



MFPDM Issuer User Manual PPM Version 2.0

New Pool Processing System – Multifamily Pool Delivery Module

U.S. Department of Housing and Urban Development

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Solution Information

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1 Solution Summary

A core Ginnie Mae function is to allow Issuers to submit pool and Ioan data to be assembled and issued as Ginnie Mae Mortgage-Backed Securities (MBS). This process is currently initiated by Issuers utilizing the Ginnie*NET* application to electronically submit the required information. Pool and Ioan data is submitted through the use of electronically uploaded files or by manual data entry.

1.1 Features

- My Dashboard
- Pools & Loans View
- Pool Details
- All Loans
- Loan Details
- Draw History Details
- Manually add pools, loans, and draws
- Import and Export pools, loans, and draws
- Modify pools, loans, and draws
- Delete and Recall pools
- Maintenance

1.2 Data Flows

The following data flow reflects the different operational activities for the Multifamily Pool Submission:

- Issuers create a new Multifamily Pool, save and validate
- Issuers can then add a Loan and Draws (if applicable) and validate
- Issuer submits the pool for Final Certification
- Certification will happen as it does today by Document Custodian and once this is complete the pool status is updated to Final Certified
- Pool can continue path to Issuance.
- Issuers can also delete pools that have not yet been submitted for Final Certification
- Issuers can recall pools that have not been released for issuance by the system.

2 Getting Started

The Multifamily Pool Delivery Module (MFPDM) project provides an updated application interface to those processes and procedures that are currently supported through the Ginnie*NET* application. Pool





Certification processes performed by Document Custodians will remain in Ginnie*NET*, as is, until a later release.

2.1 Software Version

The MFPDM application is a web-based solution and is updated at the server level. Users will always be directed to the latest version. Internet Explorer (IE) version 11, Firefox and Chrome are compatible web browsers. The MFPDM application does not support other web browsers.

To access the MFPDM Application via the IE browser, Users may need to disable the browser compatibility settings by following these steps:

- 1. Open IE browser.
- 2. Click on the Tools icon on the top right corner of the screen.
- 3. Click on the Compatibility View Setting option.
- 4. Ensure the 'Display Intranet sites in Compatibility View' option is not checked.
- 5. Click on Close to continue.

Print		Change Compatibility View Settin	ngs
File	•		
Zoom (100%)	•	Add this website:	
Safety	•	ginniemae.gov	Add
Add site to Start me	enu	Websites you've added to Compatibility 1	/iew:
View downloads	Ctrl+J		Remov
Manage add-ons			
F12 Developer Tool	s		
Go to pinned sites			
Compatibility View	settings		
Report website prob	blems		
Internet options			
About Internet Expl	orer	Display intranet sites in Compatibility	View
		Use Microsoft compatibility lists	iich i
		Learn more by reading the Internet E	xplorer privacy statement
		contracts y reduing the <u>interfect</u>	sproner printing and terriering

Figure 1: Compatibility Setting

Note: If using IE, please ensure browser is up to-date, please validate with your System Admin before selecting one of the download links <u>32-bit system</u> / <u>64-bit system</u>.



2.2 Access Information

There are three user roles associated with MFPDM.

Table 1 - User Access

Role	User	Description
	EXTE	RNAL
Organization Administrators	Members of the Issuer institution who serve as local administrators for the system	Allowed to add, edit, and remove the permissions of all Issuer and Sub-Servicer users in the local system
Data Entry Personnel	lssuers	Users with the ability to upload, manually enter, and review and edit pool data, run business rules for Final Certifications and submit pools to Authorized Signers
Authorized Signer	lssuers	Users with registered authentication credentials that can retrieve pools for certifications, submit pools, recall pools, and submit pools for immediate transfer



2.3 Solution Menu

Below is an overview of the solution as it applies to MFPDM.

2.3.1 My Dashboard

My Dashboard includes recent pool updates for the Issuer, system messages and more.



Figure 2: My Dashboard



My Dashboard is organized into the following sections:

Marquee

The Marquee displays a slideshow of latest news, tours, and quick overview of features within the application.



Figure 3: Marquee

My Pools

Shows the total count of all pools associated with the selected Issuer along with the individual count of pools per status. Clicking on an individual status navigates to the pool list screen filtered by the respective status.

105	69	11	10	15	0
2	1 2	€ `	P		=
All MF Pools	Draft	Submitted for Certification	Final Certified	Issued	TAI Pools
	LAST UPDATED	LAST UPDATED	LAST UPDATED	LAST UPDATED	
	 Pool BC3497 	 Pool BC3458 	 Pool BC4962 	Pool BC3944	

Figure 4: My Pools

Recent Pool Activity

This section shows information related to recent activity within an Issuer's pools. The three most recently active pools from each category are shown. To view a list of pools within a category, click the "See All" link to navigate to the pool list screen filtered by the respective category.

0 Ready for Submission	2 A	Errors BE0375 BE0371	O Rejected	58	Passed 866230 860873 860869	1 Favorites BED050 See All	
	2 -	See All	2	2		2	

Figure 5: Recent Pool Activity



Inbox

This section contains a summary view of Messages, Tasks, and Events. Clicking on "View All Messages" displays a detailed page of the Inbox.

Inbox			
Messages	E Tasks 0 outstanding	Events 0 upcoming	
AU Test Inbox mes	sages		1:07 PM ET
Pool:BC5062 Val			Nov 9, 2017 at 11:05 AM ET
Pool:BC5062 Val			Nov 9, 2017 at 11:04 AM ET
A new event has	s been added to the ca	ilendar.	Nov 1, 2017 at 10:52 AM ET
A new event has	s been added to the ca	alendar.	Oct 30, 2017 at 4:51 PM ET
VIEW ALL MESSAGES			• NEW -

Figure 6: Inbox

Notes

Add, modify, or delete personal notes entered into the system.

lotes		
	Q Filter by note title	
Contact Christine regarding Pool submission		
Project Documents due EOD Friday		
VIEW ALL NOTES		• NEW

Figure 7: Notes

Activity Feed

User can view log of their recent activities such as submissions.

Activity Feed	
No items to display	0

Figure 8: Activity Feed



IOPP Scorecard

The IOPP scorecard shows an overview of an Issuer's operational and overall scores. The user will see a list containing the current month's score along with the prior eleven (11) months for a total period of one (1) year.



Figure 9: IOPP Scorecard

Commitment Authority

This section contains a pie chart that shows a breakdown of Available and Used Commitment Authority. Hovering over any section of the chart displays more detailed information related to that item. Clicking on "View Details" navigates to the respective Commitment Management (CM) application on GMEP 1.0.



Figure 10: Commitment Authority



Pool Numbers

This section contains a bar chart that shows a breakdown of Available (grey bar) and Used (green bar) Pool Numbers broken down by month. Hovering over the graph shows more detailed information. Clicking on "View Details" navigates the respective Request Pool Number (RPN) application on GMEP 1.0.

Pool N	Pool Numbers							
Sep	Oct	Dec	Jan					
	nber 201 ailable 2							
Us								
8	288	284	314	314				
0	0	0	0					
Availa	ble	Used						

Figure 11: Pool Numbers



2.3.2 User Profile

Clicking on the \bigcirc Hello	icon at the upper right displays the user profile.
	Scommunities ✓ □ Tools ✓ ♀ Knowledge Center
	C JJ Hello Jeff 1438
	JJ
	Jeff Janovsky Bank of New York - BP_02 Issuer
	2045 - GERSHMAN INVESTMENT C 💌
	الله Contact (O PAU
	Email Jeff.Janovsky@bny \u00e4 \u00e4
	[⊥ੈ] Work
	EDIT MY PROFILE

Figure 12: User Profile

Upon first entry to the system Users will have to select the default Issuer ID they wish to display moving forward. Select the Issuer ID drop-down menu to change the selected Issuer ID. (Only applicable if Users have access to multiple Issuer IDs).

2.3.3 Messages

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The icon at the upper right displays the User's most recent messages. In addition users can view all messages from the Inbox section on My Dashboard (see section 2.6.1).

A new event has	been added to the calendar	Nov 15, 2017 at 2:18 PM ET
A new event has	been added to the calendar	Nov 15, 2017 at 1:52 PM ET
Pool:BC5062 Val Pool:BC5062 Valie		Nov 9, 2017 at 11:05 AM ET
Pool:BC5062 Val Pool:BC5062 Valie		Nov 9, 2017 at 11:04 AM ET
	VIEW ALL MESSAGE	ES

Figure 13: Messages

Users can view all messages by clicking **VIEW ALL MESSAGES**. Note that pools listed in blue include detailed information. Double-click on a message to view details.

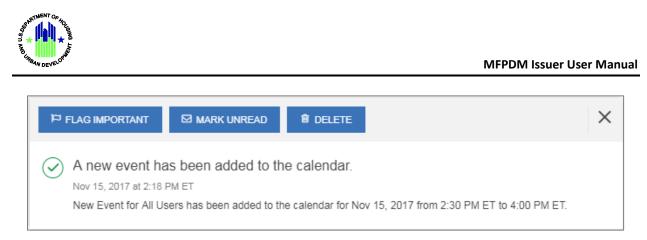


Figure 14: Message Details

Click one of the buttons in the popup to:

- FLAG IMPORTANT: message will be marked to save for future reference
- MARK UNREAD: the message will be kept in the My Message section
- **DELETE:** the message will be removed





3 Using the Solution (Online)

Below is an overview of the solution as it applies to MFPDM.

3.1 MFPDM Application

3.1.1 Pools & Loans Page

Displays a list of pools associated with the selected Issuer ID.

<i>:</i> ;	<i>Ginnie</i> /	Aae My	/GinnieMae			🕮 Communities ∨		
My D)ashboard		Loans Mainte	nance				
	786 All MF Pools		381 Drat	75 Control Control Con	95 Final Certified	235 Sissued	29 TAI Pools	ADD POOLS
Total:	667 Select	ed: O	READ	Y FOR SUBMISSION	SSED 🖈 FAVORITE 🖗	REJECTED 🔂 CERTIFIED	Q Please enter Pool ID	Advanced
	☆ ♡	POOL NUMBER	POOL TYPE	ISSUE DATE	DRAW NUMBER C	USTODIAN NUMBER / NAME	BUSINESS POOL STATUS RULES	ISSUER ID
₿	۵ ۵	BH0407	PN	02/01/2019	0 A	00466 / U S BANK NATIONAL SSOCIATION	Submitted for Final Certification	3998
₿	ជ	BH0406	CL	02/01/2019	2 0 A	00466 / U S BANK NATIONAL SSOCIATION	Submitted for Final Certification	3998
Ð	ŵ	BH0404	PN	02/01/2019	0	00466 / U S BANK NATIONAL SSOCIATION	Submitted for Final	3998

Figure 15: Pools & Loans Page.

3.1.1.1 Header

The Header displays Pool Status icons and the number of pools per status. Clicking on any of the icons filters the pool list by that status.



Figure 16: Header



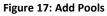
Table 2: Pool Status Icons

lcon	Stage	Definition	
Ł	All MF Pools	Summary of all pools in all stages.	
Z	Draft	Pools that have been saved but not yet submitted	
Ð	Submitted for Final Certification	Pools that the Issuer has sent to the Document Custodian for Final Certification.	
Pz	Final Certified	Pools that have been Final Certified by the Document Custodian.	
Ŕ	Issued	Pools that have been Issued or Transferred to another issuer at time of submission.	
=	TAI Pools	Pools that are Transferred at Issuance.	

3.1.1.2 Add Pools

Clicking on the O ADD POOLS button provides the option to enter pool information manually or to import pool/loan data.

Add Pools	×
Enter Pool Data Manually Enter Manually	Import pool data file View rules for valid Pool file Validate against Ginnie Mae Business Rules during import Validate against Ginnie Mae Business Rules during import Override prior file submission



- 1. Under 'Enter Pool Data Manually', click the **ENTER MANUALLY** button to be taken to the Pool Details screen to manually create a new pool on the Pool Details screen.
- 2. Under 'Import pool data file', click the BROWSE... button to locate a compatible file containing pool/loan data to import.
 - a) Select 'Validate against Ginnie Mae Business Rules during import' to run the Ginnie Mae validation process during file import.
 - b) Select 'Override prior file submissions' to replace previously entered/imported data.



3.1.1.3 Quick Filters

Located just above the pool list are quick filter buttons that can be utilized to immediately filter the pool list according the button description.

READY FOR SUBMISSION	⊘ PASSED	* FAVORITE	
	Figure	18: Quick Filters	

3.1.1.4 Search

A type-ahead text entry field to search for a specific Pool ID. The system will start searching for matching pools once at least two characters are entered.



Figure 19: Search

3.1.1.5 Advanced Search

The Advanced Search option allows for filtering the pool list results by multiple criteria at once.

Q	Please enter Pool ID	Advanced
	Pool Number	
ME	Pool Type	
	Issue Date	
nk of	Draw Number	
nk of	Custodian Number	
	Business Rules	
nk of	Pool Status	
	Transfer at Issuance	
nk of		APPLY FILTER

Figure 20: Advanced Search

Users can search based on one or more of the following fields:

- Pool Number
- Pool Type

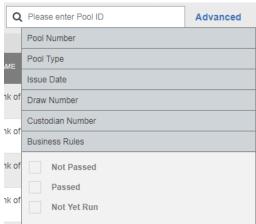


Q	Q Please enter Pool ID Advanced			
	Pool Number			
	Pool Type			
	CL			
-	CS			
	LM			
-	LS			
	PL			
-	PN			
L	RX			

Issue Date

Q	Please enter Pool ID	Advanced
	Pool Number	
	Pool Type	
	Issue Date	
۱L	from	
		**
۱L.	to	
۸L.		**

- Draw Number
- Custodian Number / Name
- Business Rules (Not Passed, Passed, Not Yet Run)



- Pool Status (Draft, Submitted for Final Certification, Final Certified, Issued)
- Transfer at Issuance



3.1.1.6 Clear Filter

	READY FOR SUBMISSION	⊘ PASSED	* FAVORITE	REJECTED	🖞 CERTIFIED	Q Please enter Pool ID	Advanced
Pool Type: PN X Business Rules: Passed X	Pool Status: Draft ×						3 filters applied clear filter

Figure 21: Clear Filter

Users can clear all filters at once by clicking **Clear Filter** on the right. Individual filters may be cleared by clicking on the 'X' on the respective filter.

3.1.1.7 **Pools List**

The lower half of the screen will list the information for all issuer pools. Users can click the column headings or icons to display and sort pools:

Column	Description				
Checkbox	Check to edit, validate or submit a pool or multiple in bulk.				
_	A 🚔 next to the pool indicates that it is locked for editing.				
Favorite 対	Indicates pool(s) the user has an interest in tracking.				
Rejected 🌄	Indicates the pool was rejected during Final Certification.				
Pool Number	6 characters alpha numeric number				
Pool Type	CL, CS, LM, LS, PN, RX				
Issue Date	Pool issue date.				
Draw Number	Numeric character that represents the draw number being viewed.				
Custodian Number / Name	Name and number of the Document Custodian for a specific pool.				
Business Rules	Business Rules not yet run Passed validation Did not pass validation				
Pool Status	Current status of the pool (Draft, Submitted for Final Certification, Certified, Issued).				

Table 3: All Pools Colums

3.1.2 Pool Header



Figure 22: Pool Header



Viewable at the top of the Pool Details, All Loans, Loan Details, and Draw History Details screens, the Pool Header provides vital information including:

- Pool Number
- Favorite status
- Pool Status
- Issue Type
- Issue Date
- Business Rules status
- Draw Number (if applicable)
- Project Number
- Pool Type
- Pool Amount
- Mortgage Amount
- Submission Type
- Security Rate
- Interest Rate
- Maturity Date

3.1.2.1 Pool Actions

Actions available depend on the Pool Type, Submission Type, and Pool Status.



Figure 23: Pool Actions

Table 4 - Pool Actions

Function	Definition
0	Manually refreshes the screen.
🖉 EDIT	If the pool has not yet been submitted, edit the pool/loan information.
✓ VALIDATE	Once information has been entered and saved, validate the pool/loan data by running Ginnie Mae edits.
DELETE	Delete a pool, loan, or loans, when a pool is in Draft status.
O CANCEL	Cancel current edits on a screen.
🗄 SAVE	Save changes.
♦ SUBMIT	Submit the pool to the Document Custodian for Final Certification. Note: The validation process runs prior to submission.
97 RECALL	Available to pools that are in the <i>Submitted for Final Certification</i> and <i>Final Certified</i> status. Moves the pool from the respective status back to the Draft status. (Authorized Signer users only)
** EXPORT	Export pool/loan data.
D DOCS	Create/generate forms or reports.
+ MORE	When there are more than 4 action buttons available they will appear under More.

3.1.2.2 Contact Cards





Viewable at the top of the Pool Details, All Loans, Loan Details, and Draw History Details screens, Contact Cards provide the following information:

- Who created the pool
- The last person to update the pool
- The Document Custodian associated with the pool
- The associated Account Executive

3.1.3 Pool Details Page

Based on the *Schedule of Subscribers and GNMA Guaranty/Contractual Agreement* (HUD-11705) form, this page allows Users to enter Pool data and complete the *Certification and Agreement* (HUD-11711-B) form.



e Type: X - Multifamily (Ginnie Mae I) le Date: iness Rules: Not Yet Run ject Number:	Pool Type: Pool Amount: \$ 0.00 Mortgage Amount: \$ 0.00	Submission Type: Security Rate: 0.000 Interest Rate: 0.000 Maturity Date:	% %	• EXPORT 🖪 SAVE
Pool Details				
Header Information				
Pool Number AB1234	* Issue Date	Issue Type X-Multifamily (Ginnie Mae I)	* Pool Type	* Submission Type
General Information				
Pool Tax ID	Initial Pay Date	* Delivery Date	Unpaid Balance Date	Amortization Method Concurrent Date (CD)
Rates	age Interest Rate Servicing Fee	Maturity	Ë	
Master Agreements				
ustodian Number / Name	Subservicer Number / Name	Transfer Transfer at Issuance (TAI) Yes ® No	Principal & Interest Account ABA / Federal Routing Number	Account Number
No data available.	ABA / FEDERAL ROUTING NAM	ER.	ACCOUNT	NUMBER
ODA				
	ABA NUMBER / DELIVER TO		DESCRIPTION	РСЭПТОМ (М \$) Total \$ 0 .
ADD No data available. Certification and Agreement -		_	DESCRIPTION	
Ordita available. Ortification and Agreement - Orcument Requirement Indicator Any and all security agreements alliefond designated document custodian and with the delivery of securities, only Gimme Ma			of Security Interest (form HUD-11711A), white n or prior to the delivery of securities backed to	Total \$ 0.
Ordita available. Ortification and Agreement - Orcument Requirement Indicator Any and all security agreements alliefond designated document custodian and with the delivery of securities, only Gimme Ma	- Form 11711B of the mortgages in the referenced pool or loan p to ho provides that any interest of a secured party is will have any covership interest in and to the		of Security Interest (form HUD-11711A), white n or prior to the delivery of securities backed to	Total \$ 0.
Certification and Agreement - Certification and Agreement - Document Requirement Indicator Any and all security agreements affecting designated accurate custodian and with the delivery of securities, only Gimme Ma No mortgage in the referenced pool or io Mae will have any ownership intest in an	- Form 11711B of the mortgages in the referenced pool or loan p to ho provides that any interest of a secured party is will have any covership interest in and to the		of Security Interest (form HUD-11711A), white n or prior to the delivery of securities backed to	Total \$ 0.

Figure 25: Pool Details Page

Note: Fields marked with an asterisk (*) are required to save a pool.

