESSAGE	SUGGESTED RESOLUTION
A tolerance or warning exists for this mortgage. Enter the correct FIC or UPB value	Review the values entered in the FIC, UPB, OPB and/or unscheduled principal fields and correct as necessary. Tolerance messages are not acceptable for pool transmission
Minimum number of mortgages not entered for this pool	Add more mortgages and/or confirm issue type
Short term UPBs cannot exceed 10% of the pool OAA	Confirm the payment dates and UPB amount of each mortgage in the pool
At least 80% of the pool OAA must be mortgages that mature within thirty (30) months of the pool maturity date	Confirm the payment dates for each mortgage in the pool

[Step 1] The system will generate the Ginnie Mae Edit Error Report, and will display the report in a preview window after the Error Summary screens have been closed.



FIGURE 134 APPLY GINNIE MAE EDITS SCREEN: GINNIE MAE EDIT ERROR REPORT

[Step 2] If you click on the **Click to Print** link option at the top of the screen, the system will allow the user to select a printer, and the report will be routed to the selected printer. A summary of errors found at *each* of the pool and mortgage levels will then be presented on the system-generated Error Summary report.

6 CERTIFICATION

6.1 FINAL CERTIFICATION

In order to electronically Final Certify a pool through Ginnie^{NET} On The Web, the pool must have been initially certified through Ginnie^{NET} and issued on or after May 1, 1998. The pool must not have been transferred prior to Final Certification; except for an immediate issuance transfer transaction, where the pool is transferred immediately after the pool is issued.

The Issuer must retrieve the schedule of Pooled Mortgages from the Ginnie^{NET} On The Web network, complete the Final Certification and electronically resubmit the pool back to the network. Issuers and Document Custodians will be required to maintain a copy of the Schedule of Pooled Mortgages with the completed Final Certification.

To Final Certify a pool, the original pool record must be retrieved from the Network by the Issuer with a status of Certified before Mortgage Details data can be viewed or edited. Once the Issuer views or edit the pool(s) it can be transmitted to the Custodian for Final Certification.

Final Certification consists of both the FC-FTN (Final Certification-File Transmission Number), and the FC-FRN (Final Certification File Rejection Number). It also displays Outstanding Aggregate Amounts (OAA), Rates, Dates, Terms and Total Number of Loans.

6.1.1 Accessing the Single Family Processing Pool Details (11705) Screen

The Pool Details screen (**ERROR! REFERENCE SOURCE NOT FOUND.**), with its multiple options menu, provides access to Pool, Mortgage, Subscriber and Summary information.

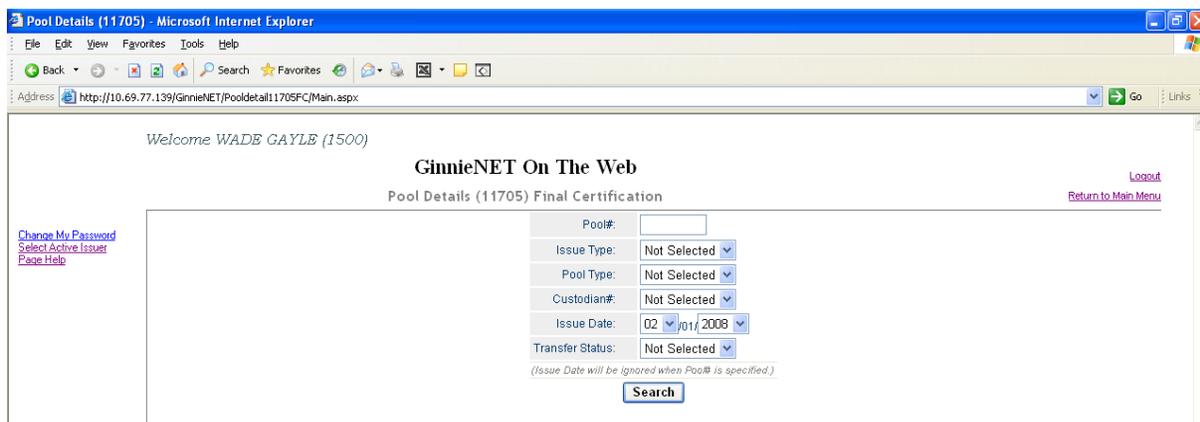


FIGURE 135 GINNIE^{NET} MAIN MENU SCREEN (W/MENU SELECTIONS)

To access the Pool Details screen, step through the following procedural flow:

- [Step 7] From the Ginnie^{NET} Main Menu screen, click on the screen's **Data Entry/Review** link.
- [Step 8] Click on the **Certifications** link.
- [Step 9] Click on the **Single Family Processing** link. The screen will refresh, and display three (3) menu options, like those shown in TABLE 24:

TABLE 24 GINNIE/NET SINGLE FAMILY PROCESSING POOL DETAILS SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
Pool Details	Used for reviewing Pool Details
Mortgage Details	Used for reviewing individual mortgage records
Apply Ginnie Mae Edits	A pool is not available for transmission to the Network until it passes all Ginnie Mae Edits

6.2 THE SINGLE FAMILY PROCESSING POOL DETAILS (11705) SCREEN

6.2.1 Searching the Pool Details Record

The Pool Number is the *key* identifier for locating records. The Pool Number is part of the Final Certification File Transmission Number (FC-FTN) digits **11** through **19** counting in from the left, and the Issuer/Custodian Transfer Recertification (RCI/RCC FTN), digits **11** through **19** counting in from the left.

To initiate a search for a Pool Details record, step through the following procedural flow:

[Step 1] From the Single Family Processing Pool Details (11705) screen click on the <Search> button at the bottom of the screen. The Single Family Processing Pool Details—11705 Search options screen will then display, like that shown in [FIGURE 136](#):

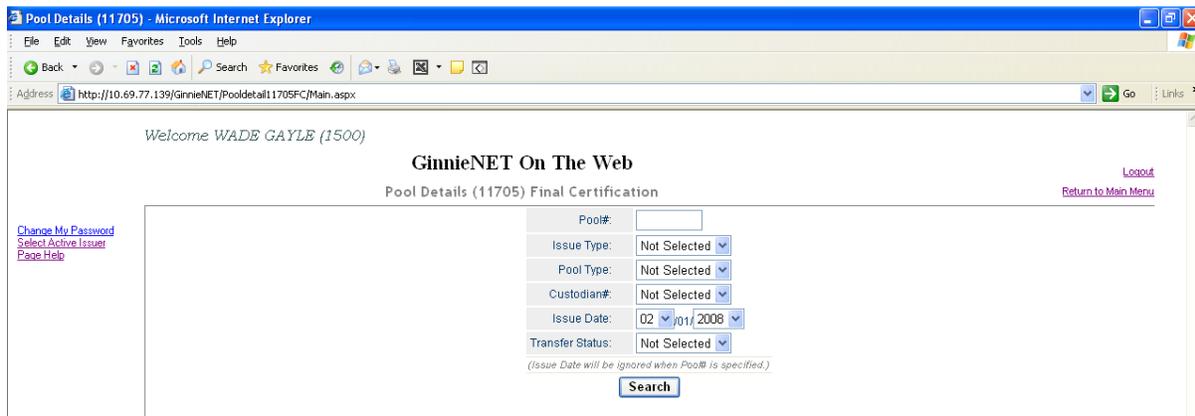


FIGURE 136 GINNIE/NET SINGLE FAMILY PROCESSING POOL DETAILS (11705) SCREEN (SEARCH FUNCTION)

6.2.2 Search Form Elements

TABLE 25 GINNIE/NET SINGLE FAMILY PROCESSING POOL DETAILS (11705) SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
Pool#	The Pool Number is entered by user.
Issue Type	The user selects an Issue Type from the field's drop-down values list.
Pool Type	The user selects a Pool Type from the field's drop-down values list.
Custodian#	The user selects a Custodian# from the field's drop-down values list.

FIELD NAME	DESCRIPTION
Issuer Date	The user selects an Issuer Date from the field's drop-down values list.
Transfer Status	The user selects a Transfer Status from the field's drop-down values list.

[Step 3] On the new Single Family Processing Pool Details (11705) Search screen, enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering either a Pool Number *; an Issue Type; a Pool Type, Custodian #; Issue Date or Transfer Status, and add to the respective search fields to refine the search argument.

[Step 4] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie^{NET} will switch the view to the Details page directly.

The Single Family Processing Pool Details (11705) screen will then display.

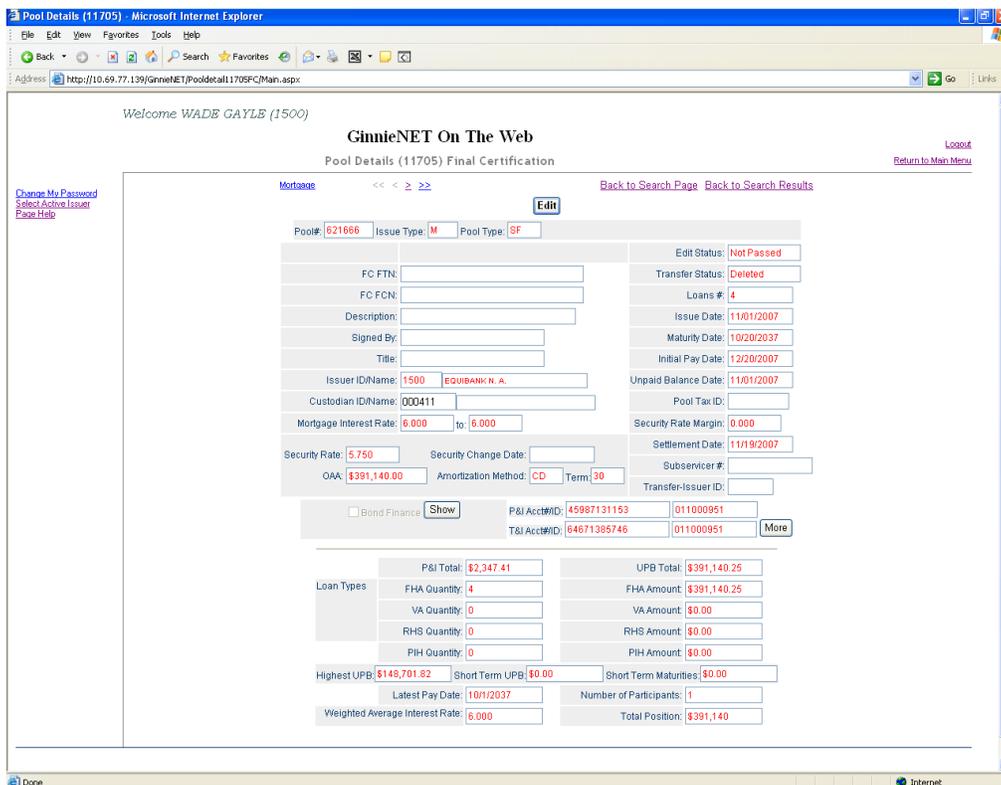


FIGURE 137 GINNIE^{NET} SINGLE FAMILY PROCESSING POOL DETAILS (11705) SCREEN

6.2.3 Add or Edit a Pool Details Record

[Step 1] On the Single Family Processing Pool Details (11705) screen, tab through each of the information fields and enter all required information.

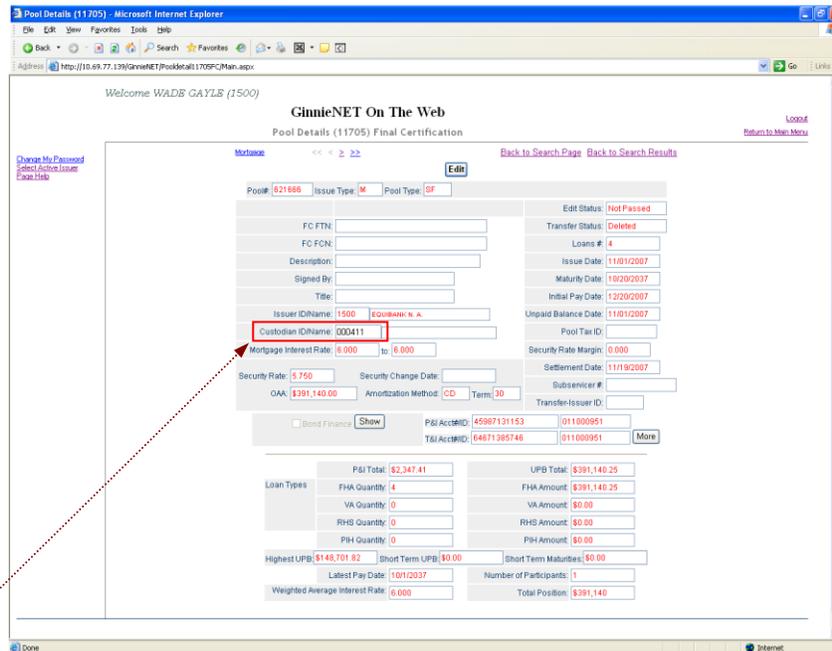
NOTE: For any *new* pools processed as Immediate Issuance with Transfer Pools, the Transfer Issuers are required to identify and enter their Document Custodian's Identification Number. The Transfer Issuer will enter their Document Custodian Identification Number at the time of acceptance of the Transfer Pool.

Issuers and their Document Custodians will be able to retrieve and certify Pools for final certification via Ginnie^{NET}, for pools that were affected by an Issuer transfer (Transfer of Issuer Responsibility), or Issuer Merger.

- [Step 2] Click on the <Edit> button at the top of the screen to both add *and* edit the Pool record.
- [Step 3] The screen will refresh, and the fields will be populated with the new information.
- [Step 4] Click on the <Edit> button once again to either add another record, *or* to edit an existing record. In Edit mode, use the screen's Search function each time to locate a specific record, then edit that record once found by the system.

6.2.4 Changing a Document Custodian

- [Step 1] On the Single Family Processing Pool Details (11705) screen, locate the record you wish to update, then click on the screen's <Edit> button. The Single Family Processing Pool Details (11705) screen will then display (FIGURE 138).



AREA OF DETAIL

FIGURE 138 GINNIE^{NET} SINGLE FAMILY PROCESSING POOL DETAILS (11705) SCREEN (SCREEN ENTITIES)

- [Step 2] In the Custodian ID/Name field (FIGURE 139), select a valid Custodian ID by clicking on the down-arrow [▼] adjacent to the field (AREA OF DETAIL), and selecting a different ID from that list. The *new* ID selection will then populate the field.

FIGURE 139 POOL DETAILS (11705) SCREEN: CUSTODIAN ID/NAME FIELD

[Step 3] Click on the <Update> button to save the current record, or click on the <Cancel> button to disregard the ID selection change, and to *not* save the record. The Contact Instruction message screen will then be displayed.

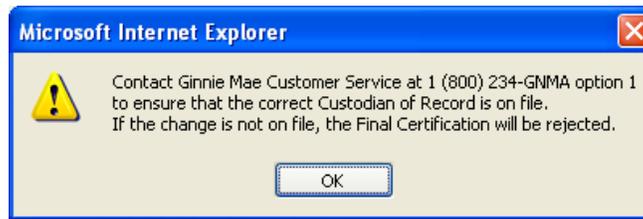


FIGURE 140 POOL DETAILS (11705) SCREEN: CONTACT INSTRUCTION MESSAGE SCREEN

[Step 4] Click on the <OK> button. The following Record Saved success message (**ERROR! REFERENCE SOURCE NOT FOUND.**) will then be displayed.



FIGURE 141 POOL DETAILS (11705) SCREEN (W/SAVED RECORD SUCCESS MESSAGE)

[Step 5] Click on the <OK> button to save the current record to the system. The user will then be returned to the previous Single Family Processing Pool Detail—11705 screen.

6.3 THE MORTGAGE DETAILS (11706) SCREEN

Individual mortgage records include detailed loan and payment date information. On the Mortgage Detail (11706) screen a loan(s) can be viewed and edited.

To initiate a search for a Mortgage Details record, step through the following procedural flow:

[Step 1] From the Mortgage Details (11705) Final Certification screen click on the <Search> button at the bottom of the screen. The Single Family Processing Mortgage Details—11705 Search options screen will then display.

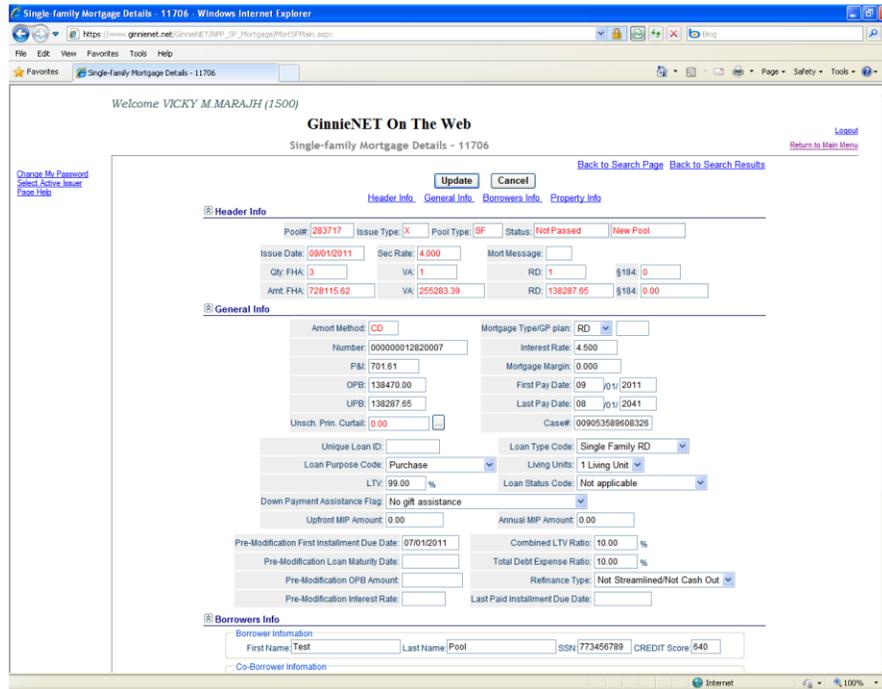


FIGURE 142 GINNIE/NET SINGLE FAMILY PROCESSING MORTGAGE DETAILS (11706) SCREEN (FIELD ENTITIES)

6.3.1 Search Form Elements

TABLE 26 GINNIE/NET SINGLE FAMILY PROCESSING MORTGAGE DETAILS (11705) SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
Pool#	The Pool Number is entered by the user.
Issue Type	The user selects an Issue Type from the field's drop-down values list.
Pool Type	The user selects a Pool Type from the field's drop-down values list.
Mort Type	The user selects a Mort Type from the field's drop-down values list.
Mort gage Number	The Mortgage Number is entered by the user.
Transfer Status	User selects the Transfer Status from the list of available Transfer Status. By Default , the Transfer Status is Not Selected .
Issuer Date	By default, the Issue Date is the first of the current month. If Pool Number is not entered, then Issue Date has to be selected to narrow the search and to limit the number of records retrieved. If Pool Number is entered then Issue date will be ignored. <i>Required</i> * field.

NOTE: * Required field only under *certain* conditions; see description for Issue Date.

[Step 1] On the new Single Family Processing Mortgage Details (11706) Search screen, enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering either a Pool

Number; Issue Type; Pool Type, Mortgage Type; Mortgage Number; Transfer Status or Issue Date, and add to the respective search fields to refine the search argument.

- [Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to **Search Results Page Only** if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie^{NET} will switch the view to the **Mortgage Details** page directly.

6.3.2 Add or Edit a Mortgage Details Record

- [Step 1] On the **Single Family Processing Mortgage Details (11706)** screen, tab through each of the information fields and enter all required information.
- [Step 2] Click on the <Edit> button at the top of the screen to add *and* edit the Mortgage record.
- [Step 3] Either add the new mortgage pool record information, or edit an existing record.
- [Step 4] Once completed with either the new add or edit record action, the screen will refresh, and the fields will be populated with the new information.
- [Step 5] Click on the <Edit> button once again to either add another record, *or* to edit an existing record. In Edit mode, use the screen's Search function each time to locate a specific record, then edit that record once found by the system.

6.4 APPLY GINNIE MAE EDITS—FINAL CERTIFICATION SCREEN

Ginnie Mae Edits must be passed *before* a pool can be posted to the Network. This function checks the pool and mortgage data against Ginnie Mae MBS Guide requirements. If there are errors, individual records must be corrected, and Ginnie Mae Edits must be applied again.

A pool is not available for transmission to the network until it passes all Ginnie Mae Edits.

The system will apply the Ginnie Mae Edits to the selected pool. A Pool-level edit and a Mortgage-level edit will be performed.

6.4.1 Accessing the Ginnie Mae Edits—Final Certification Screen

To access the Ginnie Mae Edits—Final Certification screen, step through the following procedural flow:

- [Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen's **Data Entry/Review** link.
- [Step 2] Click on the **Certifications** link.
- [Step 3] Click on the **Single Family Processing** link.
- [Step 4] Click on the **Ginnie Mae Edits—Final Certification** link. The Ginnie Mae Edits—Final Certification screen will then display, like that shown here in [FIGURE 143](#):

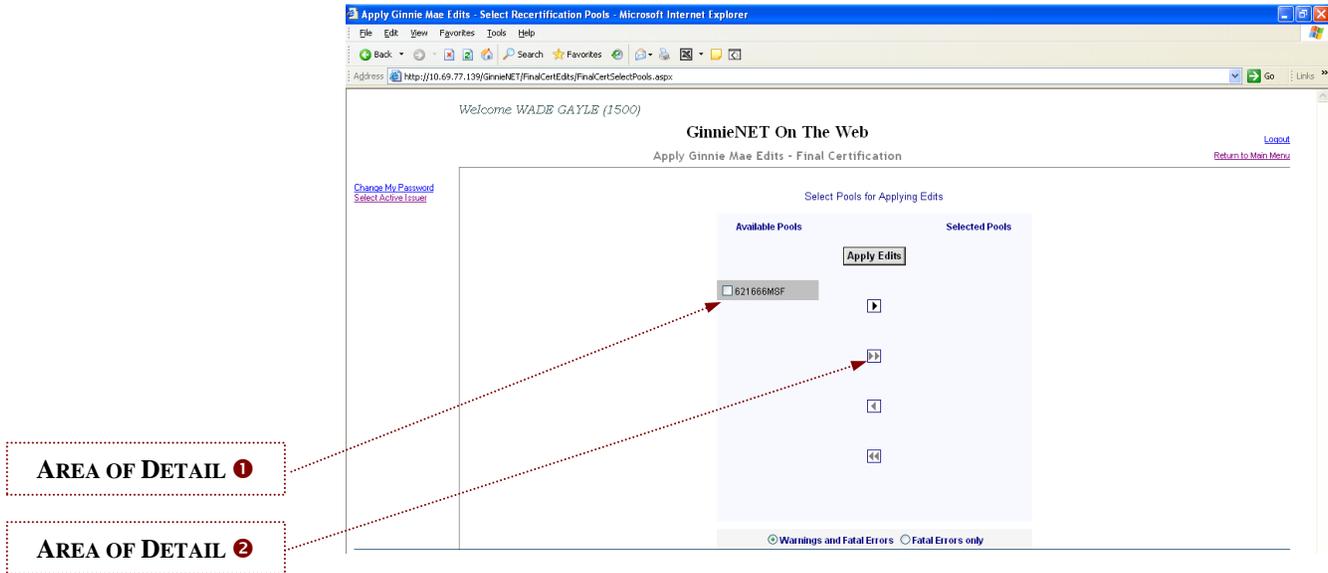


FIGURE 143 GINNIE^{NET} GINNIE MAE EDITS—FINAL CERTIFICATION SCREEN

[Step 5] Click on any of the checkboxes adjacent to the available pools to select that pool (AREA OF DETAIL 1). Click on the screen’s “>” button to view more pool numbers. Click on the >> button to select all available pool numbers.

The system can display both Warning (tolerance) messages, and Fatal Error messages as well (AREA OF DETAIL 2).



FIGURE 144 APPLY GINNIE MAE EDITS—FINAL CERTIFICATION SCREEN: WARNING AND FATAL ERRORS MESSAGES

[Step 6] Click on the screen’s <Apply Edits> button after selecting the pool(s).

[Step 7] The system will generate the Ginnie Mae Edit Error Report, and will display the report in a preview window after the Error Summary screens have been closed (FIGURE 145).

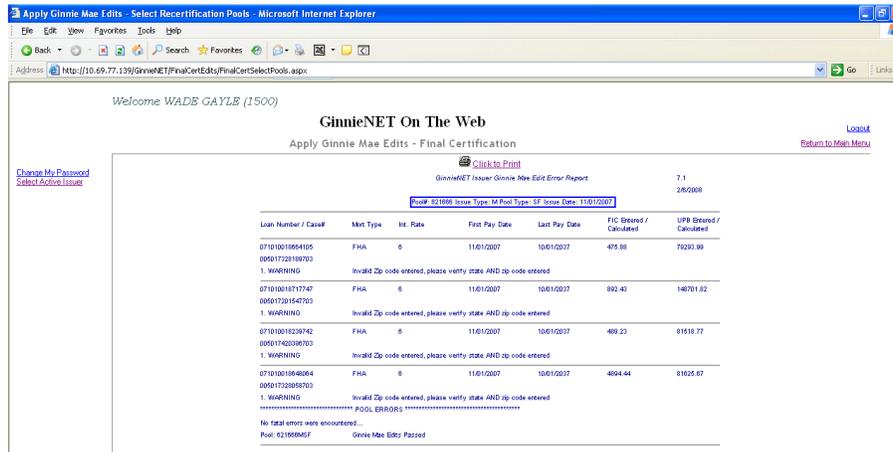


FIGURE 145 APPLY GINNIE MAE EDITS—FINAL CERTIFICATION SCREEN: GINNIE MAE EDIT ERROR REPORT

[Step 8] If you click on the **Click to Print** link option at the top of the screen, the system will allow the user to select a printer (FIGURE 146), and the report will be routed to the selected printer. A summary of errors found at *each* of the pool and mortgage levels will then be presented on the system-generated Error Summary report.

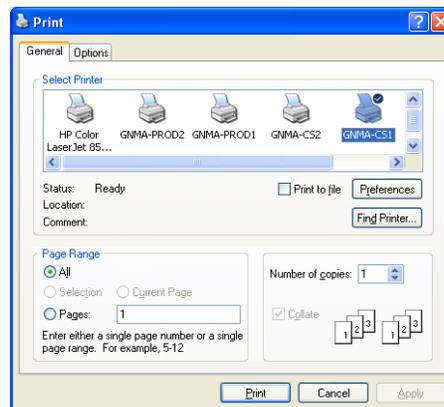


FIGURE 146 GINNIE MAE EDIT ERROR REPORT PRINT SCREEN

NOTE: The pool must pass the Apply Ginnie Mae Edits *before* it is transmitted to the network the pool.

6.5 ISSUER (TRANSFER) RECERTIFICATION

Recertifications submitted using Ginnie^{NET} would be submitted at a Pool level. Ginnie Mae will no longer require the submission of the Schedule of Pooled Mortgages to Ginnie Mae’s Pool Processing Agent for pools recertified through Ginnie^{NET} On The Web. However, Issuers and Document Custodians will continue to be required to maintain a copy of the Recertification, including the Schedule of Pooled Mortgages with the completed certification.

RECERTIFICATION: RCI-FCN (Recertification Issuer Final Certification File Transmission Number); RCC-FCN (Recertification Custodian Final Certification File Certification Number); RCI-FRN (Recertification Issuer Final Rejection File Transmission Number); or RCC-FRN (Recertification Custodian Final Rejection File Certification Number). It also displays Outstanding Aggregate Amount (OAA), Rates, Dates, Term, and

Total Number of Loans.

6.5.1 Accessing the Issuer (Transfer) Recertification Screen

To access the Issuer (Transfer) Recertification screen, step through the following procedural flow:

[Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen's **Data Entry/Review** link.

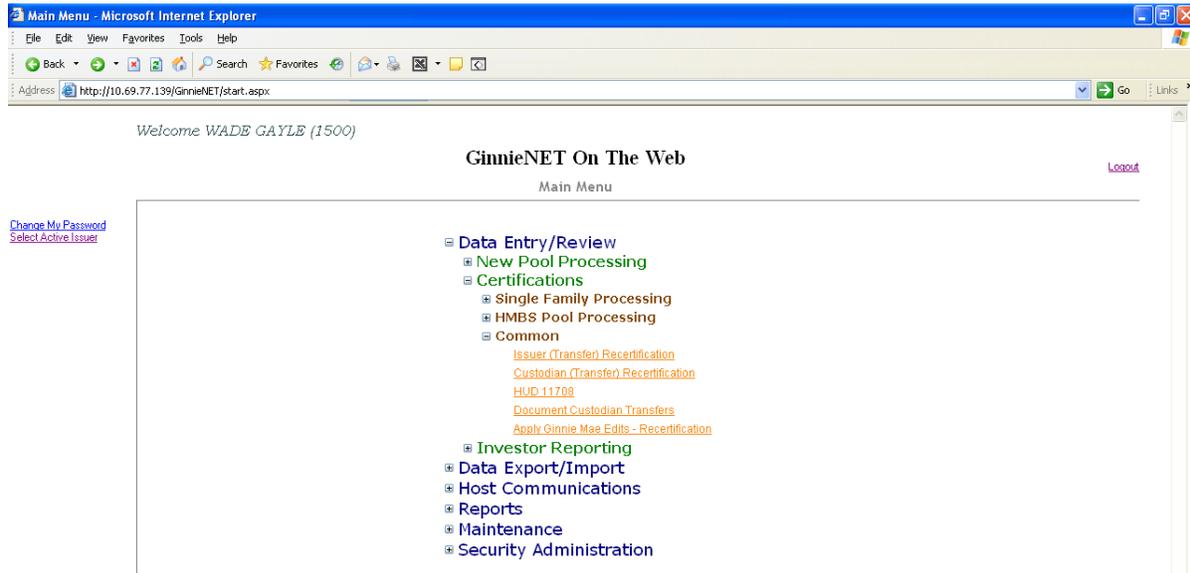


FIGURE 147 GINNIE^{NET} MAIN MENU SCREEN: **ISSUER (TRANSFER) RECERTIFICATION LINK**

[Step 2] Click on the **Certifications** link.

[Step 3] Click on the **Common** link.

[Step 4] Click on the **Issuer (Transfer) Recertification** link. The Issuer (Transfer) Recertification screen will then display (FIGURE 147):

6.5.2 Search Form Elements

TABLE 27 **ISSUER (TRANSFER) RECERTIFICATION SCREEN (FORM ELEMENTS)**

FIELD NAME	DESCRIPTION
Pool#	The Pool Number is entered by user.
Issue Type	The user selects an Issue Type from the field's drop-down values list.
Pool Type	The user selects a Pool Type from the field's drop-down values list.
Issue Number	The Issuer Number (ID) is automatically retrieved, as associated with the logged-in user (Issuer). <i>System generated.</i>
Custodian#	User selects a Custodian# from the field's drop-down values list of available Custodians.
Recertification Date	If Pool Number is entered, then the Recertification Date will <i>not</i> be included in the search criteria.

FIELD NAME	DESCRIPTION
Transfer Status	User selects the Transfer Status from the list of available Transfer Status.

6.5.3 Search a Pool Record

[Step 1] On the Issuer (Transfer) Recertification Search screen, enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering either a Pool Number; an Issue Type; a Pool Type, Custodian #; Recertification Date, or Transfer Status, and add to the respective search fields to refine the search argument.

[Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie^{NET} will switch the view to the Issuer (Transfer) Recertification Details page directly.

The Issuer (Transfer) Recertification screen will then display.

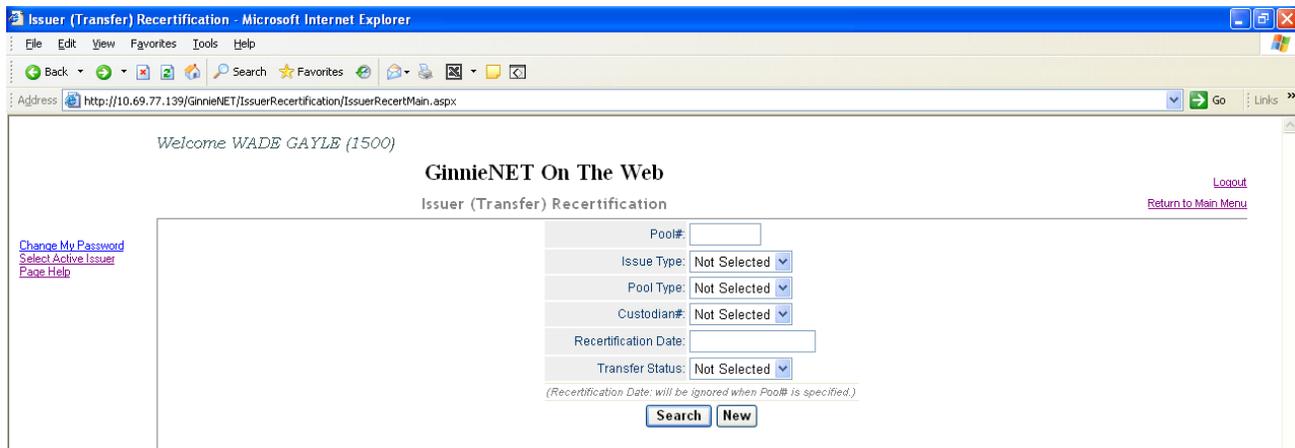


FIGURE 148 ISSUER (TRANSFER) RECERTIFICATION SCREEN (w/SEARCH FIELD ELEMENTS)

[Step 3] Click on the <New> button to *add* a new Issuer Recertification record. Ginnie^{NET} will open the Issuer (Transfer) Recertification data entry page.

6.5.4 Restrictions

Issuers can add or edit records ONLY when the Transfer Status is "**Certified**" or "**Rejected**".

6.5.5 Glossary

TABLE 28 RECERTIFICATION FINALS DEFINITIONS MATRIX

FIELD NAME	DEFINITION
RCI-FCN	RECERTIFICATION ISSUER FINAL CERTIFICATION FILE TRANSMISSION NUMBER
RCC-FCN	RECERTIFICATION CUSTODIAN FINAL CERTIFICATION FILE CERTIFICATION NUMBER

FIELD NAME	DEFINITION
RCI-FRN	RECERTIFICATION ISSUER FINAL REJECTION FILE TRANSMISSION NUMBER
RCC-FRN	RECERTIFICATION CUSTODIAN FINAL REJECTION FILE CERTIFICATION NUMBER

6.5.6 Data Entry Field Elements

All of the information shown in the TABLE 29 matrix must be entered on the Ginnie^{NET} Issuer (Transfer) Recertification screen. Fields listed here are in the order that they appear on the screen.