Table 5: Pool Details Field List

Field Name	Section	Description
Pool Number*	Header Information	The Pool Number is a required, unique, six- alphanumeric value between 100001 and 799999. If alphanumeric, the first two characters of the Pool



Field Name	Section	Description
		Number are letters. The number is pre-assigned by Ginnie Mae.
Issue Date*	Header Information	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 of issue. The field uses a MM/DD/YYYY format (e.g., 01/01/2017).
Issue Type	Header Information	The Issue Type for Multifamily pools will always be "X" indicating that these are Ginnie Mae I pools. Issue Type is system-generated.
Pool Type*	Header Information	Multifamily Pool Types describe the type of mortgages backing the pool. • CL-Construction Loan • CS-Construction Loan Split-Rate • PN-Project Loan – Non-Level Payment • LM-Project Loan – Modified Loan/Mature Loan • LS-Project Loan – 538/515/Small Loans • RX-Project Loan – Mark to Market
Submission Type*	Header Information	The type of Multifamily pool submission. • 01-Initial Construction Loan • 02-Construction Loan Draw • 03-Project Loan Conversion • 04-Initial Project • 05-Final Draw/PN Conversion
Pool Tax ID*	General Information	The tax identification number assigned to the pool, if available.
Initial Pay Date*	General Information	The date of the first security payment (system generated).
Delivery Date*	General Information	The date on which Issuers execute settlement with their purchaser. When saving the pool record, the system will check to make sure that the Delivery Date is more than or equal to the Issue Date and more than or equal to the Current Date. In addition, the Delivery Date must be within the same month as the Issue Date.
Unpaid Balance Date	General Information	The next mortgage payment date (system generated).
Amortization Method	General Information	The Amortization Method for all Multifamily pools is 'Concurrent Date (CD)' (system generated).
Security Interest Rate*	General Information	The rate of interest payable by the Issuer to the security holders. The Security Interest Rate is required and accepts five digits. Enter the decimal to indicate fractions.
		 Project Loans and Construction Loans "Without Ginnie Mae's prior written approval of a different rate, the interest rate on project loan securities is: For securities backed by a PN, LM, or RX pool, at least one-quarter of one percent (25 basis





Field Name	Section	Description
Field Name	Section	
		 points) but not more than one-half of one percent (50 basis points) below the annual interest rate on the pooled project loan; For securities backed by an LS pool, at least one- half of one percent (50 basis points) below the annual interest rate on the pooled project loan or loans." (The floor of 50 basis points in each case consists of 13 basis points for the Ginnie Mae Guaranty Fee and a minimum Servicing Fee of 37 basis points.)
Mortgage Interest Rate	General Information	The interest rate on the mortgage(s) that make up the pool. For Multifamily pools (Ginnie Mae I), this will be a single interest rate with the exception of LS/RX pools. This field is retrieved by the system from Loan Details screen when the loan data for the pools added.
Servicing Fee	General Information	The Servicing Fee is a fee received by the Issuer and is system generated according to the following formula: Servicing Fee = (Mortgage Interest Rate – Security Interest Rate – Guarantee Fee) The Guaranty Fee for all Multifamily Programs is 13 basis points.
Maturity Date*	General Information	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. The field uses a MM/DD/YYYY format (e.g., 02/15/2017). For construction loan pool submissions (Pool Type CL or CS) the Maturity Date represent the construction period of the project of the project loan's last payment date.
		 If, while adding or editing a Construction Loan Draw (Pool Type CL or CS and Submission Type "02") Users have the option to extend the construction period, and can change the Pool Maturity Date under the following conditions: The Maturity Date of the initial draw has not expired; and Ginnie Mae has approved the extension in writing.
Deferred First Principal	General Information	For CL, CS, and PN conversion pools, the deferred date
Payment Date		of the first principal payment amount.
Final Advance Amount	General Information	The final advance amount associated with a Construction Loan pool.
Change Mortgage Amount	General Information	An checkbox that indicates if the Mortgage Amount of a pool will be changed.
(Rates) Mortgage Amount	General Information	If the Change Mortgage Amount indicator is checked, the new mortgage amount for the pool.
(Rates) P&I Amount	General Information	If the Change Mortgage Amount indicator is checked, the new Principal & Interest amount for the pool.



Field Name	Section	Description
(Rates) Approval Date	General Information	If the Change Mortgage Amount indicator is checked, the date Ginnie Mae agreed to the mortgage change.
Cross-Reference Pool	General Information	PN/PL Pool ID which is reserved for the associated CL/CS Pool.
Security Interest Split Rate	General Information	For CS pools, allows the issuer to modify the Mortgage Interest Rate during the construction loan period.
PL/PN Security Rate	General Information	The security interest rate that applies to the PL/PN conversion pool
Custodian Number/Name	Master Agreements	The number and legal name of a financial institution that holds the required documents relating to pooled mortgages for the life of a Ginnie Mae pool or Ioan package until it is replaced by another such institution. Before executing a Master Custodial Agreement, a financial institution must obtain a Ginnie Mae Document Custodian Identification Number as specified in Chapter 2-E of the Document Custodian Manual, Appendix V-1. The identification number must be placed on all documents on which the document custodian's name appears.
Subservicer Number/Name	Master Agreements	The number and legal name of the Issuer servicing the mortgages. If this field is entered, be sure that the appropriate Master Agreements are on file with the PPA.
Transfer at Issuance (TAI) Indicator	Master Agreements	Used to indicate if a pool is to be transferred upon issuance to the selected Issuer. * Note: After a TAI pool has been accepted and Issued, the pool will be visible to the buying Issuer only in MFPDM.
Principal & Interest ABA/Federal Routing Number	Master Agreements	The non-interest bearing account ABA/federal routing number 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 file with the PPA.
Principal & Interest Bank Account Number	Master Agreements	The non-interest bearing bank account number 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 file with the PPA.
Escrow Accounts ABA/Federal Routing Number	Master Agreements	The ABA/federal routing number of 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 file with the PPA.





Field Name	Section	Description
Escrow Accounts Bank Account Number	Master Agreements	The bank account number of 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 file with the PPA.
ABA Number/Deliver To	Subscriber	The account assigned to the participant.
Description	Subscriber	The name of the FRB participant.
Position (in \$)	Subscriber	The amount of the pool the participant has purchased. If the amount purchased is less than 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 less than \$1,000.00.
Total Position	Subscriber	The amount of the pool the participant has purchased. If the amount purchased is less than 100% of the Original Aggregate Amount of the pool, additional Subscribers must be added until 100% of the pool has been accounted. The total may not be less than \$1000.00.
Pool Document Requirement Indicator	Certification and Agreement - Form 11711B	If the Issuer selects the option for sending the form HUD-11711A to their Document Custodian, they should select the first option. 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" radio button. 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 GinnieNET will not allow the User to transmit their pool without sending the form HUD-11711A information, if selected, the User will receive a system-generated error message if they attempt to assemble the pool.
Total Amounts - P&I Payment Amount	Pool Statistics	The total of all P&I payment amounts from all loans associated with a pool.
Total Amounts - UPB Amount	Pool Statistics	The total of all UPB amounts from all loans associated with a pool.
FHA Totals - Quantity	Pool Statistics	The total number of FHA loans associated with a pool.
FHA Totals - UPB Amount	Pool Statistics	The total of all UPB amounts from all FHA loans associated with a pool.
USDA Rural Development Totals - Quantity	Pool Statistics	The total number of USDA loans associated with a pool.
USDA Rural Development Totals - UPB Amount	Pool Statistics	The total of all UPB amounts from all USDA loans associated with a pool.



Field Name	Section	Description
Additional Information - Weighted Average Interest Rate	Pool Statistics	The calculated weighted average interest rate of all loans associated with a pool.

3.1.4 Loans Page

Provides a listing of the loan(s) associated with a pool. If no loan is associated with a pool, the User can add a loan.

Pool BC3475 Draft Issue Type: X - Multifamily (Ginnie Mae I) Issue Date: 0401/2017 Business Rules: Not Yet Run Project Number:	Pool Type: PN-Project Loan - Non-Level Payment Pool Amount: \$ 0.00 Morfgage Amount: \$ 0.00	Submission Type: 04-Initial Project Security Rate: 4.500 % Interest Rate: 0.000 % Maturity Date: 09/15/2027	D DOCS DELETE C
Usuar Lisuar Created JEFF JANOVSKY (412)123-4567	Last Updated JEFF JANOVSKY (412)123-4567	Doument Council 000433 / ALASKA USA TRUST COMPANY	Groot Mae Records (412)264-0776
Pool Details Loans			
ISSUER LOAN NUMBER CASE N No data available in table	NUMBER MORTGAGE AMOUNT	SECURITY INTEREST RATE MORTGAGE INTER	ADD LOANS
	Portal Help About My	SinnieMae Site Policies Contact Us USA.gov	

Figure 26: Loans Page

Table 6: All Loans Field List

Field Name	Description
Issuer Loan Number	The Issuer's loan number.
Case Number	The 15-character FHA/USDA Case Number assigned to the mortgage by the FHA/USDA.
Mortgage Amount	The original loan amount.
Security Interest Rate	The rate of interest payable by the Issuer to the security holders.
Mortgage Interest Rate	The interest rate of the mortgage.

Clicking on the [•] ADD LOANS</sup> button provides the option to enter loan information manually on the Loan Details screen.



3.1.5 Loan Details Page

Based on the Schedule of Pooled Mortgages (HUD-11706) form, this page allows Users to enter Loan data.

Pool BZ1925 😭 Iss sue Type: X - Multifamily (Ginnie Mae I)			Submission Type: 0	4-Initial Project			D DOCS
sue Type: X - Mullitamily (Ginnie Mae I) sue Date: 06/01/2019 usiness Rules: Passed roject Number: 000000035353535	Pool Type: LM-Project Lean - Mo Pool Amount: \$ 473,807.00 Mortgage Amount: \$ 479,658.71	dified Loan/Mature Loan	Submission Type: 0 Security Rate: 5.500 Interest Rate: 5.750 Maturity Date: 10/15	0 % 9 % 5/2042			
Itsuer Crushel 00022010 (212) 815-2224	Last Updated 080302019 Pe Maria MF End User Zve (212) 815-2224	Docume Controllar	000466 / U S E ASSOCIATION	SANK NATIONAL	Girnie Mae Account Executive	Ginnie Maee (212)456-4845	
					FI	CN : 31530004668Z1925X	LM06031912542
Pool Details Loans Lo	an 000033344455566 ×						
General Information							
* Issuer Loan Number 000033344455566	Loan Unique Id 217779687	* Mortgage Type FHA		* Mortgage interest Rate 5.750 %			
Balloon Payments 'Is this a Balloon Payment? (*) Yes (*) No *Amortization Basis Term Years	* Months	Morigage Amou * Original Princip \$ 479,658.71 * Principal & Inte \$ 3,017.56	pal Balance	* Unpaid Balance \$ 473,807.72			
25	0 ht line amortization schedule. Confirm this losed and you have obtained written securi	Term of Mortga * Years 24	ges	Months 0		Pay Dates * First 11/01/2018 * Last 10/01/2042	
Approx Balloon Payment Amount \$ 6,035.12		Morlgage Note * Loan Originati 01/01/2017 Initial Endorsem	on	Prepayment Provisions Are there any prepayme provisions? Ves No	nt	- Indicators	
		01/01/2018 * Final Endorser 01/01/2018		Agency Details * FHAUSDA Case Num 00000035353555	ber Lo	Yes No an Type Code (A Multifamily	
				Section of the Act 221(d)(4) New Constr	De	velopment Cost	
				or Substantial Rehab of Apartments and C	ilitation		
- Rados Debt Service Coverage Rate	Loan to Value Ratio			or Substantial Rehab	ilitation		
Debt Service Coverage Ratio Annex-Special Disclosures * Identifier Annex * Description	Non-Level Payment Provisions * Identifier The FHA note provid * Description			or Substantial Rehab	ilitation		
Debt Service Coverage Ratio Annex-Special Disclosures * Identifier Annex * Description Subject to Section 9 of	 Non-Level Payment Provisions * Identifier The FHA note provid 			or Substantial Rehab	ilitation		
Debt Service Coverage Ratio Annex-Special Disclosures * Identifier Annex * Description	Non-Level Payment Provisions * Jeantiler The FHA note provide * Description The FHA note provides ©		TYATE	or Substantial Rehab of Apartments and C	ilitation	Pite	
Debt Sarvice Coverage Rate Anner: Special Disclosures Identifier Identifier Annex Discription Subject to Section 9 of Non-Lavel Payment Schedule	Non-Level Payment Provisions *detation The FHA note provid *Description The FHA note provides	seconi 5.000 %	tV BATE	or Substantial Rehab	ilitation	Phi	\$ 6,035.12
Dett Service Coverage Rate Annex Supcial Disclosures Construction Cons	Nors Level Playment Provisions * Standing: The FHA note provid * Decoglism The FHA note provides () PANETY CHARGE EXTE 10/01/2041	5.000 %	BALANCE	or Substantial Rehab of Apartments and C extends forth 5.500 %	ilitation	PL:	\$ 6,035,12 IST RATE
Dett Sarvice Coverage Rate Annex Special Disclosures I Oscorption Modified Loan History I Modified Loan History I Z	Non-Level Playment Provisions * Jointien The FHA note provide * Omorphism The FHA note provides Non-Refer Calvering Conte 10/012/041 Context Calvering Context, protect \$2,078.05	5.000 %		or Substantial Rehab of Apartments and C entransister PATE 5.500 % PRET PAY CATE 00/01/2007 0	o.ops	PL:	
Dett Sarvice Coverage Rate Annex Special Disclosures * Identifier Annex * Description Subject to Section 9 of Subject to Section 9 of Kerrer Modified Loan History Exercy Modecit Kerrer Centry Loan	Non-Level Playment Provisions * Jointier The FHA note provide Description The FHA note provides Description The FHA note provides Control Level Control Leve	5.000 % PAL BALANCE UNPAC \$ 453,459.00 \$ 479,658.71	BALANCE \$ 453,459.00 1 \$ 473,807.72 1	or Substantial Rehable of Apartments and C of Apartments of Apartments 5.500 % 5.500 % react PAYE 0 10/12/015 1	0.005 0.005 0.007/047 047/047 047/047 001/2042	PM 6.000 % 5.750 %	IST RATE
Dett Sarvice Coverage Rate Annex Special Disclosures * Identifier Annex * Description Subject to Section 9 of Subject to Section 9 of Kerrer Modified Loan History Exercy Modecit Kerrer Centry Loan	Non-Level Playment Provisions * Jointien The FHA note provide * Omorphism The FHA note provides Non-Refer Calvering Conte 10/012/041 Context Calvering Context, protect \$2,078.05	5.000 % PALBALANCE UNPACE \$453,459.00 \$473,658.71 PRST PAYMENT TO PRINCIP	BALANCE \$453,459.00 \$473,807.72 AL AND INTEREST I	or Substantial Rehab of Apartments and C of Apartments and C of Apartments and C Stops stops PR02 F0AVE ATE 00 00/01/2005 0 0 10/01/2005 1 1 S MORE THAN 24 MONTHS BEFF 1	UST PAY DAT UST PAY DAT 2001/2018 0001/2042 ORE THE ISSUE DA or fundor	PM 6.000 % 5.750 %	IST RATE
Det Sarvice Coverage Rate Annex Description Subject to Section 9 of Montiled Loan History Certry Loan CERTIFICATION FOR POOLING A MI FPIA/05DA Case Number O000000353353 L the undersigned, do certify: T. The contract of Mortgage Insure Description CERTIFICATION FOR POOLING A MI FPIA/05DA Case Number O00000035353 L the undersigned, do certify: The contract of Mortgage Insure Description De	Non-Lovel Playment Provisions Toe THA note provid Oecorplian The THA note provides Oecorplian The FHA note provides Oecorplian	5.000 % PAL SALANCE URACE \$453,452.00 \$473,558.71 PANMENT TO PRINCIP PN N Instantion is in full forces. on and not subject to a Col	SEALANCE \$453,459.00 1 \$473,807.72 1 AL AND INTEREST IS sject Location f	ог Substantial Rehab of Apartments and C 90768637 РАЛС 5.500 % 1091/2007 0 1091/2018 1 5 MORE THAN 24 MONTH-9 BEFF 1092 315 9 MORE THAN 24 MONTH-9 BEFF 1092 315	USISTANDAL USISTANDAL 2001/2018 2001/2012 2001/2001/	PIJ 2 04754 5.750 % XTE OF THE SECURITIES	
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Figure 27: Loan Details Page



Note: Fields marked with an asterisk (*) are required to save a loan.

Field Name	Section	Description
Issuer Loan Number	General	The Issuer's loan number.
	Information	
Mortgage Type	General	Select the Mortgage Type from the list of
	Information	available Mortgage Type, (i.e., FHA or RHS).
Mortgage Interest Rate	General	The interest rate of the mortgage. If the pool is
	Information	type LS, the Interest Rate must be no less than
		the Security Interest Rate + 0.5. For all other pool
		types, the Interest Rate must be between Security
		Interest Rate + 0.25 and Security Interest Rate +
		0.5.
Balloon Payments	General	Issuer can identify a loan as having a Balloon
la thia a Dalla an Davina ant 2	Information	Payment.
Is this a Balloon Payment?	General	Indication if the loan is a Balloon Payment or not.
Amertization Decis Term Veers	Information General	Colocted Term in Vears for the Amertization Desis
Amortization Basis Term Years	Information	Selected Term in Years for the Amortization Basis of Balloon Payment
Amortization Basis Term Months	General	Selected Term in Months for the Amortization
Amortization Basis Term Months	Information	Basis of Balloon Payment
Confirmation Check Box	General	Confirmation by Issuer that the loan has a Balloon
Committation Check Box	Information	Payment.
Approximate Balloon Payment	General	System will auto-populate the expected Balloon
Amount	Information	Payment Amount.
Loan to Cost	General	Applies to USDA loans only. The standard loan-to-
	Information	value of the mortgage.
Mortgage Amounts – Original	General	The original loan amount. The value must be
Principal Balance	Information	more than or equal to \$100,000.00.
Mortgage Amounts – Unpaid Balance	General	The amount remaining on the loan. If no
	Information	payments have been made on the loan, the value
		will be equal to the OPB. If payments have been
		made on the loan, the value will be less than the
		OPB.
Mortgage Amounts – Principal &	General	The monthly Fixed Installment Control (Principal
Interest	Information	and Interest Amount).
Mortgage Amounts – Approval Date	General	If the loan amount has been changed, the date
	Information	upon which this change was approved.
Term of Mortgage – Years	General	The length of the loan in years.
-	Information	
Term of Mortgage – Months	General	If the term of the loan includes a partial year, the
	Information	number of months can be entered in conjunction
		with the number of years (i.e. 126 month total
		term would be entered as 10 years 6 months)

Table 7: Loan Details Field List



Field Name	Section	Description
Pay Dates – First	General Information	The date for the first scheduled monthly payment must be no more than 24 months before the issue date of the securities except in the case of LM loans, where the first scheduled monthly payment is more than 24 months before the issue date of securities.
Pay Dates – Last	General Information	The last payment date of the mortgage. The Last Payment Date must be later than the First Payment Date.
Mortgage Note Dates – Loan Origination	General Information	The date the loan was originated.
Mortgage Note Dates – Initial Endorsement	General Information	The date the mortgage note was initially endorsed by FHA for insurance of advances. This applies to Initial Construction Loan pool submissions only.
Mortgage Note Dates – Final Endorsement	General Information	Date mortgage note is finally endorsed by FHA or Loan Note Guarantee is executed by RD.
Prepayment Provisions – Are there any prepayment provisions?	General Information	Yes / No radio button to show/hide Prepayment Provision options. 'Yes' is selected by default.
Prepayment Provisions – Lockout Term	General Information	The term expressed in years that identifies to the Issuer the period of time that the loan cannot have accelerated payments of principal. The Lockout Term is only required if the User enter a Lockout End Date.
Prepayment Provisions – Lockout End Date	General Information	The Lockout End Date is only required if the User enter a Lockout Term (above). The calculation for this is Lockout Term + Final Endorsement Date; this will be a future date (e.g., Final Endorse 0120- 2001 + Lockout Term 10 years = 01-20-2011). The Lockout End Date cannot be less than the Final Endorsement Date and cannot be more than the spread of the Final Endorsement Date with the Lockout Term.
Prepayment Provisions – Prepayment Premium Period	General Information	The Prepayment Premium Period is defined as the period of time when prepayments may be made subject to a percentage prepayment penalty, but only after the expiration of the stated lockout period (i.e., if the lockout Term is 10 years with a prepayment premium period of 5 years and a Final Endorsement Date of 01-20-01, the Prepayment Premium Period would be 01-20-11 through 01-20-2016. The prepayment period cannot exceed 01-20-2016). The Prepayment Premium Period is required if the Users enter a Prepayment End Date (below). The Prepayment Premium Period cannot be more than the Pool Term.