TABLE 29 ISSUER (TRANSFER) RECERTIFICATION DETAILS SCREEN (FIELD ELEMENTS)

FIELD NAME	DESCRIPTION
Pool #	The Recertification Pool Number is a unique, six-digit number between 000001 and 999999 . The Pool Number is <i>required</i> .
Issue Type	The valid Issue Types for Issuer Recertification are X, C, M, Y . Issue Type is <i>required</i> .
Pool Type	The valid pool types for Issuer recertification are AF, AQ, AR, AS, AT, AX, BD, CL, CS, FB, FL, FS, FT, GA, GD, GP, GT, LM, LS, MH, PN, PL, QL, RL, RX, SF, SL, SN, TL , and XL . <i>Required</i> .
Issuer ID/Name	The four-digit number assigned to that Issuer and legal name of the Issuer. System generated by Ginnie ^{NET} based on software initialization.
Previous Issuer ID	The four-digit number of the previous Issuer. The Previous Issuer ID is <i>required</i> .
Previous Issuer Name	The legal name of the Previous Issuer. The name is retrieved by the system from the Issuer Record based on the previous Issuer ID after the record is saved.
Custodian ID	The Custodian ID is a six-digit number chosen from the drop down list by selecting the down-button. The drop-down list contains all the eligible Custodian IDs. <i>Required</i> .
Custodian Name	The legal name of the Document Custodian. The name is retrieved by the system from the Custodian Record, based on the Custodian ID.
File Transmission Number (RCI FTN)	When transmitting a pool record, Ginnie ^{NET} creates and appends a 32-character FTN prior to sending the pool to the Ginnie ^{NET} Network. This number is used to identify the pool on the network, and by the Custodian to retrieve the pool off the network. A unique FTN is created for each pool. This field is system generated during transmission of pool data, which is performed in the Ginnie ^{NET} Communications function. See Chapter on Glossary of Terms —File Transmission Number for more information.
File Transmission Number)	After the Custodian certifies or rejects the pool, Ginnie ^{NET} creates and appends a 32-character FTN.
Edit Status	Edit Status of the pool. Default value is not passed. <i>System generated</i> .
Transfer Status	Transfer Status of the pool. Default value is Certified . <i>System generated</i> .
Sent Date	This field will be updated when the data is sent to the network.
Recert Date	The recertification date field is updated through Ginnie ^{NET} .

Received Date	This field will be updated when the Custodian receives the data on the network.
----------------------	---

6.5.7 Data Entry Tips

- (1) Use the <Tab> key to move between fields. Helpful messages will assist in the navigation through each of the Ginnie^{NET} fields.
- (2) If you enter data that is incorrectly formatted, or inconsistent with values in other fields, the system will alert the user to the problem and will often suggest an appropriate solution.
- (3) If the user enters data that is incorrectly formatted or inconsistent with values in other fields, the system will alert the user to the problem and will often suggest an appropriate solution.

6.5.8 Add a Recertification Record: Issuer (Transfer) Recertification

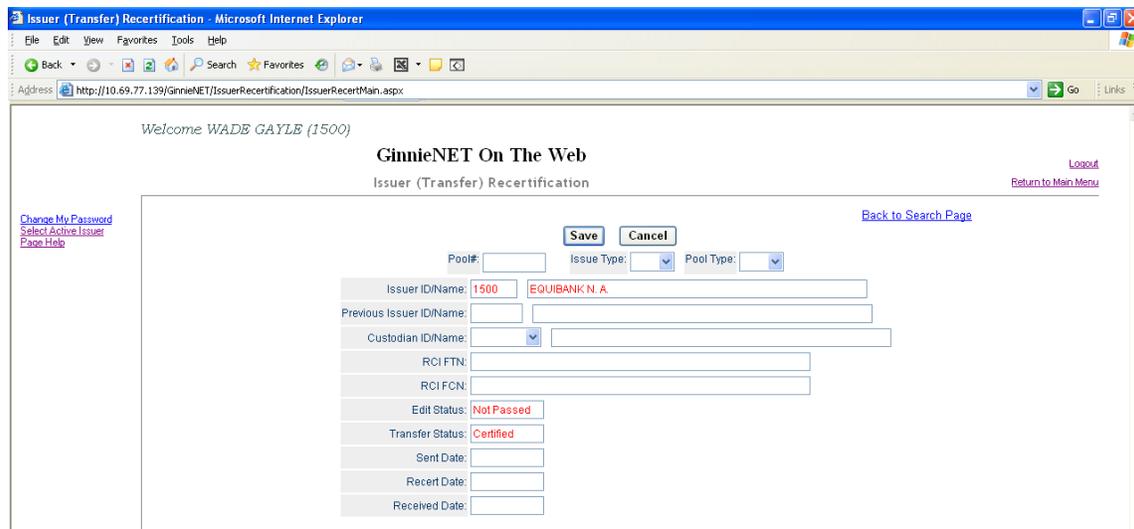


FIGURE 149 ISSUER (TRANSFER) RECERTIFICATION SCREEN (FIELD ENTITIES)

- [Step 1] From the Issuer (Transfer) Recertification screen, click on the screen's <New> button at the top of the screen to add the Pool record.
- [Step 2] Enter a six-digit Pool number in the screen's Pool# field to begin the add Pool record process.
- [Step 3] Click on the down arrow [▼] adjacent to the Issue Type field to select a valid Issue Type from that field's values list.
- [Step 4] Click on the down arrow [▼] adjacent to the Pool Type field to select a valid Pool Type from that field's values list.
- [Step 5] Click on the down arrow [▼] adjacent to the Previous Issuer ID/Name field to select a previous Issuer name and ID number from the field's values list.
- [Step 6] Click on the down arrow [▼] adjacent to the Issuer ID/Name field to select a valid Issuer Number from the field's values list.

- [Step 7] Once the user has entered all appropriate field information elements, the screen will refresh and the fields will be populated with the new information.
- [Step 8] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the add pool record action, and to *not* save the record. The following Record Saved success message (FIGURE 150) will then be displayed.



FIGURE 150 ISSUER (TRANSFER) RECERTIFICATION SCREEN: ADD RECORD (W/SAVED RECORD SUCCESS MESSAGE)

- [Step 9] Click on the <OK> button to save the current record to the system. The user will then be returned to the previous Issuer (Transfer) Recertification screen.



IMPORTANT: Ginnie Mae edits must be passed *before* a pool can be transmitted to the network.

6.5.9 Add a Recertification Record: Custodian (Transfer) Recertification

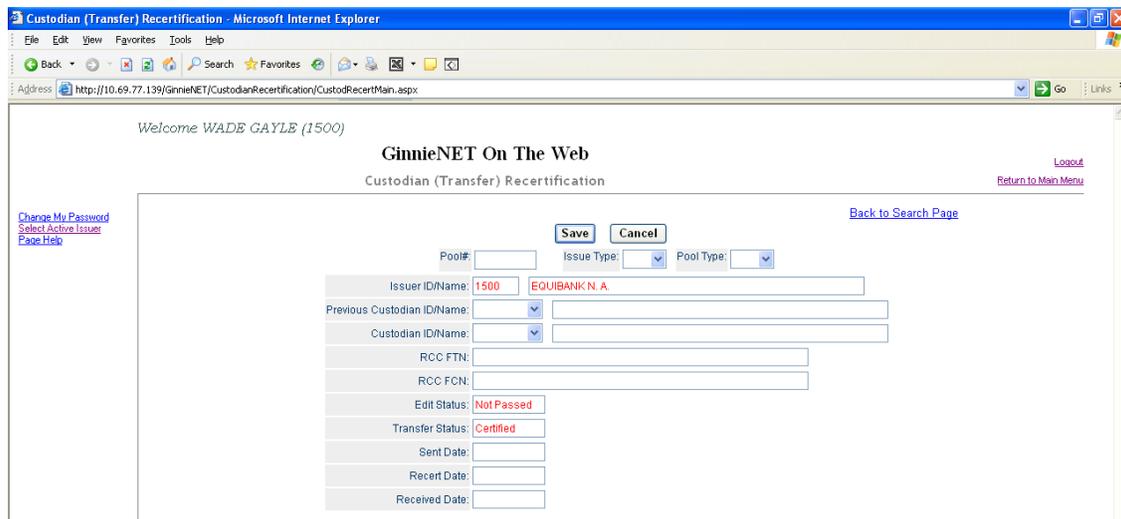


FIGURE 151 CUSTODIAN (TRANSFER) RECERTIFICATION SCREEN (FIELD ENTITIES)

- [Step 1] From the Custodian (Transfer) Recertification screen, click on the screen's <New> button at the top of the screen to add the Pool record.
- [Step 2] Enter a six-digit Pool number in the Pool# field to begin the add Pool record process.
- [Step 3] Click on the down arrow [▼] adjacent to the Issue Type field to select a valid Issue Type from that field's values list.

- [Step 4] Click on the down arrow [▼] adjacent to the Pool Type field to select a valid Pool Type from that field's values list.
- [Step 5] Click on the down arrow [▼] adjacent to the Previous Custodian ID/Name field to select a *previous* Custodian name and ID number from the field's values list.
- [Step 6] Click on the down arrow [▼] adjacent to the Custodian ID/Name field to select a valid Custodian Number from the field's values list.
- [Step 7] Once the user has entered all appropriate field information elements, the screen will refresh and the fields will be populated with the new information.
- [Step 8] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the add pool record action, and to *not* save the record. The Record Saved success message (FIGURE 152) will then be displayed.



FIGURE 152 CUSTODIAN (TRANSFER) RECERTIFICATION SCREEN: ADD RECORD (W/SAVED RECORD SUCCESS MESSAGE)

- [Step 9] Click on the <OK> button to save the current record to the system. The user will then be returned to the previous Custodian (Transfer) Recertification screen.

6.5.10 Edit a Recertification Record

- [Step 1] On the Issuer (Transfer) Recertification screen, click on the <Edit> button at the top of the screen to edit the current Pool record.
- [Step 2] Edit the existing Recertification record.
- [Step 3] Once completed with the current edit record action, the screen will refresh and the fields will be populated with the new information.
- [Step 4] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the add pool record action, and to *not* save the record. The Record Saved success message (FIGURE 153) will then be displayed.



FIGURE 153 RECERTIFICATION SCREEN: EDIT MODE (W/SAVED RECORD SUCCESS MESSAGE)

6.5.11 Delete a Recertification Record

[Step 4] On the Recertification screen, click on the <Delete> button to delete the target Recertification record.

[Step 5] The system will then request that the user *confirm* the deletion action with the query screen shown here in **ERROR! REFERENCE SOURCE NOT FOUND.**



FIGURE 154 CONFIRM DELETE RECORD ACTION QUERY SCREEN (RECERTIFICATION RECORDS)

[Step 6] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the Recertification screen.

6.6 APPLY GINNIE MAE EDITS—RECERTIFICATION SCREEN

Ginnie Mae edits must be passed before a pool can be posted to the Network. This function checks the pool and mortgage data against Ginnie Mae MBS Guide requirements. If there are errors, individual records must be corrected and Ginnie Mae edits must be applied again.

A pool is not available for transmission to the Network until it passes all Ginnie Mae edits.

The system will apply the Ginnie Mae Edits to the selected pool. A pool level edit, and a mortgage-level edit will be performed.

[Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen's **Certifications** link.

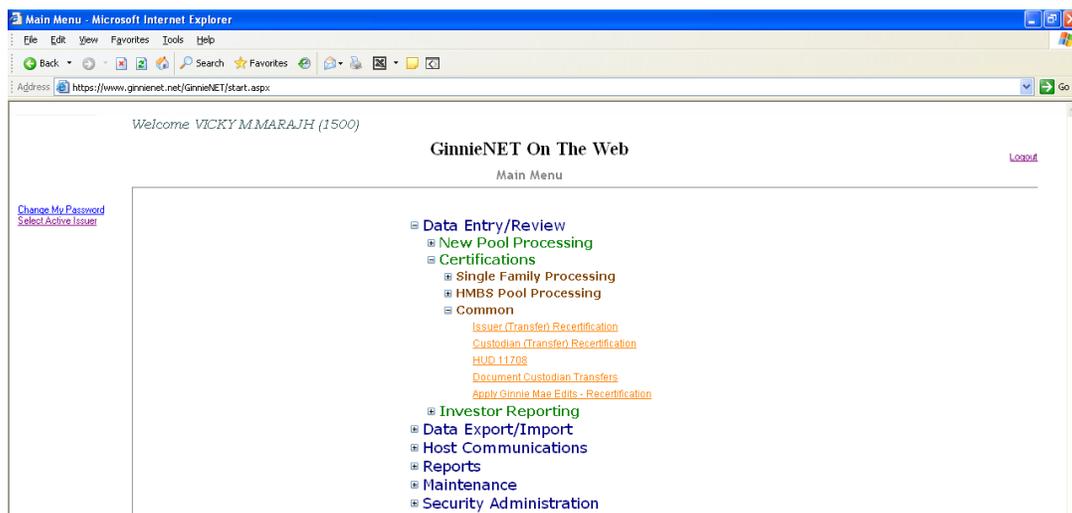


FIGURE 155 APPLY GINNIE MAE EDITS—RECERTIFICATION SCREEN (APPLY GINNIE MAE EDITS FUNCTION)

[Step 2] Click on the **Common** link.

[Step 3] On the new **Apply Ginnie Mae Edits** screen. The Apply Ginnie Mae Edits screen will then display.

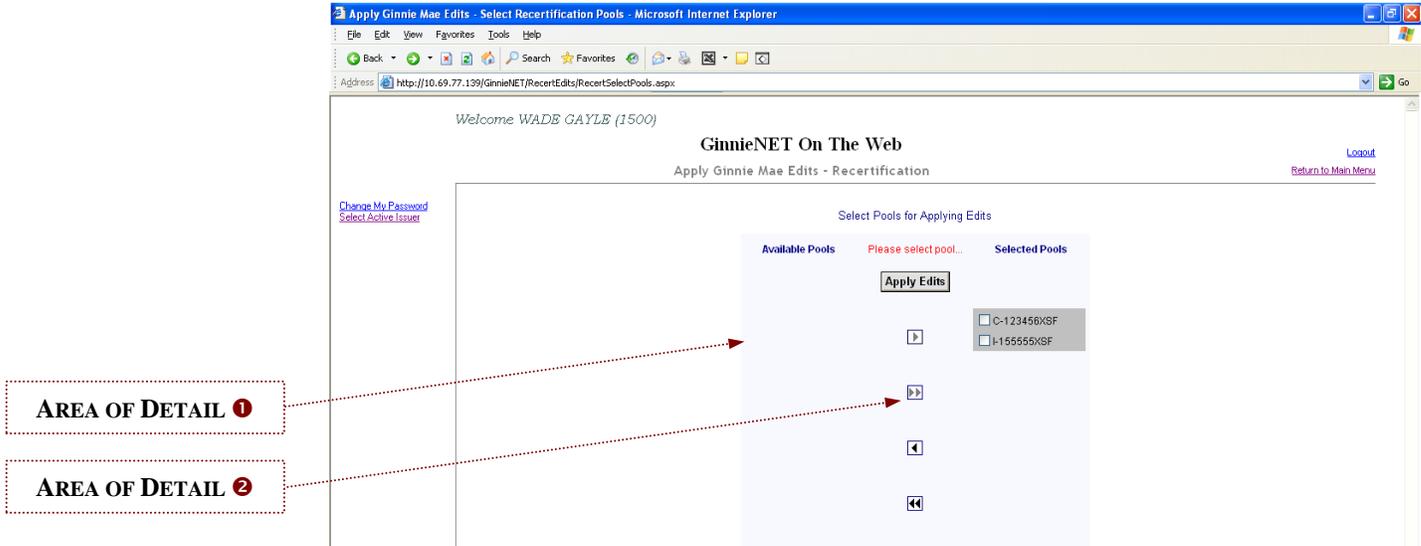


FIGURE 156 RECERTIFICATION SCREEN **APPLY GINNIE MAE EDITS** SCREEN

[Step 4] Click on any of the checkboxes adjacent to the available pools to select that pool (**AREA OF DETAIL 1**). Click on the screen’s “▶” button to view more pool numbers. Click on the “▶▶” button to select *all* available pool numbers.

IMPORTANT: A pool will not be transmitted to the network with any fatal errors.

The system can display both Warning (tolerance) messages, and Fatal Error messages as well (**AREA OF DETAIL 2**).



FIGURE 157 **APPLY GINNIE MAE EDITS** SCREEN: **WARNING AND FATAL ERRORS** MESSAGES

TABLE 30 **APPLY GINNIE MAE EDITS** SCREEN: **WARNING AND FATAL ERRORS** MESSAGE DESCRIPTIONS

WARNING TYPE	WARNING DESCRIPTION
FATAL	Data is <i>outside</i> the Ginnie Mae tolerance range. Fatal Errors must be researched and corrected. A pool with a Fatal Error will not be transmitted to the Network.

[Step 5] Click on the screen’s <Apply Edits> button after selecting the pool(s).

[Step 6] The system will generate the Ginnie Mae Edit Error Report and display the report results in the Apply Ginnie Mae Edits—Recertification screen (FIGURE 158) after the Error Summary screens have been closed.

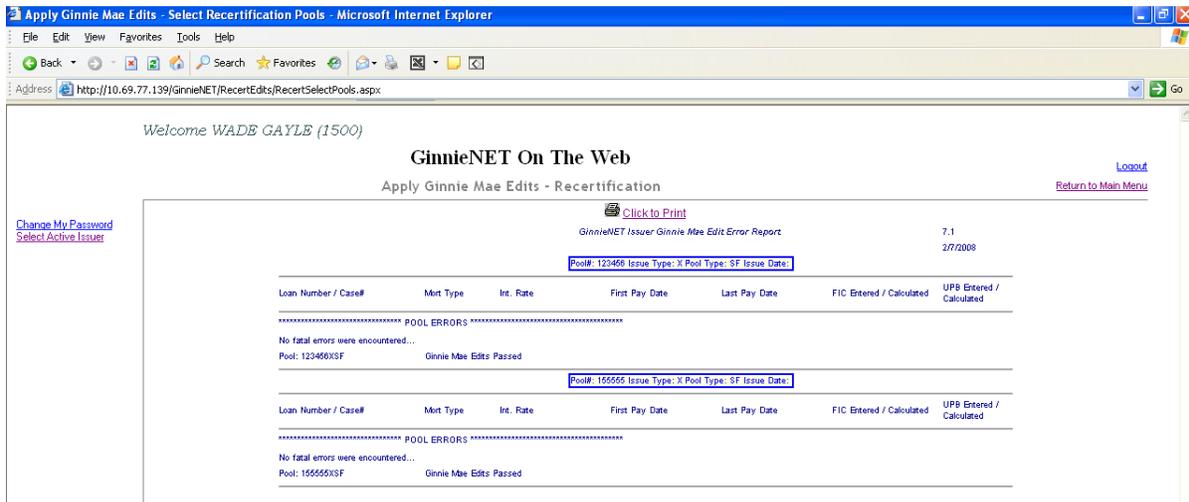


FIGURE 158 APPLY GINNIE MAE EDITS—RECERTIFICATION SCREEN (ERROR REPORT SCREEN)

[Step 7] If you click on the **Click to Print** link option at the top of the screen, the system will allow the user to select a printer (FIGURE 159), and the report will be routed to the selected printer.

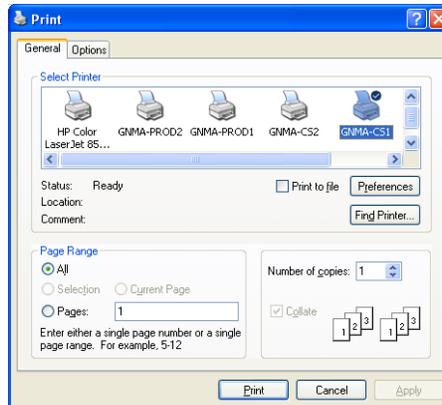


FIGURE 159 GINNIE MAE EDIT ERROR REPORT PRINT SCREEN

NOTE: The pool must pass the Apply Ginnie Mae Edits *before* it is transmitted to the network the pool.

6.7 HUD 11708 REQUEST FOR RELEASE OF DOCUMENTS SCREEN

Ginnie^{NET} On The Web provides users with the ability to *receive* and *view* the following Investor report:

- **HUD 11708.**

Using the electronic transmission feature in Ginnie^{NET} On The Web, these forms can be downloaded to the Custodian’s desktop computer and the electronic file transmission number affixed to the file at the time of that transmission.

FORM HUD 11708: The HUD 11708—Request for Release of Documents form lists the following reasons, the Issuer is requesting the release of loan documents by release reason codes:

- (1) Mortgage Paid in Full;
- (2) Repurchase of Delinquent Loan;
- (3) Foreclosure—With Claim Payment;
- (4) Loss Mitigation;
- (5) Substitution; and
- (6) Other.

An executed form HUD 11708 can be transmitted through Ginnie^{NET} On The Web to the Document Custodian.

6.7.1 Accessing the HUD 11708 Request for Release of Documents Screen

[Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen’s **Certifications** link.

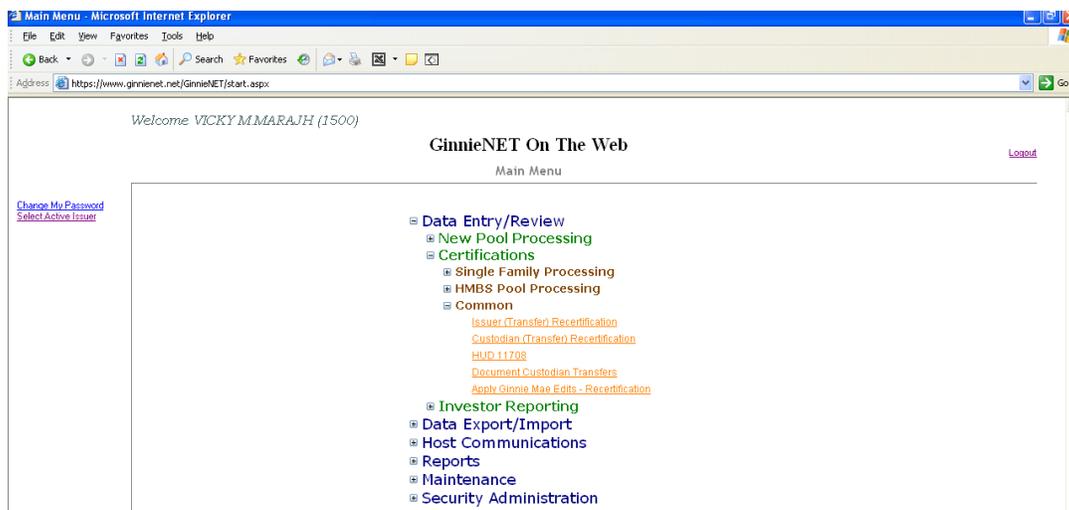


FIGURE 160 GINNIE^{NET} MAIN MENU SCREEN w/(HUD 11708 LINK)

[Step 2] Click on the **Common** link.

[Step 3] Click on the **HUD 11708** link. The HUD 11708 Request for Release of Documents screen will then display.

6.7.2 Search Form Elements

TABLE 31 APPLY GINNIE MAE EDITS—RECERTIFICATION SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
------------	-------------

FIELD NAME	DESCRIPTION
Pool#	The Pool Number is entered by the user.
Loan#	The Loan Number is entered by the user.
Custodian	The Custodian Number is entered by the user.
Request Date	The Request Date is entered by the user.

[Step 1] On the new HUD 11708 Search screen, enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering either a Pool Number; a Loan Number; Custodian ID/Name or Request Date, and add to the respective search fields to refine the search argument.

[Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie^{NET} will switch the view to the HUD 11708 Details page directly (FIGURE 161).

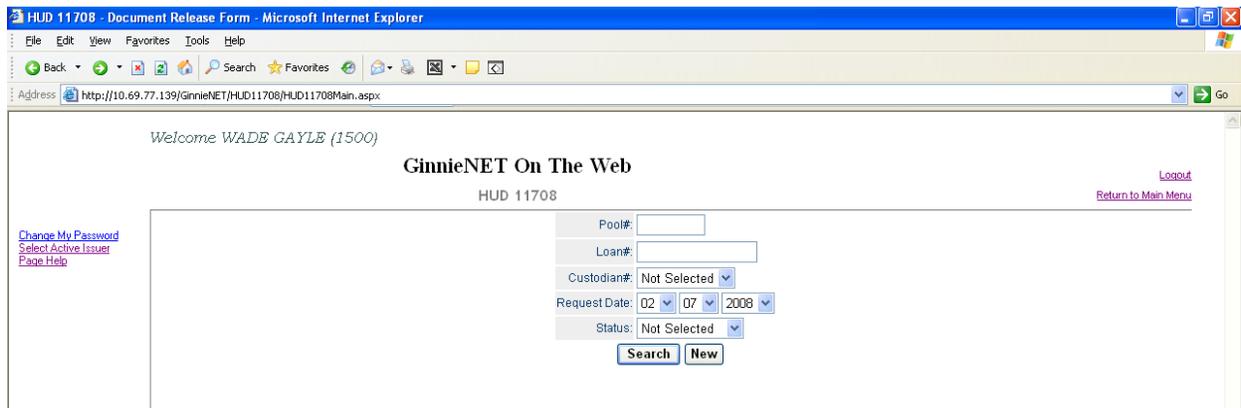


FIGURE 161 HUD 11708 SCREEN (w/FIELD ENTITIES)

6.7.3 HUD 11708 Form Elements

TABLE 32 HUD 11708 SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
Custodian ID	Custodian ID is taken from the HUD11708 Detail record.*
Custodian Name	Custodian Name is taken from the HUD11708 Detail record.*
Status	Status is taken from the HUD11708 Detail record.

Mortgagor Name	Mortgagor Name is taken from the HUD11708 Detail record.
Mortgagor Address	Mortgagor Address is taken from the HUD11708 Detail record.
Mortgagor City	Mortgagor City is taken from the HUD11708 Detail record.
Mortgagor State	Mortgagor State is taken from the HUD11708 Detail record.
Mortgagor Zip Code	Mortgagor Zip Code is taken from the HUD11708 Detail record.
Date Prepared by Issuer	Date Prepared by Issuer is taken from the HUD11708 Detail record.*
Commitment/Pool Number	Commitment/Pool Number is taken from the HUD11708 Detail record.*
FHA/VA/RHS Number	FHA/VA/RHS Number is taken from the HUD11708 Detail record.
Issuer Loan Number	Issuer Loan Number is taken from the HUD11708 Detail record.*
Settlement Expected Return Date	Settlement Expected Return Date is taken from the HUD11708 Detail record.
Reason Number	Reason Number is taken from the HUD11708 Detail record.*
Reason Text	Reason Text is taken from the HUD11708 Detail record.
Issuer Name	Issuer Name is system-generated.
Issuer ID Number	Issuer ID Number is system-generated.
Document Release Date	Document Release Date is system-generated.
Document Return Date	Document Return Date is system-generated.

* Required field entity.

6.7.4 Add or Edit a HUD 11708 Record

Using this **HUD 11708 (Document Release Form)** screen, the Issuer will be allowed to add or edit a HUD 11708 record.

To add or edit a HUD 11708 record, step through the following procedural flow:

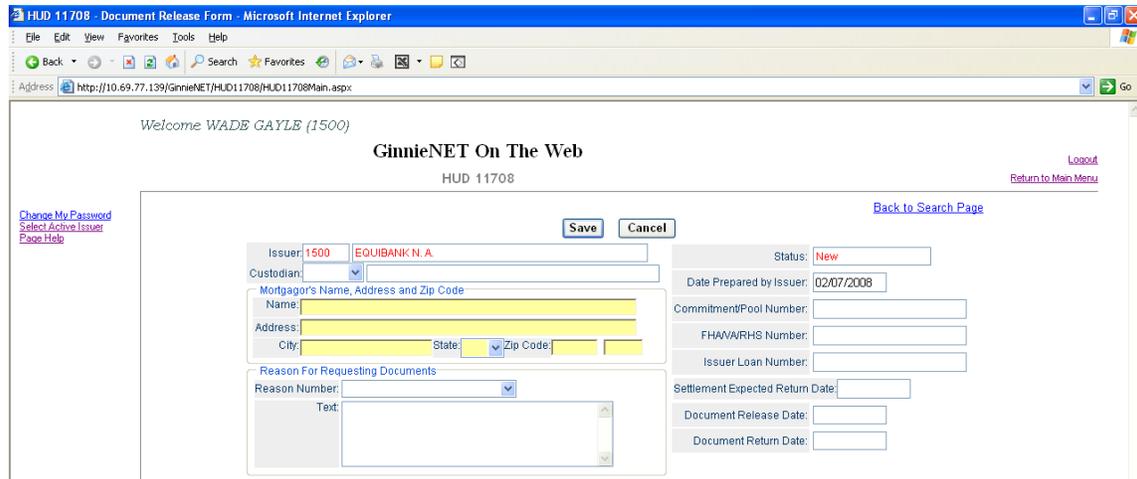


FIGURE 162 HUD 11708 SCREEN (ADD/EDIT RECORD)

- [Step 1] From the HUD 11708 screen (FIGURE 162), click on the screen's <New> button at the top of the screen to add the Pool record.
- [Step 2] If to ❶ enter a *new* HUD 11708 record, enter the new information into any of the screen fields, ensuring that each of the required field entries have also been entered. If to ❷ edit an *existing* HUD 11708 record, edit the desired field information as needed. The screen will refresh and the affected fields will be populated with the new information.
- [Step 3] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the add pool record action, and to *not* save the record. The following Record Saved success message (FIGURE 163) will then be displayed.



FIGURE 163 HUD 11708 SCREEN: ADD/EDIT RECORD (w/SAVED RECORD SUCCESS MESSAGE)

6.7.5 Delete a HUD 11708 Record

- [Step 1] On the HUD 11708 screen, click on the <Delete> button to delete the target HUD 11708 record.
- [Step 2] The system will then request that the user *confirm* the deletion action with the query screen shown here in FIGURE 164.



FIGURE 164 CONFIRM DELETE RECORD ACTION QUERY SCREEN (HUD 11708 RECORDS)

[Step 3] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the HUD 11708 screen.

6.8 DOCUMENTS CUSTODIAN TRANSFER

Effective October 1, 2002, Ginnie Mae has mandated that all Document Custodian Transfer Requests be submitted via Ginnie^{NET} On The Web. The revised options for a Document Custodian Transfer Request are noted as follows:

6.8.1 Complete Document Custodian Transfer Request

An Issuer will select this option to execute a Complete Transfer of its Ginnie Mae portfolio from one document Custodian to another document Custodian. The Issuer is required to submit a pool list. All existing pools/loan packages on Ginnie Mae's system (file) for that Issuer number will be transferred to the new document Custodian identification number. Recertifications for all transferred pools are due twelve (12) months from the effective date of transfer.

6.8.2 Partial Document Custodian Transfer Request

An Issuer will select this option to execute a Partial Transfer of pools/loan packages for its Ginnie Mae portfolio from an old document Custodian to the new document Custodian. A pool list must be attached with this request and only the pools identified will be transferred to the new document Custodian identified. All existing document Custodians must be identified for this request with an attached pool list for each existing document Custodian. Recertifications for all transferred pools are due twelve (12) months from the effective date of transfer.

6.8.3 Complete Document Custodian Merger Request

An Issuer will select this option to execute a Complete Merger-Related Transfer of its Ginnie Mae portfolio when a transfer is within the same Document Custodian Corporate Institution (the Document Custodian Identification Number will change). The Issuer is required to submit a pool list. All existing pools/loan packages on Ginnie Mae's system (file) for that Issuer number will be transferred to the new document Custodian identification number. Ginnie Mae does not require the Recertification of the reassigned (transferred) pools for a merger.

6.8.4 Partial Document Custodian Merger Request

An Issuer will select this option to execute a Partial Merger-Related Transfer of pools/loan packages of its Ginnie Portfolio when a transfer is within the same Document Custodian Corporate Institution (the Document Custodian Identification Number will change). A pool list must be attached with this request and only the pools identified (on the pool list) will be transferred to the new document Custodian. All existing document Custodians must be identified for this request with an attached pool list for each existing document Custodian. Ginnie Mae does not require the Recertification of the reassigned (transferred) pools for a merger.

6.8.5 Accessing the Document Custodian Transfers Screen

[Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen's **Certifications** link.

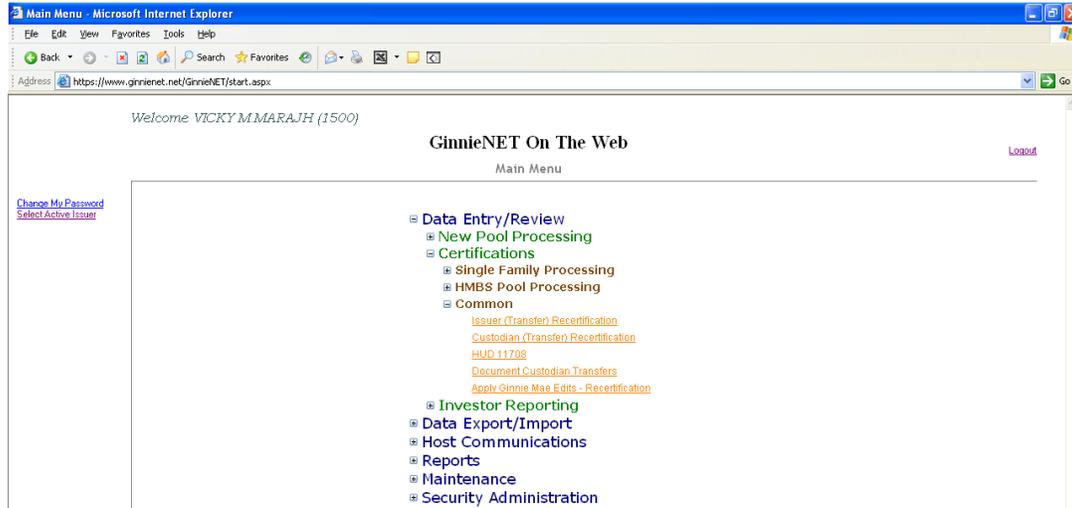


FIGURE 165 GINNIE^{NET} MAIN MENU SCREEN (W/DOCUMENT CUSTODIAN TRANSFERS LINK)

[Step 2] Click on the **Common** link.

[Step 3] Click on the **Document Custodian Transfers** link. The Document Custodian Transfers screen will then display.

6.8.6 Search Form Elements

TABLE 33 DOCUMENT CUSTODIAN TRANSFERS SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
New Custodian	The user selects the New Custodian from the List of Available New Custodians.
Transfer Type	The user selects the Transfer Type from the list of available Transfer Types.
Transfer Date Month/Year	By <i>default</i> , the Transfer's Date Month and Year is set as the current month and current year. The user selects a valid month from the list of Available Months, and a year from the list of Available Years.
Regulating Authority	The user selects the Regulating Authority from the List of Available Regulating Authorities.
Transfer Status	The user selects the Transfer Status from the list of available Transfer Statuses.

[Step 1] On the new Document Custodian Transfers Search screen, enter the information that will then be used information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering a New Custodian, Transfer Type, Transfer Date

Month/Year, Regulating Authority or Transfer Status, and add to the respective search fields to refine the search argument.

[Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie^{NET} will switch the view to the Document Custodian Transfers Details page directly (FIGURE 168).

6.8.7 Add or Edit a Document Custodian Record

[Step 1] On the Document Custodian Transfers screen, click on the <New> button at the top of the screen to add the Document Custodian record.

[Step 2] If to ❶ enter a *new* Document Custodian record, enter the new information into any of the screen fields, ensuring that each of the required field entries has also been entered. If to ❷ edit an *existing* Document Custodian record, edit the desired field information as needed. The screen will refresh and the affected fields will be populated with the new information.