Prepayment Provisions – Prepayment End DateGeneral InformationThe provision to the mortgage mote that identifies the prepayment premium period. The Prepayment End Date is required if Users enter a Prepayment Premium Period (above). The calculation for this is expiration of the Lockout Term Date + Prepayment Premium Period (e.g., 01-20-2011, which is 10 years after the final endorsement date, + 5 years = 01-20-2016). The Prepayment End Date is required if Users enter a Prepayment End Date is required if Users enter a Prepayment End Date cannot be less than the Final Endorsement Date and it cannot be more than the spread of the Final Endorsement Date with the Prepayment Premium Period (above).Prepayment Provisions – Prepayment DescriptionGeneral InformationThe provision to the mortgage note that identifies the prepayment premium period (above).Indicators – MIN NumberGeneral InformationThe Mortgage Identification Number assigned to the Ioan by MERS. Must be 18 characters. OptionalIndicators – FHA/USDA Case NumberGeneral InformationThe 15-character FHA/USDA Case Number assigned to the mortgage by the FHA/USDA. The entry must be exactly 15 characters.Agency Details – Loan Type CodeGeneral InformationFHA, FHA Title I, or USDA.	Field Name	Section	Description
End DateInformationidentifies the prepayment premium period. The Prepayment End Date is required if Users enter a Prepayment Premium Period (above). The calculation for this is expiration of the Lockout Term Date + Prepayment Premium Period (e.g., 01-20-2011, which is 10 years after the final endorsement date, + 5 years = 01-20-2016). The Prepayment End Date is required if Users enter a Prepayment End Date cannot be less than the Final Endorsement Date and it cannot be more than the spread of the Final Endorsement Date with the Prepayment Premium Period (above).Prepayment Provisions – Prepayment DescriptionGeneral InformationThe provision to the mortgage note that identifies the prepayment premium period (above).Indicators – MIN NumberGeneral InformationThe Mortgage Identification Number assigned to the loan by MERS. Must be 18 characters. OptionalIndicators – MOM IndicatorGeneral InformationMERS as original mortgagee Yes or No.Agency Details – FHA/USDA Case NumberGeneral InformationThe 15-character FHA/USDA Case Number assigned to the mortgage by the FHA/USDA. The entry must be exactly 15 characters.Agency Details – Loan Type CodeGeneralFHA, FHA Title I, or USDA.			
Prepayment End Date is required if Users enter a Prepayment Premium Period (above). The calculation for this is expiration of the Lockout Term Date + Prepayment Premium Period (e.g., 01-20-2011, which is 10 years after the final endorsement date, + 5 years = 01-20-2016). The Prepayment End Date is required if Users enter a Prepayment End Date is required if Users enter a Prepayment Premium Period (above). The Prepayment End Date is required if Users enter a Prepayment End Date cannot be less than the Final Endorsement Date and it cannot be more than the spread of the Final Endorsement Date with the Prepayment Premium Period (above).Prepayment Provisions – Prepayment DescriptionGeneral InformationThe provision to the mortgage note that identifies the prepayment premium period by years.Indicators – MIN NumberGeneral InformationThe Mortgage Identification Number assigned to the loan by MERS. Must be 18 characters. OptionalIndicators – MOM IndicatorGeneral InformationMERS aoriginal mortgagee Yes or No.Agency Details – FHA/USDA Case NumberGeneral InformationThe 15-character FHA/USDA Case Number assigned to the mortgage by the FHA/USDA. The entry must be exactly 15 characters.Agency Details – Loan Type CodeGeneralFHA, FHA Title I, or USDA.		Information	
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InformationAgency Details – FHA/USDA CaseGeneralNumberInformationAgency Details – Loan Type CodeGeneralFHA, FHA Title I, or USDA.	Indicators – MOM Indicator	General	
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Number Information assigned to the mortgage by the FHA/USDA. The entry must be exactly 15 characters. Agency Details – Loan Type Code General FHA, FHA Title I, or USDA.	Agency Details – EHA/LISDA Case		The 15-character EHA/USDA Case Number
Agency Details – Loan Type Code General FHA, FHA Title I, or USDA.			
Agency Details – Loan Type Code General FHA, FHA Title I, or USDA.	i i i i i i i i i i i i i i i i i i i	internation	
	Agency Details – Loan Type Code	General	· · ·
Agency Details – Section of the Act General The FHA Housing Section of the Act.	Agency Details – Section of the Act		The FHA Housing Section of the Act.
Information		Information	
Agency Details – Development Cost General Applies to USDA loans only. The total	Agency Details – Development Cost	General	Applies to USDA loans only. The total
Information development cost of project which is located on		Information	development cost of project which is located on
the Loan Note Guarantee.			the Loan Note Guarantee.
Ratios – Debt Service Coverage Ratio General General	Ratios – Debt Service Coverage Ratio	General	
Information		Information	
Ratios – Loan to Value RatioGeneralThe standard loan-to-value of the mortgage.	Ratios – Loan to Value Ratio		The standard loan-to-value of the mortgage.
Information		Information	
Annex-Special Disclosures – IdentifierGeneralA brief identifier for an Annex-Special Disclosures	Annex-Special Disclosures – Identifier		A brief identifier for an Annex-Special Disclosures
Information value.			
Annex-Special Disclosures – General Description of the prepayment of the project and			
Description Information any other Special Disclosure information related to the project.	Description	Information	
Annex-Special Disclosures – Save to General Used to save a newly entered Annex-Special	Annex-Special Disclosures – Save to	General	· · ·
Maintenance Information Disclosures value to maintenance for use with a	-		
future loan.			
Non-Level Payment Provisions – General A brief identifier for a Non-Level Payment	Non-Level Payment Provisions –	General	
Identifier Information Provisions value.	-	Information	-



Field Name	Section	Description
Non-Level Payment Provisions – Description	General Information	Unlimited text describing Non-Level Payment Provisions. The description is required for the PN Pool Type and is not applicable to the PL Pool Type.
Non-Level Payment Provisions – Save to Maintenance	General Information	Used to save a newly entered Non-Level Payment Provisions value to maintenance for use with a future loan.
Non-Level Payment Schedule – Entry (Number)	General Information	The chronological number associated with a Non- Level Payment Schedule entry.
Non-Level Payment Schedule – Payment Change Date	General Information	The date associated with a change in payment for the loan.
Non-Level Payment Schedule – Security Rate	General Information	The rate of interest payable by the Issuer to the security holders. The Security Interest Rate is required and accepts five digits. Enter the decimal to indicate fractions.
Non-Level Payment Schedule – Interest Rate	General Information	The interest rate of the mortgage. If the pool is type LS, the Interest Rate must be no less than the Security Interest Rate + 0.5. For all other pool types, the Interest Rate must be between Security Interest Rate + 0.25 and Security Interest Rate + 0.5.
Non-Level Payment Schedule – P&I	General Information	The monthly Fixed Installment Control (Principal and Interest Amount).
Modified Loan History – Entry (Number)	General Information	The chronological number associated with a Modified Loan History entry.
Modified Loan History – P&I	General Information	The monthly Fixed Installment Control (Principal and Interest Amount).
Modified Loan History – Original Principal Balance	General Information	The original loan amount. The value must be more than or equal to \$100,000.00.
Modified Loan History – Unpaid Balance	General Information	The amount remaining on the loan. If no payments have been made on the loan, the value will be equal to the OPB. If payments have been made on the loan, the value will be less than the OPB.
Modified Loan History – First Pay Date	General Information	The date for the first scheduled monthly payment must be no more than 24 months before the issue date of the securities except in the case of LM loans, where the first scheduled monthly payment is more than 24 months before the issue date of securities.
Modified Loan History – Last Pay Date	General Information	The last payment date of the mortgage. The Last Payment Date must be later than the First Payment Date.
Modified Loan History – Interest Rate	General Information	The interest rate of the mortgage. If the pool is type LS, the Interest Rate must be no less than the Security Interest Rate + 0.5. For all other pool types, the Interest Rate must be between Security Interest Rate + 0.25 and Security Interest Rate + 0.5.



Field Name	Section	Description
Certify Loan – "I Agree"	General	A checkbox indicating certification agreement for
	Information	mature loans.
Name of Mortgager	Mortgager	The name of the person(s) to whom the mortgage
	Information	was issued.
Property Site Address	Mortgager	The property site address for the mortgage.
	Information	
City	Mortgager	The city for the mortgage.
	Information	
State	Mortgager	The state for the mortgage.
	Information	
Zip Code	Mortgager	The zip code for the mortgage.
	Information	

3.1.6 Draw History Details Page

Construction Loan Draws are submitted during the life of the CL/CS that draws down on the mortgage amount of the project. This page allows the User to enter each draw issuance for the life of the Construction Loan until the conversion to the Project Loan takes place. The initial Construction Loan pool is considered the first Construction Loan Draw submission. Each draw submission will have a different draw number and Draw Issue Date. The system keeps a history of each draw issued in connection to a project until the pool converts.

Pool BE3429 Draft Issue Type: X - Multifamity (Ginnie Mae I) Issue Date: 12/01/2017 Business Rules: Passed Project Number: 000000023908723			Draw Number: 2 Pool Type: CL-Constructi Pool Amount: \$ 150,000. Mortgage Amount: \$ 500,	00	Submission T Security Rate Interest Rate Maturity Date	5.000 %	+ MORE Ø CAN rsion	ICEL 🗄 SAVE	& validate 2
BANK Issuer	Created 12/12/2017 Jeff Janovsky NA		Last Updated 12/14/2017 Jeff Janovsky NA		Document Custodian ASSOCI	U S BANK NATIONAL ATION	Ginie Ma Account Executive	122-456-7900	
Pool De	etails Loans	Draw Hi	story Details	ADVANCES	1				
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATU	IS
1	12/01/2017	1	\$ 350,000.25	\$ 350,000.25	\$ 350,000.00	\$ 350,000.00	\$ 0.25	Issued	
2	01/01/2018	2	\$ 149,999.75	\$ 500,000.00	\$ 149,998.00	\$ 499,998.00	\$ 2.00	Draft	
				Final Advance Amount	\$ 0.00				
			A	Approved Amount to Date	\$ 500,000.00				
			Cumu	lative Requested Amount	\$ 499,998.00				
					Modify Mortgage Amount			1	
				Old Mortgage Amount	\$ 500,000.00	Old P & I Amount	\$ 5,303.28		
				New Mortgage Amount	\$ 525,000.00	New P & I Amount	\$ 5,401.23		
				Comment					
Approval Date			12/13/2017						
			1			1			

Figure 28: Draw History Details Page



Field Name	Description
Draw Number	A sequential ID that starts when an Initial Construction Loan Pool (Submission Type 01) is added to the system. The Draw Number is populated from the Multifamily Pool Details record. System generated.
Draw Issue Date	The Issue Date taken from the Multifamily Pool Details record. System generated.
Advance Number	The FHA Advance Number(s) associated with a draw that appears on form 92403. System generated.
Approved Advances – Advance Amount	The amount approved by HUD for the FHA Advance of Mortgage Proceeds.
Approved Advances – Cumulative Approved Amount	The cumulative amount approved by HUD for the FHA Advance of Mortgage Proceeds.
Requested Amount	The security amount requested for a draw. It must be at least \$1,000.00.
Cumulative Requested Amount	The cumulative security amount requested for all draws.
Remaining Advance Amount	The difference between the Approved Advance Amount and Requested Amount. This amount is available for use for subsequent draws. System generated.
Status	The status of an individual draw associated with a pool.
Final Advance Amount	Balance of loan after most recent draw.
Approved Amount to Date	Total amount of approved mortgage to date.
Cumulative Requested Amount	Total amount of requested draws.
Modify Mortgage Amount	Section to allow Issuers to change the mortgage amount
Old Mortgage Amount	The original, or previous, Mortgage Amount associated with a loan.
Old P & I Amount	The original, or previous, Principal and Interest Amount associated with a loan.
New Mortgage Amount	The new Mortgage Amount associated with a loan.
New P & I Amount	The new Principal and Interest Amount associated with a loan.
Comment	A text field to enter a brief note associated with changing of the Mortgage Amount.
Approval Date	The date upon which the request to change the Mortgage Amount was approved. Required and cannot be a future date.

Table 8: Draw History Details Field List



3.2 Pool/Loan Data Export

3.2.1 From Pools & Loans

There are three ways to export pool and loan details from the Pools & Loans screen:

	26 All MF Poo		15 Draft	4 Submitted for Final Certification	3 Final Certified	4 Issued	TAI P			
READY FOR SUBMISSION PASSED REJECTED CERTIFIED Q. Please enter Pool ID Advanced • EXPORT • SUBMIT • VALIDATE • DELETE • CERTIFIED • CERTIFIED										
Total:	26 Selecte		POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES	POOL STATUS		
		BE3458	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	Ø	Draft		
	☆	BE3457	LS	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	8	Draft		
	â	BE3450	CL	01/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	Ø	Draft		
	ជ	BE3437	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	Ø	Draft		
₿		BE3435	CL	12/01/2017	1	000466 / U S BANK NATIONAL ASSOCIATION	Ø	Submitted for Final Certification		

Figure 29: Export – Pools & Loans

Multiple Pools

1. Select the checkbox () on the row(s) of the pool(s) to be exported.

2.	Click the	>	EXPORT	button that appears just above the pool										
				Export Pools					×					
					The following f	Pools wil	l be E	xported	d:					
					BE3458 ×	BE345	57 ×							
						4/2	EXPO	ORT						

Figure 30: Export Pools Pop-up



3. From the Export Pools pop-up, click the

button again to confirm the action.

4. The pool and loan data is exported in a text file (*.txt) format to the default browser download directory.

EXPORT

Note: From the Export Pools pop-up, Users can select the 'X' next to a Pool Number to exclude it from being exported.

Single Pool

1. Hover-over the far right side of the row of the pool to be exported.

				READY FOR SUBMISS	SION @ PASSED	FAVORITE 🔍 REJEC	CTED 🖒 CERTIFIED 🔍 Plea	ase enter Pool ID	Advanced
Total: 2	26 Sel	lected: (D						
	ជ	P					CUSTODIAN NUMBER / NAME	BUSINESS RULES	
	\$		BE3458	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	Ø	Draft
	☆		BE3457	LS	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	۲	Draft
	☆		BE3450	CL	01/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	\oslash	Draft

Figure 31: Export – Hover

2. Click the **Ellipsis (...)** when it appears.

				READY FOR SUBMIS	SION @ PASSED	* FAVORITE	CTED & CERTIFIED Q Plea	ase enter Pool II)		Adva	nced
Total: :	Totai: 26 Selected: 0											
	গ্র ^ব	POOL NUMBER				DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES				
		BE3458	F	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	≪≯ Export	0.	Validate	∜ Submit	Delete
	☆	BE3457	L	_8	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	8	Draft			
		BE3450	C	CL	01/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	\oslash	Draft			

Figure 32: Export – Row Actions

3. Click the **Export** button.



Export Pool	×
The following Pool will be exporte	d:
BE3458	
* EXPORT	

Figure 33: Export Pool Pop-up

- 4. From the Export Pools pop-up, click the **EXPORT** button again to confirm the action.
- 5. The pool and loan data is exported in a text file (*.txt) format to the default browser download directory.

3.2.2 Pool or Loan Details

Issue Type: 2 Issue Date: Business Ru		Pool Type: PN-Project Loan - Non-Level Payment Pool Amount: \$ 397,370.00 Mortgage Amount: \$ 400,000.00	s II	Submission Type: 04-Initial Project Security Rate: 4.000 % Interest Rate: 4.500 % Maturity Date: 12/15/2027	+ MORE DELETE C EXPORT DOCS	VALIDATE	∜ SUBMIT	🛿 EDIT	0
Issuer	Created 12/26/2017 Siva Pamulapati NA	Last Updated 12/26/2017 Siva Pamulapati NA	Document Custodian	000466 / U S BANK NATIONAL ASSOCIATION		Ginnie Mae Account Executive	Siva Pamulapat 123-456-7890	i	

Figure 34: EXPORT Option

1. From the Pool Details (Loan Details or Draw History Details) screen, select the button* from the header.



+ MORE ...



Export Pool	×
The following Pool will be expor	ted:
BE3458	
EXPORT	

Figure 35: Export Pool Pop-up

- 3. From the Export Pools pop-up, click the **EXPORT** button again to confirm the action.
- 4. The pool and loan data is exported in a text file (*.txt) format to the default browser download directory.

Note: The number and selection of actions available directly from the header depends on the screen

selected, Pool Status, and other factors. As such, the button is not shown, skip to Step 2.

3.3 Maintenance Page

Access the Maintenance tab in the MyGinnieMae Portal to add, modify, delete, and view data/values associated with Annex-Special Disclosures, Non-Level Payment Provisions, Subscribers, and Document Custodians.



Maintenance									2	2 EDIT	
 Annex-Special 	Disclosures										
		IDENTIFIER					DESCRIPTION				
12 new					12 Annex						
asdfwer					asdfweras	sdfwerasdfwerasdfwerasd	fwer				
Non-Level Payment Provisions											
IDENTIFIER DESCRIPTION											
1 new NLP					1 new Ani	nex, 1 new Annex1 new A		/ Annex1 new Annex1 n	ew Annex1		
12 new NLP						_P					
- Subscribers											
_		ABA NUMBER					DELIVER TO			_	
000233352	,	ABA NUMBER			PNC/						
021000021					BNYMellon/						
 Document Cus 	stodian										
CUSTODIAN NUMBER	CUSTODIAN NAME	ADDRESS 1	ADDRESS 2		СІТҮ	STATE	ZIP CODE	EFFECTIVE START DATE	EFFECTIVE END	D DATE	
000433	ALASKA USA T	500 east 36th Ave.	Suite 500			New Jersey	63526-4585	06/25/2009			
000466	U S BANK NATI							06/25/2009			
			Portal Help About	MyGinnieM	ae Site Polici	es Contact Us USA.gov					



3.3.1 Add/Modify/Delete Annex-Special Disclosure

To add an Annex-Special Disclosures value:

- 1. Click determined the top right-hand corner of the Maintenance screen.
- 2. Click ADD button under Annex-Special Disclosures section.
- 3. Enter an Annex-Special Disclosures Identifier value.



Maintenance	E	SAVE	Ø CANCEL
✓ Annex-Special Disclosures			
O ADD			
IDENTIFIER	DESCRIPTION		
Please enter no more than 20 characters			



- 4. Enter an Annex-Special Disclosures **Description**.
- 5. Click BAVE

To modify an Annex-Special Disclosures value:

- 1. Click at the top right-hand corner of the Maintenance screen.
- 2. Select the Annex-Special Disclosures Identifier or Description field to modify.
- 3. Enter the new field value.
- 4. Click BAVE

To delete an Annex-Special Disclosures value:

- 1. Click at the top right-hand corner of the Maintenance screen.
- 2. Select the button next to the Annex-Special Disclosures value to delete.
- 3. Click BAVE

To cancel adding an Annex-Special Disclosures value:

- 1. Click CANCEL at the top right-hand corner of the Maintenance screen.
- 2. All changes made will be reverted.



3.3.2 Add/Modify/Delete Non-Level Payment Provision

To add a Non-Level Payment Provisions value:

- 1. Click determined at the top right-hand corner of the Maintenance screen.
- 2. Click to under Non-Level Payment Provisions section.
- 3. Enter a Non-Level Payment Provision Identifier value.

Maintenance	SAVE O CANCEL
Non-Level Payment Provisions	
⊕ ADD	
IDENTIFIER DESCRIPTION	
Please enter no more than 20 characters	1



- 4. Enter a Non-Level Payment Provision **Description**.
- 5. Click SAVE

To modify a Non-Level Payment Provisions value:

- 1. Click det the top right-hand corner of the Maintenance screen.
- 2. Select the Non-Level Payment Provisions Identifier or Description field to modify.
- 3. Enter the new field value.
- 4. Click 🗏 SAVE

To delete a Non-Level Payment Provisions value:

- 1. Click determined at the top right-hand corner of the Maintenance screen.
- 2. Select the button next to the Non-Level Payment Provisions value to delete.
- 3. Click BAVE



To cancel adding a Non-Level Payment Provisions value:

- 1. Click CANCEL at the top right-hand corner of the Maintenance screen.
- 2. All changes made will be reverted.

3.3.3 Add/Modify/Delete Subscriber

To add a Subscriber:

- 1. Click dt the top right-hand corner of the Maintenance screen.
- 2. Click ^{• ADD} button under Subscribers section.
- 3. Enter a Subscriber ABA Number.

N	laintenance	E s	SAVE	Ø CANCEL
	✓ Subscribers			
	O ADD			
	ABA NUMBER	DELIVER TO		
	043005440	EirstBank/ Prease enter no more than 20 characters		Ŵ
	000233352	PNC/	1	Ŵ

Figure 39: Add New Subscriber

- 4. Enter a Subscriber **Delivery To**.
- 5. Click ^{E SAVE}

To modify a Subscriber:

- 1. Click determined at the top right-hand corner of the Maintenance screen.
- 2. Select the Subscriber's ABA Number or Delivery To field to modify.
- 3. Enter the new field value.
- 4. Click 🗏 SAVE

To delete a Subscriber:

1. Click dt EDIT at the top right-hand corner of the Maintenance screen.





- 2. Select the button next to the Subscriber to delete.
- 3. Click SAVE

To cancel adding a Subscriber:

- 1. Click CANCEL at the top right-hand corner of the Maintenance screen.
- 2. All changes made will be reverted.

3.3.4 Modify Document Custodian Address

To modify a Document Custodians address:

- 1. Click determined the top right-hand corner of the Maintenance screen.
- 2. Select the address field to modify.
 - Address 1
 - Address 2
 - City
 - State
 - Zip Code

N	Maintenance Cancel								
	✓ Document Custodian								
	CUSTODIAN NUMBER	CUSTODIAN NAME	ADDRESS 1	ADDRESS 2	CITY	STATE	ZIP CODE	EFFECTIVE START DATE	EFFECTIVE END DATE
	000433	ALASKA USA T	500 east 36th Ave.	Suite 500	Hoboken	New Jersey \lor	63526-4585	06/25/2009	Ê
	000466	U S BANK NATI	23 Main St		Pittsburgh	Pennsylvania V	15222	06/25/2009	<u> </u>

Figure 40: Modify Document Custodian Address

- 3. Enter the new value(s) for any/all fields to be updated.
- 4. Click BAVE



Note: Custodian Number, Custodian Name, Effective Start Date, and Effective End Date cannot be updated through MFPDM.

To cancel changes made to Document Custodian(s):

- 1. Click CANCEL at the top right-hand corner of the Maintenance screen.
- 2. All changes made will be reverted.

3.4 Multiple Escrow Accounts

3.4.1 Adding Additional Escrow Account(s)

To add multiple Escrow Accounts to a pool:

- 1. Click at the top right-hand corner of the header on the Pool Details screen.
- 2. Under the Master Agreements section, click the ^{O ADD} button under Escrow Accounts.

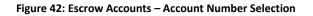
		No	101000019 / Commerce Bank	208015544	
Scrow Accounts ADD	ABA / FEDERAL ROUTING NUMBER		ACCOUNT NUMBER		
101000019 / Commerce Ba	ank	208015545			1
					1

Figure 41: Escrow Accounts – ABA / Federal Routing Number Selection

3. Select an ABA / Federal Routing Number value from the dropdown menu.



Escrow Accounts				
O ADD				
ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER			
101000019 / Commerce Bank	208015545	Ŵ		
081006162 / Enterprise Bank And Trust		•		
	2135419 2135478			
- Subscriber	2160649			
	2134520			



- 4. Select an Account Number value from the dropdown menu.
- 5. Click BAVE

3.4.2 Removing an Escrow Account

To remove an Escrow Account from a pool:

1. Click at the top right-hand corner of the header on the Pool Details screen.

Escrow Accounts					
O ADD					
ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER				
101000019 / Commerce Bank	208015545	Ŵ			
081006162 / Enterprise Bank And Trust	2135419	m			

Figure 43: Escrow Accounts – Remove

- 2. Under the Master Agreements section, click the ¹/₁₀ button at the far right of the row of the Escrow Account to be removed.
- 3. Click save



3.5 Multiple Subscribers

3.5.1 Adding Additional Subscribers

To add additional Subscribers to a pool:

- 1. Click at the top right-hand corner of the header on the Pool Details screen.
- 2. Under the Subscriber section, click ⊕ ADD

DESCRIPTION	POSITION (IN \$)	
	\$ 500,000.0	00
	DESCRIPTION	DESCRIPTION (IN S)



- 3. Select an **ABA / Deliver To** value from the dropdown menu.
- 4. Enter a brief **Description**. (optional)

 ✓ Subscriber 		
ODA 😌		
ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
192837465 / Test / Data		\$ 250,000400
044322200 / PNC /		\$ 500,000.00
		Total \$ 500,000.00

Figure 45: Subscriber – Position (in \$)

- 5. Enter a **Position (in \$)**.
- 6. Click SAVE

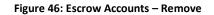


Removing a Subscriber 3.5.2

To remove a Subscriber from a pool:

🖉 EDIT

1. Click dependence of the header on the Pool Details screen.					
- Subscriber					
ADD					
	ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)		
044322200 / PNC /				\$ 250,000.00 🚊	
192837465 / Test / Data				\$ 500,000.00	
			Total	\$ 750,000.00	



- 2. Under the Subscriber section, click the 🛑 button at the far right of the row of the Subscriber to be removed.
- 3. Click 🗄 SAVE

3.6 Save to Maintenance

Certain fields in MFPDM provide the ability to save a value to Maintenance directly from their respective form. This is applicable to the Subscriber, Annex-Special Disclosures, and Non-Level Payment Provisions fields. By using the Save to Maintenance option the values entered for their respective fields will appear in their respective dropdowns.

3.6.1 Subscriber

To add a new Subscriber to Maintenance directly from Pool Details:

- in the header to enable modification to the Pool Details screen. 1. Click
- ADD 2. Under the Subscriber section, click
- 3. Click the ABA / DELIVER TO field.

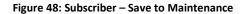


 ✓ Subscriber 			
ADD			
ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)	
ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)	1
ABA NUMBER / DELIVER TO	DESCRIPTION		
1	DESCRIPTION	POSITION (IN \$) \$ 500,000.00	



- 4. From the dropdown menu that appears, click **Add new**.
- 5. Click the **ABA / DELIVER TO** field.

- Subscriber						
ADD						
ABA NUMBER / DELIVER TO			DESCRIPTION	POSITION (IN \$)		
* ABA Number	* Deliver To					
043005687	043005687 NorthernFinancial Save to Maintenance.				\$ 250,000.00	Ŵ
044322200 / PNC /					\$ 500,000.00	Ŵ
				Total	\$ 750,000.00	



- 6. Enter an ABA Number.
- 7. Enter a **Deliver To** value.
- 8. Click the checkbox to **Save to Maintenance**.
- 9. Enter a Description. (optional)
- 10. Enter a **Position (in \$)**.
- 11. Click BAVE

Note: Only the ABA Number / Deliver To information is saved to Maintenance for future use.

3.6.2 Annex-Special Disclosures

To add a new Annex-Special Disclosure directly from Loan Details:

1. Click in the header to enable modification to the Loan Details screen.



2. Under the General Information section, click the **Identifier** field.

- Annex Identif	-Special Disclosures — ier	
RIDE	ER 1	
RIDE	ER 2	Pγ
RIDE	ER 3	
Add	new	

Figure 49: Annex – Add New

- 3. From the dropdown, select **Add new**.
- 4. Enter an **Identifier** value.
- 5. Enter a **Description**.

RIDER 4 Description NOTE (MANISTATE) OF LEGACY FESTIVUS, LLC TO / LOWLAND COMICAL MORTGAGE, LLC / Dated: November, 2018 1. Except as provided in Paragraph 9 of the Note, Borrower may not prepay the indebtedness
NOTE (MANISTATE) OF LEGACY FESTIVUS, LLC TO / LOWLAND COMICAL MORTGAGE, LLC / Dated: November, 2018 1. Except as provided in Paragraph 9 of the Note, Borrower may not prepay the
LEGACY FESTIVUS, LLC TO / LOWLAND COMICAL MORTGAGE, LLC / Dated: November, 2018 1. Except as provided in Paragraph 9 of the Note, Borrower may not prepay the
LLC TO / LOWLAND COMICAL MORTGAGE, LLC / Dated: November, 2018 1. Except as provided in Paragraph 9 of the Note, Borrower may not prepay the
LOWLAND COMICAL MORTGAGE, LLC / Dated: November, 2018 1. Except as provided in Paragraph 9 of the Note, Borrower may not prepay the
MORTGAGE, LLC / Dated: November, 2018 1. Except as provided in Paragraph 9 of the Note, Borrower may not prepay the
Dated: November, 2018 1. Except as provided in Paragraph 9 of the Note, Borrower may not prepay the
1. Except as provided in Paragraph 9 of the Note, Borrower may not prepay the
provided in Paragraph 9 of the Note, Borrower may not prepay the
provided in Paragraph 9 of the Note, Borrower may not prepay the
of the Note, Borrower may not prepay the
may not prepay the
indebtedness
evidenced hereby in
whole or in part prior to
October 1 2017
 Save To Maintenance

Figure 50: Annex – Save to Maintenance

- 6. Click the checkbox to Save to Maintenance.
- 7. Click BAVE

*Note: If Add new is selected by accident or inadvertently, the user must cancel the changes to the Loan Details form, re-open for the form for modification, and then select the appropriate drop-down value.





3.6.3 Non-Level Payment Provisions

To add a new Non-Level Payment Provision directly from Loan Details:

- 1. Click in the header to enable modification to the Loan Details screen.
- 2. Under the General Information section, click the Non-Level field.
- 3. From the dropdown, select **Add new**.
- 4. Enter an Identifier value.
- 5. Enter a **Description**.

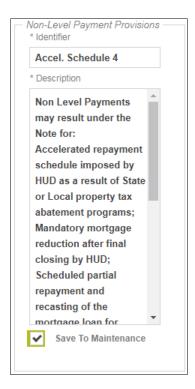


Figure 51: Non-Level – Save to Maintenance

- 6. Click the checkbox to **Save to Maintenance**.
- 7. Click ^{E SAVE}

***Note:** If **Add new** is selected by accident or inadvertently, the user must cancel the changes to the Loan Details form, re-open for the form for modification, and then select the appropriate drop-down value.



3.7 Creating a Pool Manually

3.7.1 Pool Details

- 1. From the Pools & Loans screen, click the ^(*) ADD POOLS button in the header.
- 2. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.
- 3. Enter the **Pool Number.**
 - Must be six (6) alphanumeric characters.
 - If alphanumeric, only the first two characters may be letters. (e.g. AB1234)
 - If numeric, cannot be all zero's (e.g. 00000).
- 4. Select an **Issue Date** from the dropdown.

Note: The Issue Date is always the 1^{st} of each month. Only the 1^{st} of the current month, and the 1^{st} of the next sequential month will be available as options. (e.g. If today was 12/15/2017, the options available for selection would be 12/01/2017 or 01/01/2018.)

- 5. Select the appropriate **Pool Type** from the dropdown menu. Available Pool Types are:
 - CL-Construction Loan
 - CS-Construction Loan Split-Rate
 - PN-Project Loan Non-Level Payment
 - LM-Project Loan Modified Loan/Mature Loan
 - LS-Project Loan 538/515/Small Loans
 - RX-Project Loan Market to Market
- 6. Based on the Pool Type value selected, the Submission Type field displays only the applicable selections. Select a **Submission Type** from the dropdown menu. Available Submission Types are:
 - 01-Initial Construction Loan
 - 02-Construction Loan Draw
 - 03-Project Loan Conversion
 - 04-Initial Project
 - 05-Final Draw/PN Conversion
- 7. Enter a **Pool Tax ID**. Must be nine (9) digits.





Figure 52: Delivery Date

- 8. Select a **Delivery Date** from the date calendar.
 - Must be a valid business day.
 - Must be greater than or equal to the current date.
 - Must be within the month associated with the Issue Date.

	ry Date					~~~	
					t		
۹.		Jani	Jary	2018			•
Sun	Mon	Tue	Weo	1999 2000	*	ri	Sat
				2001			
			10	2002		12	
	15	16	17	2003 2004		19	
	22	23	24	2005		26	
	29	30	31	2006			
_	_	_	_	2007 2008			
				2008	-		
Tran	sfer –			2010			
	nsfer at	Issua	nce (2011			
0	Yes	۱	No	2012			
				2013			
				2014			
				2015			
				2016			

Figure 53: Delivery Date - Year

Note: Clicking on the year located to the right of the month allows the user to scroll through/select an applicable year.

- 9. Enter a **Security Interest Rate**. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
- 10. Select a **Maturity Date** from the date calendar. Must be the 15th of the month.
- 11. Select a **Custodian Number / Name** from the dropdown menu. Only Document Custodians with an active and/or valid agreement on file with the Issuer will appear in the dropdown menu.



- 12. Select a **Subservicer Number / Name** from the dropdown menu. If no Subservicers are listed, they can be added from the Maintenance screen.
- 13. If this is a Transfer at Issuance (TAI) pool, select **Yes**. If it is not a TAI pool, leave the default of **No**. If Yes is selected, an Issuer Number / Name transferee is required.
- 14. In the Principal & Interest Account box:
 - a. Select an ABA / Federal Routing Number from the dropdown menu.
 - b. Select an **Account Number** from the dropdown menu.
- 15. In the Escrow Accounts section:
 - a. Click 🕀 ADD
 - b. Select an ABA / Federal Routing Number from the dropdown menu.
 - c. Select an Account Number from the dropdown menu.
- 16. In the Subscriber section:
 - a. Click 🕀 ADD
 - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
 - c. Enter a Description. (optional)
 - d. Enter a **Position (in \$)**.
- 17. In the Certification and Agreement Form 11711B section:
 - a. Select an option:
 - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711-A has been forwarded to the Document Custodian.

18. Click 🗏 SAVE



3.7.2 Loan Details

- 1. From the Pool Details screen, click the Loans tab.
- 2. From the All Loans screen, click the ^{• ADD LOANS} button.
- 3. Enter the Issuer Loan Number.
 - a. Must be 15 characters.
 - b. Numbers only.
- 4. Select a Mortgage Type from the dropdown. Available options are FHA and USDA.
- 5. Enter a Mortgage Interest Rate.
 - a. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
- 6. Balloon Payment indicator:
 - a. Is this a Balloon Payment? YES or NO.
 If YES -
 - b. Enter Amortization Basis Term Years
 - c. Enter Amortization Basis Term Months
 - d. Select Confirmation Check Box
 - e. Approximate Balloon Payment Amount will auto populate
- 7. Select an Approval Date.
 - a. Required if the difference between the Security Interest Rate and Mortgage Interest Rate exceed 50 basis points.
- 8. Enter an Original Principal Balance.
- 9. Enter an Unpaid Balance.
- 10. Enter a Principal & Interest amount.
- 11. Enter a Term of Mortgage in Years.
 - a. Must be between 5 and 40 years.
 - b. Term of Mortgage Months is optional
- 12. Select a First Pay Date from the date calendar. Must be the 1st of the month.
- 13. Select a Last Pay Date from the date calendar. Must be the 1st of the month.
- 14. Select a Loan Origination date from the date calendar.
- 15. Select a Final Endorsement date from the date calendar.
- 16. Enter a FHA/USDA Case Number.
- 17. Select a Loan Type Code. Available options are:
 - a. FHA Multifamily



- b. USDA Multifamily
- 18. Select a Section of the Act from the dropdown (as seen in figure below).
- 19. Select an Annex-Special Disclosures value.
- 20. Select a Non-Level Payment Provisions value.
- 21. Complete the Non-Level Payment Schedule section (if applicable).
- 22. Complete the Modified Payment History section (if applicable).
- 23. Complete the Certify this loan section (if applicable).
- 24. Complete the Mortgager Information section:
 - a. Name of Mortgager
 - b. Property Site Address
 - c. City
 - d. State
 - e. Zip Code



* Section of the Act	
~	
207/223(f) Refinance or Purchase of Existing Multifamily Rental Housing 220 New Construction or Substantial Rehab of Apartments in Urban Renewal 221 (d)(4) New Construction or Substantial Rehabilitation of Apartments and C 223(a)(7)/207/223(f) Refinance of Existing FHA Insured Multifamily Rental Hou 223(a)(7)/221 (d)(4) Refinance of Existing FHA Insured Nursing Homes, Intermediat 223(a)(7)/222 Refinance of Existing FHA Insured Nursing Homes, Intermediat 223(a)(7)/222 223(f) Refinance of Existing FHA Insured Nursing Homes, Intermediat 223(a)(7)/222/223(f) Refinance of Existing FHA Insured Nursing Homes, Intermediat 223(a)(7)/222/223(f) Refinance of Existing FHA Insured Nursing Homes, Intermediat 222(a) New Construction or Substantial Rehabilitation of Apartments for the Elde 232 New Construction or Substantial Rehabilitation of Nursing Homes, Intermediate C 241 Supplemental Loan for Repairs, Additions or Improvements of Existing FHA Other	-ops ing Care Facilities, Assisted Living Facilities or Board and Care Homes ediate Care Facilities, Assisted Living Facilities or Board and Care Homes ly diate Care Facilities Assisted Living Facilities or Board and Care Homes

Figure 54: Section of the Act Dropdown Menu Options



Balloon Payments	
*Is this a Balloon Payment?	
Yes No	
*Amortization Basis Term	
Years	* Months
25	0
amortization schedule is prope	a straight line amortization schedule. Confirm this arly disclosed and you have obtained written security
holder acknowledgement.	
Confirm	
• 000000	
Approx Balloon Payment Amo	t inđ
\$ 6,035.12	

Figure 55: Balloon Payment Indicator

3.8 Non-Level Payment Schedule

For pools with multiple interest rate changes and P&I payments, the Non-Level Payment Schedule section must be used to track these changes. Multiple interest rate changes and P&I payments are acceptable with the following Submission Types:

- Submission Type **03** and **05** Conversion (PN Pool Type only)
- Submission Type **04** Initial Project Loan

The following fields associated with the Non-Level Payment Schedule are available on the Loan Details screen:

Field Name	Description
Entry Number	A sequential ID that orders the Non-Level Payment Schedule. System generated.
Payment Change Date	The new payment date for the loan. The date reflects a change in the loan's interest rates and/or P&I payments. If more than one entry, the dates should be entered in chronological order when the changes and payments take place in the mortgage note(s).
Security Rate	The Security Interest Rate at the time of the new payment change. The spread for the Security Interest Rate and Mortgage Interest Rate is 25 to 50 basis points.

Table 9: Non-Level Payment Schedule Field List



MFPDM Issuer User Manual

Field Name	Description
Interest Rate	The Mortgage Interest Rate at the time of the new payment change. The spread for the Security Interest Rate and Mortgage Interest Rate is 25 to 50 basis points.
Principal & Interest	The P&I amount at the time of the new payment change.

Non-Level Payment Schedule										
ODA 😌										
ENTRY	PAYMENT CHANGE DATE		INTEREST RATE							
2	04/01/2018	4.600 %	5.100 %	\$ 5,500.00	1					
1	02/01/2018	4.550 %	5.050 %	\$ 5,400.00	Ŵ					



- 1. From the Loan Details screen, check the Non-Level Payment Schedule checkbox.
- 2. Click the **D** button to add a new entry.
- 3. Select the **Payment Change Date** associated with the entry.
- 4. Enter the **Security Rate** associated with the entry.
- 5. Enter the Interest Rate associated with the entry.
- 6. Enter the **P&I** amount associated with the entry.
- 7. Click the button to add additional entries (as required).
- 8. When all entries have been added, click even

3.9 Modified Payment History

A modified loan is a project mortgage that has been modified with FHA's approval after the final endorsement. This type of loan is eligible for pooling in a LM pool. A mature loan LM pool can have loans that are either older than twenty-four month old or modified loans. Mature Loan (LM) pools are submitted under Submission Type 04. Once the LM loan is identified as a modified loan, the following fields are available.

Field Name	Description
Entry Number	A sequential ID that orders the Modified Loan History. System generated.
Principal & Interest	The Principal and Interest amount for the identified modified period (first and last payment dates).