[Step 3] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the add pool record action, and to *not* save the record. The following Record Saved success message (FIGURE 166) will then be displayed.



FIGURE 166 DOCUMENT CUSTODIAN SCREEN: ADD/EDIT RECORD (W/SAVED RECORD SUCCESS MESSAGE)

6.8.8 Delete a Document Custodian Record

[Step 1] On the Document Custodian Transfers screen, click on the <Delete> button to delete the target Custodian record.

[Step 2] The system will then request that the user *confirm* the deletion action with the query screen shown here in FIGURE 168.



FIGURE 167 CONFIRM DELETE RECORD ACTION QUERY SCREEN (DOCUMENT CUSTODIAN TRANSFERS)

[Step 3] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the Document Custodian Transfers screen.

6.8.9 Restrictions

- Issuers may edit records ONLY when the Transfer Status has been set to "New", "Updated", "Rejected", or "Deleted".
 - Custodians can only *view* records. For them, this page will be READ-ONLY.
- (1) Only the screen's <New> button will allow the user to choose between a *partial* and *complete* Transfer/Merger.
 - (2) User may select either the Complete Transfer, Partial Transfer, Complete Merger or Partial Merger screen options (radial buttons) at the bottom of the screen.



FIGURE 168 DOCUMENT CUSTODIAN TRANSFERS SCREEN (W/OPTIONS CHECKBOXES)

- (a) Document Custodian Mergers, could be either a Complete Transfer or a Partial Transfer.
 - (b) For Complete Document Custodian Transfers or Merger, the Issuer is required to submit a completed pool list.
 - (c) For Partial Document Custodian Transfer or Merger, the Issuer is required to submit a completed pool list for the previous Custodian(s) and existing Custodian(s).
 - (d) The Issuer should enter an Effective Date of Transfer as a business day of the month at least three days past the current date and not more than six months past the current date. The Issuer is required to enter this date.
 - (e) For Partial document Custodian Transfers and Mergers, the pool list will be validated by the Pool Processing Agent. Pools will be transferred based on this list. If there are any discrepancies with pool numbers (pool number not found, pool number does not belong to the Issuer, inactive pool), the pool in question would be rejected in oppose to the entire request being rejected. The rejected pools would be identified on the Ginnie^{NET} confirmation, which is currently faxed to Issuer.
- (3) Notification of approval or rejection of the request is sent out by the Ginnie^{NET} network to the previous document custodian.

NOTE: The Issuer is responsible to resubmit the two (2) rejected pools (if necessary) as a separate transfer request.

- (4) A Complete Transfer or Merger requires each user to complete the New Custodian, Date of Transfer, Reg. Authority and the Custodians Compensation for Services screen fields. Click on the down arrows [▼] adjacent to each field to select an option for each of the fields on this screen. Once these have been added, the user will be required to list the *previous* Custodian with the accompanying Pools.
- (5) The pools may be imported or key entered directly into the application.
- (6) To activate the Pool list for previous (or existing) Custodian, click on the down arrow [▼] adjacent to the field and select a valid previous/existing Custodian.

NOTE: The Issuer is responsible for resubmitting the two (2) rejected pools (if necessary) as a separate transfer request.

- (7) Enter the Pool number and click on the <Add> button next to the Pool# field.
- (8) Click on the <Save> button to complete record.

EXAMPLE: Four hundred (400) pools are requested to be transferred for a Partial Document Custodian Transfer: two (2) pools do *not* belong to the Issuer; the (398) pools are processed and the two (2) pools are rejected and identified as Rejects on the confirmation.

7 INVESTOR REPORTING

The Fingerprint Enrollment process must be completed in order to use Communication functions for Investor Reporting in Ginnie^{NET} (see **MAINTENANCE** chapter).

The Process function in Investor Reporting is to be used to add, edit or delete information. Ginnie^{NET} provides users with the ability to create the following Investor reports:

TABLE 34 GINNIE^{NET} ON THE WEB INVESTOR REPORT TYPES

REPORT	REPORTING FREQUENCY
Form HUD 11710D	1 st business day to 4 business day. (ACS)
Form HUD 11710D Corrections	1 st business day to last business day
Quarterly Certifications	1 st business day to last business day (Sept., Dec., March, June)
Quarterly Certifications Corrections	1 st business day to last business day
Initial RPB Reporting	1 st business day to second business day
RPB Reporting Corrections	1 st business day to 4 th business day
Multifamily Prepayment Penalty	1 st business day to 4 th business day
Form HUD 11714 and 11714 SN	1 st business day to 15 th calendar day

7.1 HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT

The HUD 11710-D Issuer's Monthly Summary Report form is a report summary that is provided to Ginnie Mae to note an Issuer's outstanding pools or loan packages, and which will provide a certification attesting to the accuracy of the information reported. Reports must be transmitted from the 1st business to the 10th calendar day of that month. The HUD 11710-D Corrections form, may be used during the reporting period, and will allow Issuers a degree of flexibility to make corrections from the 1st business day to the last business day.

The HUD 11710-D Issuer's Monthly Summary Report form Help is required to be submitted by the Issuer as part of the Investors Reporting. This page allows the Issuer to add, edit, delete and view the HUD 11710-D (Issuer's Monthly Summary Report).

7.1.1 Search Form Elements

TABLE 35 HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
Report Month	The user enters the Report Month information.
Report Year	The user enters the Report Year information.

FIELD NAME	DESCRIPTION
Report Type	The user may option any of the Ginnie Mae report type radial buttons (☉) as indicated: <input type="radio"/> Type I <input type="radio"/> Type II <input checked="" type="radio"/> Both

7.1.2 Data Entry Field Elements

TABLE 36 HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT SCREEN (FIELD ELEMENTS)

FIELD NAME	DESCRIPTION
Issname	Issuer Name is taken from the HUD11710D detail record.
Issaddr	Issuer Address is System generated.
IssCity	Issuer City is System generated.
IssState	Issuer State is System generated.
IssZip	Issuer Zip is System generated.
Smsntype	Submission Type is Radio Button Selection. *
Pooltype	Submission Type is Radio Button Selection.*
Plnum	Pool Number is character data.
Reptime	Report Date is System Date.*
Repmnth	Report Month is numeric data.*
Issld	Issuer# is System Generated.
Rpbid	RPB# is The system will fill in RPB Report ID. (Identification ID + Issuers ID + Ginnie Mae I ID + Issuers must enter Check digit(e.g. 07831500A6)*
Morttl	Total No. of Mortgages is numeric data.
Dlnqtl	Total No. Delinquent is numeric data.
Dlnqpcnt	Percent Delinquent is numeric data.
Instdlnq1/Instdlnq2/Instdlnq3	Installment Delinquent is numeric data.
Foreclose	Foreclosure is numeric data.
Dlnqpcnt2	Percent 2 or More Months Delin. Exclud Foreclosures is numeric data.
Grntyfee	Total Guarantee Fee is numeric data.
Tlmortbal	Total No. of Mortgages is numeric data.
Tlfixbal	Total Fixed Installment Control is numeric data.
Tlpncpbal	Total Pool/Loan Pkg. Principal Balance is numeric data.

FIELD NAME	DESCRIPTION
Tlsecbal	Total Security Principal Balance is numeric data.
Tlpncp	Total Principal is numeric data.
Tlinst	Total Interest is numeric data.
Maildate	Mail Date is required for Ginnie Mae I Issuers Only and must no later than the 15th of the previous month.
Achanct	Account# is required for Ginnie Mae II Issuers Only.
Achname	Account Name is for Ginnie Mae II Issuers Only.
Achaddr1/Achaddr2	Address is required for Ginnie Mae II Issuers Only.
Achcity	City is required for Ginnie Mae II Issuers Only.
Achstate	State is required for Ginnie Mae II Issuers Only.
Achzip	Zip Code is required for Ginnie Mae II Issuers Only.
Printname	Print Name is Populated upon successful transmission.
Title	Title Name is Populated upon successful transmission.
Phone	Phone Number include Area Code is character data.

* Required field entry.

7.1.3 Searching the HUD 11710-D Issuer's Monthly Summary Report Record

[Step 1] On the new HUD 11710-D Issuer's Monthly Summary Report Search screen, enter the information that will then be used information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering either a Report Month, Report Year or Report Type to the respective search fields to refine the search argument.

[Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie^{NET} will switch the view to the HUD 11710-D Issuer's Monthly Summary Report screen directly ([FIGURE 169](#)).



FIGURE 169 HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT (SEARCH FUNCTION)

7.1.4 Add or Edit a HUD 11710-D Issuer's Monthly Summary Report Record

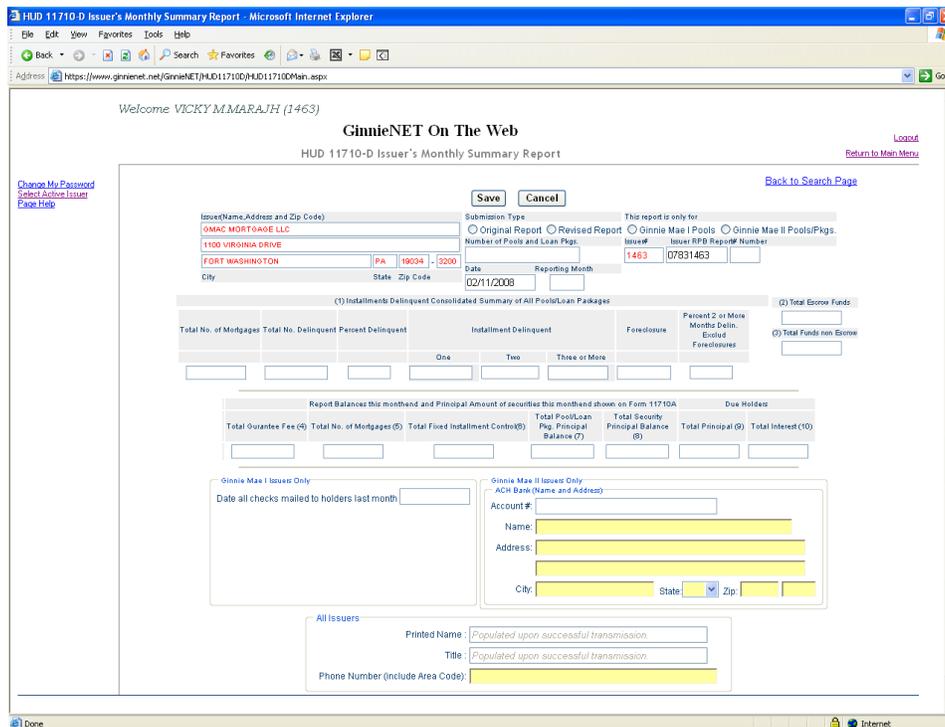


FIGURE 170 HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT (FIELD ENTITIES)

- [Step 1] On the HUD 11710-D Issuer's Monthly Summary Report screen, click on the <New> button at the top of the screen to add the current record. The HUD 11710-D Issuer's Monthly Summary Report screen will then display, like that shown above in [FIGURE 170](#).
- [Step 2] On the new HUD 11710-D Issuer's Monthly Summary Report screen, apply desired information to the screen fields, ensuring that all *required* fields have been entered.
- [Step 3] If to ❶ enter a *new* Summary Report record, enter the new information into any of the screen fields. If to ❷ edit an *existing* Summary Report record, edit the desired field

information as needed. The screen will refresh and the affected fields will be populated with the new information.

- [Step 4] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the add Summary Report record action, and to *not* save the record. The following Record Saved success message (FIGURE 171) will then be displayed.



FIGURE 171 HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT SCREEN (W/SAVED RECORD SUCCESS MESSAGE)

7.1.5 Delete a HUD 11710-D Issuer's Monthly Summary Report Record

- [Step 1] On the HUD 11710-D Issuer's Monthly Summary Report screen, click on the <Delete> button to delete the target HUD 11710 record.
- [Step 2] The system will then request that the user *confirm* the deletion action with the query screen shown here in FIGURE 172.



FIGURE 172 CONFIRM DELETE RECORD ACTION QUERY SCREEN (SUMMARY REPORT RECORD)

- [Step 3] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the HUD 11710 screen.

7.2 REMAINING PRINCIPAL BALANCES (RPB) REPORTING

Issuers will be required to report Remaining Principal Balances (RPBs) each month. The initial report is due by the *second* business day and corrections can be made through the *fourth* business day. All Remaining Principal Balances correction must be submitted via Ginnie^{NET} On The Web.

7.2.1 Accessing the RPB Reporting Screen

- [Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen's **Data Entry/Review** link.
- [Step 2] Click on the screen's **Investor Reporting** link.

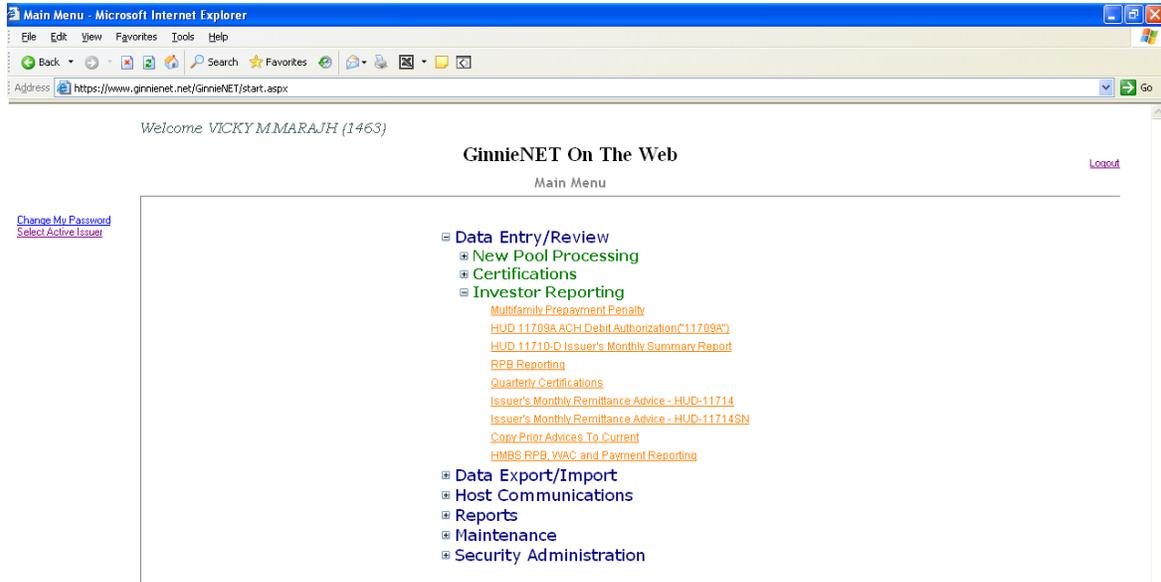


FIGURE 173 GINNIE^{NET} MAIN MENU SCREEN (w/RPB REPORTING LINK)

[Step 3] Click on the **RPB Reporting** link. The RPB Reporting screen will then display.

7.2.2 Search Form Elements

TABLE 37 RPB REPORTING SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
RPB Report ID	The RPB Report ID Number format is a combination of "0783", the Issuer ID, and a 2-digit ID entered by user, as exemplified in 07832588A9.
Date of Report	The user enters the Date of Report.
Pool#	The user enters the Pool Number.

7.2.3 RPB Reporting Field Entities

TABLE 38 RPB REPORTING SCREEN (FIELD ENTITIES)

FIELD NAME	DESCRIPTION
Issuer Name	Issuer Name is taken from the RPB details record. <i>System generated.</i>
Issuer ID	Issuer ID is taken from the RPB details record. <i>System generated.</i>
RPB Report ID Number	The RPB Report ID number format is a combination of "0783", the Issuer ID, and a 2-digit ID entered by user, as exemplified in 07832588A9. This ID is taken from the RPB Details record.*
Date of Report	Date of Report will default to the <i>current</i> date.*
Status	Transfer Status is also derived from the RPB Details record; values are New, Updated, Posted, Received, Acknowledged, Returned, Complete and Deleted . <i>System generated.</i>
Current Principal Balance	Entered by issuer. Format: Currently in place for RPB reporting.

FIELD NAME	DESCRIPTION
(RPB Contractor) Pool No.	The user enters the six-digit number Pool ID.
Sub Total	Total of Current Principal Balance. *

* Required field entry.

7.2.4 Searching the RPB Reporting Record

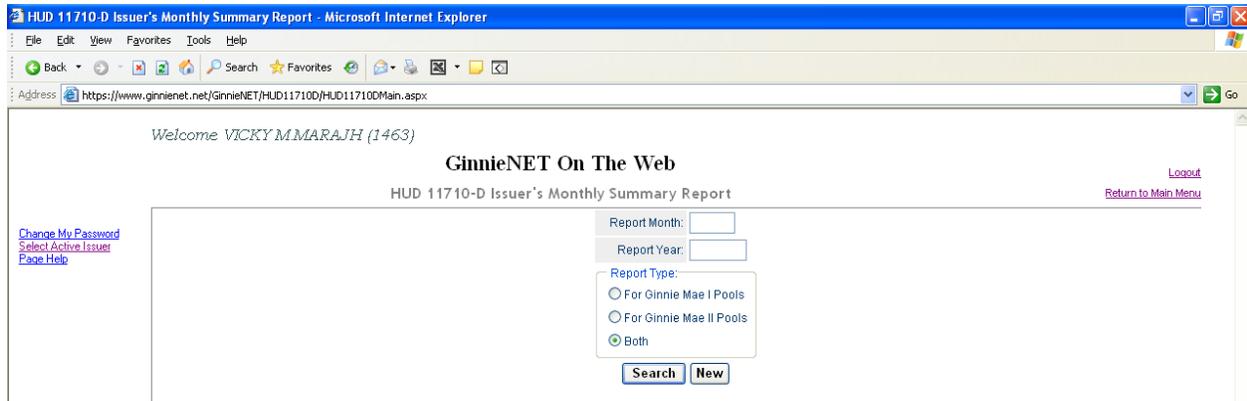


FIGURE 174 RPB REPORTING SEARCH SCREEN

[Step 1] On the new RPB Reporting Search screen, enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering an Issuer Name; Issuer ID; RPB Report ID Number; Date of Report; Status; Current Principal Balance; (RPB Contractor) Pool No., or Sub Total (amount) to the respective search fields to refine the search argument.

[Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie*NET* will switch the view to the RPB Reporting page directly (FIGURE 175).

7.2.5 Add or Edit an RPB Reporting Record

FIGURE 175 RPB REPORTING SCREEN (FIELD ENTITIES)

[Step 1] On the **RPB Reporting** screen, click on the <New> button at the top of the screen to add the current record. The RPB Reporting screen will then display, like that shown above in [FIGURE 175](#).

[Step 2] On the new RPB Reporting screen, apply desired information to the screen fields, ensuring that all *required* fields have been entered.

[Step 3] Enter the current RPB information, including the "P" field. The sum of the RPBs entered is the "P" field.

NOTE¹: Issuers may report from one (1) to six (6) pools prior to the "P" field.



NOTE²: The system will display an error message *if* the system-calculated total RPB amount *does not match* the total amount entered on the "P" field.

NOTE³: The system *will not* save the record until the total equals the system calculation.

[Step 4] If to **1** enter a *new* RPB Report record, enter the new information into any of the screen fields. If to **2** edit an *existing* RPB Report record, edit the desired field information as needed. The screen will refresh and the affected fields will be populated with the new information.

[Step 5] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the add RPB Report record action, and to *not* save the record. The following Record Saved success message ([FIGURE 176](#)) will then be displayed.





FIGURE 176 RPB REPORTING SCREEN (W/SAVED RECORD SUCCESS MESSAGE)

7.2.6 Delete an RPB Reporting Record

- [Step 1] On the RPB Reporting screen, click on the <Delete> button to delete the target RPB Report record.
- [Step 2] The system will then request that the user *confirm* the deletion action with the query screen shown here in [FIGURE 177](#).



FIGURE 177 CONFIRM DELETE RECORD ACTION QUERY SCREEN (RPB REPORT RECORD)

- [Step 3] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the RPB Reporting screen.

7.3 INVESTORS QUARTERLY CERTIFICATIONS

Each Issuer must submit a certification to Ginnie Mae's agent, D&T (Deloitte & Touche) on an Issuer's outstanding pools or loan packages, to provide a certification as to the accuracy of the information reported. Reports are due in March, June, September and December, and must be transmitted from the *first* business to the *last* business day.

The Quarterly Certifications screen allows the Issuer to add, edit, delete or view the Investors Quarterly Certification.

7.3.1 Accessing the Quarterly Certifications Screen

- [Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen's **Data Entry/Review** link.
- [Step 2] Click on the screen's **Investor Reporting** link.

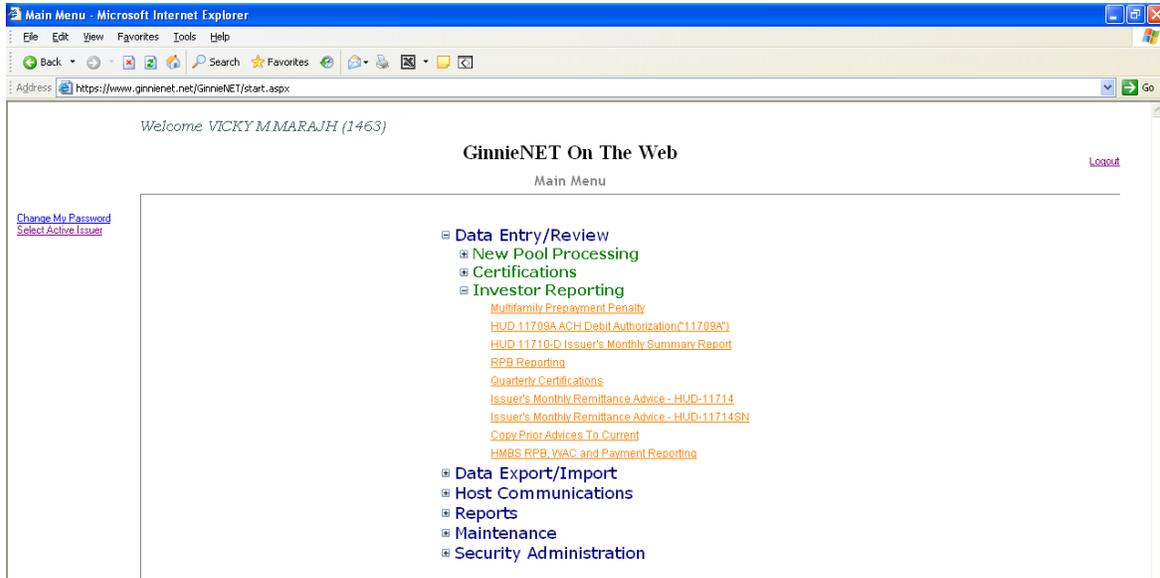


FIGURE 178 GINNIE^{NET} MAIN MENU SCREEN (w/QUARTERLY CERTIFICATIONS LINK)

[Step 3] Click on the **Quarterly Certifications** link. The Quarterly Certifications screen will then display.

7.3.2 Search Form Elements

TABLE 39 QUARTERLY CERTIFICATIONS SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
Issuer#	This is a <i>system-generated</i> field.



FIGURE 179 QUARTERLY CERTIFICATIONS SEARCH SCREEN

7.3.3 Searching the Investors Quarterly Certification Record

[Step 1] On the new Quarterly Certifications Search screen, enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering an Issuer number to the screen's search field to initiate the search argument.

[Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns *multiple* record results.

If the search returns only one (1) record, Ginnie^{NET} will switch the view to the Quarterly Certifications page directly.

7.3.4 Add or Edit an Investors Quarterly Certification Record

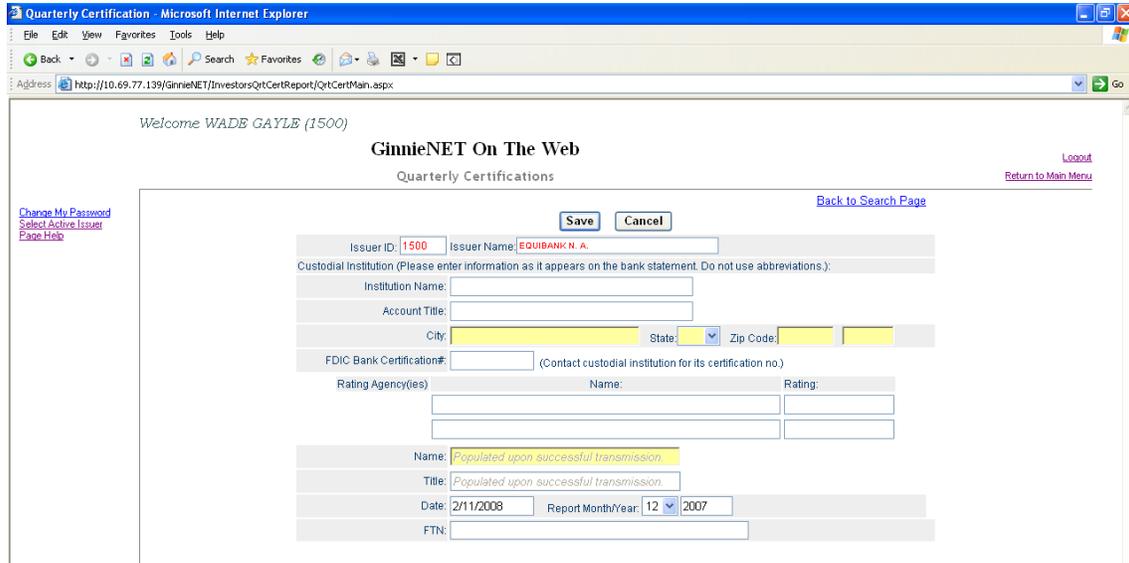


FIGURE 180 QUARTERLY CERTIFICATIONS SCREEN (FIELD ENTITIES)

- [Step 1] On the **Quarterly Certifications** screen, click on the <New> button at the top of the screen to add the current record. The Quarterly Certifications screen will then display, like that shown above in FIGURE 180.
- [Step 2] On the new Quarterly Certifications screen, apply desired information to the screen fields, ensuring that all *required* fields have been entered.
- [Step 3] If to ❶ enter a *new* Quarterly Certification report record, enter the new information into any of the screen fields. If to ❷ edit an *existing* Quarterly Certification Report record, edit the desired field information as needed. The screen will refresh and the affected fields will be populated with the new information.
- [Step 4] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the add Quarterly Certification report action, and to *not* save the record. The following Record Saved success message (FIGURE 181) will then be displayed.



FIGURE 181 QUARTERLY CERTIFICATIONS SCREEN (W/SAVED RECORD SUCCESS MESSAGE)

7.3.5 Delete an Investors Quarterly Certification Record

- [Step 1] On the Quarterly Certifications screen, click on the <Delete> button to delete the target Quarterly Certification report record.
- [Step 2] The system will then request that the user *confirm* the deletion action with the query screen shown here in [FIGURE 182](#).

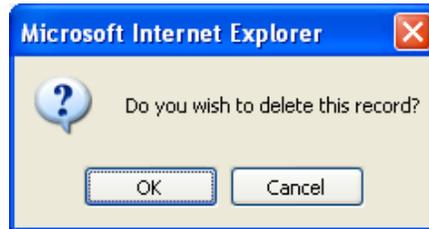


FIGURE 182 CONFIRM DELETE RECORD ACTION QUERY SCREEN (QUARTERLY CERTIFICATIONS)

- [Step 3] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the Quarterly Certifications screen.

7.4 ISSUER'S MONTHLY REMITTANCE ADVICE—HUD 11714

Issuers can send P&I payment details for the certificated holders to the network starting with the 1st business day of the payment month until the 15th calendar day. Issuer's Monthly Remittance Advice information can be imported, copied from prior month, exported, or even manually entered into Ginnie^{NET}.

7.4.1 Accessing the Issuer's Monthly Remittance Advice—HUD 11714 Screen

- [Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen's **Data Entry/Review** link.
- [Step 2] Click on the screen's **Investor Reporting** link.

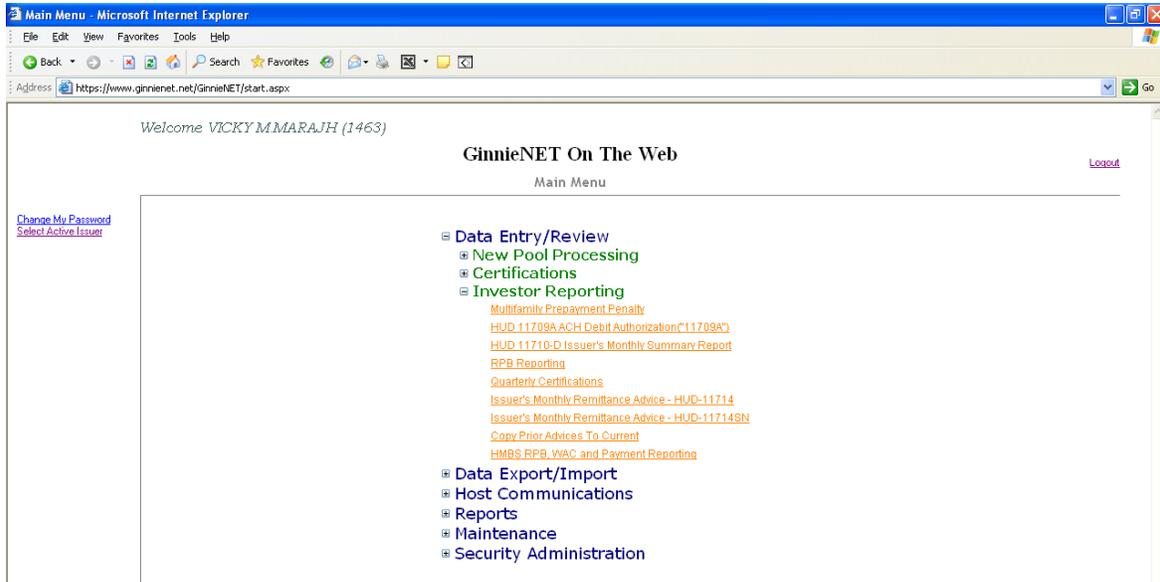


FIGURE 183 GINNIE^{NET} MAIN MENU SCREEN (w/HUD 11714 LINK)

[Step 3] Click on the screen's **Issuer's Monthly Remittance Advice—HUD 11714** link. The Issuer's Monthly Remittance Advice—HUD 11714 screen will then display.

7.4.2 Searching the Issuer's Monthly Remittance Advice Report Record

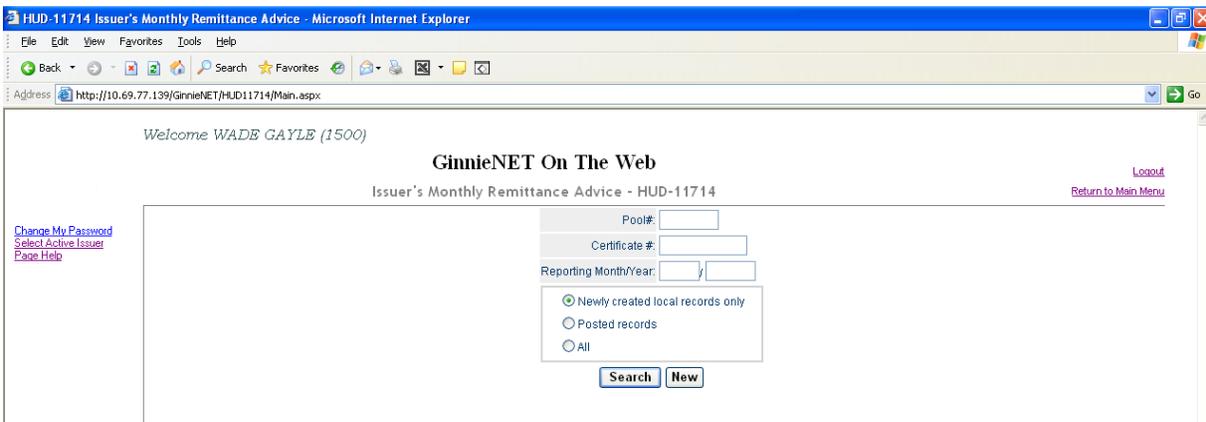


FIGURE 184 GINNIE^{NET} MAIN MENU SCREEN (w/ISSUER'S MONTHLY REMITTANCE ADVICE—HUD 11714 LINK)

[Step 1] On the new Issuer's Monthly Remittance Advice—HUD 11714 Search screen, enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering a Pool number; Certificate number; Reporting Month/Year, or Status to the screen's search field to refine the search argument.

[Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie^{NET} will switch the view to the Issuer's Monthly Remittance Advice—HUD 11714 page directly.

7.4.3 Add or Edit an Issuer's Monthly Remittance Advice Report Record

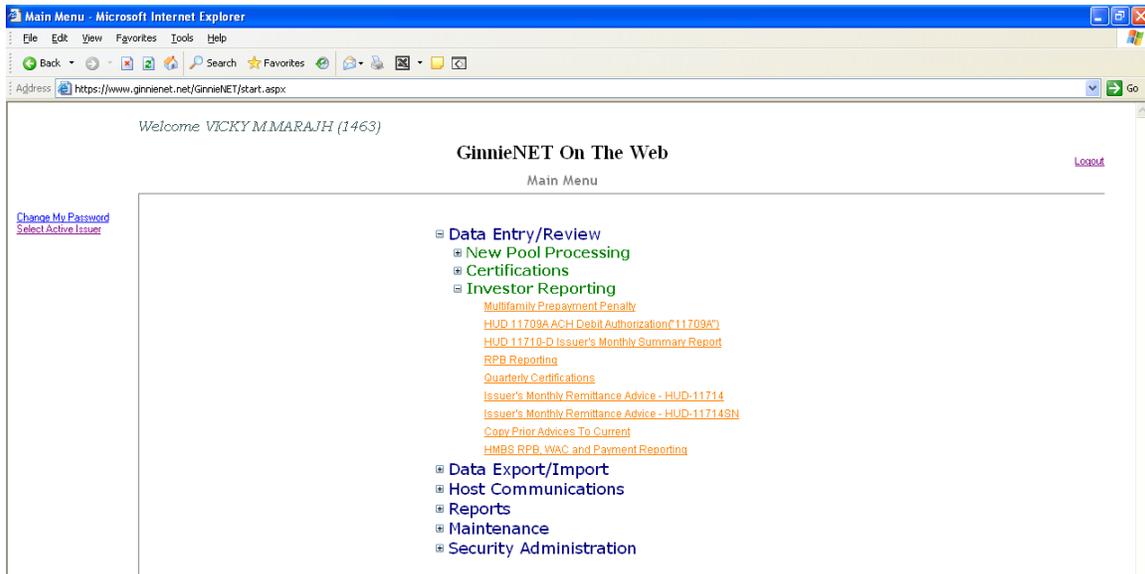


FIGURE 185 GINNIE^{NET} MAIN MENU SCREEN (w/ISSUER'S MONTHLY REMITTANCE ADVICE—HUD 11714 LINK)

- [Step 1] On the **Issuer's Monthly Remittance Advice—HUD 11714** screen, click on the <New> button at the top of the screen to add the current record. The Issuer's Monthly Remittance Advice—HUD 11714 screen will then display, like that shown above in [FIGURE 185](#).
- [Step 2] On the new Issuer's Monthly Remittance Advice—HUD 11714 screen, apply desired information to the screen fields, ensuring that all *required* fields have been entered.
- [Step 3] If to **1** enter a *new* HUD 11714 record, enter the new information into the screen fields. If to **2** edit an *existing* HUD 11714 record, edit the desired field information as needed. The screen will refresh and the affected fields will be populated with the new information.
- [Step 4] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the add HUD 11714 report action, and to *not* save the record. The following Record Saved success message ([FIGURE 186](#)) will then be displayed.