Table 10: Modified Loan History Field List





Field Name	Description				
Original Principal Balance	The loan's principal balance amount at the start of the identified modified period (first and last payment dates).				
Unpaid Balance	The unpaid principal balance (amortized) for the identified modified period (first and last payment dates).				
First Pay Date	The original payment dates of the loan or subsequent changes to the amortization schedule can be entered here. The dates should be entered in chronological order when the changes and payments take place in the mortgage notes and the modification(s) to the mortgage note.				
Last Pay Date	The ending date or last payment to any modified payments of the loan. This field should be entered in chronological order when the changes and payments take place in the mortgage notes and the modification(s) to the mortgage notes.				
Interest Rate	The Mortgage Interest Rate of the loan at the time of the modified payment change.				

✓ Modified Loan History	Modified Loan History									
⊕ ADD	ODA									
ENTRY NUMBER	PRINCIPAL & INTEREST	ORIGINAL PRINCIPAL BALANCE	UNPAID BALANCE	FIRST PAY DATE	FIRST PAY DATE LAST PAY DATE		INTEREST RATE			
1	\$ 5,500.00	\$ 1,000,000.00	\$ 1,000,000.00	08/01/2017	09/01/2017	<u></u>	4.500 %	1		
2	\$ 5,400.00	\$ 1,000,000.00	\$ 950,000.00	09/01/2017	12/01/2017	<u></u>	4.500 %	1		

Figure 57: Modified Loan History

- 1. From the Loan Details screen, check the **Modified Loan History** checkbox.
- 2. Click the \bigcirc ADD button to add a new entry.
- 3. Enter the **Principal & Interest** amount associated with the entry.
- 4. Enter the **Original Principal Balance** associated with the entry.
- 5. Enter the **Unpaid Balance** associated with the entry.
- 6. Select a **First Pay Date** associated with the entry.
- 7. Select a Last Pay Date associated with the entry.
- 8. Enter an Interest Rate associated with entry.
- 9. Click the \bigcirc ADD button to add additional entries (as required).
- 10. When all entries have been added, click save





3.10 Certify Loan

When entering a new loan for a pool with a Pool Type of LM, the **Certify Loan** section must be completed.

~	* Certify Loan				
	CERTIFICATION FOR POOLING A MULTI	FAMILY MORTGAGE WHERE THE FIRST PAY	MENT TO PRINCIPAL AND INTEREST IS MORE	THAN 24 MONTHS BEFORE THE ISSUE DATE OF THE SEC	CURITIES
	FHA/USDA Case Number 000000023426235	Proposed Pool Number BE3452	Project Location PA	Issuer Number 2045	
	I, the undersigned, do certify: 1. The contract of Mortgage Insuran	ce with the Federal Housing Administration	on is in full force.		Ĺ
	2. The mortgage is Fully Insured by	the Federal Housing Administration and r	not subject to a Coinsurance Mortgage cont	ract.	
	3. Unless subject to a current modifi financial statements)	ication approved by the Federal Housing	Administration, the project has had sustain	ed occupancy of at least 90 percent, for the past 24 m	onths.(Audited
	4. Unless subject to a current modified	ication approved by the Federal Housing	Administration, the mortgage has been curr	ent monthly through principal, interest, and all escro	ws, including the 🔻
	✓ * I Agree				

Figure 58: Certify Loan

The text of the agreement is as follows:

I, the undersigned, do certify:

1. The contract of Mortgage Insurance with the Federal Housing Administration is in full force.

2. The mortgage is Fully Insured by the Federal Housing Administration and not subject to a Coinsurance Mortgage contract.

3. Unless subject to a current modification approved by the Federal Housing Administration, the project has had sustained occupancy of at least 90 percent, for the past 24 months. (Audited financial statements)

4. Unless subject to a current modification approved by the Federal Housing Administration, the mortgage has been current monthly through principal, interest, and all escrows, including the Reserve for Replacement account, for the past 24 months. (Servicing records and audited financial reports)

5. Unless subject to a current modification approved by the Federal Housing Administration, the project's Reserve for Replacement account is funded to an amount of at least 24 monthly payments. (Servicing records and Regulatory Agreement)

6. Unless subject to a current modification approved by the Federal Housing Administration, the most current project physical inspection performed denotes a rating of satisfactory or higher,



and all required repairs have been made and inspected by the mortgagee and determined to be satisfactory. (Project physical inspection)

7. If the mortgaged property is subject to a project-based rental subsidy contract, the loan has been marked-to-market by HUD. (Servicing records and legal file)

8. Unless subject to a current modification approved by the Federal Housing Administration, the project has a minimum Debt Service Coverage of 117 percent. (Audited financial report)

WARNING: It is a crime to knowingly make false statements to a Federal Agency. Penalties upon conviction can include a fine and imprisonment. For details, see Title 18, U.S. Code 1001 and 1010.

For a Pool Type of LM, check the I Agree checkbox to save the loan.



3.11 Submission Steps by Pool Type

Each section below details the steps necessary to prepare a pool for submission to the Document Custodian respective to their Pool Type.

3.11.1 Pool Submission Methods

Users have the option to submit Pools from various locations in the application listed below.

Pools & Loans - Checkbox

	EXPORT	† SUBMIT 🗸 VALIDAT	READY FOR SUBMISS	SION 🛛 PASSED	* FAVORITE Q REJE	CTED & CERTIFIED Q Plea	ase enter Pool IC	Advanced	
Total:	Total: 61 Selected: 2								
•	\$\$ \$\bar{v}\$	POOL NUMBER			DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES	POOL STATUS	
	*	BC5849	CL	02/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	\oslash	Draft	
₿	*	BC6063	LM	11/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	\oslash	Submitted for Final Certification	
	*	BE3450	CL	02/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	Θ	Draft	
	☆	BC5820	CL	01/01/2018	1	000466 / U S BANK NATIONAL ASSOCIATION	Θ	Draft	
	☆	BE3429	CL	12/01/2017	1	000466 / U S BANK NATIONAL ASSOCIATION	\oslash	Issued	
	☆	BE3431	CS	01/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	Θ	Draft	
•		BE3433	CL	12/01/2017	1	000466 / U S BANK NATIONAL ASSOCIATION	\oslash	Draft	

Figure 59: Single / Multiple Submission on Pools & Loans Page

To submit a single pool, or multiple pools in bulk, from the Pools & Loans page users select the

checkbox(es) entry to the pool(s) they wish to submit. Once the pools are selected, the users click the **Submit** button from the table header.

Pools & Loans - Row Action

					READY FOR SUBMIS	SION O PASSED	FAVORITE 🔍 REJEC	TED 🕜 CERTIFIED 🔍 Ple	ase enter Pool II	D		Adva	nced
Tota	ıl: 26	Sel	lected:	0									
	z	\$	9	POOL NUMBER	POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES	POOL S	TATUS		
	٢	\$		BE3458	PN	12/01/2017	·	000466 / U S BANK NATIONAL ASSOCIATION	4/# Export	Doos	Validate	Submit	Delete

Figure 60: Row Action Submission on Pools & Loans Page

To submit a Pool from the **Pools & Loans** page users click the ellipsis ^{•••} button on the right side of each pool, and click the **Submit** button.



Pool Details

To submit a Pool from the Pool Details page, once the pool is validated, click the **Submit** button in the pool header, as seen below:



Figure 61: Submission from Pool Details and Draw History Details Page

Draw History Details

To submit a Pool from the Pool Details page, once the pool is validated, click the **Submit** button on the pool header, as seen in the figure above.

3.11.2 Data Entry Users and Authorized Signer Users

Data Entry and Authorized Signer users are able to create, update, and delete pools in Draft status. Data Entry users may submit a pool to Authorized Signers for their review and submission to the Document Custodian. These pools can be identified by clicking the 'Ready for Submission' quick filter on the Pools & Loans screen. Only Authorized Signers are able to submit a pool for certification by their Document Custodian as a SecurID Token is required.

Sı	ubmissi	on f	for Certification	>
er	tification		SecurID	
0	✓ * The subm	pool itted	I submitted for certification has passed business validations and is here for Certification.	eby
	BC5834			

Figure 62: Certification Checkbox

Once the Authorized Signer has clicks the Submit button to submit a pool for Final Certification, a Pool Submission for Certification pop-up appears with Certification and SecurID tabs. The user must first check the box confirming the pool is being Submitted for Final Certification, and then select CONTINUE.



Pool Submission for Certification	×
Certification SecurID The following Pool(s) will be submitted for Certification:	
BC5834	
* PIN	

* SecuriD	
♦ SUB	MIT

Figure 63: SecurID and Pin

The SecurID tab will then be displayed. The user will be enter their four (4) digit PIN and six (6) digit SecurID Token, followed by clicking the submit button to Submit the pool.

The pool is being processed.

Figure 64: Submission Processing Message

3. A pop-up confirming the pool is being processed will appear. Once the process is complete the user will receive a notification message in their Inbox stating whether the pool was submitted successfully or failed during submission. If successfully submitted, the status of the pool will be updated to 'Submitted for Final Certification' in the Pool's header and on the Pools & Loans page and the system will return an FTN.

Note: Certain actions such as 'Validate' or 'Submit' are asynchronous processes and may take a few minutes to process. A notification will be sent to the user once the process is complete. At this time, users may refresh the screen by clicking the refresh icon in the Pool's header.



3.11.3 01 Initial Construction Loan (CL) Pool

Pool Number 3H0838	* Issue Date 05/01/2019	Issue Type X-Multifamily (Ginnie Mae I)	Pool Type CL-Construction Loan	* Submission Type 01-Initial Construction Loan
- General Information				
Pool Tax ID 29812773	* Initial Pay Date 06/15/2019	* Delivery Date 05/24/2019	Unpaid Balance Date 05/01/2019	Amortization Method Concurrent Date (CD)
Rates Mortg * Security Interest Rate Mortg 8.000 % 8.500	page Interest Rate Servicing Fee 0 % 0.370 %	* PL/PN Security Rate 8.000 %	Maturity — * Maturity Date 04/15/2049	
		Deferred First Principal Payment Date	e Cross-Reference Pool (PN) Pool BH0839	
- Master Agreements				
Custodian Number / Name 100466 / U S BANK NATIONAL ASSOCIATION	Subservicer Number / Name	Principal & Interest Account ABA / Federal Routing Number 121000248 / Wells Fargo Bank, Na	Account Number 4121366876	
Escrow Accounts				
Escrow Accounts 121000248 / Wells Fa	ABA / FEDERAL ROUTING NUM rgo Bank, Na		account numbe	R
121000248 / Wells Fa		BER		IR POSITION (IN 3)
121000248 / Wells Fa	rgo Bank, Na ABA NUMBER / DELIVER TO	BER	18	
121000248 / Wells Fa	rgo Bank, Na Aba Number / Deliver to hi	BER	18	POSITION (IN 5) \$ 100,000.00
121000248 / Wells Fa Subscriber Subscriber 132432123 / something / something Certification and Agreent Ary and all security agreements af design all security agreements af the delivery of securities, only Ginn	rgo Bank, Na ABA NUMBER / DELIVER TO hi ent - Form 11711B feeting the mortgages in the referenced po d which provides that any interest of a sec le Mae will have any ownership interest in	Decr. 41213669	18 DESCRIPTION e of Security Interest (form HUD-11711A), with on or prior to the delivery of securities backet	POSITION (IN 5) \$ 100,000.00 Total \$ 100,000.00 itch has been delivered by the issuer to the by the referenced pool or loan package. Upon
121000248 / Wells Fa 121000248 / Wells Fa Subscriber 132432123 / something / somet Certification and Agreem Certification and Agreements af designated document custodian an the delivery of securities, only Ginn No mortgage in the referenced poo Mae will have any ownership interee	rgo Bank, Na ABA NUMBER / DELIVER TO hi ent - Form 11711B feeting the mortgages in the referenced po d which provides that any interest of a sec le Mae will have any ownership interest in	BER 41213669	18 DESCRIPTION e of Security Interest (form HUD-11711A), with on or prior to the delivery of securities backet	POSITION (IN 5) \$ 100,000.00 Total \$ 100,000.00
121000248 / Wells Fa Subscriber Subscriber 132432123 / something / somet Certification and Agreem Certification and Agreem Any and all security agreements a the delivery of securities, only Ginn No mortgage in the referenced poor Mae will have any ownership interee	rgo Bank, Na ABA NUMBER / DELIVER TO hi ent - Form 11711B feeting the mortgages in the referenced po d which provides that any interest of a sec le Mae will have any ownership interest in	Decr. 41213669 4121369 4121	18 DESCRIPTION e of Security Interest (form HUD-11711A), with on or prior to the delivery of securities backet	POSITION (IN 5) \$ 100,000.00 Total \$ 100,000.00



Figure 65: 01 Initial Construction Loan (CL) Pool Details Page Pool Details Page

- 1. From the Pools & Loans screen, click the ^(*) ADD POOLS button in the header.
- 2. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.
- 3. Enter the Pool Number.
- 4. Select an Issue Date from the dropdown.
- 5. Select **CL-Construction Loan** from the Pool Type dropdown menu.
- 6. Select **01-Initial Construction Loan** from the Submission Type dropdown menu.
- 7. Enter a Pool Tax ID.
- 8. Select a **Delivery Date** from the date calendar.
- 9. Enter a Security Interest Rate.
- 10. Enter a **PL/PN Security Rate**.
- 11. Select a **Maturity Date** from the date calendar.
- 12. Select a **Custodian Number / Name** from the dropdown menu.
- 13. In the Principal & Interest Account box:
 - a. Select an ABA / Federal Routing Number from the dropdown menu.
 - b. Select an Account Number from the dropdown menu.
- 14. In the Escrow Accounts section:
 - a. Click The ADD
 - b. Select an ABA / Federal Routing Number from the dropdown menu.
 - c. Select an Account Number from the dropdown menu.
- 15. In the Subscriber section:
 - a. Click ^(*) ADD
 - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
 - c. Enter a Description. (optional)
 - d. Enter a **Position (in \$)**.
- 16. In the Certification and Agreement Form 11711B section:
 - a. Select an option:
 - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan



package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
- b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

Pool Details Loans L	.oan 982192912933333 × Draw H	History Details		
General Information				
* Issuer Loan Number 982192912933333	* Mortgage Type FHA	* Mortgage Interest Rate 8.500 %	Balloon Payments *is this a Balloon Payment? Yes No	
Approval Date	Mortgage Amounts * Original Principal Balance \$ 3,500,000.00 * Principal & Interest \$ 65,357.65	* Unpaid Balance \$ 8,494,850.68	Term of Mortgages * Years 30 Pay Dates	Months 0 Mortgage Note Dates
			* First 05/01/2019 * Last 04/01/2049	* Loan Origination 05/01/2019 * Initial Endorsement 05/01/2019
Prepayment Provisions Are there any prepayment provisions? Yes No	Indicators MIN MOM Yes No	Agency Details * FHAUSDA Case Number 000000000229339 Section of the Act 207/223(f) Refinance or Purchase of Existing Multifamily Rental Housing	Loan Type Code FHA Multifamily Development Cost \$ 0.00	
Ratios Debt Service Coverage Ratio	Loan to Value Ratio			
Annex-Special Disclosures Identifier Annex Special Disc1 Description This pool mortgage is	Non-Level Payment Provisions * Identifier Non Level Payment * Description This pool mortgage is			
Non-Level Payment Schedule				
Mortgagor Information				
* Name of Mortgagor	* Property Site Address	* City	* State	* Zip Code

Figure 66: 01 Initial Construction Loan (CL) Loan Details Page



Loan Details Page

- 1. From the Pool Details screen, click the Loans tab.
- 2. From the All Loans screen, click the ^{• ADD LOANS} button.
- 3. Enter the Issuer Loan Number.
- 4. Select a **Mortgage Type** from the dropdown.
- 5. Enter a Mortgage Interest Rate.
- 6. Select Balloon Payment indicator No. (If yes see sample details under LM Pool figure 84)
- 7. Enter an Original Principal Balance.
- 8. Enter an **Unpaid Balance**.
- 9. Enter a **Principal & Interest** amount.
- 10. Enter a Term of Mortgage in Years and Months.
- 11. Select a **First Pay Date** from the date calendar.
- 12. Select a Last Pay Date from the date calendar.
- 13. Select a Loan Origination Date from the date calendar.
- 14. Select an Initial Endorsement Date from the date calendar.
- 15. If there are Prepayment Provisions, complete the applicable terms.
- 16. Enter a FHA/USDA Case Number.
- 17. Select a Loan Type Code.
- 18. Select a **Section of the Act** from the dropdown.
- 19. Select an Annex-Special Disclosures value.
- 20. Complete the Mortgager Information section:
 - Name of Mortgager
 - Property Site Address
 - City
 - State
 - Zip Code





Pool Detai	is Loans	Draw Hist	ory Details					
			APPROVE	D ADVANCES				
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER		CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS
1	05/01/2019	1	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 0.00	Issued
				Approved Amount to Date	\$ 100,000.00			
			Cun	nulative Requested Amount	\$ 100,000.00			
				Mortgage Amount	\$ 8,500,000.00			



Draw History Details Page

- 1. Click the **Draw History Details** tab.
- 2. Enter an Approved Advance Amount.
- 3. Enter the **Requested Amount**.
- 4. Click BAVE

Validate and Submit Pool

- 1. From either the Pool Details, Loan Details, or Draw History Details screens, click
- 2. Resolve all Fatal errors and/or Warnings (if applicable).
- From the Pool Details screen or Draw History Details screen (available once pool has passed validation) screen, click
 SUBMIT
- 4. Complete the Certification confirmation, click + CONTINUE
- 5. Enter the SecurID PIN and Passcode, click * SUBMIT

Note: In the event of a Mortgage modification for a Loan that is a Balloon Payment, a warning will appear on the Draw History Details page. In the case of Type 3 Conversions with no Draw, the warning will appear on the Pool Details screen.



3.11.4 02 Subsequent Construction Loan (CL) Pool

Pool Details Loans	Draw History Details							
- Header Information								
ool Number 6264	* Issue Date 01/01/2018		Issue Type X-Multifamily (Gi	innie Mae I)	* Pool Type CL-Construction Lo	an	* Submission Typ 05-Final Draw/P	
- General Information								
ool Tax ID 3967777	* Initial Pay Date 02/15/2018		* Delivery Date 01/08/2018		Unpaid Balance Date 01/01/2018		Amortization Metho Concurrent Date	
Rates * Security Interest Rate 4.000 %	Mortgage Interest Rate 4.500 %	Servicing Fee 0.370 %		* PUPN Security Rate 4.000 %		Maturity * Maturity Date 10/15/2027		
				Deferred First Princip	al Payment	Cross-Reference Po Pool BA6265	ol (PN)	
→ Master Agreement	s							
Custodian Number / Name 000466	Subservicer Numb	er / Name	ABA / Federa	nterest Account	Account Number 454878454578745748	78		
000400			12 1000240 /	' Wells Fargo B				
Escrow Accounts	ABA / FEDERAL ROI Is Fargo Bank, Na	UTING NUMBER	12 1000240 /	Weils Fargo B 40000724055555		ACCOUNT NUMBER		
Escrow Accounts		UTING NUMBER	12 1000240 /					
Escrow Accounts 121000248 / Well	Is Fargo Bank, Na		12 1000240 /		5555555		pneit/init	
Escrow Accounts 121000248 / Well	Is Fargo Bank, Na ABA NUMBER / DELIVE		12 1000240 /				ροςιτίου	™ \$) \$ 150,000.00
Escrow Accounts 121000248 / Well Subscriber	Is Fargo Bank, Na ABA NUMBER / DELIVE			4000072405555	5555555		Position	
Escrow Accounts 121000248 / Well • Subscriber 132432123 / something / s	Is Fargo Bank, Na ABA NUMBER / DELIVE			4000072405555	5555555			\$ 150,000.00
Escrow Accounts 121000248 / Well 2 Subscriber 132432123 / something / s Certification and A Pool Document Requirement I Ary and all security agreent designated document custors Upon the delivery of securit No mortgage in the referent	Is Fargo Bank, Na ABA NUMBER / DELIVE somethi Agreement - Form 11711B	in TO interest of a secured par ownership interest in an subject to any security aq	n package are limite rty in and to the pool	d by a duly executed Rete ed mortgages.	5555555 DESCRIPTION ase of Security Interest (f supon or prior to the delive	ACCOUNT NUMBER	Total	\$ 150,000.00 \$ 150,000.00 ad by the issuer to the cool or loan package.
Escrow Accounts 121000248 / Well 2 Subscriber 132432123 / something / s Certification and A Pool Document Requirement I Ary and all security agreent designated document custors Upon the delivery of securit No mortgage in the referent	Is Fargo Bank, Na ABA NUMBER / DELIVE somethi Agreement - Form 11711B Indicator Inerts affecting the mortgages in the oddian and which provides that any les, only Ginnie Mae will have any les, only Ginnie Mae will have any eed pool or loan package is now s	in TO interest of a secured par ownership interest in an subject to any security aq	n package are limite rty in and to the pool	d by a duly executed Rete ed mortgages.	5555555 DESCRIPTION ase of Security Interest (f supon or prior to the delive	ACCOUNT NUMBER	Total	\$ 150,000.00 \$ 150,000.00 ad by the issuer to the cool or loan package.
Escrow Accounts 121000248 / Well 2 Subscriber 132432123 / something / s Certification and A Pool Document Requirement I Pool Document Requirement Output the delivery of securit No mortgage in the referent Ginnie Mae will have any ow	Is Fargo Bank, Na ABA NUMBER / DELIVE somethi Agreement - Form 11711B Indicator Inerts affecting the mortgages in the oddian and which provides that any les, only Ginnie Mae will have any les, only Ginnie Mae will have any eed pool or loan package is now s	in TO interest of a secured pai ownership interest in an subject to any security ag ed mortgages.	n package are limite rty in and to the pool d to the pooled mort reement between th	d by a duly executed Rate ed motigages shall lapse gages. e Issuer and any creditor, i Development Totals —	5555555 DESCRIPTION ase of Security Interest (f upon or prior to the delin and upon the release (d	ACCOUNT NUMBER	Total	\$ 150,000.00 \$ 150,000.00 ad by the issuer to the cool or loan package.

Figure 68: Subsequent Construction Loan (CL) Pool Details Page



Pool Details Page

1. From the pool header, select the

🖉 ADD DRAW

button to add a subsequent draw.

- 2. Click Edit to enter Pool information
- 3. Select the Issue Date from the dropdown
- 4. Select 02-Construction Loan Draw from the Submission Type dropdown menu
- 5. Select a **Delivery Date** from the date calendar
- 6. In the Subscriber section:

a. Click The ADD

- b. Select an ABA Number / Deliver To value from the dropdown menu.
- c. Enter a **Description**. (optional)
- d. Enter a **Position (in \$)**.

		冒	SAVE
7.	Click		

Pool Det	ails Loans	Draw His	story Details						
			APPROVED	ADVANCES					
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS	
1	11/01/2017	1	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 0.00	Issued	
2	12/01/2017	2							
				Approved Amount to Date	\$ 50,000.00			1	
			Cum	ulative Requested Amount	\$ 50,000.00				
				Mortgage Amount	\$ 500,000.00				

Figure 69: Subsequent Construction Loan (CL) Draw History Details Page

Draw History Details Page

1. Click the Draw History Details tab.

Note: Approved Advance Amount and Requested Amount fields are immediately available for entry on the Draw History Details screen.

- 2. Enter an Approved Advance Amount.
- 3. Enter the **Requested Amount**.
- 4. Click BAVE



Validate and Submit Pool

- 1. From either the Pool Details, Loan Details, or Draw History Details screens, click VALIDATE
- 2. Resolve all Fatal errors and/or Warnings (if applicable).

3. From the Pool Details screen or the Draw History Details screen, click

- 4. Complete the Certification confirmation, click \rightarrow CONTINUE
- 5. Enter the SecurID PIN and Passcode, click + SUBMIT

Note: In the event of a Mortgage modification for a Loan that is a Balloon Payment, a warning will appear on the Draw History Details page. In the case of Type 3 Conversions with no Draw, the warning will appear on the Pool Details screen.



3.11.5 01 Initial Construction Loan (CS) Pool

Pool Details Loans Dr	aw History Details			
- Header Information				
* Pool Number BH0840	* Issue Date 05/01/2019	Issue Type X-Multifamily (Ginnie Mae I)	Pool Type CS-Construction Loan Split-Rate	* Submission Type 01-Initial Construction Loan
- General Information				
* Pool Tax ID 349582171	* Initial Pay Date 06/15/2019	* Delivery Date 05/22/2019	Unpaid Balance Date 05/01/2019	Amortization Method Concurrent Date (CD)
Rates	Interest Rate Servicing Fee 0.120 %	* PL/PN Security Rate 8.000 % Deferred First Principal Payment Date	Maturity	
Escrow Accounts		Delenea meet mogal aynon bab	Pool BH0841	
	ABA / FEDERAL ROUTING NUMBER		ACCOUNT NUMBER	
121000248 / Wells Fargo	Bank, Na	4121366918	:	
- Subscriber				
	ABA NUMBER / DELIVER TO		DESCRIPTION	POSITION (IN \$)
021000021 / JPMCHASE/CUST				\$ 100,000.00
				Total \$100,000.00
the delivery of securities, only Ginnie N	lae will have any ownership interest in and to the	package are limited by a duly executed Release in and to the pooled mortgages shall lagse upon pooled mortgages.		
Master Agreements				
Custodian Number / Name 000466 / U S BANK NATIONAL ASSOCIATION	Subservicer Number / Name	Principal & Interest Account ABA / Federal Routing Number 121000248 / Wells Fargo Bank, Na	Account Number 4121366876	
- Certification and Agreemen	t - Form 11711B			
Check the appropriate box: Any and all security agreements affect designated document custodian and w the delivery of securities, only Ginnie M	ing the mortgages in the referenced pool or loan hich provides that any interest of a secured parts fae will have any ownership interest in and to the	package are limited by a duly executed Release in and to the pooled mortgages shall lapse upor a pooled mortgages.	of Security Interest (form HUD-11711A), which i or prior to the delivery of securities backed by t	has been delivered by the issuer to the he referenced pool or loan package. Upon
No mortgage in the referenced pool or Mae will have any ownership interest in	loan package is now subject to any security agre n and to the pooled mortgages.	eement between the issuer and any creditor, and	upon the release (delivery) of securities backed	by the pool or loan package, only Ginnie
Pool Statistics				
Total Amounts P&I Payment Amount \$ 65,357.65 UPB Amount \$ 8,494,850.68	- FHA Totals Quantity 1 UPB Amount \$ 8,494,850.68	USDA Rural Development Totals Quantity 0 UPB Amount \$ 0.00	Additional Information Weighted Average Interest Rate 8.500 %	
* = Required Field				





Pool Details Page

- 1. From the Pools & Loans screen, click the \bigcirc ADD POOLS button in the header.
- 2. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.
- 3. Enter the **Pool Number.**
- 4. Select an Issue Date from the dropdown.
- 5. Select CS-Construction Loan Split-Rate from the Pool Type dropdown menu.
- 6. Select **01-Initial Construction Loan** from the Submission Type dropdown menu.
- 7. Enter a Pool Tax ID.
- 8. Select a **Delivery Date** from the date calendar.
- 9. Enter a Security Interest Rate.
- 10. Enter a PL/PN Security Rate.
- 11. Select a **Maturity Date** from the date calendar.
- 12. Select a **Custodian Number / Name** from the dropdown menu.
- 13. In the Principal & Interest Account box:
 - a. Select an ABA / Federal Routing Number from the dropdown menu.
 - b. Select an Account Number from the dropdown menu.
- 14. In the Escrow Accounts section:
 - a. Click ADD
 - b. Select an ABA / Federal Routing Number from the dropdown menu.
 - c. Select an Account Number from the dropdown menu.
- 15. In the Subscriber section:
 - a. Click ^{① ADD}
 - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
 - c. Enter a Description. (optional)
 - d. Enter a **Position (in \$)**.
- 16. In the Certification and Agreement Form 11711B section:
 - a. Select an option:
 - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan



package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
- b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

		SWE
17.	Click	 SAVE

Issuer Loan Number 152985209680246	* Mortgage Type FHA	* Mortgage Interest Rate 8.250 %	Balloon Payments *1s this a Balloon Payment? Ves No	
Construction Loan Interest Rate	Approval Date 04/01/2019	Mordgage Amounts * Original Principal Balance \$ 14,500,000.00 * Principal & Interest \$ 108,993.66	* Unpaid Balance \$ 14,481,323.70	
Term of Mortgages	Months 0	Pay Dates * First 04101/2019 * Last 03/01/2049	Mortgage Note Dates * Loan Origination 11/10/2018 * Initial Endorsement 11/10/2018	Prepayment Provisions Are there any prepayment provisions? Yes No Indicators MIN
Agency Details * FHA/USDA Case Number 00000053655666 Section of the Act 207/223(f) Refinance or Purchase of Existing Multifamily Rental Housing	Loan Type Code FHA Multifamily Development Cost \$ 0.00	Ratios Debt Service Coverage Ratio	Loan to Value Ratio	MOM Ves ® No
Annex-Special Disclosures * Identifier Annex * Description Allonge #1 toker')r')	Non-Level Payment Provisions * Identifier TEST 1 * Description TEST 1			
Non-Level Payment Schedule Mortgagor Information				
 mongagor mormation 	* Property Site Address			
Name of Mortgagor		* City	* State	* Zip Code

Figure 71: 01 Initial Construction Loan Split-Rate (CS) Loan Details Page



Loan Details Page

- 1. From the Pool Details screen, click the **Loans** tab.
- 2. From the All Loans screen, click the ^{• ADD LOANS} button.
- 3. Enter the Issuer Loan Number.
- 4. Select a **Mortgage Type** from the dropdown.
- 5. Enter a Mortgage Interest Rate.
- 6. Select Balloon Payment indicator No. (If yes see sample details under LM Pool figure 84)
- 7. Enter a Construction Loan Interest Rate
- 8. Enter an Original Principal Balance.
- 9. Enter an Unpaid Balance.
- 10. Enter a Principal & Interest amount.
- 11. Enter a Term of Mortgage in Years and Months.
- 12. Select a **First Pay Date** from the date calendar.
- 13. Select a Last Pay Date from the date calendar.
- 14. Select a **Loan Origination** date from the date calendar.
- 15. Select an Initial Endorsement date from the date calendar.
- 16. If there are Prepayment Provisions, complete the applicable terms.
- 17. Enter a FHA/USDA Case Number.
- 18. Select a Loan Type Code.
- 19. Select a **Section of the Act** from the dropdown.
- 20. Select an Annex-Special Disclosures value.
- 21. Complete the **Mortgager Information** section:
 - Name of Mortgager
 - Property Site Address
 - City
 - State
 - Zip Code





Pool Deta	ils Loans	Draw Hist	tory Details					
			APPROVE	DADVANCES				
DRAW NUMBER		ADVANCE NUMBER		CUMULATIVE APPROVED AMOUNT		CUMULATIVE REQUESTED	REMAINING ADVANCE AMOUNT	
1	05/01/2019	1	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 0.00	Issued
				Approved Amount to Date	\$ 100,000.00			I
			Cur	mulative Requested Amount	\$ 100,000.00			
				Mortgage Amount	\$ 14,500,000.00			

Figure 72: 01 Initial Construction Loan Split-Rate (CS) Draw History Details Page

Draw History Details Page

- 1. Click the Draw History Details tab.
- 2. Enter an Approved Advance Amount.
- 3. Enter the **Requested Amount**.
- 4. Click BAVE

Validate and Submit Pool

- 1. From either the Pool Details, Loan Details, or Draw History Details screens, click
- ✓ VALIDATE

- 2. Resolve all Fatal errors and/or Warnings (if applicable).
- 3. From the Pool Details screen, click submit

Note: In the event of a Mortgage modification for a Loan that is a Balloon Payment, a warning will appear on the Draw History Details page. In the case of Type 3 Conversions with no Draw, the warning will appear on the Pool Details screen.



3.11.6 02 Subsequent Construction Loan (CS) Pool

+ Header Information						
* Pool Number BZ1809	* Issue Date 06/01/2019	Issue Type X-Multifamily (Ginnie Mae I)	Pool Type CS-Constru	ction Loan Split-Rate	* Submission Type 02-Construction Loan Draw	
General Information						
* Pool Tax ID 464861564	* Initial Pay Date 07/15/2019	* Delivery Date 06/12/2019	Unpaid Balan 06/01/2019	ce Date	Amortization Method Concurrent Date (CD)	
Rates * Security Interest Rate 5.000 %	Mortgage Interest Rate Servicing Fee 4.000 % 0.370 %	* PL/PN Security Rate 3.500 %		Maturity		
				Request an Exter Maturity Extension Appro		
Cross-Reference Pool (PN) Pool BZ1810	Split Rate Construction Loan Interest Rate 5.500 %					
✓ Master Agreements						
Custodian Number / Name 000568 / SunTrust Bank	Subservicer Number / Name	Principal & Interest Account ABA / Federal Routing Number 021000018 / Bank Of New York Mellon	Account Numbe	ſ		
Escrow Accounts	ABA / FEDERAL ROUTING NUMBER			ACCOUNT NUMBER		
	ABA / FEDERAL ROUTING NUMBER	7220172		ACCOUNT NUMBER		
		7220172		ACCOUNT NUMBER		
	chants Bank Of Indiana ABA NUMBER / DELIVER TO	7220172	DESCRIPTION	ACCOUNT NUMBER	POSITION (01 3) \$ 500,000.	00
074909153 / Mer	chants Bank Of Indiana ABA NUMBER / DELIVER TO	7220172	DESCRIPTION	ACCOUNT NUMBER		
074909153 / Mer Subscriber 021000018 / /BKOFNYC/CU	chants Bank Of Indiana ABA NUMBER / DELIVER TO	7220172	DESCRIPTION		\$ 500,000.	
O74909153 / Mer O74909153 / Mer Subscriber O21000018 / /BKOFNYC/CI Certification and Agr heck the appropriate box: Ary and al security appendix designated document castedd the delivery of securities, only	chants Bank Of Indiana ABA NUMBER / DELIVER TO JST/45698 eement - Form 11711B ht affacting the mortgages in the referenced pool of an and which provides that any interest of a secure Ginnie Mae will have any ownership interest in and	r loan package are limited by a duly executed Rele d party the and to the pooled mortgages shall lapse to the pooled mortgages.	ase of Security Intere	st from HUD-11711A), which	\$ 500,000. Total \$ 500,000.	
O74909153 / Mer O74909153 / Mer O21000018 / /BKOFNYC/Ct O21000018 / /BKOFNYC/Ct O21000018 / /BKOFNYC/Ct Any and all security agreement designated document custodi the delivery of securities, only Mae will have any ownership	chants Bank Of Indiana ABA NUMBER / DELIVER TO JST/45698 reement - Form 11711B	r loan package are limited by a duly executed Rele d party the and to the pooled mortgages shall lapse to the pooled mortgages.	ase of Security Intere	st from HUD-11711A), which	\$ 500,000. Total \$ 500,000.	
O74909153 / Mer O74909153 / Mer Subscriber O21000018 / /BKOFNYC/CI Certification and Agr heck the appropriate box: Ary and all security agreeme designated document custodu the delivery of securities, only No mortgage in the reference Mae will have any ownership Pool Statistics	chants Bank Of Indiana ABA NUMBER / DELIVER TO JST/45698 eement - Form 11711B its affecting the mortgages in the referenced pool or an and which provides that any interest of a secure Come Mas will have any overheapt interest of a descure of come Mas will have any overheapt interest of a descure of come Mas will have any overheapt interest of a descure of come Mas will have any overheapt interest of a descure and overheapt of the any subject to any securit	r loan package are limited by a duly executed Rele d party in and to the pooled mortgages shall lapse to the pooled mortgages.	ase of Security Inters upon or prior to the de and upon the release	st (form HUD-11711A), which ilvery of securities backed by (delivery) of securities backe	\$ 500,000. Total \$ 500,000.	
O74909153 / Mer O74909153 / Mer O21000018 / /BKOFNYC/Ct O21000018 / /BKOFNYC/Ct O21000018 / /BKOFNYC/Ct Any and all security agreement designated document custodi the delivery of securities, only Mae will have any ownership	chants Bank Of Indiana ABA NUMBER / DELIVER TO JST/45698 eement - Form 11711B the affacting the mortgages in the referenced pool of an and which provides that any interest of a secure Ginnie Mae will have any ownership interest in and to boll or loan package is now subject to any securit nterest in and to the pooled mortgages.	r loan package are limited by a duly executed Rele d party the and to the pooled mortgages shall lapse to the pooled mortgages.	ase of Security Inters upon or prior to the de and upon the release	st (form HUD-11711A), which livery of securities backed by (delivery) of securities backe	\$ 500,000. Total \$ 500,000.	





Pool Details Page

- 1. Select ADD DRAW button to add second draw
- 2. Click Edit to enter Pool information
- 3. Select Issue Date from the dropdown
- 4. Select **02 or 05 Construction Loan-Split Rate** from the Submission Type dropdown menu
- 5. Select a **Delivery Date** from the date calendar
- 6. In the Subscriber section:
 - a. Click The ADD
 - b. Select an ABA Number / Deliver To value from the dropdown menu.
 - c. Enter a Description. (optional)
 - d. Enter a **Position (in \$)**.
- 7. Click BAVE

Pool Deta	ails Loans	Draw His	story Details					
			APPROVED	ADVANCES				
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS
1	11/01/2017	1	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 0.00	Issued
2	12/01/2017	2						
				Approved Amount to Date	\$ 50,000.00			
			Cum	ulative Requested Amount	\$ 50,000.00			
				Mortgage Amount	\$ 500,000.00			

Figure 74: Subsequent Construction Loan (CS) Draw History Detail Page

Draw History Details Page

1. After clicking save in Pool Details, navigate to **Draw History Details** tab.

Note: Approved Advance Amount and Requested Amount fields are immediately available for entry on the Draw History Details screen.

- 2. Enter an Approved Advance Amount.
- 3. Enter the **Requested Amount**.
- 4. Click 🗄 SAVE



Validate and Submit Pool

- 1. From either the Pool Details, Loan Details, or Draw History Details screens, click
- 2. Resolve all Fatal errors and/or Warnings (if applicable).
- 3. From the Pool Details screen, click
- 4. Complete the Certification confirmation, click + CONTINUE
- 5. Enter the SecurID PIN and Passcode, click

Note: In the event of a Mortgage modification for a Loan that is a Balloon Payment, a warning will appear on the Draw History Details page. In the case of Type 3 Conversions with no Draw, the warning will appear on the Pool Details screen.



3.11.7 Submission Type 03-Project Loan Conversion

The following section will describe the steps to create a CL Submission Type 03 with a project loan conversion. The steps also apply similarly to CS pool types.

Header Information									
ol Number 1 383	* Issue Date 01/01/2018		Issue Type X-Multifamily (C	innie Mae I)	* Pool Type PN-Project Loa Payment	n - Non-Level	* Submise 03-Proje d	sion Type ct Loan Conve	rsion
General Information									
ol Tax ID 55589	* Initial Pay Date 02/15/2018		* Delivery Date 01/10/2018		Unpaid Balance (01/01/2018)ate		on Method ent Date (CD)	
Rates Security Interest Rate 1.000 %	Mortgage Interest Rate 5.500 %	Servicing Fee 0.370 %		Maturity * Maturity Date 12/15/2027		Deferred First	Principal Payment		
 Change Mortgage Amo fortgage Amount 	unt P&J Amount	* Approval Date				Cross-Refere (CL) Pool BC5382	nce Pool Constructi	on Loan	
\$ 900,000.00 Comment	\$ 9,266.40	12/15/2017		* Final Advance Amo \$ 800,000.00	punt				
Master Agreements									
idian Number / Name 66	Subservicer Number	/Name	Transfer Transfer at Iss		ABA / Federa	nterest Account — I Routing Number	Account Nu		
			100	No No	121000248	Wells Fargo B	. 412136687	76	
				₽ No	121000248	Wells Fargo B	. 412136687	76	
row Accounts				No No	121000248 /			76	
crow Accounts 121000248 / Wells F	aba / Federal Rout Fargo Bank, Na	TING NUMBER		4593263510	121000248 /	Wells Fargo B.		76	
121000248 / Wells F		TING NUMBER			121000248 /			/6	
		TING NUMBER			121000248 /			/6	
121000248 / Wells F Subscriber	Fargo Bank, Na Aba number / deliver				121000248 /		ER	DSITION (N \$).	
121000248 / Wells F Subscriber	Fargo Bank, Na Aba number / deliver						ER		\$ 894,357. \$ 894,357.
121000248 / Wells F Subscriber 334556 / 12234444/wweet	Fargo Bank, Na Aba number / deliver						ER PC	DSITION (IN \$)	
121000248 / Wells F Subscriber 334556 / 12234444/www.eer • Certification and Pool Document Requireme	argo Bank, Na ABA NUMBER / DELIVER Debee d Agreement - Form 11711B nt Indicator	10		4593263510	DESCRIPTION	ACCOUNT NUMB	er Po Total	DSITION ((N \$)	\$ 894,357. * *
121000248 / Wells F Subscriber 334556 / 12234444/www.en Certification and Pool Document Requirem & Ann and all security agre Upon the delivery of sec	Fargo Bank, Na ABA NUMBER / DELIVER BOBBO d Agreement - Form 11711B	10		4593263510	DESCRIPTION	ACCOUNT NUMB	er Po Total	DSITION ((N \$)	\$ 894,357. * *
121000248 / Wells F Subscriber 334556 / 12234444/wweed • Certification and Pool Document Requireme * Any and all security agre * Segmand document C Upon the development of security agre * Any and all security agre * Segmand document C Upon the development of security agre * Segmand document C Upon the development of security agrees * Any and all security agrees * Any agr	argo Bank, Na ABA NUMBER / DELIVER BEBEE d Agreement - Form 11711B nt Indicator ements affecting the morphages in it ements affecting the morphages in it untiles, only Ginnie Mae will have an	TO he referenced pool or loar y interest of a secured pa downership interest in an	1 package are limited ty in and to the pooled to the pooled mortga	4593263510	DESCRIPTION of Security Interest for on or prior to the delive	ACCOUNT NUMB	ER PC Total ich has been delivere d by the referenced p	DSITION (N 9) d by the issuer to ool or loan packa	\$ 894,357 . ** * the ge.
121000248 / Wells F Subscriber 334556 / 12234444/wweed • Certification and Pool Document Requireme • Any and all security agre • Segmade document C Upon Heaving of sec Form HUD-11711-A for • We N N	Fargo Bank, Na ABA NUMBER / DELIVER BEBBB E d Agreement - Form 11711B Int Indicator ements affecting the mortgages in It ustodian and which provides that an onlines, only Orime Max will have an warded to Document Custodian	TO he referenced pool or loar y interest of a secured pa downership interest in an	1 package are limited ty in and to the pooled to the pooled mortga	4593263510	DESCRIPTION of Security Interest for on or prior to the delive	ACCOUNT NUMB	ER PC Total ich has been delivere d by the referenced p	DSITION (N 9) d by the issuer to ool or loan packa	\$ 894,357 . ** * the ge.
121000248 / Wells F Subscriber 2334556 / 12234444/wweer 2334556 / 12234444/wweer 234556 / 12234444/wweer 23456 / 12234444/wweer 23456 / 1223444/wweer 23456 / 1223444 / 12456	Fargo Bank, Na ABA NUMBER / DELIVER BEBBB E d Agreement - Form 11711B Int Indicator ements affecting the mortgages in It ustodian and which provides that an onlines, only Orime Max will have an warded to Document Custodian	TO he referenced pool or loar y interest of a secured pa downership interest in an	1 package are limited by in and to the poole of to the pooled mortgate to the pooled mortgate reement between the	4593263510	DESCRIPTION of Security Interest for on or prior to the delive	MUD-11711A), who y of securities backet werey) of securities backet	ER PC Total ich has been delivere d by the referenced p	DSITION (N 9) d by the issuer to ool or loan packa	\$ 894,357 . ** * the ge.

Figure 75: CL Submission Type 03 with PN Conversion – Pool Details Page





To create a Project Loan Conversion pool:

- 1. From the Pools & Loans screen, click the \bigcirc ADD POOLS button in the header.
- 2. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.
- 3. Enter the **Pool Number.** This must be the next sequential Pool Number from the associated Construction Loan (CL/CS) pool.
- 4. Select an **Issue Date** from the dropdown.
- 5. Select Pool Type **PN-Project Loan Non-Level Payment**.
- 6. Select Submission Type **03-Project Loan Conversion**.
- 7. Enter the **Final Advance Amount**.
 - The final advance amount (form HUD-92403) of a construction loan pool (CL or CS) converting to a Project Loan pool (PN). This last advance, combined with the cumulative approved amount of the cross-referenced Construction Loan pool, must equal the Total Mortgage Amount of the pool (to date).
- 8. Enter a Pool Tax ID. Must be nine (9) digits.

*	Delive							U
	12/20/							12
	•	I	Dece	mber	2017		Þ	
	<u>Sun</u>	Mon	Tue	Wed	Thu	Fri	Sat	
						1		5
					7	8		
		11	12	13	14	15		
		18	19	20	21	22		ł
		25	26	27	28	29		1
								ľ
	num	0101						r)

Figure 76: Delivery Date

- 9. Select a **Delivery Date** from the date calendar.
 - Must be a valid business day.
 - Must be greater than or equal to the current date.
 - Must be within the month associated with the Issue Date.



Jeiivei	ry Date					
					<u> </u>	
4		Janu	lary	2018		►
Sun	Mon	Tue	Wed	1999 2000	≜ ni	Sat
				2001	5	
			10	2002	12	
	15	16	17	2003 2004	19	
	22	23	24	2005	26	
	29	30	31	2006 2007		
-	-	_		2008		-
				2009		
Tran				2010		
	nsfer at					
0	Yes		No	2012		
				2013		
				2014		
				2015		
				2016		
				2017		
				2018	-	

Figure 77: Delivery Date - Year

Note: Clicking on the year located to the right of the month allows the user to scroll through/select an applicable year.

- 10. Enter a **Security Interest Rate**. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
- 11. (Optional) Select Change Mortgage Amount checkbox.
 - a. Enter the Mortgage Amount.
 - b. Enter the **P&I Amount**.
 - c. Select an Approval Date.
 - d. Enter a **Comment** (optional).
- 12. Select a **Maturity Date** from the date calendar. Must be the 15th of the month.
- 13. Select a **Custodian Number / Name** from the dropdown menu. Only Document Custodians with an active and/or valid agreement on file with the Issuer will appear in the dropdown menu.
- 14. Select a **Subservicer Number / Name** from the dropdown menu. If no Subservicers are listed, they can be added from the Maintenance screen.
- 15. If this is a Transfer at Issuance (TAI) pool, select **Yes**. If it is not a TAI pool, leave the default of **No**. If Yes is selected, an Issuer Number / Name transferee is required.
- 16. In the Principal & Interest Account box:
 - a. Select an ABA / Federal Routing Number from the dropdown menu.
 - b. Select an **Account Number** from the dropdown menu.
- 17. In the Escrow Accounts section:
 - a. Click The ADD
 - b. Select an ABA / Federal Routing Number from the dropdown menu.



- c. Select an **Account Number** from the dropdown menu.
- 18. In the Subscriber section:
 - a. Click 🕀 ADD
 - b. Select an ABA Number / Deliver To value from the dropdown menu.
 - c. Enter a Description. (optional)
 - d. Enter a **Position (in \$)**.
- 19. In the Certification and Agreement Form 11711B section:
 - a. Select an option:
 - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711-A has been forwarded to the Document Custodian.
- 20. Click 🗒 SAVE
- 21. From the Pool Details screen, click the Loans tab.
- 22. From the All Loans screen, click the O ADD LOANS button.
- 23. Enter the Issuer Loan Number.
 - a. Must be 15 characters.
 - b. Numbers only.
- 24. Select a **Mortgage Type** from the dropdown.
 - a. Available options are FHA and USDA.
- 25. Enter a Mortgage Interest Rate.
 - a. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
- 26. Select an Approval Date.
 - a. Required if the difference between the Security Interest Rate and Mortgage Interest Rate exceed 50 basis points.
- 27. Enter an Original Principal Balance.
- 28. Enter an Unpaid Balance.
- 29. Enter a **Principal & Interest** amount.
- 30. Enter a Term of Mortgage in Years.



- a. Must be between 5 and 40 years.
- b. Term of Mortgage Months is optional
- 31. Select a **First Pay Date** from the date calendar.
 - a. Must be the 1st of the month.
- 32. Select a Last Pay Date from the date calendar.
 - a. Must be the 1st of the month.
- 33. Select a Loan Origination Date from the date calendar.
- 34. Select a Final Endorsement Date from the date calendar.
- 35. Enter a FHA/USDA Case Number.
- 36. Select a Loan Type Code.
 - a. Available options are:
 - i. FHA Multifamily
 - ii. USDA Multifamily
- 37. Select a **Section of the Act** from the dropdown (as seen in figure below).
- 38. Select an Annex-Special Disclosures value.
- 39. Select a Non-Level Payment Provisions value.
- 40. Complete the **Non-Level Payment Schedule** section (if applicable).
- 41. Complete the **Modified Payment History** section (if applicable).
- 42. Complete the Certify this loan section (if applicable).
- 43. Complete the **Mortgager Information** section:
 - a. Name of Mortgager
 - b. Property Site Address
 - c. City
 - d. State
 - e. Zip Code

44. Click 🗏 SAVE

3.11.8 Submission Type 05-Final Draw/PN Conversion

The section below will display the steps to create a CS Submission Type 05 Final Draw with a PN Conversion. The steps also apply similarly to CL pool types.

Utilizing Submission Type '05-Final Draw/PN Conversion', all CL/CS pools will automatically be converted to PN pools after the settlements of the final CL/CS Draw position. All pools will be issued as PN. A PN pool structure allows Issuers to avoid early pool termination under predetermined circumstances and offers issues options to prevent the default and assignment of a loan to FHA.

The Issuer will be required to submit the Final CL/CS Draw issuance and PN Conversion pool (two pool packages) under one transmission. It is required that data be entered using two consecutive pool numbers.



The CL/CS-to-PN conversion process would have two (2) settlement streams.

- 1. Issuer will simultaneously submit the Final CL/CS pool and the new PN Conversion pool to the Pool Processing Agent (PPA).
- 2. The Final Construction Loan Draw would be issued as a CL/CS security to the contracted investor.
- 3. Issuers will contract the PPA to cancel/exchange the outstanding securities, and issue the final PN security.
- 4. The PPA will contact the Depository.
- 5. The Depository will broadcast a message announcing the CL/CS cancellation/exchange date of the pool to all investors with notice that, "The replacement PN pool will be issued within two business dates."
- 6. On the cancellation date at approximately 8:30 A.M., the CUSIP will be withdrawn. The PN CUSIP will also be settled on this date.
- 7. The new PN pool would be issued and delivered to the investor of record, based on the delivery instruction provided.

The Final Construction Loan Draw will settle and two (2) business days later (on the third business day) the Project Loan Conversion is scheduled to settle. On the morning of the settlement of the Project Loan Conversion, the Construction Loan pool number will be matured (cancelled) by the Depository.

Note: Both pools (CL/CS and PN) must be entered on the system and Submission Type 05 *must* be selected.



Pool BC5386	Submitted for Final Certifica	ition					D DOCS	
Pool Details Loans	Draw History Details							
- Header Information								
Pool Number IC5386	* Issue Date 12/01/2017		lssue Type X-Multifamily (Gi	innie Mae I)	* Pool Type CS-Construction Le Rate	oan Split-	* Submission Type 05-Final Draw/PN Co	nversion
- General Information								
Pool Tax ID 62554854	* Initial Pay Date 01/15/2018		* Delivery Date 12/06/2017		Unpaid Balance Date 12/01/2017		Amortization Method Concurrent Date (CD)	
 Rates * Security Interest Rate 4.000 % 	Mortgage Interest Rate 4.500 %	Servicing Fee 0.370 %		* PL/PN Security Rate 4.250 %		Maturity * Maturity Date 11/15/2027		
				Deferred First Princip	al Payment	Cross-Reference Po Pool BC5387	ol (PN)	
Split Rate onstruction Loan Interest Rate 500 %								
Master Agreements								
	Subservicer Number /	'Name		touting Number	Account Number 4121366876			
466	Subservicer Number /	Name	ABA / Federal R	couting Number				
466	Subsender Number / Aba / Federal, Routin		ABA / Federal R	couting Number	4121366876	ACCOUNT NUMBER		
466	ABA / FEDERAL ROUTIN		ABA / Federal R	couting Number	4121366876	ACCOUNT NUMBER		
466 crow Accounts	ABA / FEDERAL ROUTIN		ABA / Federal R	kouting Number	4121366876	ACCOUNT NUMBER	_	
466 Crow Accounts 121000248 / Wells Fa	ABA / FEDERAL ROUTIN	NG NUMBER	ABA / Federal R	Vells Fargo B	4121366876	ACCOUNT NUMBER	POSITION (IN \$	
466 ccrow Accounts 121000248 / Wells Fa Subscriber	aba / federal. routiv argo Bank, Na Aba number / deliver. to	NG NUMBER	ABA / Federal R	Vells Fargo B	4121366876	ACCOUNT NUMBER		\$ 350,000
466 ccrow Accounts 121000248 / Wells Fa Subscriber	aba / federal. routiv argo Bank, Na Aba number / deliver. to	NG NUMBER	ABA / Federal R	Vells Fargo B	4121366876	ACCOUNT NUMBER	POSITION (IN \$ Total	
scrow Accounts 121000248 / Wells Fa Subscriber	ABA / FEDERAL ROUTIN argo Bank, Na ABA NUMBER / DELIVER TO 1888	NG NUMBER	ABA / Federal R	Vells Fargo B	4121366876	ACCOUNT NUMBER		\$ 350,000
4466 SECTOW ACCOUNTS 121000248 / Wells Fa 121000248 / Wells Fa Subscriber 2334556 / 12234444/wwweeee Certification and Agree Document Requirement Indicat ny sing all discuring agreements as spin ate delivery of securities, of	ABA / FEDERAL ROUTIN argo Bank, Na ABA NUMBER / DELIVER TO eee ement - Form 11711B or afecting the mortgages in the refa affecting the mortgages in the refa	No NUMBER	ABA/Federal R 121000248 / W	Vells Fargo B	4121366876 , DESCRIPTION a of Sacurity Interest (fr	arm HUP-1711A) wh	Total	\$ 350,000 \$ 350,000
466 Certification and Agree Document Requirement Indicat resignable decline accurates Certification and Agree Document Requirement Indicat resignable decline accurates Document Requirement accurates The delivery of securities, or Torm HUD-11711-A forwarded to Torm HUD-11711-A	ABA / FEDERAL ROUTIN argo Bank, Na ABA NUMBER / DELIVER TO eeee sement - Form 11711B or of of the montgages in the refer and which providages in the refer by Ginnie Mae will have any owned by Document Custodian	NO NUMBER O O Ferenced pool or loan pac ferenced pool or loan pac ferenced pool or loan pac ferenced pool or loan pact in and to t	ABA / Federal R 121000248 / V 121000248 / V	vells Fargo B	e of Security Intered (fi	prm HUD-11711A), wh ery of securities back	Total nich has been delivered by ed by the referenced pool of	\$ 350,000 \$ 350,000 the issuer to the r loan package.
Hefficient	ABA / FEDERAL ROUTIN argo Bank, Na ABA NUMBER / DELIVER TO eee ement - Form 11711B or afecting the mortgages in the refa affecting the mortgages in the refa	NO NUMBER O O Ferenced pool or loan pac ferenced pool or loan pac ferenced pool or loan pac ferenced pool or loan pact in and to t	ABA / Federal R 121000248 / V 121000248 / V	vells Fargo B	e of Security Intered (fi	prm HUD-11711A), wh ery of securities back	Total nich has been delivered by ed by the referenced pool of	\$ 350,000 \$ 350,000 the issuer to the r loan package.
Hefficient	ABA / FEDERAL ROUTIN argo Bank, Na ABA NUMBER / DELIVER TO eeee sement - Form 11711B or of of the montgages in the refer and which providages in the refer by Ginnie Mae will have any owned by Document Custodian	NO NUMBER O O Ferenced pool or loan pac ferenced pool or loan pac ferenced pool or loan pac ferenced pool or loan pact in and to t	ABA / Federal R 121000248 / V 121000248 / V	vells Fargo B	e of Security Intered (fi	prm HUD-11711A), wh ery of securities back	Total nich has been delivered by ed by the referenced pool of	\$ 350,000 \$ 350,000 the issuer to the r loan package.
Subscriber 2334556 / 12234444/wweeee 2334556 / 12234444/wweeee Certification and Agree Document Requirement Indicat ry and all security agreements esignated document custolidan pon the delivery of securities, or Form HUD-11711-A forwarded to * Yes No	ABA / FEDERAL ROUTIN argo Bank, Na ABA NUMBER / DELIVER TO eeee sement - Form 11711B or of of the montgages in the refer and which providages in the refer by Ginnie Mae will have any owner by Comment Custodian	NO NUMBER O O Ferenced pool or loan pac ferenced pool or loan pac ferenced pool or loan pac ferenced pool or loan pact in and to t	ABA / Federal R 121000248 / V 121000248 / V	vells Fargo B	e of Security interest (fo or social trico) and upon the release (de	prm HUD-11711A), wh ery of securities back	Total nich has been delivered by ed by the referenced pool of	\$ 350,000 \$ 350,000 the issuer to the r loan package.

Figure 78: CS Submission Type 05– Pool Details Page



Pool Details

- 1. From the Pool Details screen, click the **ADD DRAW** button.
- 2. Select an Issue Date.
- 3. Select Submission Type **05-Final Draw/PN Conversion**.
- 4. Select a **Delivery Date** from the calendar.
- 5. Select a Custodian Number / Name.
- 6. Select a Principal & Interest ABA / Federal Routing Number and Account Number.
- 7. Select an Escrow Account ABA / Federal Routing Number and Account Number.
- 8. Select a Subscriber ABA Number / Deliver To and Position (in \$).
- 9. Click SAVE
- 10. Click the Draw History Details tab.
- 11. Enter an Approved Advance Amount.
- 12. Enter a Requested Amount.
- 13. Click 🗄 SAVE
- 14. Click VALIDATE to validate the pool against the business rules.
- 15. Resolve all Fatal errors and/or Warnings (if applicable).



🕒 Pool BC5387 😭	Submitted for Final Certification			D DOCS V EXPORT D RECALL 2
+ Header Information				
* Pool Number BC5387	* Issue Date 12/01/2017	lssue Type X-Multifamily (Ginnie Mae I)	* Pool Type PN-Project Loan - Non-Level Payment	* Submission Type 05-Final Draw/PN Conversion
- General Information				
* Pool Tax ID 245478546 <i>Rates</i> * Security Interest Rate 4.000 %	* Initial Pay Date 01/15/2018 Mortgage Interest Rate 4.500 % Servicing Fee 0.370 %	* Delivery Date 12/11/2017 * Maturity* * Maturity Date 12/15/2027	Unpaid Balance Date 12/01/2017 Deferred First Prin Cross-Reference	
			(CL) Pool BC5386	Pool Construction Loan
 Master Agreements 				
Custodian Number / Name 000466	Subsenicer Number / Name	Transfer — Transfer at Issuance (TAI) ○ Yes ◎ No	Principal & Interest Account – ABA / Federal Routing Number 121000248 / Wells Fargo B.	Account Number 4121366876
Escrow Accounts	ABA / FEDERAL ROUTING NUMBER		ACCOUNT NUMB	ER
121000248 / Wells Farg	o Bank, Na	4593263510		
- Subscriber				
	ABA NUMBER / DELIVER TO		DESCRIPTION	POSITION (IN \$)
122334556 / 12234444/wweeeee	80	test		\$ 397,370.00 Total \$ 397,370.00
- Certification and Agreem	ent - Form 11711B			
Pool Document Requirement Indicator Any and all security agreements aff- designated document custodian an Upon the delivery of securities, only Form HUD-11711-A forwarded to D Yes No	ecting the mortgages in the referenced pool or loan d which provides that any interest of a secured part Ginnie Mae will have any ownership interest in anc occument Custodian	package are limited by a duly executed Rele y in and to the pooled mortgages shall lapse to the pooled mortgages.	ase of Security interest (form HUD-1171A upon or prior to the delivery of securities t), which has been delivered by the issuer to the acked by the referenced pool or loan package.
 No mortgage in the referenced pool Ginnie Mae will have any ownership 	or loan package is now subject to any security agr intrest in and to the pooled mortgages.	eement between the issuer and any creditor,	and upon the release (delivery) of securitie	es backed by the pool or loan package, only
Total Arounte P&I Payment Arount \$ 4,130.00 UPB Arount \$ 397,370.00	FHA Totals Quantity 1 UPB Amount \$ 397,370.00	USDA Rural Development Totals Quantity 0 UPB Amount \$ 0.00	 Additional Information Weighted Average Interest Rate 4.500 % 	
*= Required Field				

Figure 79: PN Conversion for CS Submission Type 05 – Pool Details Page



- 17. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.
- 18. Enter the next sequential Pool Number from the associated CL/CS pool.
 - a) Ex. If the CL/CS Pool Number is AB1234, the PN Pool Number must be AB1235.
- 19. Select an Issue Date.
- 20. Select Pool Type **PN-Project Loan Non-Level Payment**.
- 21. Select Submission Type 05-Final Draw/PN Conversion.
- 22. Enter a **Pool Tax ID**. Must be nine (9) digits.