FIGURE 186 ISSUER'S MONTHLY REMITTANCE ADVICE—HUD 11714 SCREEN (w/SAVED RECORD SUCCESS MESSAGE)

7.4.4 Delete an Issuer's Monthly Remittance Advice Report Record

- [Step 1] On the Issuer's Monthly Remittance Advice—HUD 11714 screen, click on the <Delete> button to delete the target IMRA report record.

[Step 2] The system will then request that the user *confirm* the deletion action with the query screen shown here in [FIGURE 187](#).

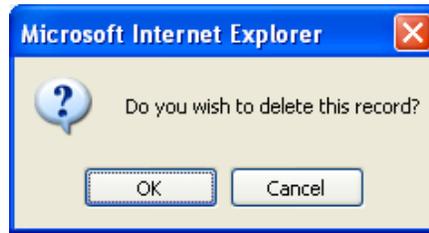


FIGURE 187 CONFIRM DELETE RECORD ACTION QUERY SCREEN (IMRA REPORT)

[Step 3] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the Issuer’s Monthly Remittance Advice—HUD 11714 screen.

7.5 COPYING REMITTANCE ADVICE

7.5.1 Accessing the Issuer’s Monthly Remittance Advice—HUD 11714 Screen

[Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen’s **Data Entry/Review** link.

[Step 2] Click on the screen’s **Investor Reporting** link.

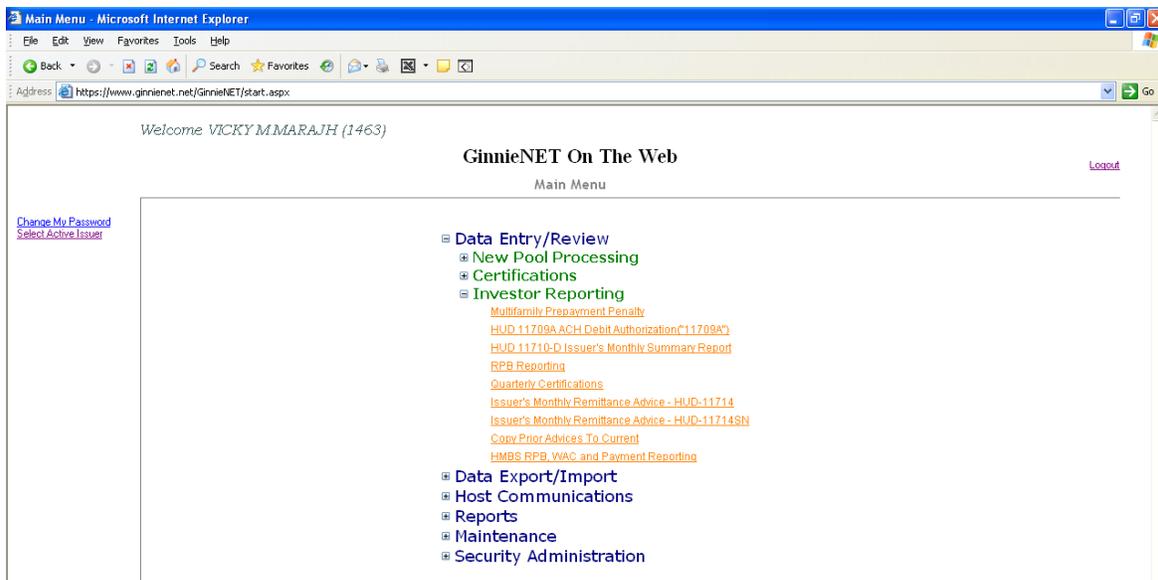


FIGURE 188 GINNIE^{NET} MAIN MENU SCREEN (w/HUD 11714 LINK)

[Step 3] Click on the screen’s **Issuer’s Monthly Remittance Advice—HUD 11714** link. The Issuer’s Monthly Remittance Advice—HUD 11714 screen will then display.

7.5.2 Searching Form Elements

TABLE 40 HUD 11714 SCREEN (FIELD ENTITIES)

FIELD NAME	DESCRIPTION
Pool#	The user enters the Pool Number.
Certificate#	The user enters the Certificate Number.
Reporting Month/Year	The user enters the reporting month and year.
Status	User selects the Transfer Status from the list of available Transfer statuses, (e.g., Newly-created record, Sent records or All, etc.).

* Required field entry.

7.5.3 Searching the Issuer's Monthly Remittance Advice Report Record

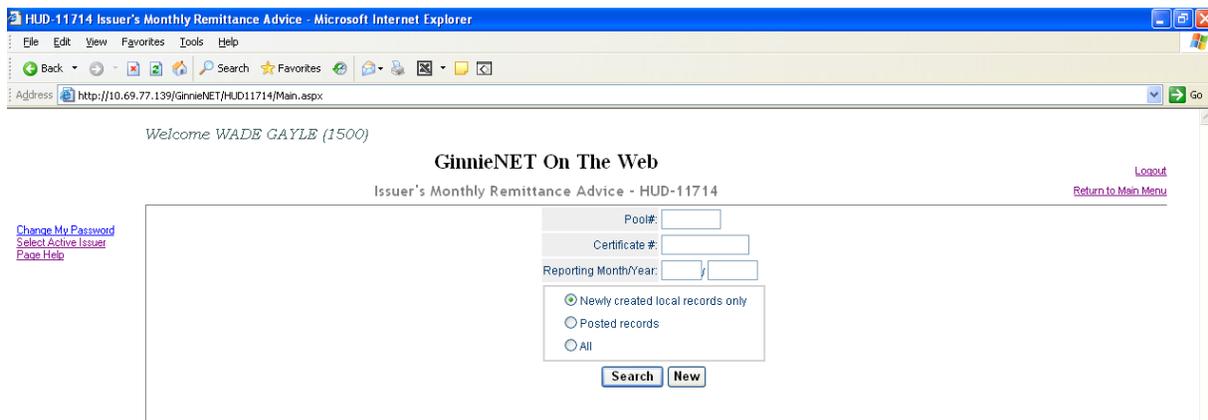


FIGURE 189 GINNIE^{NET} MAIN MENU SCREEN (W/ISSUER'S MONTHLY REMITTANCE ADVICE—HUD 11714 LINK)

[Step 1] On the new Issuer's Monthly Remittance Advice—HUD 11714 Search screen (FIGURE 189), enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering a Pool number; Certificate number; Reporting Month/Year, or Status to the screen's search field to refine the search argument.

[Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie^{NET} will switch the view to the Issuer's Monthly Remittance Advice—HUD 11714 page directly.

7.5.4 Delete an Issuer's Monthly Remittance Advice—HUD 11714 Record

[Step 1] On the Quarterly Certifications screen, click on the <Delete> button to delete the target Quarterly Certification report record.

[Step 2] The system will then request that the user *confirm* the deletion action with the query screen shown here in FIGURE 190.

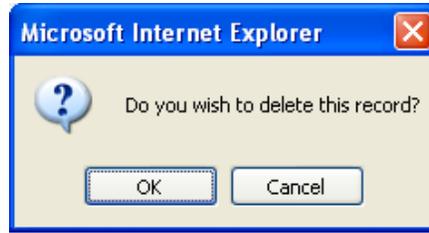


FIGURE 190 CONFIRM DELETE RECORD ACTION QUERY SCREEN (HUD 11714)

[Step 3] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the Quarterly Certifications screen.

7.6 COPY PRIOR REMITTANCE ADVICE TO CURRENT REPORT

Issuers who are reporting the same investors *each* month can use the Copy Prior Remittance Advice to Current link option. This option will omit the balance on the prior month's reports, or copy all balances on the prior month's reports.

7.6.1 Accessing the Copy Prior Remittance Advice to Current Report Screen

[Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen's **Data Entry/Review** link.

[Step 2] Click on the screen's **Investor Reporting** link.

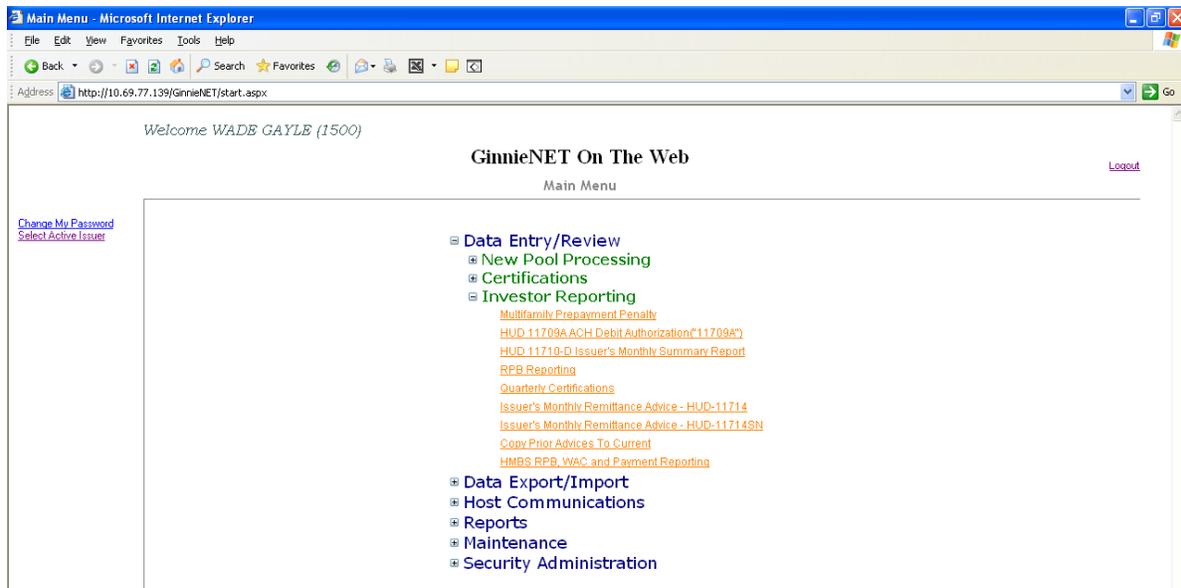


FIGURE 191 GINNIE^{NET} MAIN MENU SCREEN (w/REMITTANCE ADVICE LINK)

[Step 3] Click on the screen's **Copy Prior Remittance Advice to Current** link. The Copy Prior Remittance Advice to Current screen will then display (FIGURE 191).

7.6.2 Search Form Elements

[Step 1] On the new Copy Prior Remittance Advice to Current Search screen, enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering specific parameters to the screen's search field to refine the search argument.

[Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie^{NET} will switch the view to the Copy Prior Remittance Advice to Current page directly.

7.6.3 Completing the Copy Prior Remittance Advice to Current Report Record

[Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen's Copy Prior Remittance Advice to Current link. The **Copy Prior Remittance Advice to Current** screen will then display (FIGURE 192).



NOTE: The Source report *must have* a status of **Sent** before it can be copied.

FIGURE 192 REMITTANCE ADVICE SCREEN (FIELD ENTITIES)

[Step 2] On the new Copy Prior Remittance Advice to Current screen, enter the Source month and year to be copied, in the **Source (Month/Year)** field.

[Step 3] Enter the Destination month and year to be copied, in the **Destination (Month/Year)** field.

[Step 4] Enable the Zone all dollar amounts checkbox () to delete all balances, or to *deselect* the checkbox to copy ALL balances.

[Step 5] Click on the screen's <Copy> button to process the current request.



NOTE: If the source report does *not* have a status of **Sent**, the system will not complete the Copy function, and may display a screen message, “**A total 0 records copied**”.

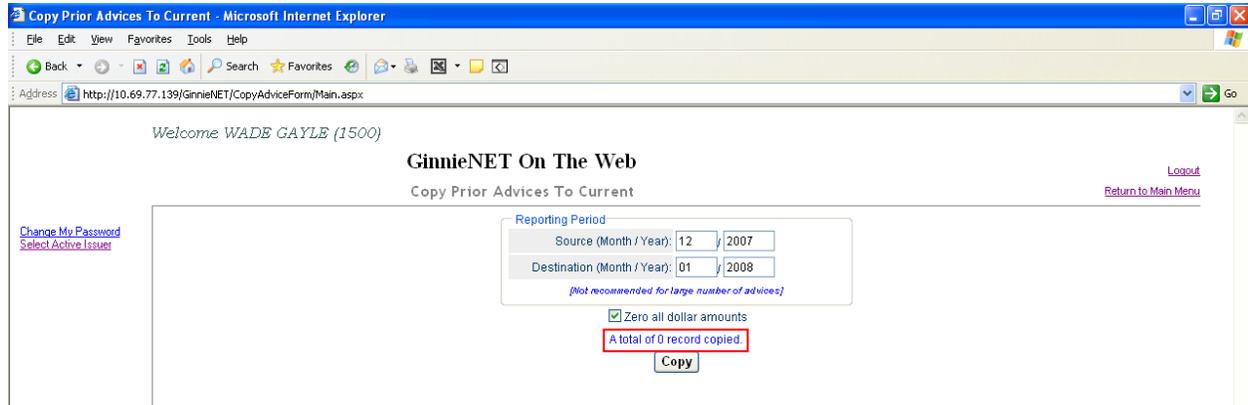


FIGURE 193 REMITTANCE ADVICE SCREEN (**ERROR SCREEN MESSAGE**)

[Step 6] The screen will refresh and the system will then show the total number of records copied, like that shown here in FIGURE 194.

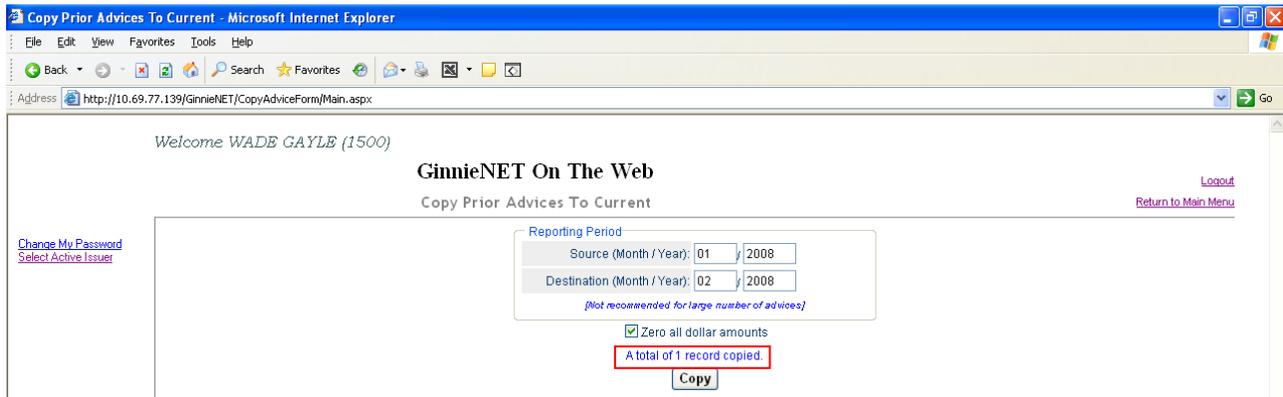


FIGURE 194 REMITTANCE ADVICE SCREEN (**RESULTS SCREEN**)

7.7 HMBS RPB, WAC AND PAYMENT REPORT

Issuers will be required to report Remaining Principal Balances (RPBs) each month. The initial report is due by the 2nd business day and corrections can be made through the 4th business day. All Remaining Principal Balances correction must be submitted via Ginnie^{NET} On The Web.

HMBS RPBs will be calculated by adding the accrued interest for the month to the prior month's ending principal balance. The expectation is that RPBs will increase each month thus creating a factor greater than one (1). If there have been any payoffs during the prior month, issuers must report them separately (although the payoff will be included in the RPB reported).

This page allows the Issuer to add, edit, delete, or view the HMBS RPB, WAC and Payment Reporting screen.

7.7.1 Accessing the HMBS RPB, WAC and Payment Reporting Screen

[Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen's **Data Entry/Review** link.

[Step 2] Click on the screen's **Investor Reporting** link.

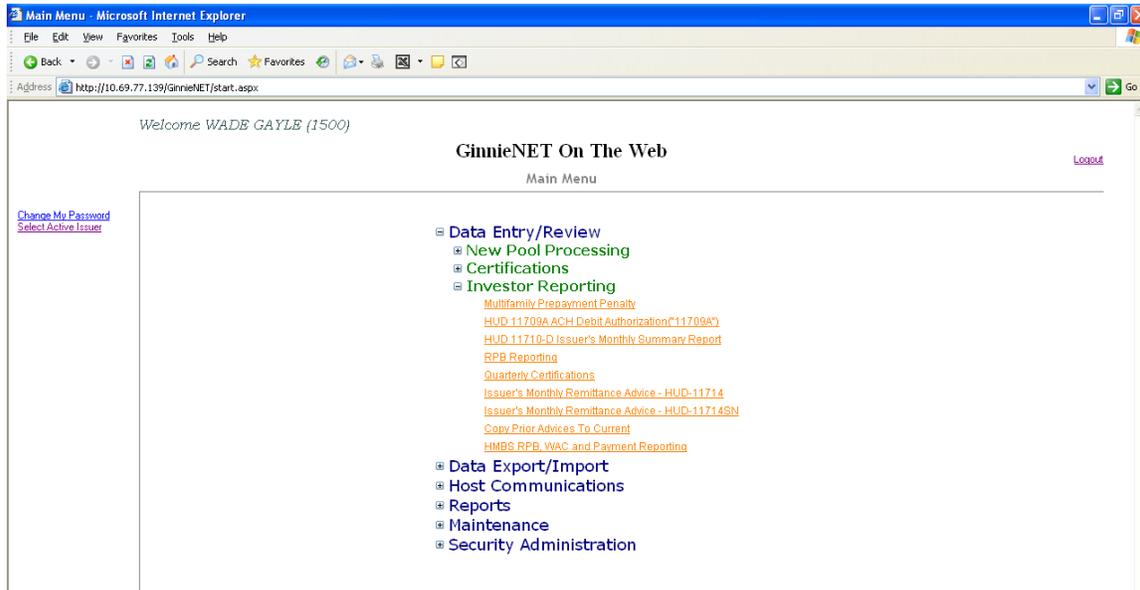


FIGURE 195 GINNIE^{NET} MAIN MENU SCREEN (w/HMBS RPB, WAC AND PAYMENT REPORTING LINK)

[Step 3] Click on the screen's **HMBS RPB, WAC and Payment Reporting** link. HMBS RPB, WAC and Payment Reporting screen will then display (FIGURE 191).

7.7.2 Search Form Elements

TABLE 41 HMBS RPB, WAC AND PAYMENT REPORTING SCREEN (FIELD ENTITIES)

FIELD NAME	DESCRIPTION
RPB Report ID Number	The user enters the Pool Number.
Date of Report	The user enters the reporting month and year.
Pool#	User selects the Transfer Status from the list of available Transfer statuses, (e.g., Newly-created record, Sent records or All, etc.).

7.7.3 Data Entry Field Elements

TABLE 42 HMBS RPB, WAC AND PAYMENT REPORTING SCREEN (FIELD ELEMENTS)

FIELD NAME	DESCRIPTION
Issuer Name	The Issuer Name is taken from the RPB Details record. System generated.
Issuer ID Number	The Issuer ID Number is taken from the RPB Details record. System generated.
RPB Report ID	The RPB Report ID Number format is a combination of "0783", the Issuer ID, and a 2-digit ID entered by user, as exemplified in 07832588A9 . The value is taken from the RPB Details record.*
Date of Report	The Date of Report will default to the <i>current</i> date.*

FIELD NAME	DESCRIPTION
Status	The Transfer Status is taken from the RPB details record; values are New, Updated, Posted, Received, Acknowledged, Returned, Complete and Deleted . <i>System generated.</i>
Current Principal Balance	Entered by issuer. Format: Currently in place for RPB reporting. This amount should equal to prior month's RPB + accrued interest (based on the WAC reported prior month). If the amounts do not match (difference more than \$1.00) then check to see if any payoffs were reported for the pool. IF payoff reported THEN subtract payoff amount from system calculated RPB AND compare to reported RPB. IF amounts match (within a \$1.00), then accept RPB, ELSE reject RPB – Fatal Error.
(RPB Contractor) Pool No.	For the ARM pool types “ HRA, HRM, HAL and HML ” the same loan package series numbers that are currently used for the ARM pools will be utilized. For the fixed rate “ HRF ”, the same loan package series that is currently used for the Single Family Pool Program will be utilized.
Pool Type	There should be a drop down pick-list that will display the eligible pool types for HMBS: RA; RM; RF, AL and ML .
Weighted Average Security Interest Rate	Ginnie ^{NET} will edit for Cap: Pool Type HRA – Cap ‘2/5’ Pool Type HRM – does not exceed the lifetime cap set by the issuer at time of issuance If the WAC does not meet the cap requirements then it is a fatal error.
Total Payment	The Total Payment amount is entered by Issuer.
Sub Total	The total of the <i>current</i> Principal Balance .*

* Required field entry.

7.7.4 Searching the HMBS RPB, WAC and Payment Report Record

[Step 1] On the new HMBS RPB, WAC and Payment Reporting Search screen, enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering a RPB Report ID Number; the Date of Report, or the Pool number in the screen's search fields to refine the search argument.

[Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie^{NET} will switch the view to the HMBS RPB, WAC and Payment Reporting page directly.

7.7.5 Add or Edit an HMBS RPB, WAC and Payment Report Record

[Step 5] On the **HMBS RPB, WAC and Payment Reporting** screen, click on the <New> button at the top of the screen to add the current record. The HMBS RPB, WAC and Payment Reporting screen will then display, like that shown above in [FIGURE 185](#).

[Step 6] On the new HMBS RPB, WAC and Payment Reporting screen, apply desired information to the screen fields, ensuring that all *required* fields have been entered.

[Step 7] If to ❶ enter a *new* Payment Reporting record, enter the new information into the screen fields. If to ❷ edit an *existing* Payment Reporting record, edit the desired field information as needed. The screen will refresh and the affected fields will be populated with the new information.

[Step 8] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the add Payment Reporting action, and to *not* save the record. The following Record Saved success message, like that shown here in [FIGURE 196](#), will then display.



FIGURE 196 HMBS RPB, WAC AND PAYMENT REPORTING SCREEN (W/SAVED RECORD SUCCESS MESSAGE)

7.7.6 Delete an HMBS RPB, WAC and Payment Report Record

[Step 1] On the HMBS RPB, WAC and Payment Reporting screen, click on the <Delete> button to delete the target HMBS RPB, WAC and Payment report record.

[Step 2] The system will then request that the user *confirm* the deletion action with the query screen shown here in [FIGURE 197](#).

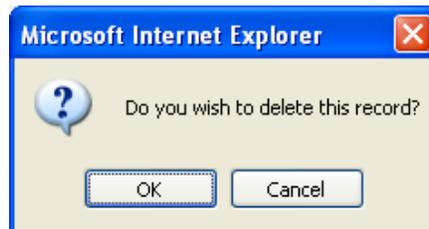


FIGURE 197 CONFIRM DELETE RECORD ACTION QUERY SCREEN (HMBS RPB, WAC AND PAYMENT REPORTING)

[Step 3] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the HMBS RPB, WAC and Payment Reporting screen.

8 HOST COMMUNICATIONS

8.1 HOST COMMUNICATIONS SCREEN SERIES OVERVIEW

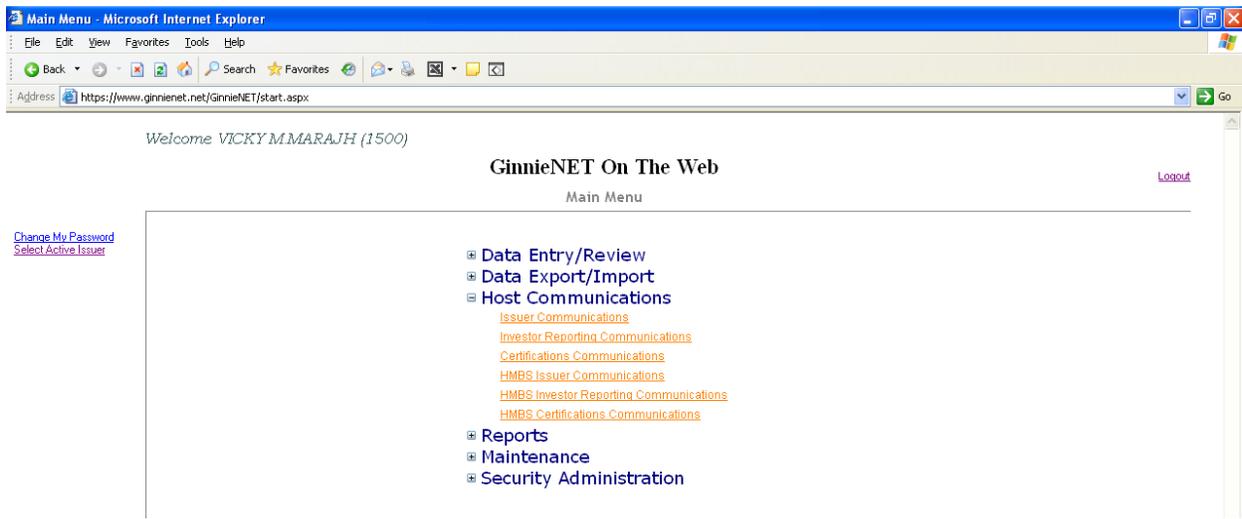


FIGURE 198 GINNIE^{NET} MAIN MENU SCREEN (W/MENU OPTIONS)

8.1.1 Accessing the Host Communications Screen Series



IMPORTANT: In order to be able access the robust functionality within the Host Communications screen series, it will be *mandatory* to successfully complete the Fingerprint Enrollment and Verification process. See section on **FINGERPRINT VERIFICATION**.

To access the Host Communications screen functions, step through the following procedural flow:

[Step 5] On the Ginnie^{NET} Main Menu screen, click on the screen's **Host Communications** link.

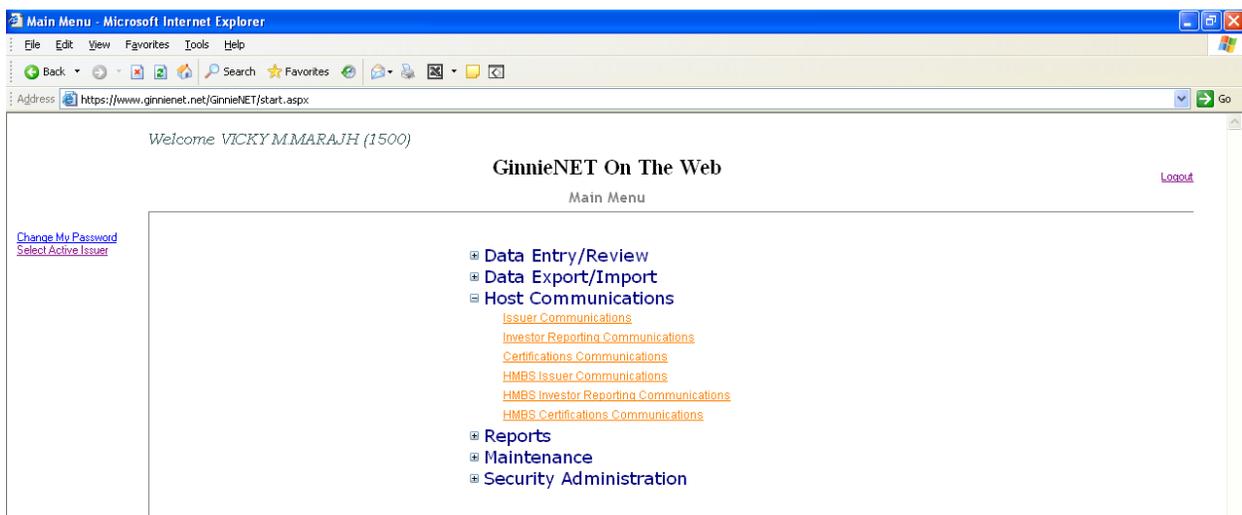


FIGURE 199 GINNIE^{NET} MAIN MENU SCREEN: **HOST COMMUNICATIONS** LINK

[Step 6] The Host Communications screen, shown above in [FIGURE 147](#) will then display with its six (6) menu options.

For a brief description of *each* of these menu options, and what they will mean, review the [TABLE 43](#) matrix shown below.

TABLE 43 HOST COMMUNICATIONS MENU OPTIONS

HOST COMMUNICATIONS SCREEN LINKS	HOST COMMUNICATIONS MENU OPTIONS
Issuer Communications	<ul style="list-style-type: none"> • Submit Pool • Delete Pool • Accept Pool • Send Master Agreement Certification
Investor Reporting Communications	<ul style="list-style-type: none"> • Submit RPB Report • Submit Quarterly Certifications • Delete Quarterly Certifications • Submit HUD 11710-D Issuer's Monthly Summary Report • Delete HUD 11710-D Issuer's Monthly Summary Report • Send Remittance Advices • Send Prepayment Penalty
Certifications Communications	<ul style="list-style-type: none"> • Submit Final Certification • Delete Final Certification • Retrieve Pools for Final Certification • Submit Issuer Recertification • Submit Document Custodian Recertification • Submit Document Custodian Transfer/Merger • Submit Document Custodian Transfer/Merger • Delete Document Custodian Transfer/Merger • Submit HUD 11708 (Document Release Form) • Delete HUD 11708 (Document Release Form)
HMBS Issuer Communications	<ul style="list-style-type: none"> • Submit Pool • Delete Pool
HMBS Investor Reporting Communications	<ul style="list-style-type: none"> • Submit RPB, WAC and Payment Reports • Submit Quarterly Certifications • Delete Quarterly Certifications • Submit HUD 11710-D Issuer's Monthly Summary Report • Delete HUD 11710-D Issuer's Monthly Summary Report
HMBS Certifications Communications	<ul style="list-style-type: none"> • Submit Final Certification • Delete Final Certification • Retrieve Pools for Final Certification • Submit Issuer Recertification • Submit Document Custodian Recertification • Submit Document Custodian Transfer/Merger • Submit Document Custodian Transfer/Merger • Delete Document Custodian Transfer/Merger • Submit HUD 11708 (Document Release Form) • Delete HUD 11708 (Document Release Form)

8.2 FINGERPRINT VERIFICATION

Upon initialization of a pool communications function, the system displays the following messages in preparation for verifying a user's fingerprint.

8.2.1 Accessing the Host Communications Screen Series

[Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen's **Security Administration** link.

[Step 2] Click on the **Fingerprint Enrollment** menu option. The Fingerprint Enrollment screen will then display, like that shown here in FIGURE 200.



FIGURE 200 GINNIE^{NET} FINGERPRINT ENROLLMENT SCREEN (STEP 1)

8.2.2 The Fingerprint Verification Screen

[Step 1] On the *first* Fingerprint Enrollment screen, (under the screen heading of **Step 1. Select User ID**), click on the down arrow [▼] adjacent to the **Select User ID** field to select a User ID to be enrolled, then click on the <Continue> button.

The *second* Fingerprint Enrollment screen will then display.



FIGURE 201 GINNIE^{NET} FINGERPRINT ENROLLMENT SCREEN (STEP 2)

[Step 2] On the *second* Fingerprint Enrollment screen, (under the screen heading of **Step 2. Fingerprint Verification**), click on the <Verify Fingerprint> button. The **Verify Fingerprints** screen will then appear, like that shown below in FIGURE 64.

[Step 3] Click on the screen's <Verify> button to begin the fingerprint verification process.

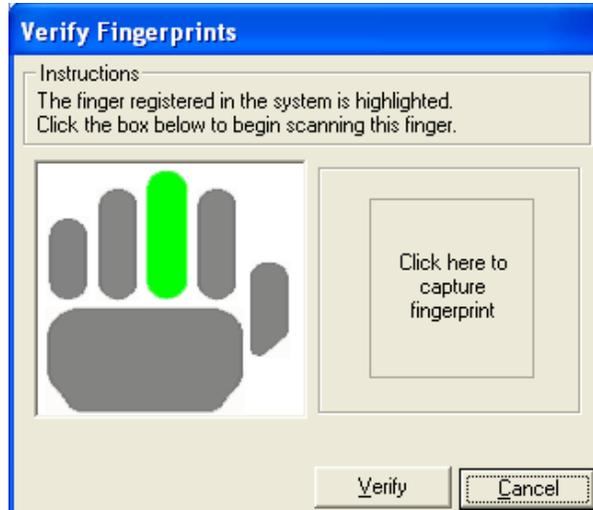


FIGURE 202 FINGERPRINT ENROLLMENT: **VERIFY FINGERPRINTS** SCREEN

For additional background and generic information on fingerprints and fingerprint types, refer to the **BACKGROUND INFORMATION** topical discussion shown in **APPENDIX B**.

[Step 4] On the new Verify Fingerprints screen, the system will ask for the Enrollment Officer's fingerprint. Click on the screen's Click here to capture fingerprint screen area to begin the fingerprint capturing process.

The **Scan Fingerprint** screen will then appear.



FIGURE 203 FINGERPRINT VERIFICATION SCANNING SCREEN

FIGURE 204 FINGERPRINT CAPTURE FINGER PAD (EXAMPLE)

- [Step 5] Place the finger in the scanning area of the Scan Fingerprint screen (), or use the external finger pad reader (). This will scan the fingerprint and route the image to the Ginnie^{NET} system for verification.
- [Step 6] Once the fingerprint has successfully been scanned, click on the screen's <Verify> button.

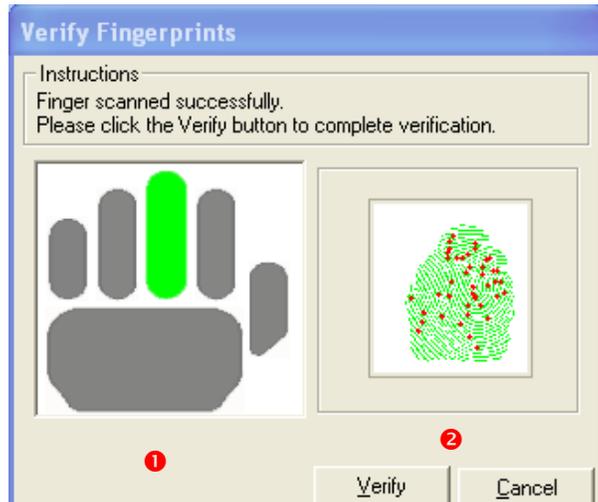


FIGURE 205 FINGERPRINT ENROLLMENT: SCAN FINGERPRINT SCREEN (W/SCAN RESULT)

Note the almost-*pixelated* red dots shown in the Preview window of this **Verify Fingerprints** screen (2). These dots are used to highlight and identify the palmar ridge areas currently captured by the system for a specific user's (unique) finger pads and prints.

Shown also in the screen's **Capture** window (1) is a scan indicator that identifies *which* finger is currently being scanned; in this event, the middle digit of the user being fingerprinted.



FIGURE 206 GINNIE^{NET} FINGERPRINT VERIFICATION SCREEN (W/PRINT IMAGE)

[Step 7] The fingerprint image will then be captured to the Ginnie^{NET} system, and the user will be returned to the initial Fingerprint Verification screen where they may view the captured print image (FIGURE 206).

[Step 8] On the *third* Fingerprint Enrollment screen, (under the screen heading of **Step 3. Unlock public & private Keys**), enter the assigned User ID and RSA password, then click on the screen's <Submit> button.

The Host Communications Results (Transmission Review) screen will then display, like that shown here in FIGURE 207.

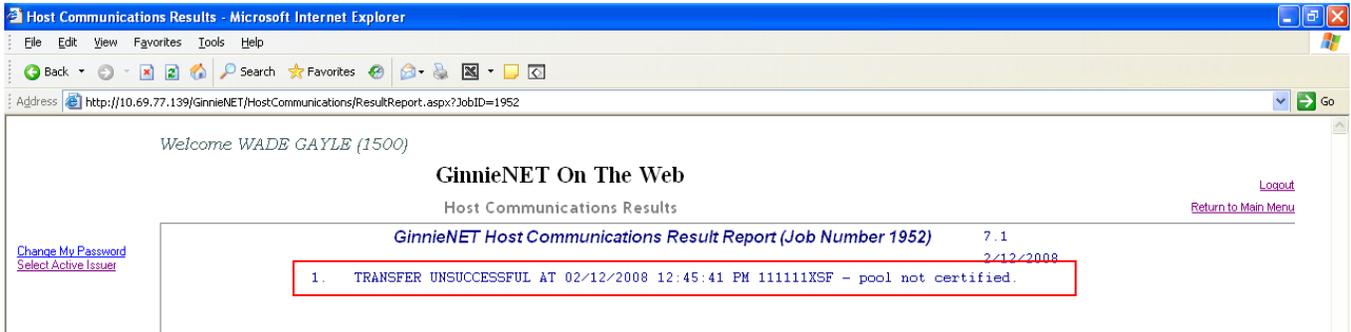


FIGURE 207 GINNIE^{NET} HOST COMMUNICATIONS **TRANSMISSION RESULTS** SCREEN (SINGLE TRANSMISSION)

- ❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.
- ❷ In the sample record shown above, note that the record is in fact showing a **TRANSFER UNSUCCESSFUL** return, with a reason code cited as “**pool not certified**”.

[Step 9] The user may then either print the current results page report, or click on the screen's **Return to Main Menu** link at the top of the page, to return the Ginnie^{NET} Main Menu screen.

 **NOTE:** After each successful transmission to the network, a notification to recap all activity on the Ginnie^{NET} server/network is then generated, and sent by fax and posted as an eNotification to the corresponding users.

8.3 ISSUER COMMUNICATION

TABLE 44 ISSUER COMMUNICATIONS MENU OPTIONS

ISSUER COMMUNICATIONS SCREEN LINKS	ISSUER COMMUNICATIONS MENU OPTIONS
<p>Issuer Communications</p>	<ul style="list-style-type: none"> • Submit Pool • Delete Pool • Accept Pool • Send Master Agreement Certification

8.3.1 File Transmission Number (FTN)

A File Transmission Number (FTN), assigned by the system at the time a pool is transmitted and used to identify pools on the Network. After pool data is verified, a FTN is added to the pool record. The FTN becomes the tracking number for the pool and is displayed on the pool detail record and forms 11705 and 11706.

The FTN is a combination of thirty-two (32) digits and characters, and is shown as a single unit (string). That File Transmission Number can be broken down as follows:

1977 000123 152020 XSF 050599 095732 9

- The first four (4) digits (**1977**) represent the **Issuer Number**, and are always the same.
- The next six (6) digits (**000123**) represent the **Custodian Number**.
- The next six (6) digits (**152020**) represent the **Pool Number**.
- The next three (3) characters (**XSF**) indicate the **Issue and Pool Types**.
- The next six (6) digits (**050599**) indicate the **date** the pool was sent to the Network.
- The next six (6) digits (**095732**) indicate the **time** the pool was sent to the Network.
- The last digit (**9**) is a "check digit" for the communications session.

8.4 ISSUER COMMUNICATIONS—POOL SUBMIT

8.4.1 Issuer Communications—Pool Submit

This screen series will allow the user to select one or more pools for transmission, and will provide a notification to that user of the successful execution of those transmissions, providing dates and times of each submission, as well as the FTN number generated upon successful transmission to the network.

To access the Issuer Communications screen functions, step through the following procedural flow:

[Step 1] On the Ginnie^{NET} Main Menu screen, click on the screen's **Host Communications** link.

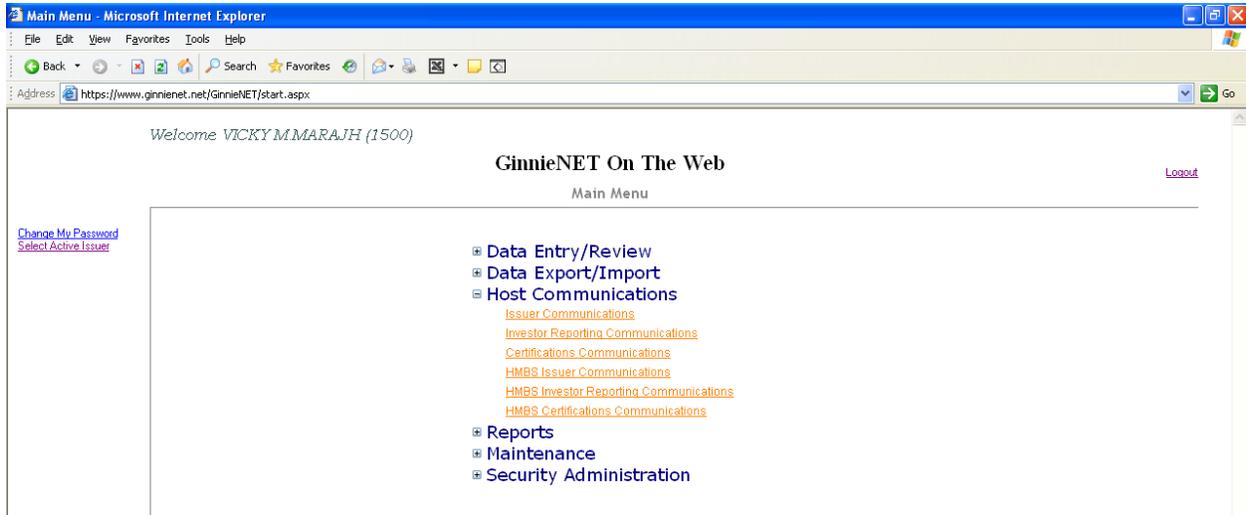


FIGURE 208 GINNIE^{NET} MAIN MENU SCREEN: **HOST COMMUNICATIONS** LINK

[Step 2] Click on the screen’s **Issuer Communications** link. The Host Communications Selections screen will then display.

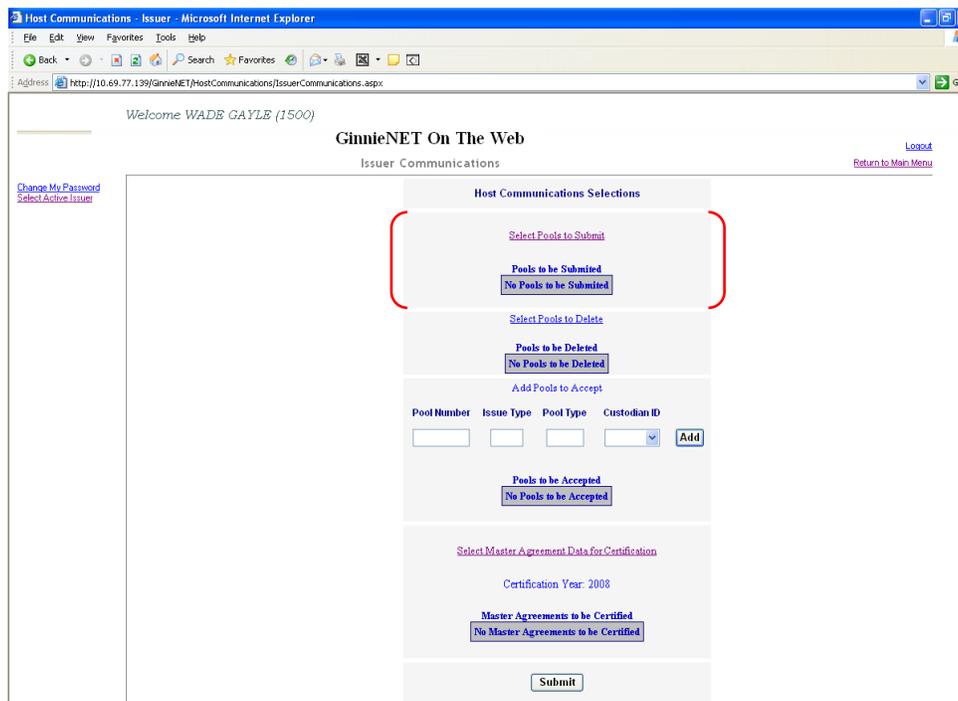


FIGURE 209 **HOST COMMUNICATIONS SELECTIONS** SCREEN (POOL SUBMIT FUNCTION)

[Step 3] On the new Issuer Communications screen, click on the **Select Pools to Submit** link, located at the top of the page, to begin the pool transmission process.

The Pool Selection screen will then be displayed, and will contain information for pools that have already passed Ginnie Mae Edits and which are now available for transmission.

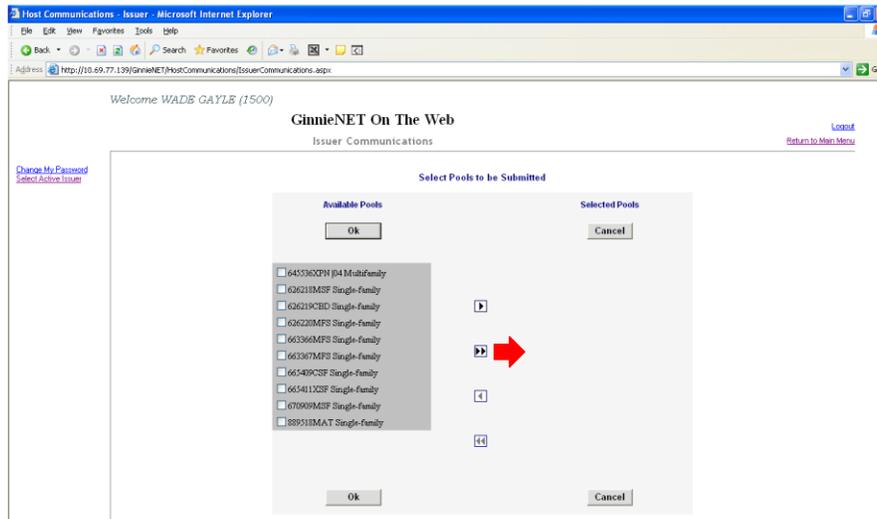


FIGURE 210 POOL SELECTION SCREEN (w/**AVAILABLE POOLS** COLUMN ENTRIES)

[Step 4] On the new Pool Selection screen, click on the screen’s double-arrow [**>>**] button to select *all* pools listed in the **Selected Pools** column.



FIGURE 211 **SELECT SINGLE POOLS** FUNCTION



FIGURE 212 **MOVE SELECTED POOLS** FUNCTION

[Step 5] Click on any of the individual checkbox fields [] to select a *single* pool—or *multiple* pools in that **Selected Pools** column (FIGURE 211).

[Step 6] Once the desired pools have been selected, click on the single-left arrow [**<**] button to move those pools over to the **Available Pools** column of the screen (FIGURE 212).

[Step 7] Click on the <OK> button. The new Host Communications Selections screen will then display.

[Step 8] On the new Host Communications Selections screen, click on the <Submit> button to initialize the fingerprint verification process.

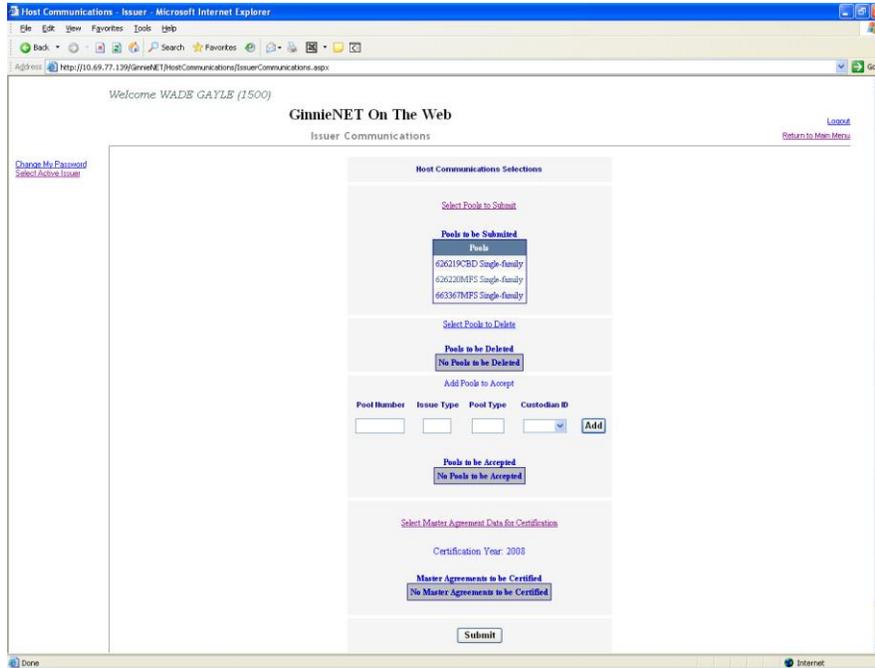


FIGURE 213 HOST COMMUNICATIONS SELECTION SCREEN (W/POOLS ENTRIES)

[Step 9] Step through the complete fingerprint verification process, as described earlier in the **Fingerprint Verification** module.

[Step 10] Once the verification process is completed, the system will then display a transmission status and review page, like that shown here.

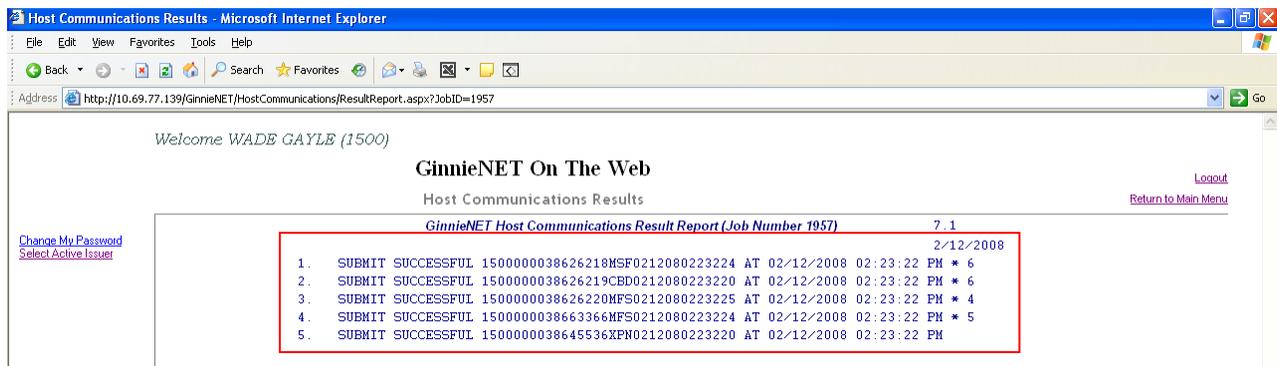


FIGURE 214 GINNIE^{NET} HOST COMMUNICATIONS TRANSMISSION RESULTS SCREEN (MULTIPLE TRANSMISSIONS)

❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

❷ In the sample record shown above, note that the record is in fact showing a **TRANSFER UNSUCCESSFUL** return, with a reason code cited as “**pool not certified**”.

[Step 11] The user may then either print the current results page report, or click on the screen's **Return to Main Menu** link at the top of the page, to return the Ginnie^{NET} Main Menu screen.



NOTE: After each successful transmission to the network, a notification to recap all activity on the Ginnie^{NET} server/network is then generated, and sent by fax and posted as an eNotification to the corresponding users.

8.5 POOL DELETION

8.5.1 Issuer Communications—Pool Deletion

A pool can be deleted from the network up to the point at which the Custodian retrieves it from the network. Once has been retrieved by the Custodian, it may no longer be accessed unless the Custodian rejects it. A pool inquiry is recommended for pool status by the Issuer, should the Issuer need to delete a specific pool—or *group* of pools.

A pool can be deleted from the network up to 12:00 PM EST, the next day after certification. A delete from the network *does not* delete the pool from the user's PC and the user will still need to inform Ginnie^{NET} Customer Service. The pool can then be reassembled and transmitted to the network once again. A new File Transmission Number is then assigned when a pool is re-transmitted to the network.

To access this Delete Pools function, step through the following procedural flow:

[Step 1] On the Ginnie^{NET} Main Menu screen, click on the screen's **Host Communications** link.

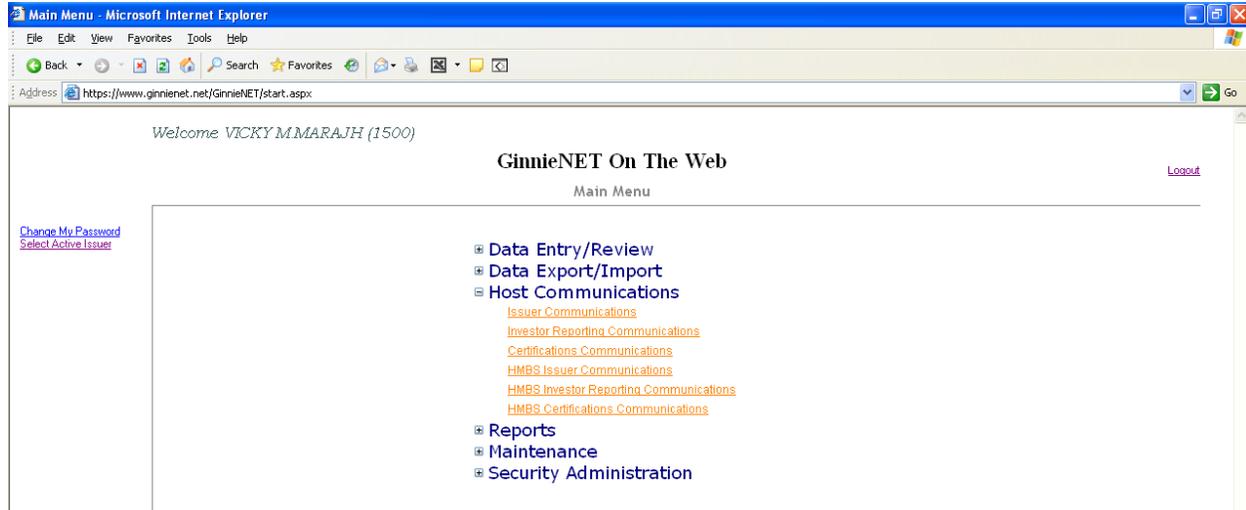


FIGURE 215 GINNIE^{NET} MAIN MENU SCREEN: **HOST COMMUNICATIONS** LINK

[Step 2] Click on the screen's **Issuer Communications** link. The Host Communications Selections screen will then display.

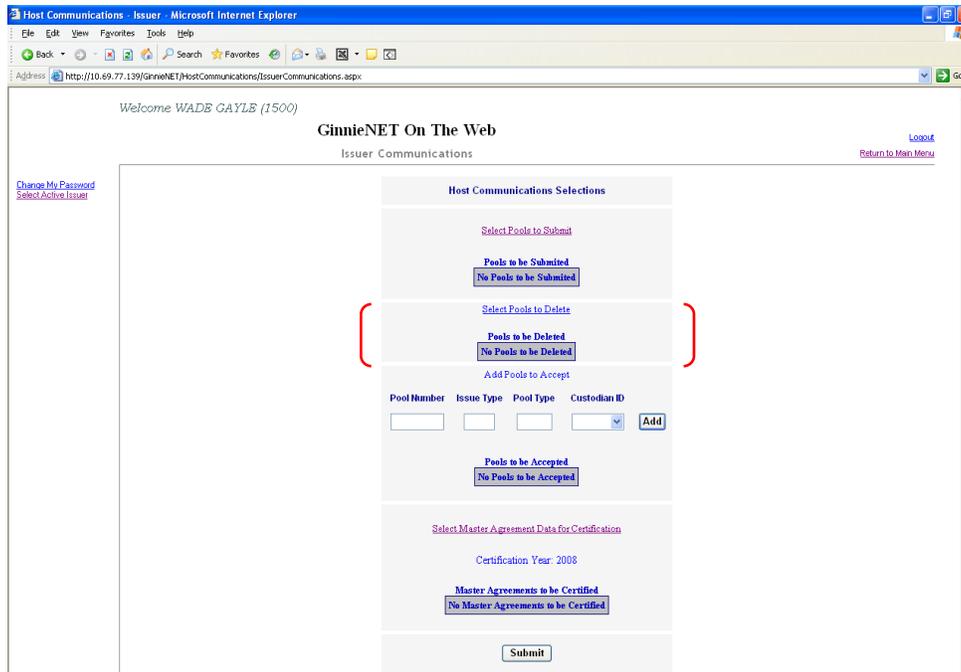


FIGURE 216 HOST COMMUNICATIONS SELECTIONS SCREEN (POOL DELETE FUNCTION)

[Step 3] On the new Issuer Communications screen, click on the **Select Pools to Delete** link, located toward the middle of the page, to begin the pool deletion process.

The Pool Selection screen will then display (FIGURE 217), and will contain information for pools that are targeted for deletion.

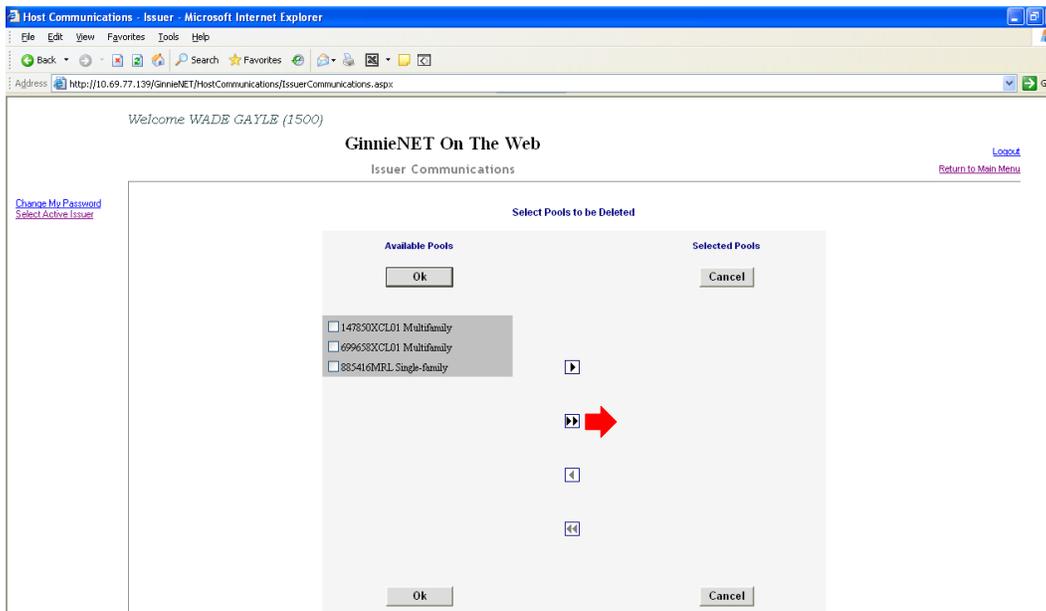


FIGURE 217 HOST COMMUNICATIONS SELECTIONS SCREEN (POOL DELETES)

[Step 4] On the new Pool Selection screen, click on the screen's double-arrow [>>] button to select all pools listed in the **Selected Pools** column.

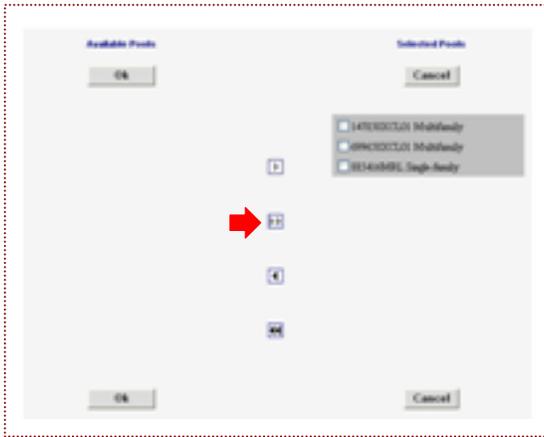


FIGURE 218 SELECT SINGLE POOLS FUNCTION

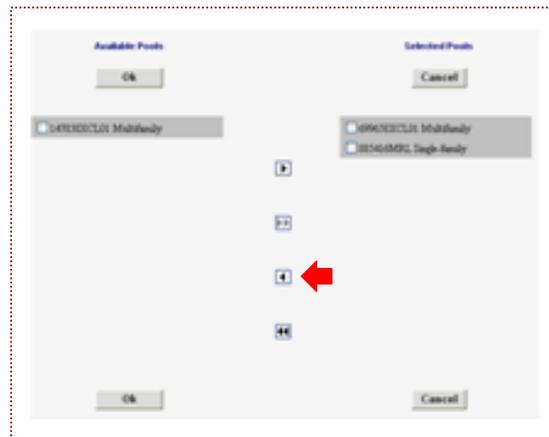


FIGURE 219 MOVE SELECTED POOLS FUNCTION

[Step 5] Click on any of the individual checkbox fields [] to select a *single* pool—or *multiple* pools in that **Selected Pools** column (FIGURE 218).

[Step 6] Once the desired pools have been selected, click on the single-arrow [<] button to move those pools over to the **Available Pools** column of the screen (FIGURE 219).

[Step 7] Click on the <OK> button. The new Host Communications Selections screen will then display.

[Step 12] On the new Host Communications Selections screen, click on the <Submit> button to begin the fingerprint verification process.

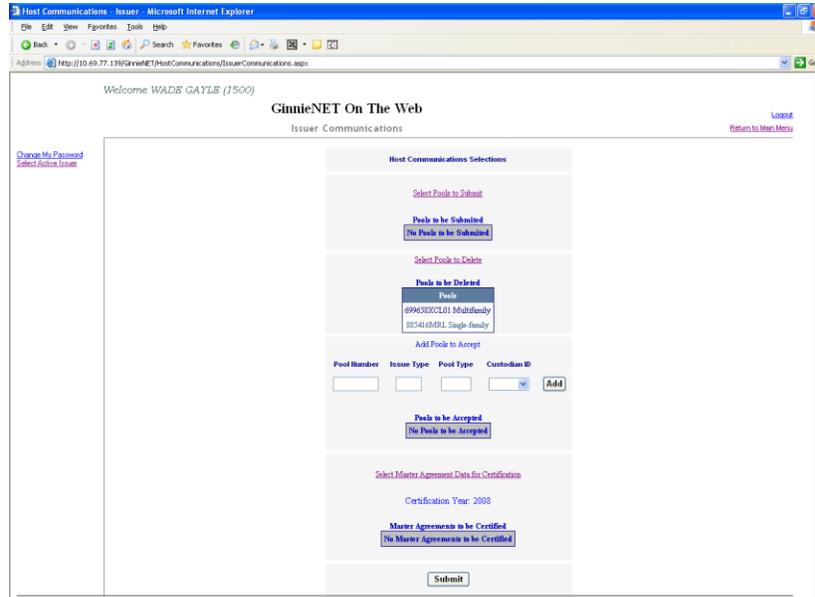


FIGURE 220 HOST COMMUNICATIONS SELECTION SCREEN (W/POOLS ENTRIES)

[Step 13] Step through the complete fingerprint verification process, as described earlier in the **Fingerprint Verification** module.

[Step 14] Once the verification process is completed, the system will then display a transmission status and review (Results) page, like that shown here.



FIGURE 221 GINNIE^{NET} HOST COMMUNICATIONS TRANSMISSION RESULTS SCREEN (MULTIPLE TRANSMISSIONS)

- ❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.
- ❷ In the sample record shown above, note that the record is in fact showing a **DELETE SUCCESSFUL** return.

[Step 15] The user may then either print the current results page report, or click on the screen's **Return to Main Menu** link at the top of the page, to return the Ginnie^{NET} Main Menu screen.

 **NOTE:** An error message will display if the user tries to delete a pool that has already been received or rejected by a Custodian—or that has been deleted from the network, or certified and processed by the Pool Processing Agent (PPA).

8.6 IMMEDIATE ISSUANCE WITH TRANSFER POOL

An Issuer may elect to Transfer Issuer responsibility for certain types of new pools to an eligible Ginnie Mae Issuer immediately upon issuance, subject to approval by Ginnie Mae. This is available for each pool type that can be submitted using Ginnie^{NET}. If the Issuer decides to do this, the Transfer must reflect the Issuer number of the acquiring Issuer on the Single Family Pool Detail—11705 screen.

Step through the following procedural flow to accommodate this processing task:

[Step 1] On the Ginnie^{NET} Main Menu screen, click on the screen’s **Data Entry/Review** link.

FIGURE 222 GINNIE^{NET} SINGLE FAMILY POOLS DETAIL—11705 SCREEN: (w/**TRANSFER-ISSUER ID** FIELD)

[Step 2] Click on the **New Pool Processing** link.

[Step 3] Click on the **Single Family Processing** link. The Single Family Pools Detail—11705 screen will then display, like that shown above in (FIGURE 222).

[Step 4] On the new Single Family Pools Detail—11705 screen, enter the Acquiring Issuers number in the screen’s **Transfer-Issuer ID** field, shown above as “1501”.



NOTE: The acquiring Issuer **MUST BE** a Ginnie^{NET} user.

[Step 5] Click on the screen’s <Update> button to save the current **Transfer-Issuer ID** field update.

[Step 6] Click on the **Host Communications** link, then select the **Issuer Communications** option.

8.7 THE ACQUIRING ISSUER—IMMEDIATE ISSUANCE WITH TRANSFER POOL

For any new pools processed as Immediate Issuance with Transfer Pools, the Transfer Issuer will now be required to identify and enter their Document Custodian's Identification Number. The Transfer Issuer will enter their Document Custodian Identification Number at time of acceptance of the Transfer Pool.

To access the Pools to be Accepted function, step through the following procedural flow:

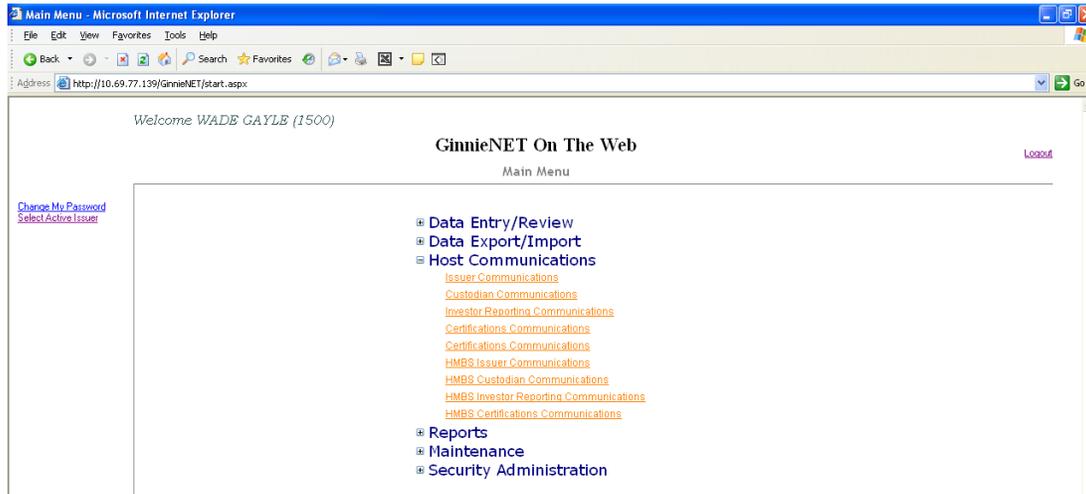


FIGURE 223 GINNIE^{NET} MAIN MENU SCREEN (w/ISSUER COMMUNICATIONS OPTION)

[Step 1] On the Ginnie^{NET} Main Menu screen, click on the screen's **Host Communications** link.

[Step 2] Click on the **Issuer Communications** options link. The Issuer Communications screen will then display (FIGURE 224).

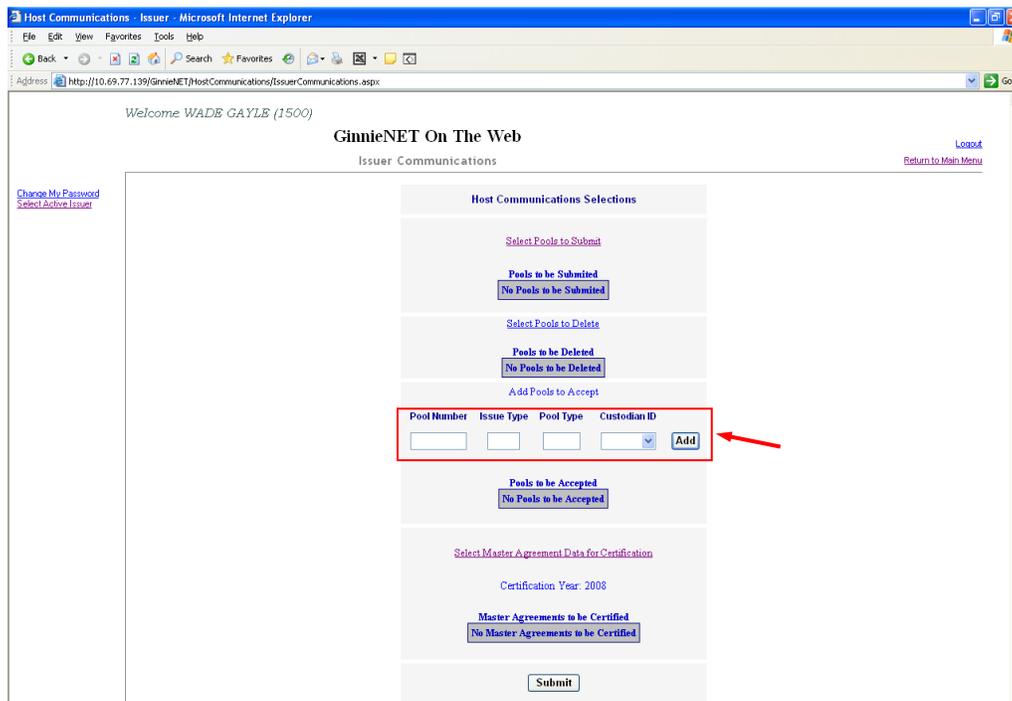


FIGURE 224 GINNIE^{NET} ISSUER COMMUNICATIONS SCREEN

[Step 3] Enter a valid Pool number in the **Pool Number** field.