×	Deliver	ry Date)					U
	12/20/					Ê		12
	•	1	Dece	mber	2017		Þ	_
	<u>Sun</u>	Mon	Tue	Wed	Thu	Fri	Sat	
						1		
					7	8		
		11	12	13	14	15		
		18	19	20	21	22		ł
		25	26	27	28	29		
								ſ
	num	0101						r)

Figure 80: Delivery Date

- 23. Select a **Delivery Date** from the date calendar.
 - a) Must be a valid business day.
 - b) Must be greater than or equal to the current date.
 - c) Must be within the month associated with the Issue Date.

Deliver	y Date)				
					<u></u>	
4		Janu	Jary	2018		►
<u>Sun</u>	Mon	Tue	Wed	1999 2000	^ iri	Sat
			3	2000	5	
			10	2002	12	
	15	16	17	2003	19	
	15			2004		
	22	23	24	2005	26	
	29	30	31	2006 2007		
_	_	_	_	2007		_
				2009		
- Tran	sfer —			2010		
	sfer at	Issua	nce (2011		
0	/es	۱	No	2012		
				2013		
				2014		
				2015 2016		
				2016		
				2018	-	

Figure 81: Delivery Date - Year



Note: Clicking on the year located to the right of the month allows the user to scroll through/select an applicable year.

- 24. Enter a **Security Interest Rate**. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
- 25. Select a **Maturity Date** from the date calendar. Must be the 15th of the month.
- 26. Select a **Custodian Number / Name** from the dropdown menu. Only Document Custodians with an active and/or valid agreement on file with the Issuer will appear in the dropdown menu.
- 27. Select a **Subservicer Number / Name** from the dropdown menu. If no Subservicers are listed, they can be added from the Maintenance screen.
- 28. If this is a Transfer at Issuance (TAI) pool, select **Yes**. If it is not a TAI pool, leave the default of **No**. If Yes is selected, an Issuer Number / Name transferee is required.
- 29. In the Principal & Interest Account box:
 - a. Select an ABA / Federal Routing Number from the dropdown menu.
 - b. Select an Account Number from the dropdown menu.
- 30. In the Escrow Accounts section:
 - a. Click ADD
 - b. Select an ABA / Federal Routing Number from the dropdown menu.
 - c. Select an Account Number from the dropdown menu.
- 31. In the Subscriber section:
 - a. Click ^{① ADD}
 - b. Select an ABA Number / Deliver To value from the dropdown menu.
 - c. Enter a **Description**. (optional)
 - d. Enter a **Position (in \$)**.
- 32. In the Certification and Agreement Form 11711B section:
 - a. Select an option:
 - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of



securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- 33. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711-A has been forwarded to the Document Custodian.
- 34. Click BAVE
- 35. From the Pool Details screen, click the Loans tab.
- 36. From the All Loans screen, click the [⊕] ADD LOANS</sup> button.
 - a) Enter the Issuer Loan Number.
 - b) Must be 15 characters.
 - c) Numbers only.
- 37. Select a **Mortgage Type** from the dropdown.
 - a) Available options are:
 - i. FHA
 - ii. USDA
- 38. Enter a Mortgage Interest Rate.
 - a) Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
- 39. Select an Approval Date.
 - a) Required if the difference between the Security Interest Rate and Mortgage Interest Rate exceeds 50 basis points.
- 40. Enter an **Original Principal Balance**.
- 41. Enter an Unpaid Balance.
- 42. Enter a **Principal & Interest** amount.
- 43. Enter a Term of Mortgage in Years.
 - a) Must be between 5 and 40 years.
 - b) Term of Mortgage Months is optional
- 44. Select a **First Pay Date** from the date calendar.
 - a) Must be the 1st of the month.
- 45. Select a Last Pay Date from the date calendar.
 - a) Must be the 1st of the month.
- 46. Select a Loan Origination Date from the date calendar.
- 47. Select a **Final Endorsement Date** from the date calendar.
- 48. Enter a FHA/USDA Case Number.
- 49. Select a Loan Type Code. Available options are:
 - a) FHA Multifamily
 - b) USDA Multifamily
- 50. Select a Section of the Act from the dropdown.
- 51. Select an Annex-Special Disclosures value.
- 52. Select a Non-Level Payment Provisions value.
- 53. Complete the Non-Level Payment Schedule section (if applicable).
- 54. Complete the **Modified Payment History** section (if applicable).
- 55. Complete the Certify this loan section (if applicable).
- 56. Complete the **Mortgager Information** section:



- a) Name of Mortgager
- b) Property Site Address
- c) City
- d) State
- e) Zip Code
- 57. Click 🗎 SAVE
- 58. Click VALIDATE to validate the pool against the business rules.
- 59. Resolve Errors and/or Warnings (if applicable).

**	EXPORT	⁵ SUBMIT	READY FOR SUB	MISSION Ø PASSED	★ FAVORITE	CTED CERTIFIED Q bc538			Advanced
Sear	rch: bc538 🗙)							1 filters applied <u>clear filter</u>
Total: 8	B Selected:	2							
	14 V						BUSINESS RULES		
	ជំ	BC5380	CS	11/01/2017	1	000466 / U S BANK NATIONAL ASSOCIATION	ø	Issued	
	ជ	BC5387	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	ø	Draft	
	ů	BC5384	CL	12/01/2017	2	000466 / U S BANK NATIONAL ASSOCIATION	ø	Issued	
	ជ	BC5389	RX	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	ø	Draft	
	ĥ	BC5383	PN	01/01/2018		000466 / U S BANK NATIONAL ASSOCIATION	ø	Draft	
•	ជ	BC5386	CS	12/01/2017	2	000466 / U S BANK NATIONAL ASSOCIATION	Ø	Draft	

Figure 82: Bulk Submission of CS Type05 and PN conversion

- 60. On the **Pools & Loans** screen, select the **checkbox** next to *both* the CL/CS and PN pools.
- 61. Click the SUBMIT button.
- 62. Complete the Certification confirmation, click
- 63. Enter the SecurID PIN and Passcode, click



3.11.9 Project Loan (PN) Pool

Pool Details Loans				
- Header Information				
Pool Number H0848	* Issue Date 05/01/2019	Issue Type X-Multifamily (Ginnie Mae I)	Pool Type PN-Project Loan - Non-Level	* Submission Type 04-Initial Project
110040	05/01/2015	A-multianity (Ginne mae I)	Payment	04-milar Project
General Information				
Pool Tax ID	* Initial Pay Date	* Delivery Date	Unpaid Balance Date	Amortization Method
22307833	06/15/2019	05/17/2019	05/01/2019	Concurrent Date (CD)
Rates		Maturity		
	gage Interest Rate Servicing Fee	* Maturity Date		
8.000 % 8.50	0 % 0.370 %	05/15/2049		
 Master Agreements 				
		Transfer	Divisional Antonio da	
ustodian Number / Name 00466 / U S BANK NATIONAL	Subservicer Number / Name	Transfer Transfer at Issuance (TAI)	Principal & Interest Account ABA / Federal Routing Number	Account Number
		Ves No	121000248 / Wells Fargo	4121366876
SSOCIATION				
SSOCIATION			Bank, Na	
ssociation			Bank, Na	
scrow Accounts	ABA / FEDERAL ROUTING NUM		Bank, Na	۹
		IBER 4121366	Bank, Na	ą
scrow Accounts			Bank, Na	۹
scrow Accounts			Bank, Na	q
Scrow Accounts 121000248 / Wells Fa			Bank, Na	q
Scrow Accounts 121000248 / Wells Fa			Bank, Na	R POSITION (IN \$)
Scrow Accounts 121000248 / Wells Fa	Irgo Bank, Na ABA NUMBER / DELIVER TO		Bank, Na ACCOUNT NUMBER 918	
Scrow Accounts 121000248 / Wells Fe	Irgo Bank, Na ABA NUMBER / DELIVER TO		Bank, Na ACCOUNT NUMBER 918	POSITION (IN \$)
Scrow Accounts 121000248 / Wells Fe Subscriber	Irgo Bank, Na ABA NUMBER / DELIVER TO		Bank, Na ACCOUNT NUMBER 918	РСЯПТЮЧ (IN 5) \$ 9,500,000.00
Scrow Accounts 121000248 / Wells Fa Subscriber 122334556 / 12234444/wweeeed	Irgo Bank, Na ABA NUMBER / DELIVER TO		Bank, Na ACCOUNT NUMBER 918	РСЯГПОМ (IN 5) \$ 9,500,000.00
Scrow Accounts 121000248 / Wells Fe	Irgo Bank, Na ABA NUMBER / DELIVER TO		Bank, Na ACCOUNT NUMBER 918	РСЯГПОМ (IN 5) \$ 9,500,000.00
Subscriber Certification and Agreen	Irgo Bank, Na ABA NUMBER / DELIVER TO		Bank, Na ACCOUNT NUMBER 918	РСЯГПОМ (IN 5) \$ 9,500,000.00
Scrow Accounts 121000248 / Wells Fa Subscriber 122334556 / 12234444/wweeeee Certification and Agreen heck the appropriate box:	rrgo Bank, Na ABA NUMBER / DELIVER TO ree nent - Form 11711B	4121366	Bank, Na ACCOUNT NUMBER 918 DESCRIPTION	Розглон (ин 5) \$ 9,500,000.00 Total \$ 9,500,000.00
Scrow Accounts 121000248 / Wells Fa Subscriber 122334556 / 12234444/wweeeee Certification and Agreen heck the appropriate box:	rrgo Bank, Na ABA NUMBER / DELIVER TO ree nent - Form 11711B		Bank, Na ACCOUNT NUMBER 918 DESCRIPTION	Розглон (ин 5) \$ 9,500,000.00 Total \$ 9,500,000.00
Subscriber Subscriber Certification and Agreen heck the appropriate box: Any and all security agreements at the delivery of securities, only Ginf	ABA NUMBER / DELIVER TO ABA NUMBER / DELIVER TO eee nent - Form 11711B fecting the mortgages in the referenced pc d which provides that any interest of a see de witch provides that any interest of a see the Mae will have any ownership interest in	4121366	Bank. Na ACCOUNT NUMBER 918 DESCRIPTION se of Security Interest (form HUD-11711A), whi pon or prior to the delivery of securities backed	POSITION (IN 5) \$ 9,500,000.00 Total \$ 9,500,000.00
Scrow Accounts 121000248 / Wells Fe 2000248 / Wells 20002	ABA NUMBER / DELIVER TO ABA NUMBER / DELIVER TO eee nent - Form 11711B fecting the mortgages in the referenced pc d which provides that any interest of a see de witch provides that any interest of a see the Mae will have any ownership interest in	4121366	Bank. Na ACCOUNT NUMBER 918 DESCRIPTION se of Security Interest (form HUD-11711A), whi pon or prior to the delivery of securities backed	POSITION (IN 3) \$ 9,500,000.00 Total \$ 9,500,000.00 to has been delivered by the issuer to the by the referenced pool or loan package. Upon
Secrow Accounts	ABA NUMBER / DELIVER TO ABA NUMBER / DELIVER TO eee nent - Form 11711B fecting the mortgages in the referenced pc d which provides that any interest of a see de witch provides that any interest of a see the Mae will have any ownership interest in	4121366	Bank. Na ACCOUNT NUMBER 918 DESCRIPTION se of Security Interest (form HUD-11711A), whi pon or prior to the delivery of securities backed	POSITION (IN 3) \$ 9,500,000.00 Total \$ 9,500,000.00 to has been delivered by the issuer to the by the referenced pool or loan package. Upon
Scrow Accounts 121000248 / Wells Fe 2000248 / Wells 20002	ABA NUMBER / DELIVER TO ABA NUMBER / DELIVER TO eee nent - Form 11711B fecting the mortgages in the referenced pc d which provides that any interest of a see de witch provides that any interest of a see the Mae will have any ownership interest in	4121366	Bank. Na ACCOUNT NUMBER 918 DESCRIPTION se of Security Interest (form HUD-11711A), whi pon or prior to the delivery of securities backed	POSITION (IN 3) \$ 9,500,000.00 Total \$ 9,500,000.00 to has been delivered by the issuer to the by the referenced pool or loan package. Upon
Scrow Accounts	ABA NUMBER / DELIVER TO ABA NUMBER / DELIVER TO Rece Hent - Form 11711B fecting the mortgages in the referenced pr which provides that any interest of a sec ie Mae will have any ownership interest in a do the pooled mortgages.	4121366 sol or loan package are limited by a duly executed Relea ured party in and to the pooled mortgages shall lapse u and to the pooled mortgages.	Bank. Na ACCOUNT NUMBER 918 DESCRIPTION ase of Security Interest (form HUD-11711A), whi pon or prior to the delivery of securities backed ind upon the release (delivery) of securities backed Additional Information	POSITION (IN 3) \$ 9,500,000.00 Total \$ 9,500,000.00 total to has been delivered by the issuer to the by the referenced pool or loan package. Upon
Secrow Accounts	ABA NUMBER / DELIVER TO ABA NUMBER / DELIVER TO eee eee tent - Form 11711B fecting the mortgages in the referenced pr d which provides that any interest of a sec ie Mae will have any ownership interest in i or loan package is now subject to any se st in and to the pooled mortgages.	4121366 sol or loan package are limited by a duly executed Relea ured party in and to the pooled mortgages shall lapse u and to the pooled mortgages. curity agreement between the issuer and any creditor, a USDA Rural Development Totals Guantity	Bank. Na ACCOUNT NUMBER 918 DESCRIPTION see of Security Interest (form HUD-11711A), whi pon or prior to the delivery of securities backed ind upon the release (delivery) of securities backed Method Average Interest Rate	POSITION (IN 3) \$ 9,500,000.00 Total \$ 9,500,000.00 to has been delivered by the issuer to the by the referenced pool or loan package. Upon
Secrow Accounts	ABA NUMBER / DELIVER TO ABA NUMBER / DELIVER TO eee eee eent - Form 11711B fecting the mortgages in the referenced pr d which provides that any interest of a sec ie Mae will have any ownership interest in i or loan package is now subject to any se st in and to the pooled mortgages.	4121366 sol or loan package are limited by a duly executed Relea ured party in and to the pooled mortgages shall lapse u and to the pooled mortgages. curity agreement between the issuer and any creditor, a USDA Rural Development Totals Quantity 0	Bank. Na ACCOUNT NUMBER 918 DESCRIPTION ase of Security Interest (form HUD-11711A), whi pon or prior to the delivery of securities backed ind upon the release (delivery) of securities backed Additional Information	POSITION (IN 3) \$ 9,500,000.00 Total \$ 9,500,000.00 total to has been delivered by the issuer to the by the referenced pool or loan package. Upon
Secrow Accounts	Ingo Bank, Na ABA NUMBER / DELIVER TO ABA NUMBER / DELIVER TO eee Intent - Form 11711B fecting the mortgages in the referenced pc d which provides that any interest of a see is the Mae will have any ownership interest in or loan package is now subject to any se st in and to the pooled mortgages.	4121366 ool or loan package are limited by a duly executed Relea ured party in and to the pooled mortgages shall lapse u and to the pooled mortgages. curity agreement between the issuer and any creditor, a USDA Rural Development Totals Quantity 0 UPB Amount	Bank. Na ACCOUNT NUMBER 918 DESCRIPTION see of Security Interest (form HUD-11711A), whi pon or prior to the delivery of securities backed ind upon the release (delivery) of securities backed Method Average Interest Rate	POSITION (IN 3) \$ 9,500,000.00 Total \$ 9,500,000.00 total to has been delivered by the issuer to the by the referenced pool or loan package. Upon
Secrow Accounts	ABA NUMBER / DELIVER TO ABA NUMBER / DELIVER TO eee eee eent - Form 11711B fecting the mortgages in the referenced pr d which provides that any interest of a sec ie Mae will have any ownership interest in i or loan package is now subject to any se st in and to the pooled mortgages.	4121366 sol or loan package are limited by a duly executed Relea ured party in and to the pooled mortgages shall lapse u and to the pooled mortgages. curity agreement between the issuer and any creditor, a USDA Rural Development Totals Quantity 0	Bank. Na ACCOUNT NUMBER 918 DESCRIPTION see of Security Interest (form HUD-11711A), whi pon or prior to the delivery of securities backed ind upon the release (delivery) of securities backed Method Average Interest Rate	POSITION (IN 3) \$ 9,500,000.00 Total \$ 9,500,000.00 total to has been delivered by the issuer to the by the referenced pool or loan package. Upon

Figure 83: 04 PN-Project Loan-Non Level Payment Pool Details Page



Pool Details Page

- 1. From the Pools & Loans screen, click the \bigcirc ADD POOLS button in the header.
- 2. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.
- 3. Enter the **Pool Number.**
- 4. Select an **Issue Date** from the dropdown.
- 5. Select **PN-Project Loan-Non Level Payment** from the Pool Type dropdown menu.
- 6. Select **04-Initial Project** from the Submission Type dropdown menu.
- 7. Enter a Pool Tax ID.
- 8. Select a **Delivery Date** from the date calendar.
- 9. Enter a Security Interest Rate.
- 10. Select a **Maturity Date** from the date calendar.
- 11. Select a **Custodian Number / Name** from the dropdown menu.
- 12. In the Principal & Interest Account box:
 - a. Select an ABA / Federal Routing Number from the dropdown menu.
 - b. Select an Account Number from the dropdown menu.
- 13. In the Escrow Accounts section:
 - a. Click The ADD
 - b. Select an ABA / Federal Routing Number from the dropdown menu.
 - c. Select an Account Number from the dropdown menu.
- 14. In the Subscriber section:
 - a. Click ^(*) ADD
 - b. Select an ABA Number / Deliver To value from the dropdown menu.
 - c. Enter a Description. (optional)
 - d. Enter a **Position (in \$)**.
- 15. In the Certification and Agreement Form 11711B section:
 - a. Select an option:
 - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan



package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
- b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

16.	Click	8	SAVE

Approval Date Propayment Provisions Are there any prepayment provision? Subject State Provision?	Mortgage Amounts * Original Principal Balance \$ 9,500,000.00 * Principal & Interest \$ 73,046.78 Indicators Min	* Unpaid Balance \$ 9,500,000.00	Term of Mortgages * Years 30 Pay Dates * First 06/01/2019 * Last 05/01/2049	Months 0 * Loan Origination 01/01/2019 Initial Endorsement 01/01/2019 * Final Endorsement 01/01/2019
Are there any prepayment provisions?		Anoncy Datails		
	MOM Ves No	* FHAUSDA Case Number 0000000333329 Section of the Act 2077233(f) Refinance or Purchase of Existing Multifamily Rental Housing	Loan Type Code FHA Multifamily Development Cost \$ 0.00	
Ratios Loar Debt Service Coverage Ratio Loar Annex-Special Disclosures * Identifier Annex Special Discl * * Description This pool mortgage is Non-Level Payment Schedule >	to Value Ratio Non-Level Payment Provisions * Identifier Non Level Payment * Description This pool mortgage is			





Loan Details Page

- 1. From the Pool Details screen, click the **Loans** tab.
- 2. From the All Loans screen, click the [⊕] ADD LOANS</sup> button.
- 3. Enter the Issuer Loan Number.
- 4. Select a **Mortgage Type** from the dropdown.
- 5. Enter a Mortgage Interest Rate.
- 6. Select **Balloon Payment** indicator No. (If yes see sample details under LM Pool figure 84)
- 7. Enter an Original Principal Balance.
- 8. Enter an Unpaid Balance.
- 9. Enter a **