[Step 4] Enter an Issuer type in the **Issuer Type** field.

[Step 5] Enter a Pool type in the **Pool Type** field.

[Step 6] Click on the down arrow [▼] adjacent to the **Custodian ID** field, and select a desired Custodian ID.



NOTE: All field entries discussed above in *Steps 4-7* will be required for all pools to be accepted by the Acquiring Issuer.

[Step 7] Click on the screen's <Add> button to add the current record, then REPEAT THIS PROCESS FOR EACH POOL TRANSACTION. The Issuer Communications screen will then display.

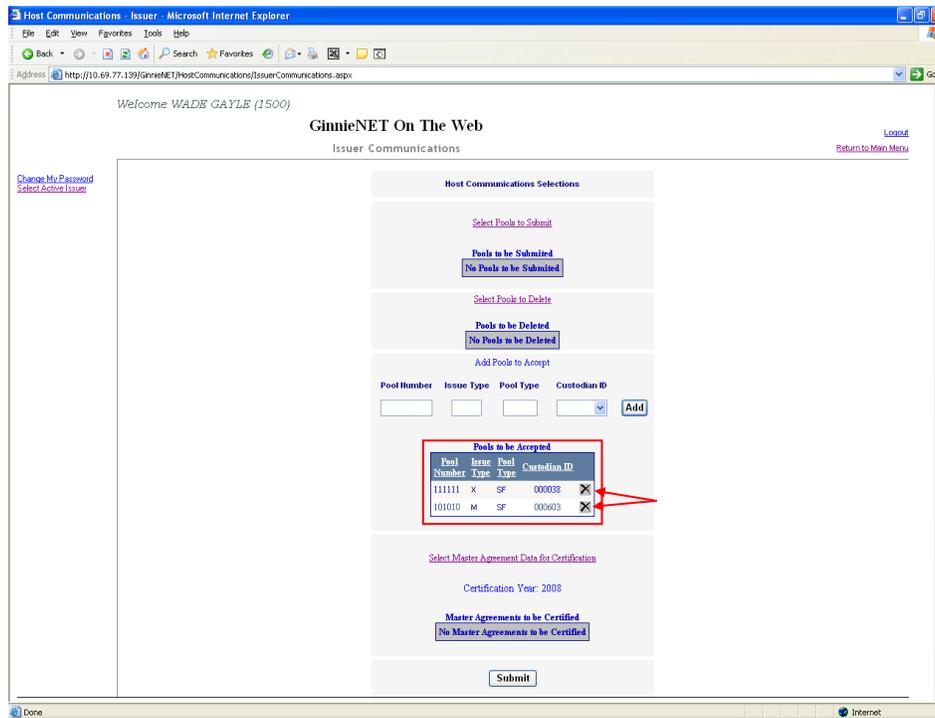


FIGURE 225 GINNIE^{NET} ISSUER COMMUNICATIONS SCREEN (ADD/DELETE FUNCTION)



NOTE: The user may also at any time click on the screen’s <Delete> button to *delete* a pool record from those listed within the **Pools to be Accepted** screen area. To do so, click on the button adjacent to the Custodian ID column.

- [Step 8] Once completed with all field entries, click on the <Submit> button to complete the current Add Record action, and to initialize the Fingerprint Verification process.
- [Step 9] Step through the complete fingerprint verification process, as described earlier in the **Fingerprint Verification** module.
- [Step 10] Once the verification process is completed, the system will then display a transmission status and review page.

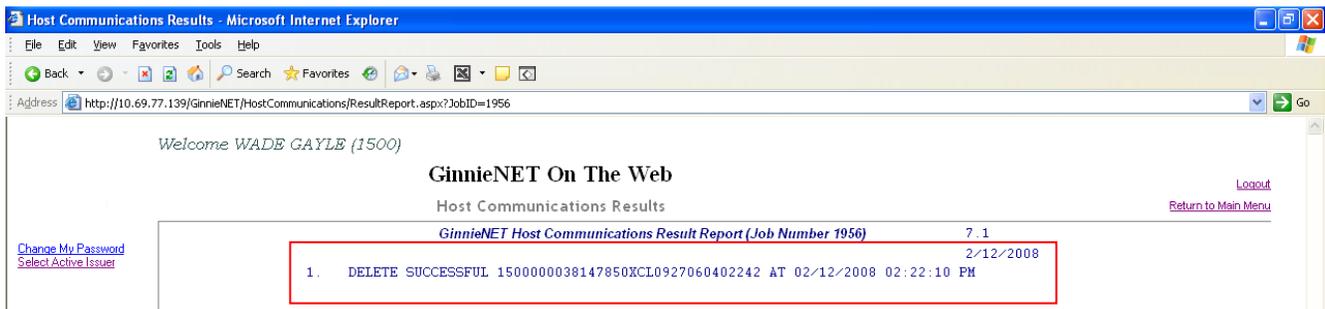


FIGURE 226 GINNIE^{NET} HOST COMMUNICATIONS TRANSMISSION RESULTS SCREEN (MULTIPLE TRANSMISSIONS)

❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

❷ In the sample record shown above, note that the record is in fact showing a **DELETE SUCCESSFUL** return.

[Step 11] The user may then either print the current results page report, or click on the screen's **Return to Main Menu** link at the top of the page, to return the Ginnie^{NET} Main Menu screen.

 **NOTE:** After each successful transmission to the network, a notification to recap all activity on the Ginnie^{NET} server/network is then generated, and sent by fax and posted as an eNotification to the corresponding users.

 **NOTE:** For Immediate Issuance and Transfer Pools that are *not* accepted by the Buying/Transfer Issuer in a timely manner (two (2) business days after the Initial Certification is completed by the Selling (Originator) Issuer's Document Custodian), the pool will automatically be issued to the Seller (Originator) of the pool/loan package.

8.8 INVESTOR REPORTING COMMUNICATIONS

To access each of the robust functions within the Host Communications window, it will again be necessary to complete the Fingerprint Verification process. The verification process will be the same for each function, and is detailed below.

8.8.1 Investor Communications Menu Options

TABLE 45 INVESTOR COMMUNICATIONS MENU OPTIONS

INVESTOR REPORTING COMMUNICATIONS SCREEN LINKS	INVESTOR REPORTING COMMUNICATIONS MENU OPTIONS
Investor Reporting Communications	<ul style="list-style-type: none"> • Submit RPB Report • Submit Quarterly Certifications • Delete Quarterly Certifications • Submit HUD 11710-D Issuer's Monthly Summary Report • Delete HUD 11710-D Issuer's Monthly Summary Report • Send Remittance Advices • Send Prepayment Penalty

8.8.2 File Transmission Number (FTN)

A File Transmission Number (FTN) is assigned by the system at the time a report is transmitted, is used to identify reports on the network. The FTN is a combination of digits and characters, and is usually shown as a single unit (string). That File Transmission Number can be broken down as follows:

1977 Report Type 200201 20020212 095732 9

- The first four (4) digits (**1977**) represent the **Issuer Number**.
- The next field represents the **Report Type**.
- Next six (6) digits (**200201**) represent the **Reporting Month**.
- Next eight (8) digits represent the **Date of Report**.
- Next six (6) digits (**095732**) indicate the time the report was sent to the network.
- The last digit (**9**) is a “check digit” for the Communications session.

8.9 RPB SUBMISSION—(REMAINING PRINCIPAL BALANCE)

Initial **REMAINING PRINCIPAL BALANCE (RPB)** reporting can only be submitted on the 1st and 2nd business day. Corrections to the Remaining Principal Balance report can only be submitted from the 1st to the 5th business day.

To access the RPB submission function, step through the following procedural flow:

[Step 1] On the Ginnie^{NET} Main Menu screen, click on the screen's **Host Communications** link.

[Step 2] Click on the **Investor Reporting Communications** link. The Investor Reporting Communications screen will then display (FIGURE 227).



FIGURE 227 INVESTOR REPORTING COMMUNICATIONS SCREEN

[Step 3] Click on the **Certifications Communications** link.

[Step 4] Click on the **Select RPB Reports to Submit** link, shown at the top of the screen, to begin the report transmission process. The system will then display the **WARNING!** message shown below in FIGURE 228.

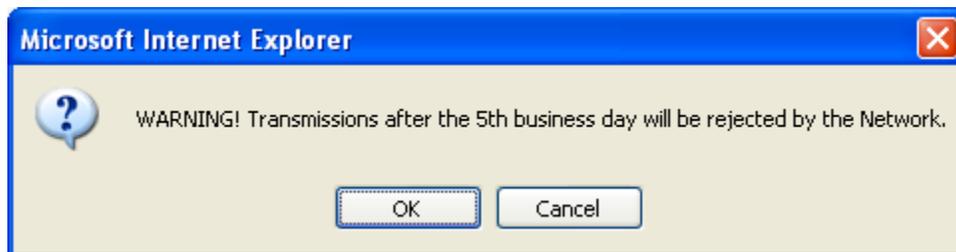


FIGURE 228 TRANSMISSION REJECTION WARNING MESSAGE

[Step 5] Click on the <OK> button to continue. The user will then be returned to the Investor Reporting Communications screen.

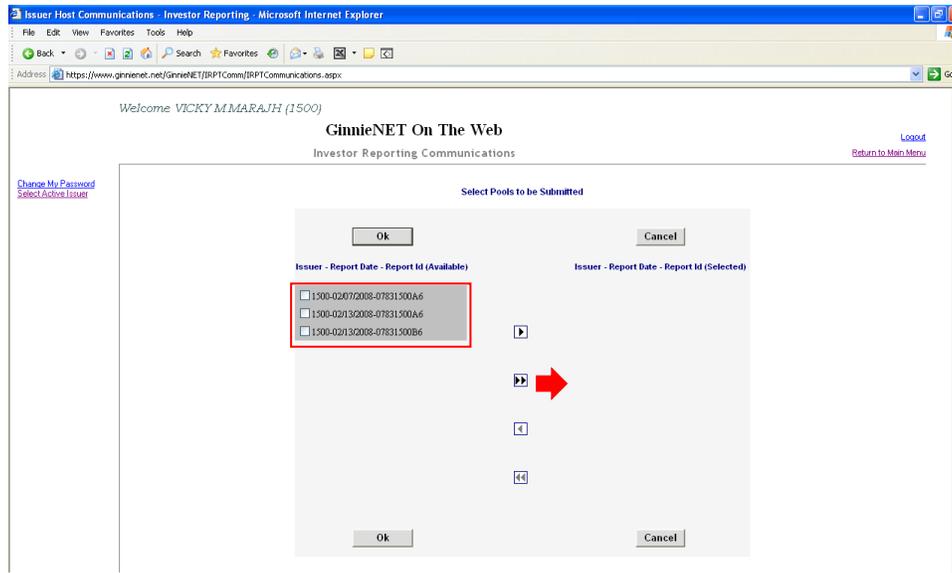


FIGURE 229 INVESTOR REPORTING COMMUNICATIONS SCREEN

- [Step 6] On the Investor Reporting Communications screen, click on the screen's double-arrow [»] button to select *all* reports listed in the Selected Reports column.
- [Step 7] Click on any of the individual checkbox fields [] to select a *single* report—or *multiple* reports in that Selected Reports column.
- [Step 8] Once the desired reports have been selected, click on the single-arrow [◀] button to move those reports over to the Available Reports column of the screen.
- [Step 9] Click on the <OK> button. The new Investor Reporting Communications Selections screen will then display.
- [Step 10] Click on the <Submit> button to initialize the fingerprint verification process.

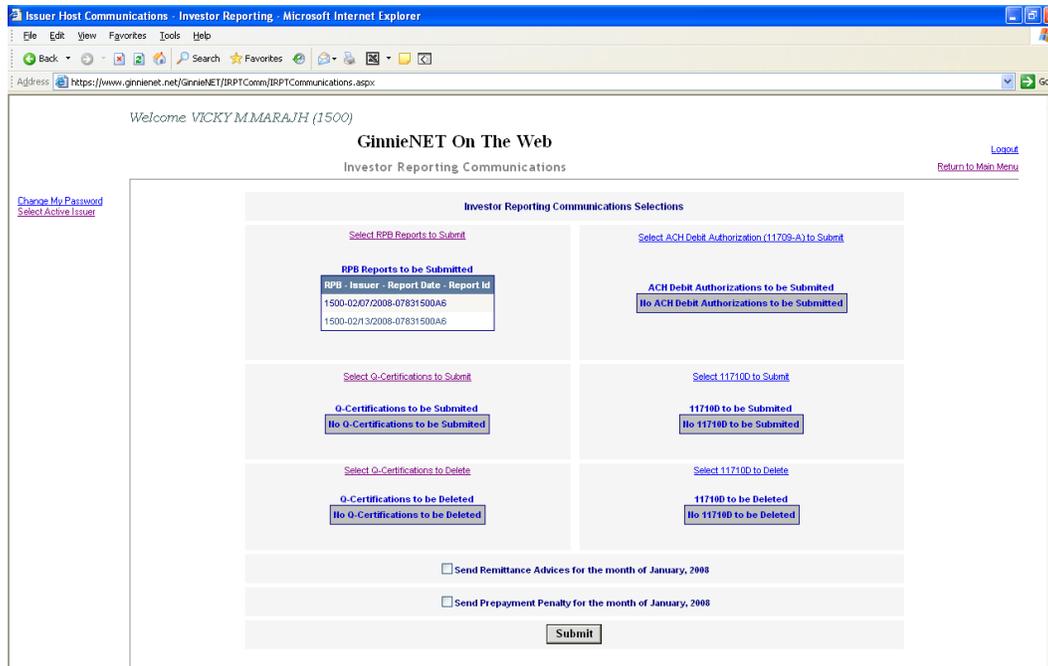


FIGURE 230 INVESTOR REPORTING COMMUNICATIONS SELECTIONS SCREEN

[Step 11] Step through the complete fingerprint verification process, as described earlier in the **Fingerprint Verification** module.

[Step 12] Once the verification process is completed, the system will then display a transmission status and review screen to indicate either a SUCCESSFUL or UNSUCCESSFUL transmission of the selected reports.

- ❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.
- ❷ In the sample record shown above, note that the record is in fact showing a **TRANSFER UNSUCCESSFUL** return, with a reason code cited as “**pool not certified**”.

[Step 13] The user may then either print the current results page report, or click on the screen’s **Return to Main Menu** link at the top of the page, to return the Ginnie^{NET} Main Menu screen.

 **NOTE:** After each successful transmission to the network, a notification to recap all activity on the Ginnie^{NET} server/network is then generated, and sent by fax and posted as an eNotification to the corresponding users.

8.10 QUARTERLY CERTIFICATION SUBMISSION/DELETION

QUARTERLY CERTIFICATION can only be submitted from the *first* business day, to the *last* business day, (September, December, March, June). Corrections to the Quarterly Certifications Report can be made from first business day to last business day.

To access the Quarterly Certification functions, step through the following procedural flow:

[Step 1] On the Ginnie/NET Main Menu screen, click on the screen's **Host Communications** link.

[Step 2] Click on the **Investor Reporting Communications** link.

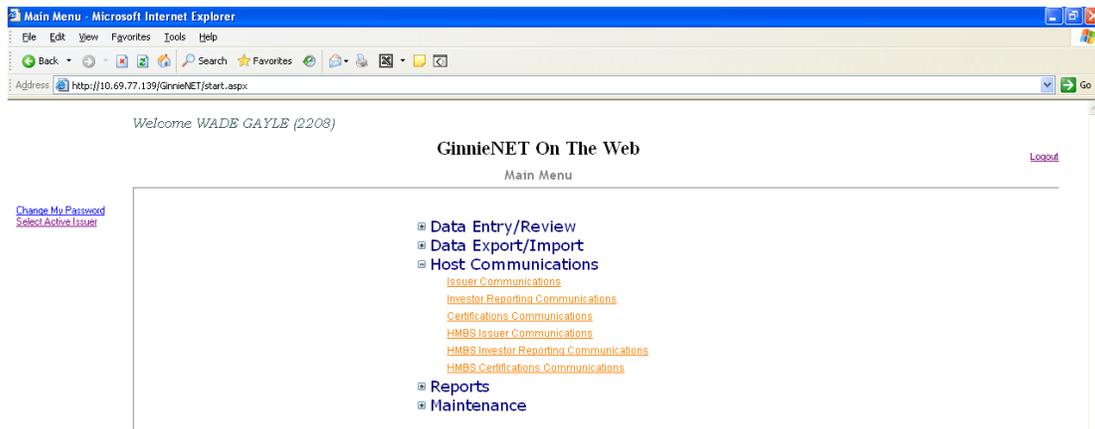


FIGURE 231 INVESTOR REPORTING COMMUNICATIONS SCREEN (**QUARTERLY CERTIFICATIONS**)

[Step 3] Click on the **Certifications Communications** link. The Investor Reporting Communications screen will then display.

[Step 4] Click on the **Q-Certification to be Submitted** link to begin the report transmission process. The Investor Reporting Communications Selections screen will then display.

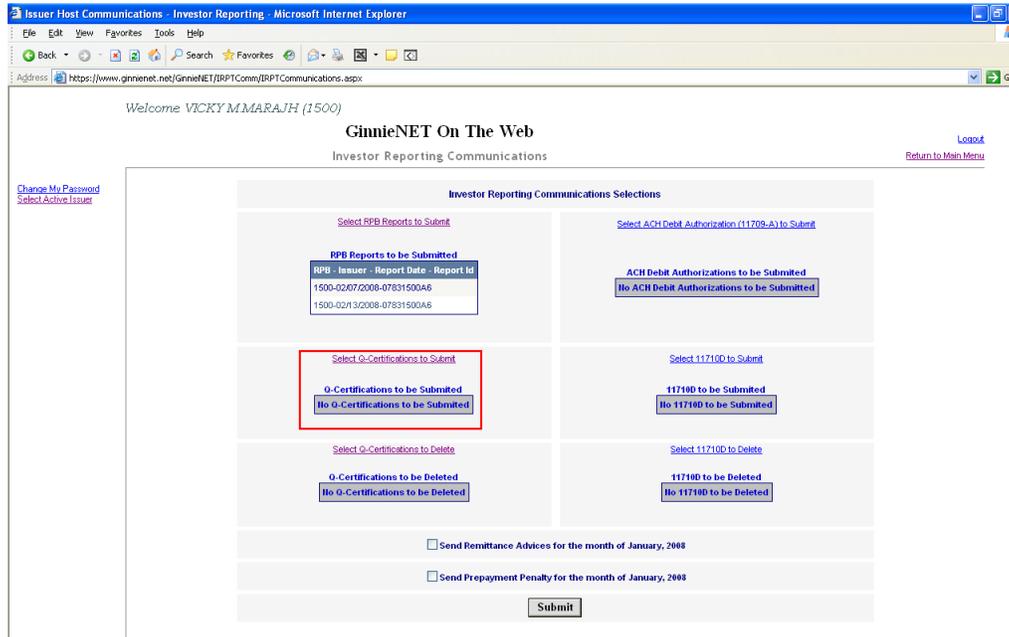


FIGURE 232 INVESTOR REPORTING COMMUNICATIONS SELECTIONS SCREEN (W/FUNCTION LINKS)

The Investor Select Pools to be Submitted screen will then display.

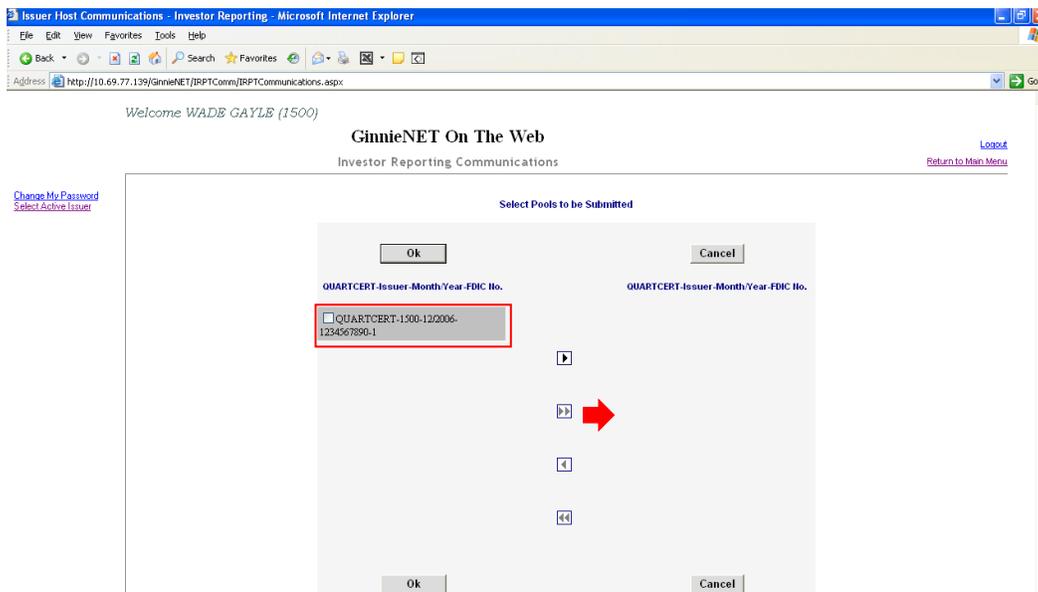


FIGURE 233 INVESTOR REPORTING COMMUNICATIONS SELECTIONS SCREEN (AVAILABLE REPORTS)

[Step 5] Click on any of the individual checkbox fields to select a *single* report—or *multiple* reports in the left column (FIGURE 233).

[Step 6] Click on the screen's double-arrow [»] button to select *all* reports listed in the Selected Pools column.

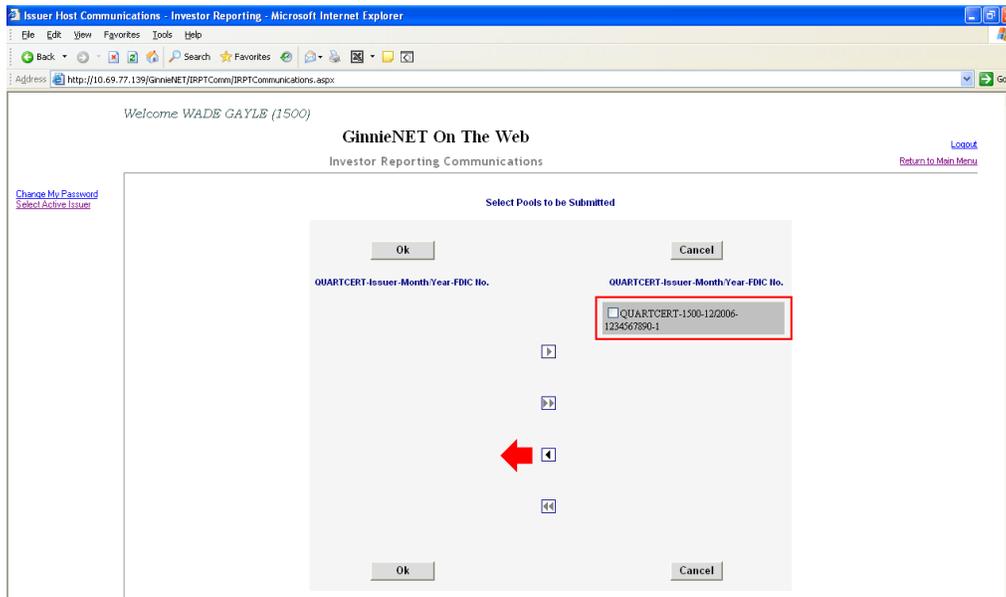


FIGURE 234 INVESTOR REPORTING COMMUNICATIONS SELECTIONS SCREEN (**MOVE REPORTS**)

[Step 7] Once the desired reports have been selected, click on the single-arrow [◀] button to move those reports over to the Available column of the screen.

[Step 8] Click on the <OK> button. The new Investor Reporting Communications Selections screen will then display.

[Step 1] Click on the <Submit> button to begin the fingerprint verification process.

[Step 2] Step through the complete fingerprint verification process, as described earlier in the **Fingerprint Verification** module.

[Step 3] Once the verification process is completed, the system will then display a transmission status and review (Results) page.

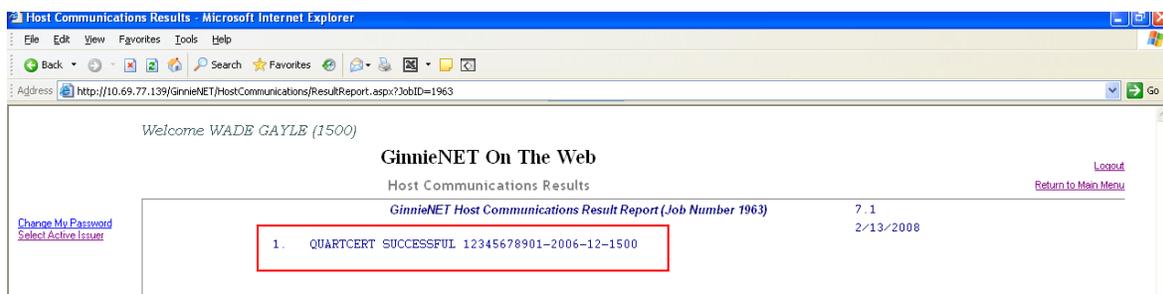


FIGURE 235 INVESTOR REPORTING COMMUNICATIONS **QUARTCERT SUCCESSFUL RESULTS** SCREEN

① The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

② In the sample Master Agreement account shown above, note that the record is in fact showing a **QUARTCERT SUCCESSFUL** return.

[Step 4] The user may then either print the current results page report, or click on the screen's **Return to Main Menu** link at the top of the page, to return the Ginnie^{NET} Main Menu screen.



NOTE: After each successful transmission to the network a notification indicating activity on the Ginnie^{NET} Server/Network is generated and sent by fax and posted on E-notification to corresponding users.

8.11 ISSUER'S MONTHLY REMITTANCE ADVICE—HUD 11714

The **ISSUER'S MONTHLY REMITTANCE ADVICE—HUD 11714** form may only be submitted from the 1st business day to the 15th calendar day.

[Step 1] On the Ginnie^{NET} Main Menu screen, click on the screen's **Host Communications** link.

[Step 2] Click on the **Investor Reporting Communications** link.

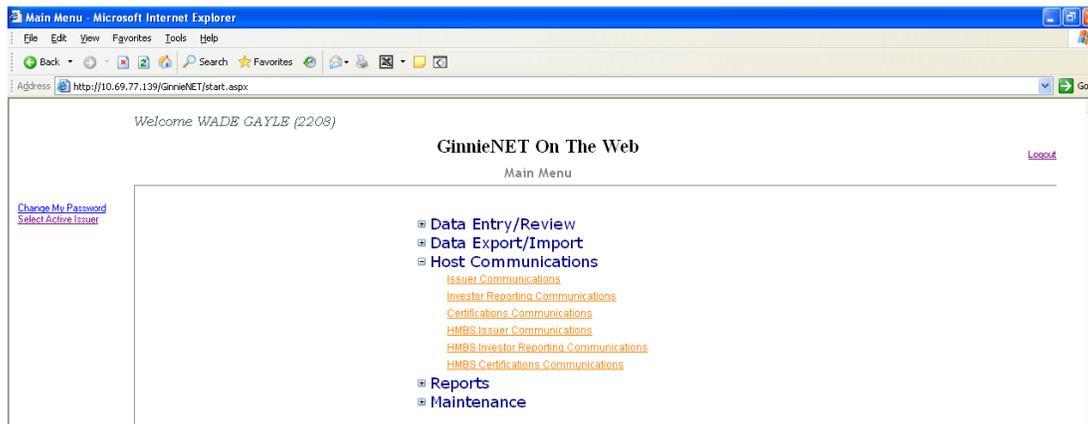


FIGURE 236 INVESTOR REPORTING COMMUNICATIONS SCREEN (**IMRA—HUD 11714**)

[Step 3] Click on the **Certifications Communications** link. The Investor Reporting Communications screen will then display.

[Step 4] On the Investor Reporting Communications screen, click on the **Send Remittance Advices** checkbox () to begin the report transmission process. The Investor Reporting Communications Selections screen will then display.

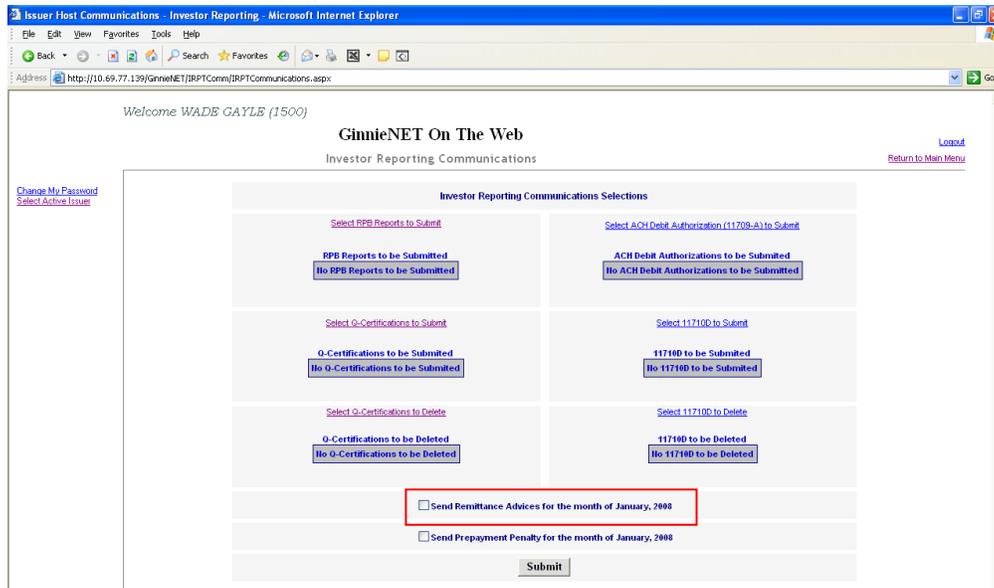


FIGURE 237 INVESTOR REPORTING COMMUNICATIONS SELECTIONS SCREEN (**IMRA—HUD 11714**LINK)

- [Step 5] Click on the <Submit> button to begin the fingerprint verification process.
- [Step 6] Step through the complete fingerprint verification process, as described earlier in the **Fingerprint Verification** module.
- [Step 7] Once the verification process is completed, the system will then display a transmission status and review (Results) page.

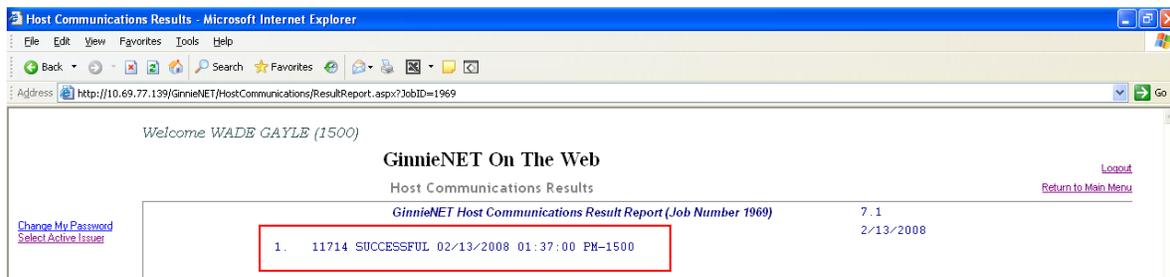


FIGURE 238 INVESTOR REPORTING COMMUNICATIONS: **11714 SUCCESSFUL** RESULTS SCREEN

- ❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.
- ❷ In the sample Master Agreement account shown above, note that the record is in fact showing a **11714 SUCCESSFUL** return.

- [Step 8] The user may then either print the current results page report, or click on the screen’s **Return to Main Menu** link at the top of the page, to return the Ginnie^{NET} Main Menu screen.



NOTE: After each successful transmission to the network a notification indicating activity on the Ginnie^{NET} Server/Network is generated and sent by fax and posted on E-notification to corresponding users.

8.12 MULTIFAMILY PREPAYMENT PENALTY

MULTIFAMILY PREPAYMENT PENALTY can only be submitted from the 1st business day to the 5th business day.

To access the Multifamily Prepayment Penalty function, step through the following procedural flow:

[Step 1] On the Ginnie^{NET} Main Menu screen, click on the screen's **Host Communications** link (FIGURE 239).

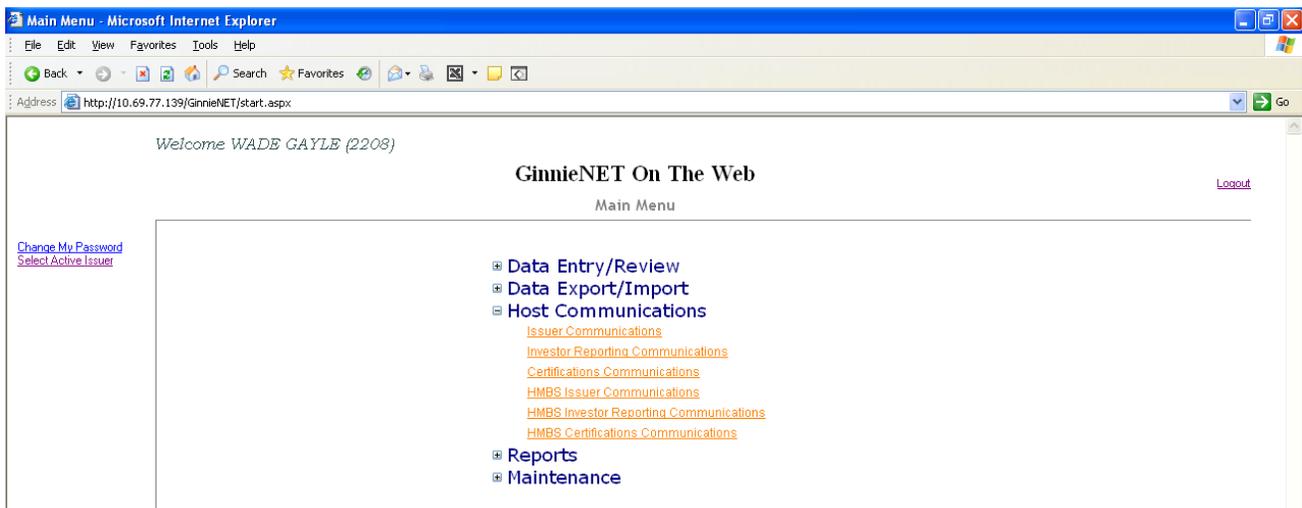


FIGURE 239 GINNIE^{NET} MAIN MENU SCREEN (MULTIFAMILY PREPAYMENT PENALTY)

[Step 2] Click on the **Certifications Communications** link. The Investor Reporting Communications screen will then display.

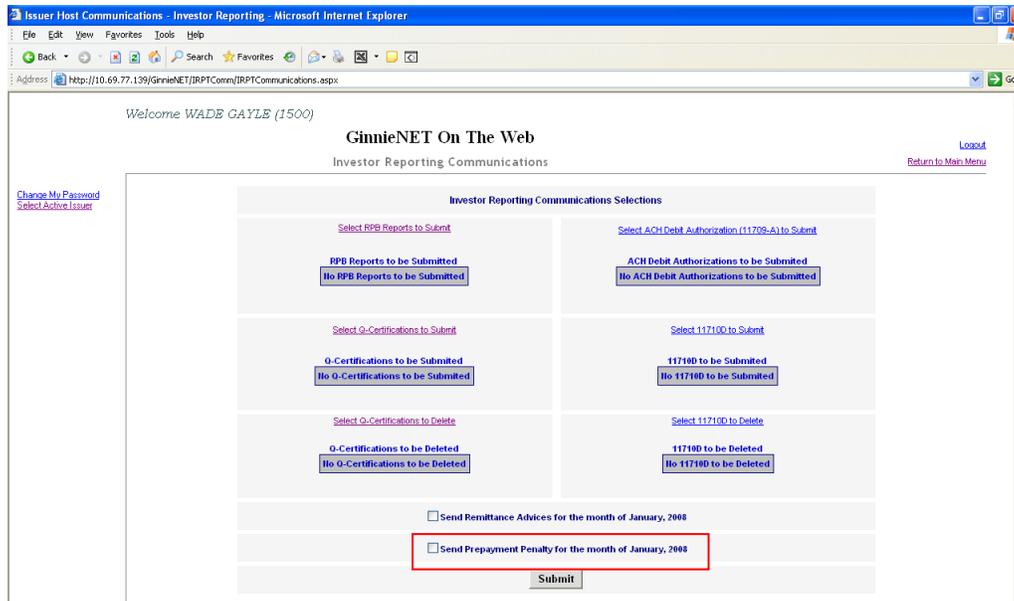


FIGURE 240 INVESTOR REPORTING COMMUNICATIONS SCREEN (W/SEND PREPAYMENT PENALTY CHECKBOX)

[Step 3] Click on the **Send Prepayment Penalty** checkbox (☑), at the bottom of the screen, to begin the report transmission process. The system will then display the **WARNING!** message shown here in FIGURE 241.

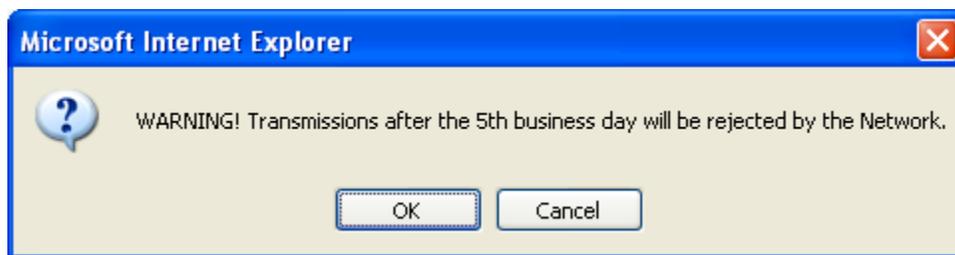


FIGURE 241 TRANSMISSION REJECTION WARNING MESSAGE

[Step 4] Click on the <OK> button to continue. The user will then be returned to the Investor Reporting Communications screen.

[Step 5] Click on the <Submit> button to begin the fingerprint verification process.

[Step 6] Step through the complete fingerprint verification process, as described earlier in the **Fingerprint Verification** module.

[Step 7] Once the verification process is completed, the system will then display a transmission status and review screen to indicate either a SUCCESSFUL or UNSUCCESSFUL transmission of the selected reports.

❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

② In the sample record shown above, note that the record is in fact showing a **TRANSFER UNSUCCESSFUL** return, with a reason code cited as “**pool not certified**”.

[Step 8] The user may then either print the current results page report, or click on the screen’s **Return to Main Menu** link at the top of the page, to return the Ginnie^{NET} Main Menu screen.

 **NOTE:** After each successful transmission to the network, a notification to recap all activity on the Ginnie^{NET} server/network is then generated, and sent by fax and posted as an eNotification to the corresponding users.

8.13 CERTIFICATIONS COMMUNICATIONS

To access the robust functionality of in the Certifications Communications screen, it will be necessary to complete the fingerprint verification process. This verification process will be the same for *each* function, and is outlined below.

8.13.1 Certifications Communications Link Options

TABLE 46 CERTIFICATIONS COMMUNICATIONS MENU OPTIONS

CERTIFICATIONS COMMUNICATIONS SCREEN LINKS	CERTIFICATIONS COMMUNICATIONS MENU OPTIONS
<p>Certifications Communications</p>	<ul style="list-style-type: none"> • Submit Final Certification • Delete Final Certification • Retrieve Pools for Final Certification • Submit Issuer Recertification • Submit Document Custodian Recertification • Submit Document Custodian Transfer/Merger • Submit Document Custodian Transfer/Merger • Delete Document Custodian Transfer/Merger • Submit HUD 11708 (Document Release Form) • Delete HUD 11708 (Document Release Form)

8.13.2 File Certification or Rejection Number (FCN/FRN)

- A File Transmission Number (FC-FTN, RCI-FTN or RCC-FTN), is assigned by the system at the time a pool is transmitted, is used to identify pools on the Network.
- After pool data is certified a FC-FCN, RCI-FCN or RCC-FCN is added to the pool record or after pool data is rejected a FC-FRN, RCI-FRN or RCC-FRN is added.

The file Certification or Rejection tracking number for the pool is displayed on the pool detail record and form HUD 11706.

8.13.3 Final Certification

- **FC-FTN** (Final Certification File Transmission Number);
- **FC-FCN** (Final Certification File Certification Number)
- **FC-FRN** (Final Certification File Rejection Number).

8.13.4 *Recertification*

- **RCI-FTN** (Recertification Issuer Final Certification File Transmission Number);
- **RCC-FCN** (Recertification Custodian Final Certification File Certification Number);
- **RCI-FRN** (Recertification Issuer Final Rejection File Transmission Number);
- **RCC-FRN** (Recertification Custodian Final Rejection File Certification Number).

The FTN is a combination of thirty-two (32) digits and characters, and is shown as a single unit (string). The FC-FTN/FC-FCN number can be broken down as follows:

1977 000123 152020 XSF 050599 095732 9

- The first four (4) digits (**1977**) represent the **Issuer Number**, and are always the same.
- The next six (6) digits (**000123**) represent the **Custodian Number**.
- The next six (6) digits (**152020**) represent the **Pool Number**.
- The next three (3) characters (**XSF**) indicate the **Issue** and **Pool Types**.
- The next six (6) digits (**050599**) indicate the **date** the pool was sent to the Network.
- The next six (6) digits (**095732**) indicate the **time** the pool was sent to the Network.
- The last digit (**9**) is a "check digit" for the communications session.

8.14 RETRIEVE POOLS FOR FINAL CERTIFICATION

The Issuer must retrieve the schedule of Pooled Mortgages from the **GinnieNET** network, complete the Final Certification and electronically resubmit the pool back to the network. Issuers and document Custodians will be required to maintain a copy of the Schedule of Pooled Mortgages with the completed Final Certification.

To Final Certify a pool, the original pool record must be retrieved from the Network by the Issuer with a status of Certified before Mortgage Details data can be viewed or edited. Once the Issuer views or edit the pool(s) it can be transmitted to the Custodian for Final Certification.

There are two (2) retrieve options:

- **Create List Manually:** Create a list by enter the pool number.
- **By Initial Certification Date:** Select Range of Initial Certification Dates

To access the Certifications Communications screen options, step through the following procedural flow:

[Step 1] On the Ginnie^{NET} Main Menu screen, click on the screen's **Host Communications** link ([FIGURE 242](#)).



FIGURE 242 GINNIE/NET MAIN MENU SCREEN (W/CERTIFICATIONS COMMUNICATIONS LINK)

[Step 2] Click on the **Certifications Communications** link. The Certifications Communications Selections screen will then display.

8.14.1 Retrieve Pools by Creating a Manual List

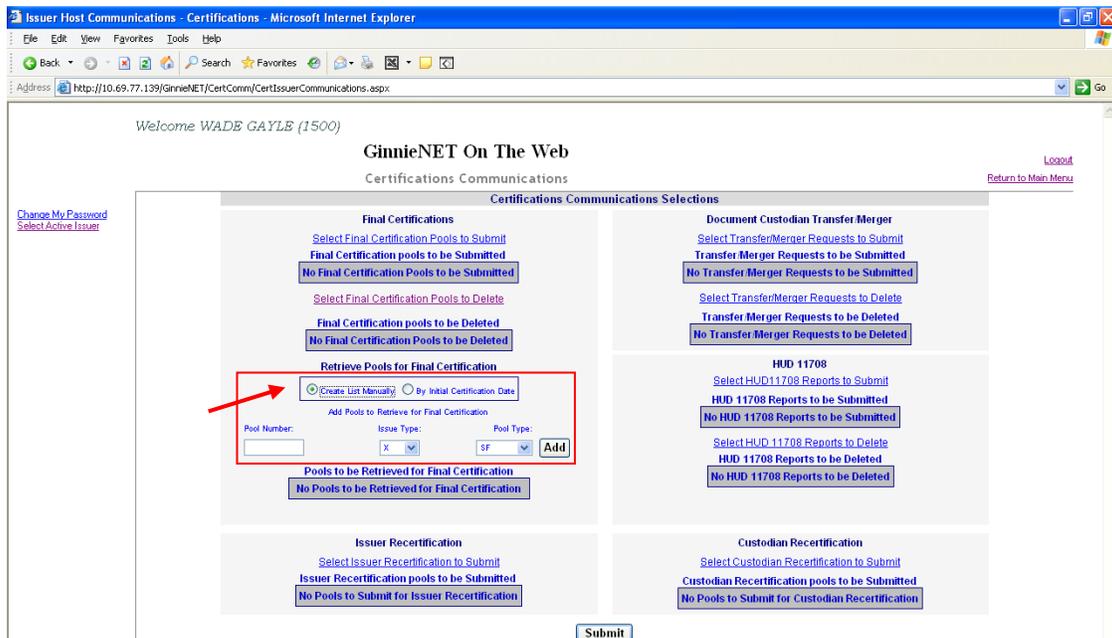


FIGURE 243 CERTIFICATIONS COMMUNICATIONS SCREEN (SEND PREPAYMENT PENALTY CHECKBOX)

[Step 3] In the screen's Retrieve Pools for Final Certification field, click on the **Create List Manually** radial button (☉), in the middle of the screen, to add a desired pool.

[Step 4] Enter a valid number in the Pool Number field.

- [Step 5] Click on the down arrow [▼] adjacent to the Issue Type field and select a desired Issue Type.
- [Step 6] Click on the down arrow [▼] adjacent to the Pool Type field and select a desired Pool Type.
- [Step 7] Click on the <Add> button, adjacent to the Pool Type field, to add the current record.
- [Step 8] Repeat this process for each pool being manually added to the list. The Certifications Communications Selections screen will then refresh and display the records indicated (FIGURE 244).

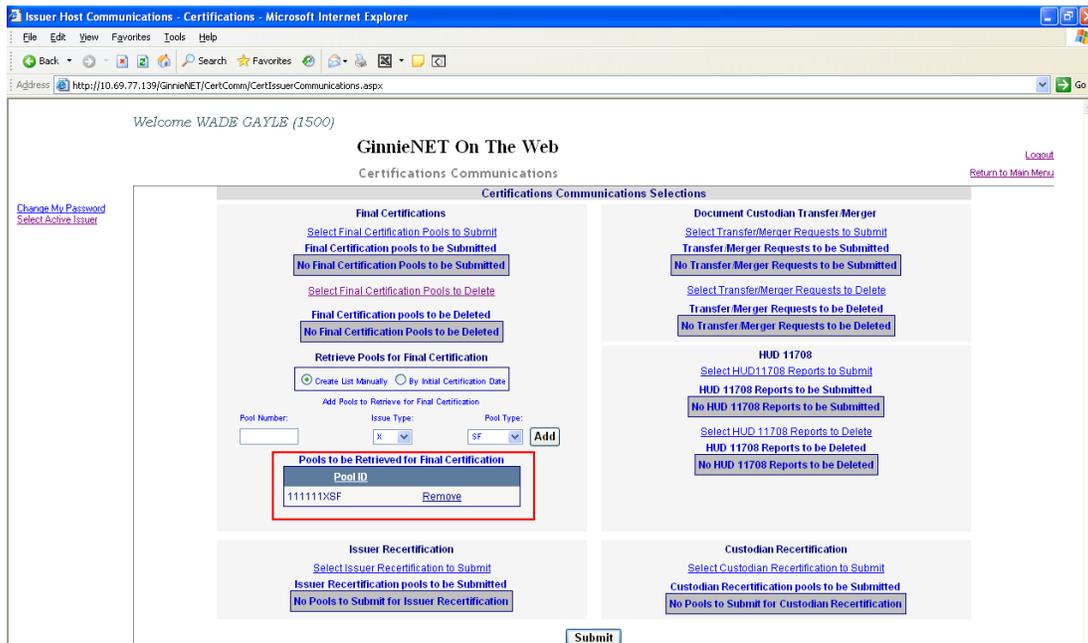


FIGURE 244 SEND PREPAYMENT PENALTY RESULTS SCREEN

- [Step 9] The user may also click on the <Remove> button at any time, to remove a specific record.
- [Step 10] Click on the screen's <Submit> button.

8.14.2 Retrieve Pools by Initial Certification Date

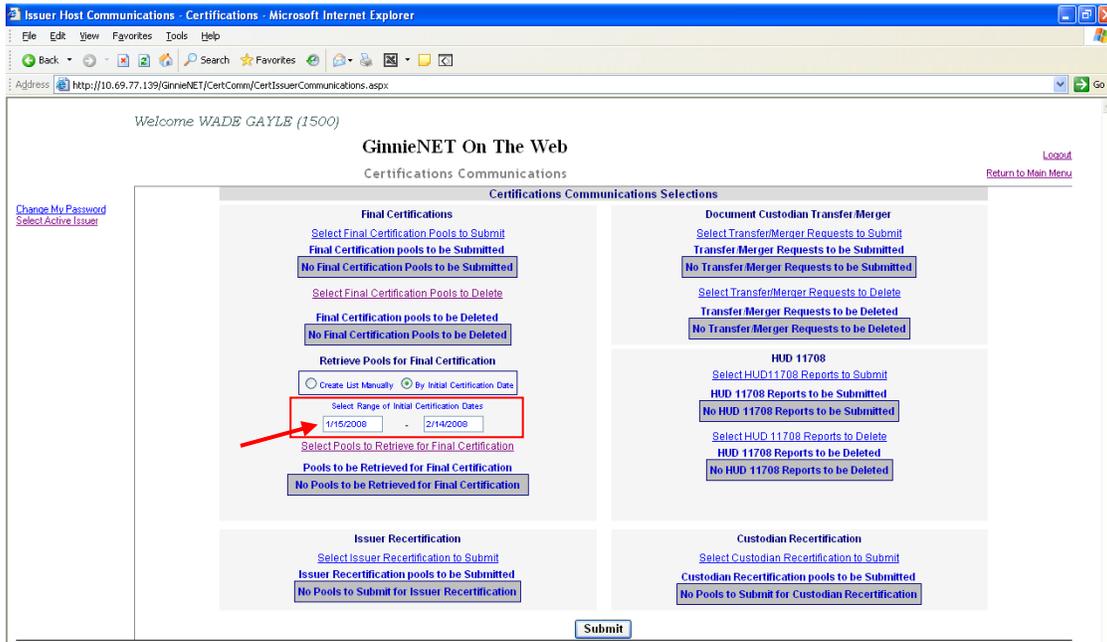


FIGURE 245 CERTIFICATIONS COMMUNICATIONS SCREEN (BY INITIAL CERTIFICATION DATE CHECKBOX)

- [Step 1] In the screen's Retrieve Pools for Final Certification field, click on the **By Initial Certification Date** radial button (Ⓒ) in the middle of the screen, to add a desired pool.
- [Step 2] Under the **Select Range of Initial Certification Dates** field, enter a valid FROM and TO date range in their respective fields (FIGURE 245).



NOTE: A system **WARNING!** message is displayed if the pool retrieval MAXIMUM date range *exceeds* thirty (30) days (FIGURE 246).



FIGURE 246 EXCEEDS POOL RETRIEVAL MAXIMUM DATE RANGE WARNING MESSAGE

- [Step 3] If such a warning message is received, simply click on the <OK> button to return to the previous Certifications Communications Selections screen, then modify the problematic date range.

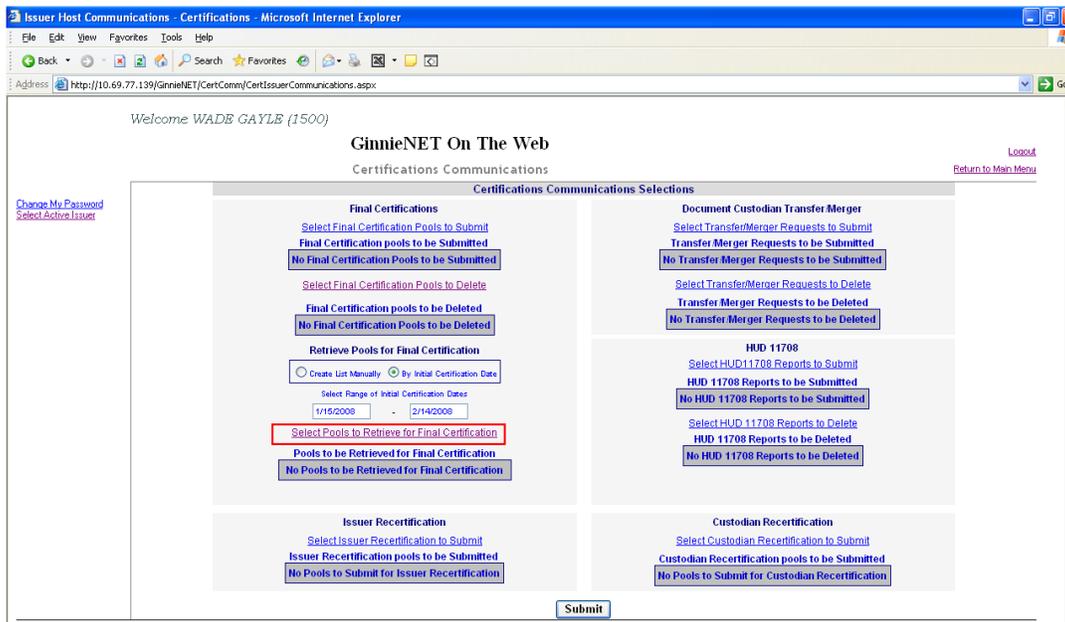


FIGURE 247 CERTIFICATIONS COMMUNICATIONS SCREEN (SELECT POOLS TO RETRIEVE FUNCTION)

[Step 4] Click on the **Select Pools to Retrieve for Final Certification** link to begin the report transmission process. The Select Pools to be Submitted screen will then display.

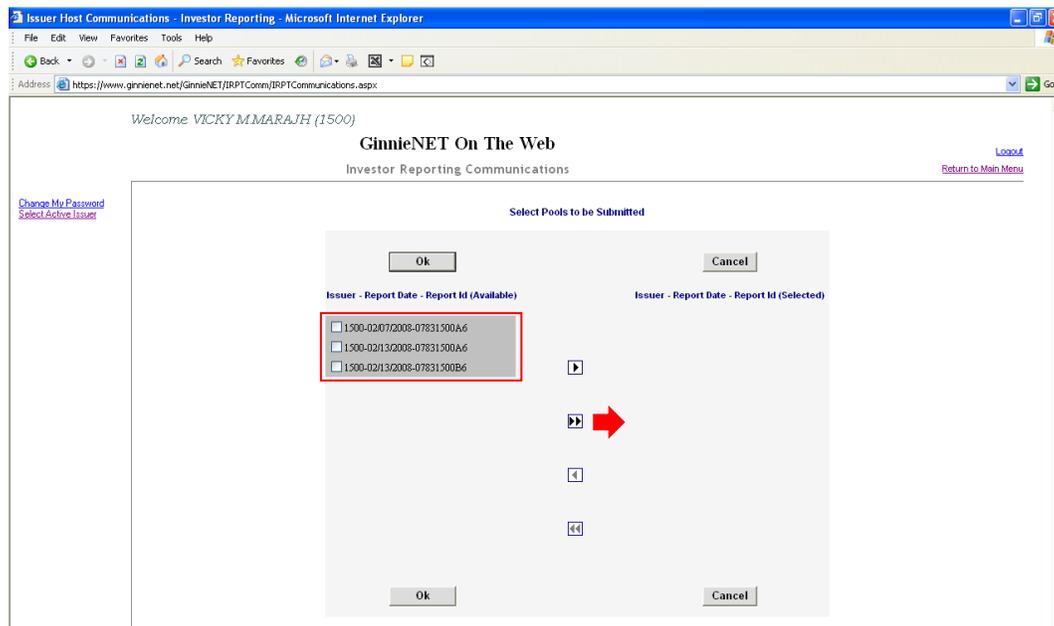


FIGURE 248 CERTIFICATIONS COMMUNICATIONS SCREEN (SELECT POOLS TO RETRIEVE FUNCTION)

[Step 5] Click on any of the individual checkbox fields to select a *single* report—or *multiple* reports in the left column (FIGURE 248).

[Step 6] Click on the screen's double-arrow [»] button to select *all* reports listed in the Selected Pools column.

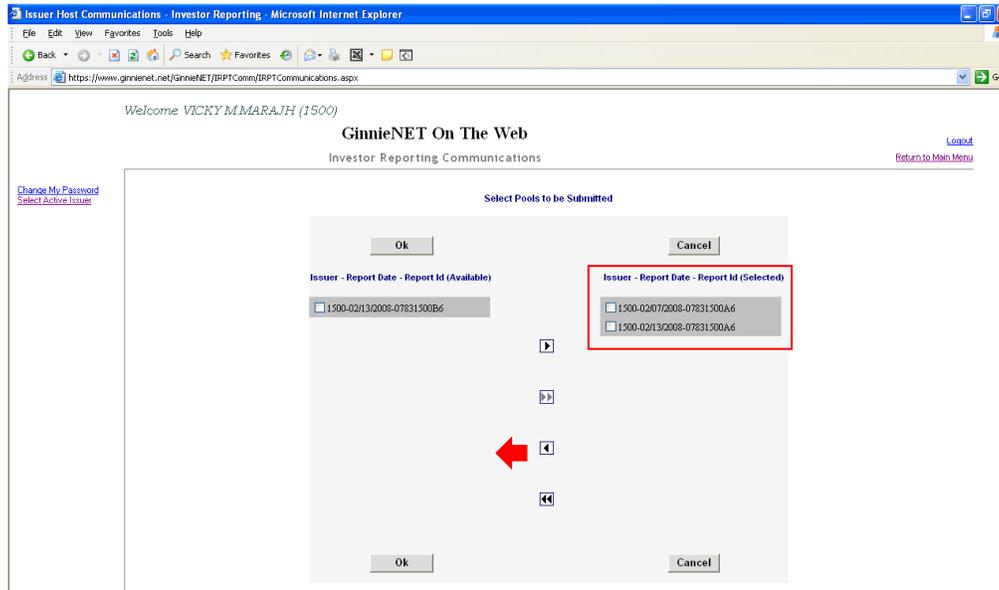


FIGURE 249 INVESTOR REPORTING COMMUNICATIONS SELECTIONS SCREEN (**MOVE REPORTS**)

[Step 7] Once the desired reports have been selected, click on the single-arrow [◀] button to move those reports over to the Available column of the screen.

[Step 8] Click on the <OK> button. The new Investor Reporting Communications Selections screen will then display.

[Step 9] Click on the <Submit> button to begin the fingerprint verification process.

[Step 10] Step through the complete fingerprint verification process, as described earlier in the **Fingerprint Verification** module.

[Step 11] Once the verification process is completed, the system will then display a transmission status and review (Results) page, like that shown in FIGURE 235.



FIGURE 250 INVESTOR REPORTING COMMUNICATIONS: **11714 SUCCESSFUL RESULTS** SCREEN

① The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

② In the sample Master Agreement account shown above, note that the record is in fact showing a **11714 SUCCESSFUL** return.

[Step 12] The user may then either print the current results page report, or click on the screen's **Return to Main Menu** link at the top of the page, to return the Ginnie^{NET} Main Menu screen.



NOTE: After each successful transmission to the network a notification indicating activity on the Ginnie^{NET} Server/Network is generated and sent by fax and posted on E-notification to corresponding users.

8.15 ISSUER/CUSTODIAN RECERTIFICATION

8.15.1 Recertification

- **RCI-FTN** (Recertification Issuer Final Certification File Transmission Number);
- **RCC-FCN** (Recertification Custodian Final Certification File Certification Number);
- **RCI-FRN** (Recertification Issuer Final Rejection File Transmission Number);
- **RCC-FRN** (Recertification Custodian Final Rejection File Certification Number).

To access the Issuer/Custodian Recertification screen functions, step through the following procedural flow:

[Step 1] On the Ginnie^{NET} Main Menu screen, click on the screen's **Host Communications** link (**FIGURE 242**).

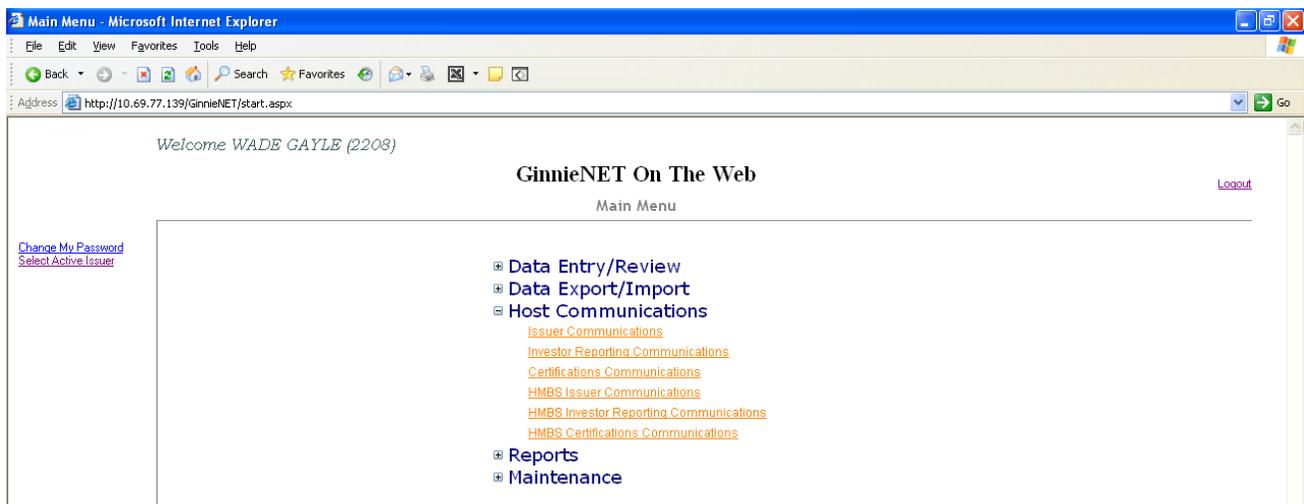


FIGURE 251 GINNIE^{NET} MAIN MENU SCREEN (W/CERTIFICATIONS COMMUNICATIONS LINK)

[Step 2] Click on the **Certifications Communications** link. The Certifications Communications Selections screen will then display.



FIGURE 252 CERTIFICATIONS COMMUNICATIONS SCREEN (ISSUER/CUSTODIAN RECERTIFICATION)

[Step 3] Click on the **Select Issuer Recertification to Submit** link, (or the **Select Custodian Recertification to Submit** link), to begin the report transmission process. The Select Pools to be Submitted screen will then display.

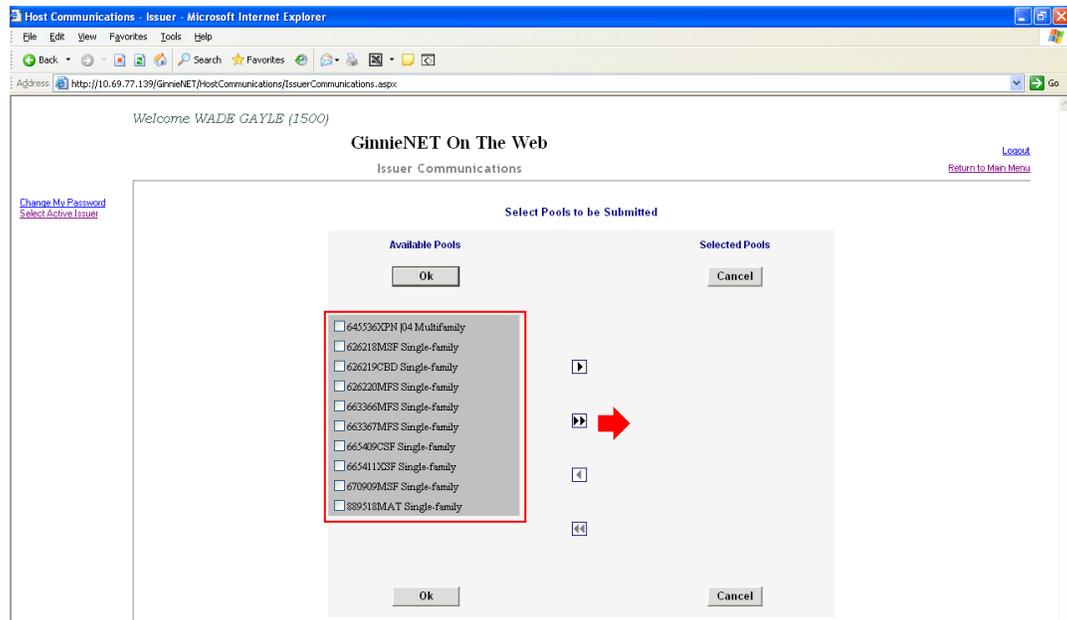


FIGURE 253 CERTIFICATIONS COMMUNICATIONS SCREEN (SELECT ISSUER / CUSTODIAN RECERTIFICATION FUNCTION)

[Step 4] Click on any of the individual checkbox fields to select a *single* report—or *multiple* reports in the left column (FIGURE 253).

[Step 5] Click on the screen's double-arrow [»] button to select *all* reports listed in the Selected Pools column.

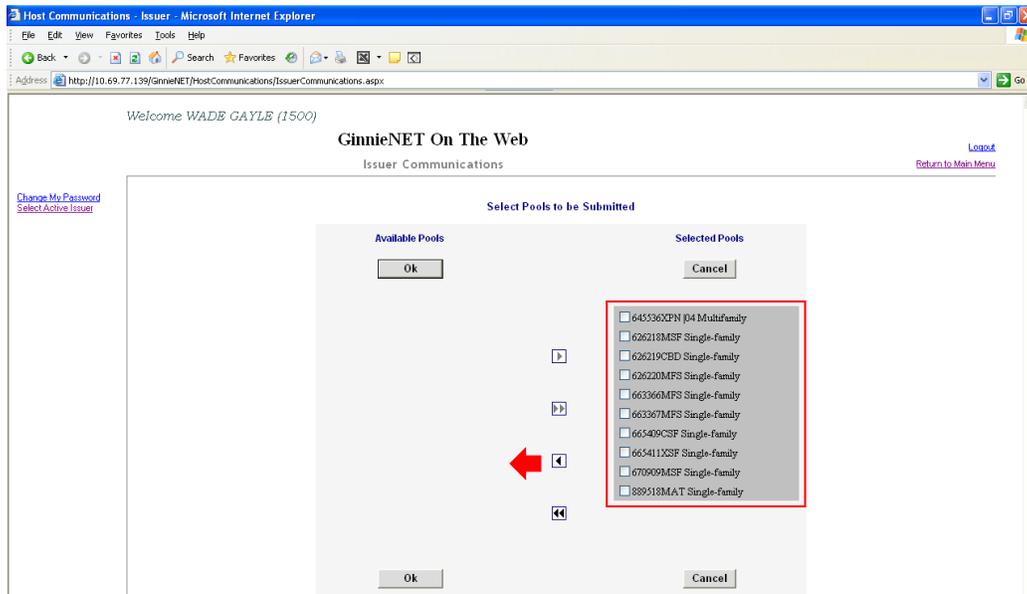


FIGURE 254 CERTIFICATIONS COMMUNICATIONS SELECTIONS SCREEN (MOVE REPORTS)

[Step 6] Once the desired reports have been selected, click on the single-arrow [◀] button to move those reports over to the Available column of the screen (FIGURE 254).

[Step 7] Click on the <OK> button. The Certifications Communications Selections screen will then refresh and display the moved records in the Available Pools column.

[Step 8] Click on the <Submit> button to begin the fingerprint verification process.

[Step 9] Step through the complete fingerprint verification process, as described earlier in the **Fingerprint Verification** module.

[Step 10] Once the verification process is completed, the system will then display a transmission status and review (Results) page.

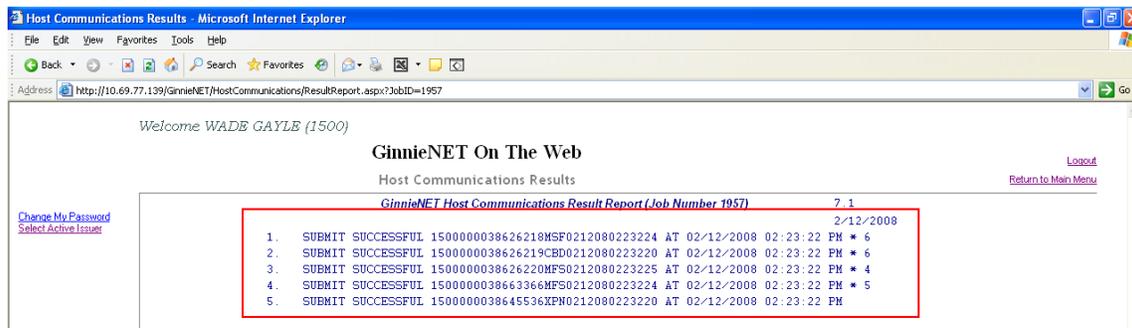


FIGURE 255 CERTIFICATIONS COMMUNICATIONS: SUBMIT SUCCESSFUL RESULTS SCREEN

- ① The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.
- ② In the sample Master Agreement account shown above, note that the record is in fact showing a **SUBMIT SUCCESSFUL** return.

[Step 11] The user may then either print the current results page report, or click on the screen's **Return to Main Menu** link at the top of the page, to return the Ginnie^{NET} Main Menu screen.



NOTE: After each successful transmission to the network a notification indicating activity on the Ginnie^{NET} Server/Network is generated and sent by fax and posted on E-notification to corresponding users.

8.16 DOCUMENT CUSTODIAN TRANSFER/MERGER FUNCTIONS

8.16.1 Document Custodian Transfer Screen Functions

- Document Custodian Transfers, could be a Complete Transfer, Partial Transfer, Complete Merger or a Partial Merger.
- For Complete Document Custodian Transfers or Merger, the Issuer is required to submit a completed pool list.
- For Partial Document Custodian Transfer or Merger, the Issuer is required to submit a completed pool list for the new Document Custodian, previous Custodian(s) and/or existing Custodian(s).
- The Issuer can enter an Effective Date of Transfer any day of the month. The Issuer is required to enter this date.
- For Partial document Custodian Transfers and Mergers, the pool list will be validated by the Pool Processing Agent. Pools will be transferred based on this list. If there are any discrepancies with pool numbers (pool number not found, pool number does not belong to the Issuer, inactive pool), that specific pool(s) will be rejected and the remaining pools would be transferred. The rejected pools would be identified on the Ginnie^{NET} confirmation, which is currently faxed to Issuer.

For example, four hundred (400) pools are requested to be transferred for a Partial Document Custodian Transfer, two (2) pools do not belong to the Issuer, the 398 pools are processed and the two (2) pools are rejected and identified as rejects on the confirmation.

8.16.1.1.1.1 **NOTE:** The Issuer is responsible to resubmit the two (2) rejected pools (if necessary) as a separate transfer request.

To access the Document Custodian Transfer screen functions, step through the following procedural flow:

[Step 1] On the Ginnie^{NET} Main Menu screen, click on the screen's **Host Communications** link (FIGURE 256).



FIGURE 256 GINNIE/NET MAIN MENU SCREEN (W/CERTIFICATIONS COMMUNICATIONS LINK)

[Step 2] Click on the **Certifications Communications** link. The Certifications Communications Selections screen will then display, like that shown here in FIGURE 257.

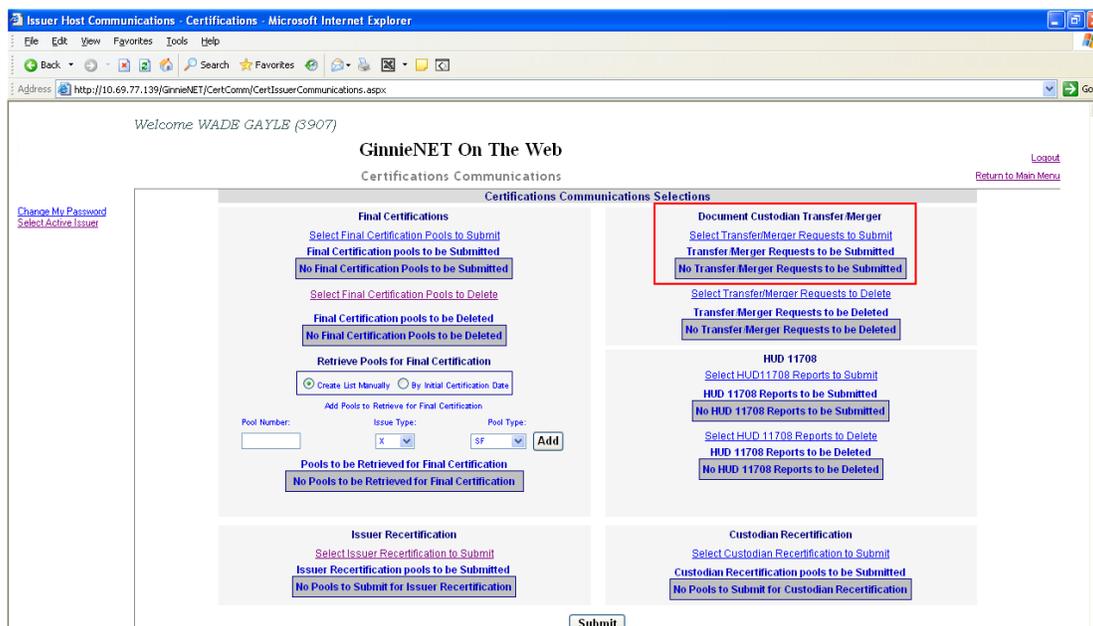


FIGURE 257 CERTIFICATIONS COMMUNICATIONS SCREEN (DOCUMENT/CUSTODIAN TRANSFER)

[Step 3] Click on the **Select Transfer/Merger Requests to Submit** link to begin the report transmission process. The **Select Transfer/Merger Requests to be Submitted** screen will then display.

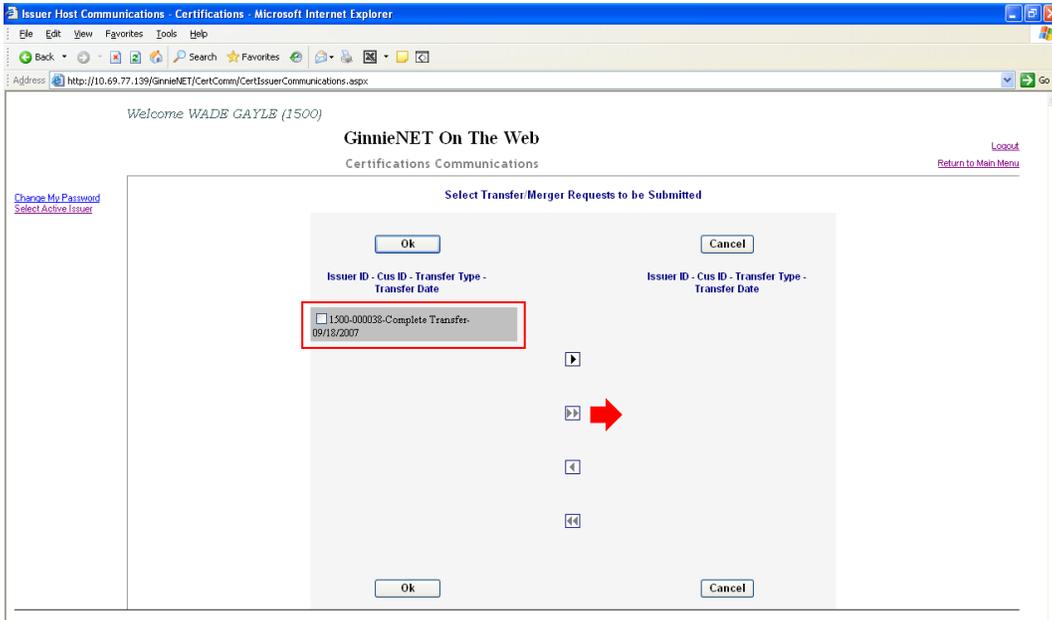


FIGURE 258 SELECT TRANSFER/MERGER REQUESTS TO BE SUBMITTED SCREEN

[Step 4] Click on any of the individual checkbox fields to select a *single* report—or *multiple* reports in the left column.

[Step 5] Click on the screen’s double-arrow button to select *all* reports listed in the Selected Pools column (FIGURE 258).

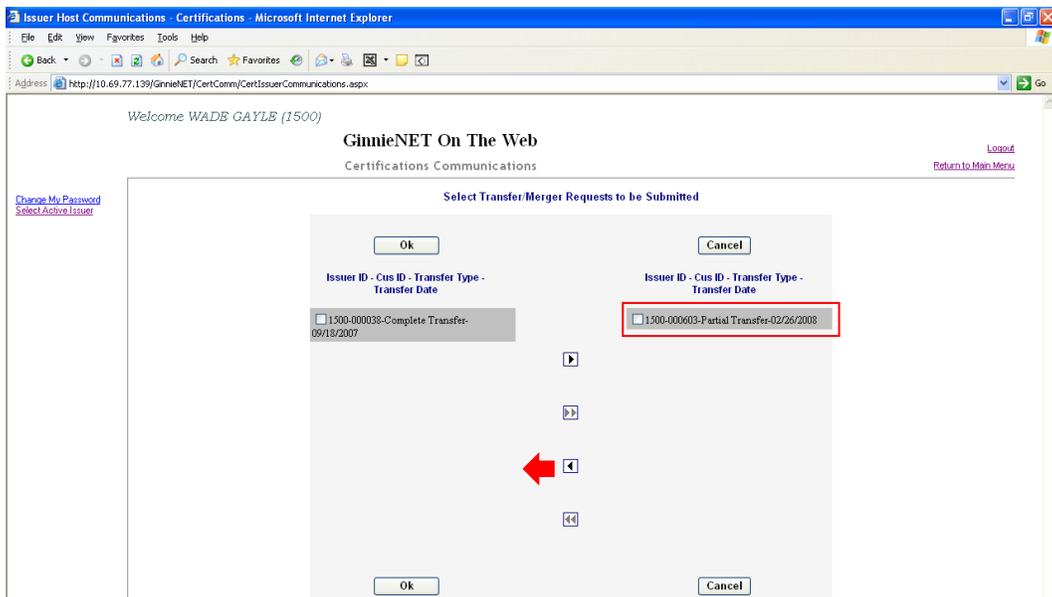


FIGURE 259 SELECT TRANSFER/MERGER REQUESTS TO BE SUBMITTED SCREEN (MOVE REPORTS)

[Step 6] Once the desired reports have been selected, click on the single-arrow button to move those reports over to the Available column of the screen (FIGURE 259).

- [Step 7] Click on the <OK> button. The Certifications Communications Selections screen will then refresh and display the moved records in the Available Pools column.
- [Step 8] Click on the <Submit> button to begin the fingerprint verification process.
- [Step 9] Step through the complete fingerprint verification process, as described earlier in the **Fingerprint Verification** module.
- [Step 10] Once the verification process is completed, the system will then display a transmission status and review (Results) page.



FIGURE 260 CERTIFICATIONS COMMUNICATIONS: **SUBMIT SUCCESSFUL RESULTS** SCREEN

- ❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.
- ❷ In the sample Master Agreement account shown above, note that the record is in fact showing a **SUBMIT SUCCESSFUL** return.

[Step 11] The user may then either print the current results page report, or click on the screen's **Return to Main Menu** link at the top of the page, to return the Ginnie^{NET} Main Menu screen.



NOTE: After each successful transmission to the network a notification indicating activity on the Ginnie^{NET} Server/Network is generated and sent by fax and posted on E-notification to corresponding users.

8.16.2 Document Custodian Merger Screen Functions

To access the Document Custodian Merger screen functions, step through the following procedural flow:

[Step 1] On the Ginnie^{NET} Main Menu screen, click on the screen's **Host Communications** link (**FIGURE 261**).

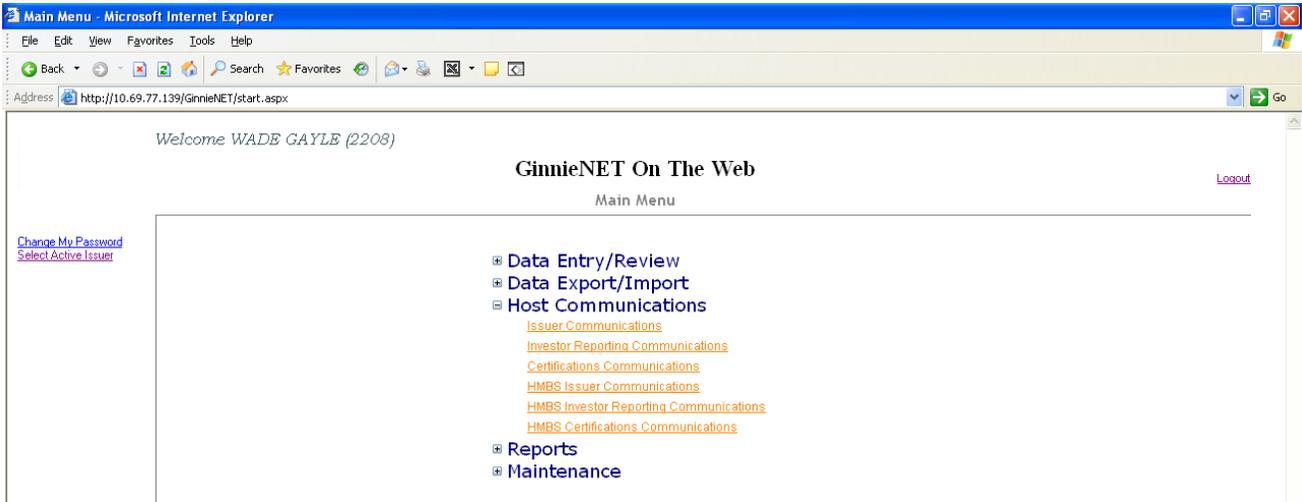


FIGURE 261 GINNIE/NET MAIN MENU SCREEN (W/CERTIFICATIONS COMMUNICATIONS LINK)

[Step 2] Click on the **Certifications Communications** link. The Certifications Communications Selections screen will then display, like that shown here in FIGURE 262.

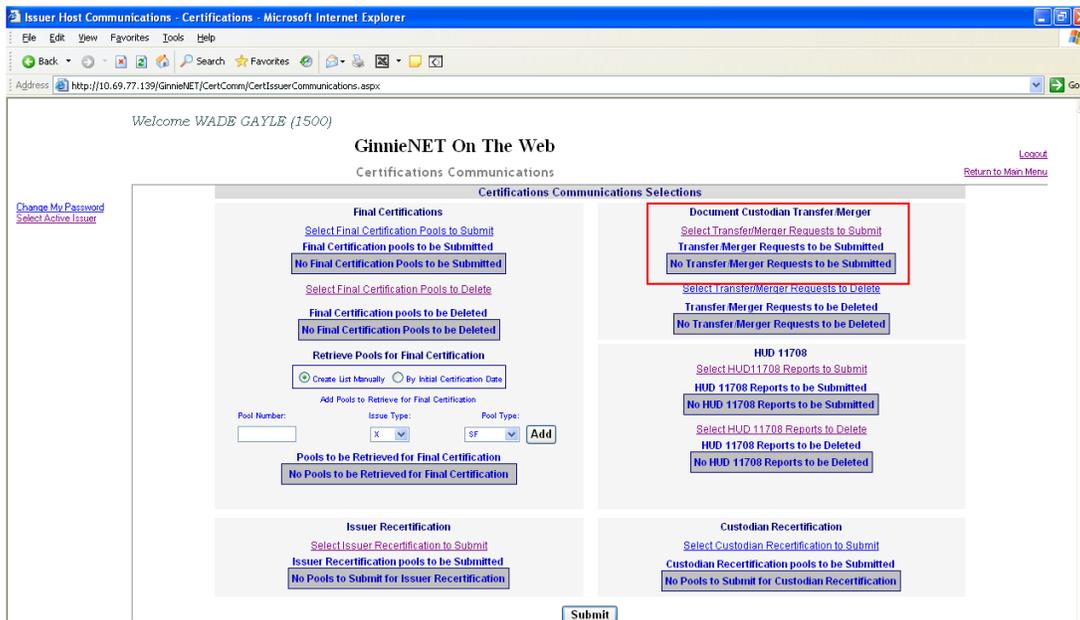


FIGURE 262 CERTIFICATIONS COMMUNICATIONS SCREEN (DOCUMENT/CUSTODIAN MERGER)

[Step 3] Click on the **Select Transfer/Merger Requests to Submit** link to begin the report transmission process. The **Select Transfer/Merger Requests to be Submitted** screen will then display.

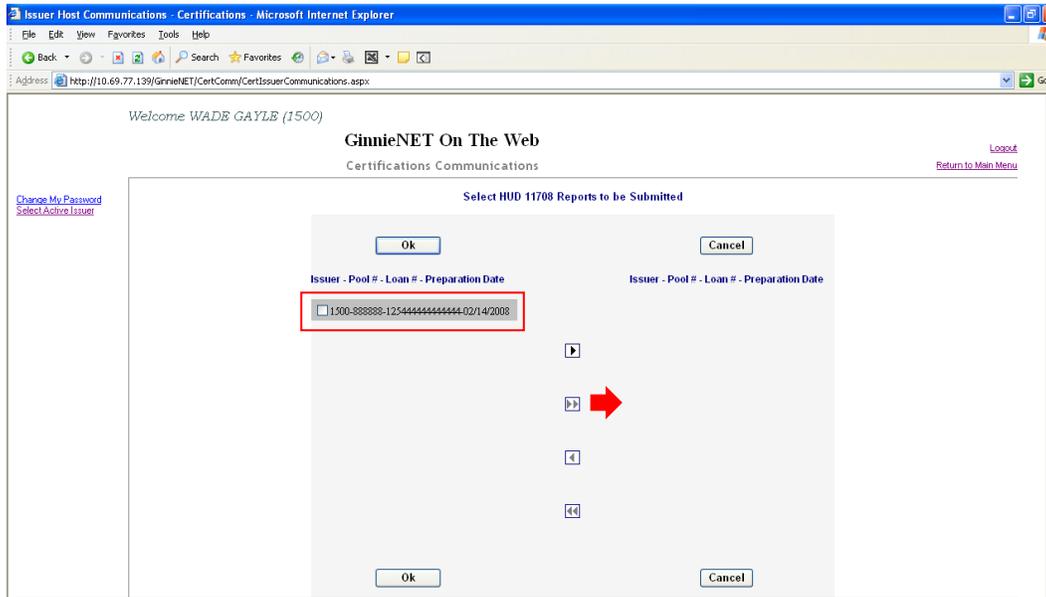


FIGURE 263 SELECT TRANSFER/MERGER REQUESTS TO BE SUBMITTED SCREEN

- [Step 4] Click on any of the individual checkbox fields to select a *single* report—or *multiple* reports in the left column.
- [Step 5] Click on the screen’s double-arrow [**>>**] button to select *all* reports listed in the Selected Pools column (FIGURE 264).

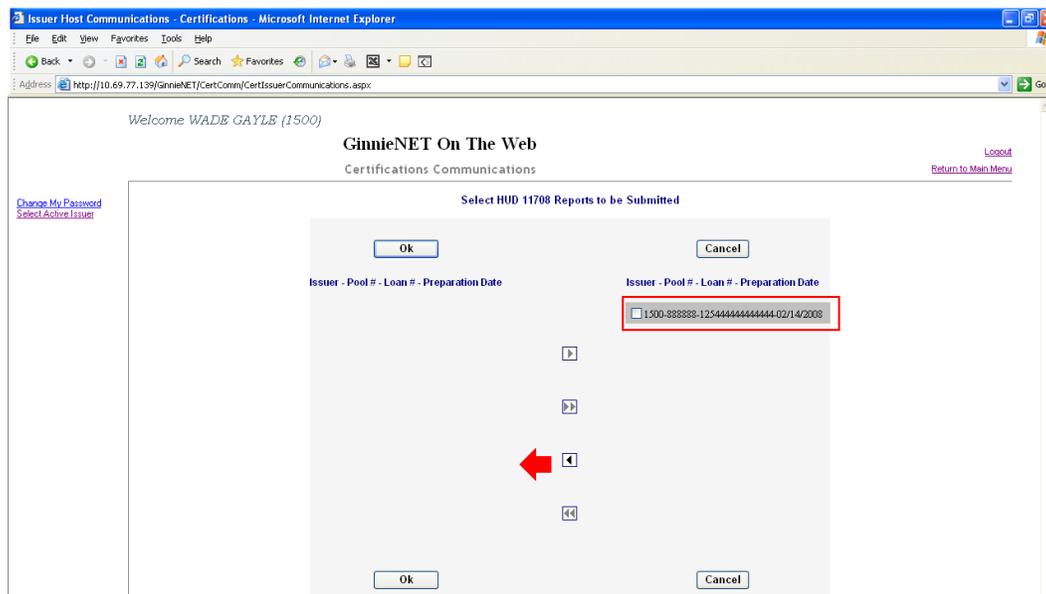


FIGURE 264 SELECT TRANSFER/MERGER REQUESTS TO BE SUBMITTED SCREEN (MOVE REPORTS)

- [Step 6] Once the desired reports have been selected, click on the single-arrow [**<**] button to move those reports over to the Available column of the screen (FIGURE 264).

[Step 7] Click on the <OK> button. The Certifications Communications Selections screen will then refresh and display the moved records in the Available Pools column.

[Step 8] Click on the <Submit> button to begin the fingerprint verification process.

[Step 9] Step through the complete fingerprint verification process, as described earlier in the **Fingerprint Verification** module.

[Step 10] Once the verification process is completed, the system will then display a transmission status and review (Results) page.



FIGURE 265 CERTIFICATIONS COMMUNICATIONS: **QUARTCERT SUCCESSFUL RESULTS** SCREEN

- ❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.
- ❷ In the sample Master Agreement account shown above, note that the record is in fact showing a **QUARTCERT SUCCESSFUL** return.

[Step 11] The user may then either print the current results page report, or click on the screen's **Return to Main Menu** link at the top of the page, to return the Ginnie^{NET} Main Menu screen.



NOTE: After each successful transmission to the network a notification indicating activity on the Ginnie^{NET} Server/Network is generated and sent by fax and posted on E-notification to corresponding users.

9 REPORTS

All reports can be viewed on the screen or printed using *Abode Reader*. Reports can also be saved to a .pdf (Portable Document Format) document file format.

All reporting functions are the same. Use the following reporting instructions for the generation of all reports within the **Reports** menu. The Reports menu options enable the user to print all of the following:

- New Pool Processing reports;
- Certifications reports; and
- Investor Reporting files.



FIGURE 266 GINNIE^{NET} MAIN MENU SCREEN (W/NEW POOL PROCESSING LINK)

9.1 NEW POOL PROCESSING

- Schedule of Subscribers (11705) and Schedule of Subscribers (11705—HMBS)
- Schedule of Pooled Mortgages (11706) and Schedule of Pooled Mortgages (11706 – HMBS)
- Schedule of Pooled Mortgages with data—11706 and Schedule of Pooled Mortgages with data—11706 (HMBS)
- Schedule A of Serial Note Pools
- Certification and Agreement—11711B
- Prospectus Ginnie Mae I Project Loan Securities—1724
- Prospectus Ginnie Mae I Construction and Permanent Loan Securities—1731
- Certification for Construction Loans—1732
- Bond Finance Pool Certification

- Bond Finance Pool Consolidation Certification
- Master Agreement Certification
- Targeted Pool Report
- Targeted Loans Report—All loans in selected pools
- Targeted Loans Report—Specified loans
- Modified Loan Payment History
- Loans with Annex—Special Disclosures
- Loans with Non Level Payment Provisions
- Non Level Payment Schedule
- Certification for Mature Loans
- Certification and Agreement—11711B (HMBS).

9.2 CERTIFICATIONS

- 11706—Recertification
- Recertification Status Report
- Document Release Form (11708)
- Status Report (11708)
- Bond Finance Pool Certification
- Final Certification Status Report
- Final Certification Status Report (HMBS)
- Schedule [A] of Serial Note Pools
- Bond Finance Pool Consolidation Certification
- Builder Bond Consolidation Certification
- Master Custodial Agreement—11715
- Schedule of Pooled Mortgages—11706
- Schedule of Pooled Mortgages—11706 (HMBS)
- Schedule of Pooled Mortgages with data—11706
- Schedule of Pooled Mortgages with data—11706 (HMBS)

9.3 INVESTOR REPORTING

- Quarterly Certifications
- RPB Reporting Format Worksheet
- Multifamily Prepayment Penalty Report
- Issuer's Monthly Summary Report (11710D)

- Status Report (11710D)
- Form HUD-11714
- Form HUD-11714SN
- List of HUD-11714SN Monthly Remittance
- Monthly Remit
- Monthly Remittance Summary Report
- HMBS RPB, WAC and Payment Rep.

9.4 REPORTING FUNCTIONS

All reporting functions are the same. Use the following reporting instructions for generation of all reports in the Reports menu.

9.4.1 Search Form Elements

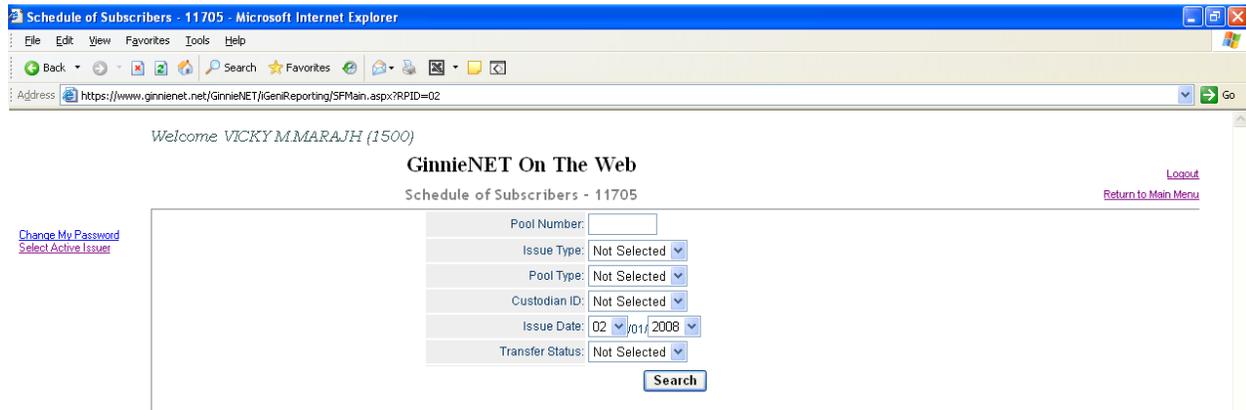


FIGURE 267 GINNIE^{NET} MAIN MENU SCREEN: **SCHEDULE OF SUBSCRIBERS—11705 LINK**

9.4.2 Searching Mortgage Records

[Step 5] On the Schedule of Subscribers—11705 Search screen, enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering either a Pool Number; an Issue Type; a Pool Type, Custodian ID; Issue Date or Transfer Status, and add to the respective search fields to refine the search argument.

[Step 6] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie^{NET} will switch the view to the Details page directly.

9.4.2.1 Searching Single Records

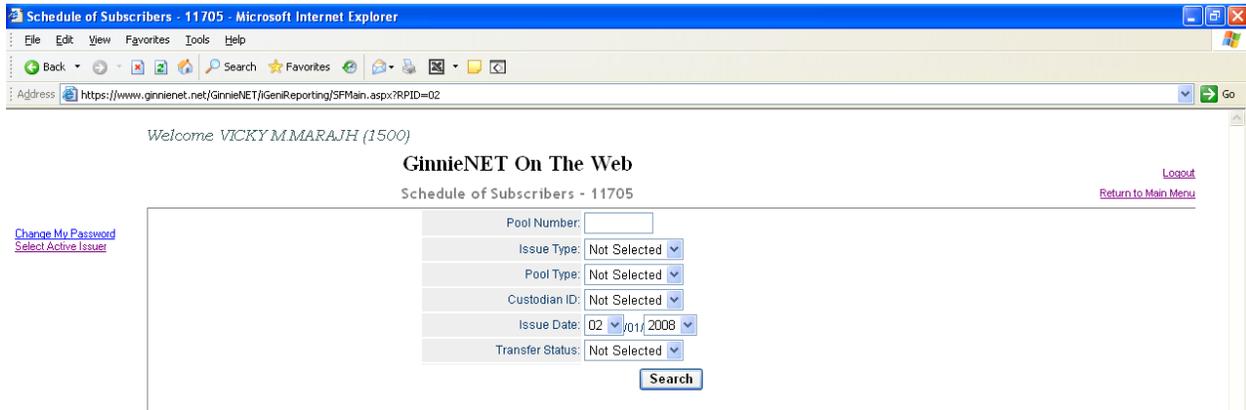


FIGURE 268 GINNIE^{NET} MAIN MENU SCREEN: **SCHEDULE OF SUBSCRIBERS—11705 LINK**)

- [Step 1] Enter a report query and click on the <Search> button to initiate the search argument.
- [Step 2] Once located, click on the desired record.



FIGURE 269 **FILE DOWNLOAD SCREEN**)

- [Step 3] Click on the <Open> button to *open* the current record, or click on the <Save> button to *save* the record to a specified repository point.

9.4.2.2 Searching Multiple Records

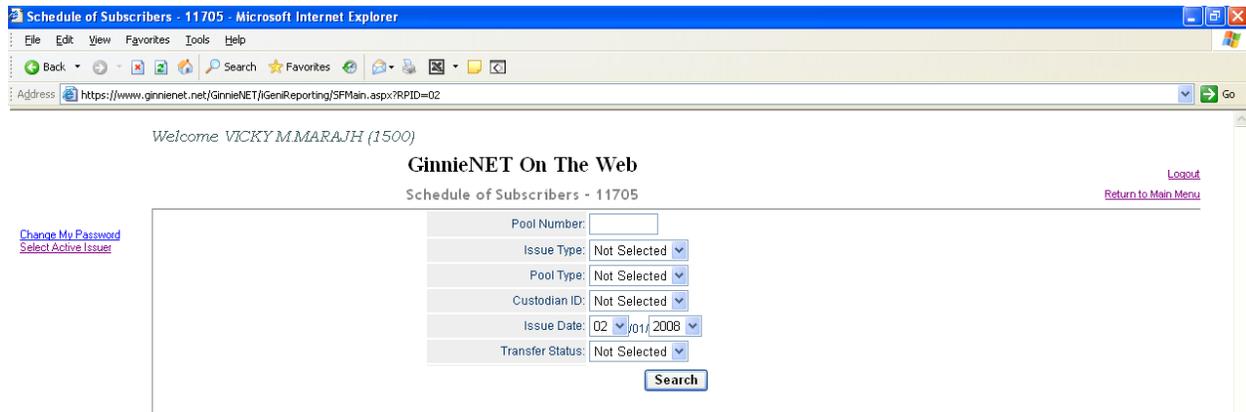


FIGURE 270 GINNIE^{NET} MAIN MENU SCREEN: SCHEDULE OF SUBSCRIBERS—11705 LINK)

By leaving the Pool Number field empty, and entering any other search query, Ginnie^{NET} will switch the view to a search results page that can display *multiple* records, when multiple pools are entered on the system.

[Step 1] Enter a report query *without* entering a Pool Number, as mentioned above.



FIGURE 271 SCHEDULE OF SUBSCRIBERS—11705 SELECTION SCREEN:)

[Step 2] Click on any of the individual checkboxes () shown in the **Select** column to select *one or more* record items.

[Step 3] Click on the <Display Selected Report Items> button at the bottom of the screen, or click on the <Select All> button to initiate the search argument.

[Step 4] A system-generated message screen will display with the following message:

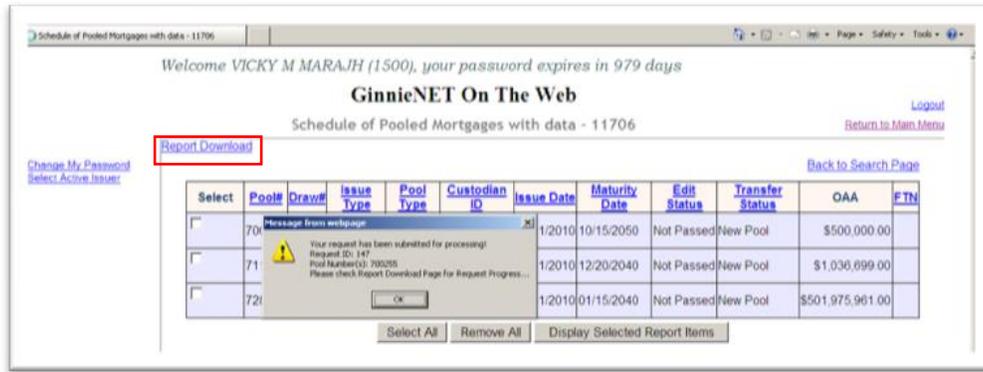


FIGURE 272 PRINT REQUEST MESSAGE LOG DISPLAY

- [Step 5] Click on the <OK> button.
- [Step 6] Click on the **Report Download** link, located in the upper left-hand corner of the screen.
- [Step 7] Select the desired Confirmation Number from the **Confirmation#** column.
- [Step 8] Click on the <Open> button to *open* the current record, or click on the <Save> button to *save* the record to a specified repository point.



FIGURE 273 FILE DOWNLOAD SCREEN)

- [Step 9] Click on the <Open> button to *open* the current record, or click on the <Save> button to *save* the record to a specified repository point. The user may also alternatively click on the <Cancel> button to abort the current Open/Save action, and to exit the Adobe Reader program.

10 APPENDICES

A.1 APPENDIX A: TERMS, DEFINITIONS, ACRONYMS AND ABBREVIATIONS

TABLE 47 DOCUMENT TERMS, DEFINITIONS AND ACRONYMS

ACRONYM	DEFINITION
ABA#	Bank's Routing Number
ACH	Automated Clearinghouse
ACS	Automated Collection System
ARM	Adjustable Rate Mortgage
CD-ROM	Compact Disk-Read Only Memory
CMT	Constant Maturity Treasury
EST	Eastern Standard Time
EWODS	Enterprise-Wide Operational Data Store
.EXE or .exe	An Executable file type
FCN	File Certification Number
FC-FCN	Final Certification-File Certification Number
FC-FTN	Final Certification-File Transmission Number
FC-FRN	Final Certification-File Rejection Number
FHA	Federal Housing Administration
FIC	Fixed Installment Control
FISMA	Federal Information Security Management Act (of 2002)
FRB	Federal Reserve Bank
FRBNY	Federal Reserve Bank of New York
FRN	File Rejection Number
FTN	File Transmission Number
GEM	Growing Equity Mortgage
GMEP	Ginnie Mae Enterprise Portal
GNMA	Government National Mortgage Association (Ginnie Mae)
GPM	Graduated Payment Mortgage
IR	Internal Reserve
ISF	Issuer Multifamily
IT	Information Technology
LAN	Local Area Network
LIBOR	London Interbank Offered Rate
M2SYS	Accelerated Biometrics software vendor
MB	Megabytes
MBS	Mortgage-Backed Security
MH	Manufactured Home
MHz	Megahertz
MIP	Multiple Issuer Pool

ACRONYM	DEFINITION
ML	Code for a type of ARM pool
MM/DD/YYYY	Month/Year
MM/YYYY	Month/Day/Year
OAA	Original Aggregate Amount
OPB	Original Principal Balance
P&I	Principal and Interest
PC	Personal Computer
PDF or .pdf	Portable Document Format
PIH	Public Indian Housing
PPA	Pool Processing Agent
QUARTCERT	Quarterly Certifications
RAM	Random Access Memory
RCC-FCN	Recertification Custodian Certification File Certification Number
RCI-FCN	Recertification Issuer Certification File Certification Number
RCC-FRN	Recertification Custodian Certification Final Rejection Number
RCI-FRN	Recertification Issuer File Rejection Number
RCC-FTN	Recertification Custodian File Transmission Number
RCI-FTN	Recertification Issuer File Transfer Number
RPB	Remaining Principal Balance
RD	Rural Development
ROM	Read Only Memory
RSA	Security Software
SN	Serial Note
SO	Security Officer
SSN	Social Security Number
T&I	Tax and Insurance
TLI	Targeted Lending Initiative
TOC	Table of Contents
UPB	Unpaid Principal Balance
URL	Universal Resource Locator
USB	Universal Serial Bus
VA	Veterans Administration
WAC	Weighted Average Coupon
MF	Multifamily
SF	Single Family

B.1 APPENDIX B: FINGERPRINTS BACKGROUND INFORMATION

The term “fingerprint” normally refers to impressions transferred from the finger pads of the last joint of both the fingers *and* thumbs, but may also include portions of the lower joint (base) areas of the fingers, and even the *heels* of the hands, which are each then used for identification purposes.

A fingerprint is essentially the impression of the “friction-ridge” areas of all, or any part of, an individual’s fingers and hands. A friction ridge is seen as the raised portion of the epidermis on the palmar skin (palm and fingers), consisting of one or more connected ridge units throughout each of those skin areas. These ridges are alternately known as either “dermal ridges” or “dermal papillae”.

It is known that fingerprints may be deposited by *natural* secretions from glands present in friction ridge skin—or more likely—are made by ink or other dyeing agents and transferred from the peaks of those friction skin ridges to a relatively smooth surface such as (a) a screen-based scanner format (FIGURE 64); (b) a fully *external* scanner keypad (); or (c) a standard fingerprint card.

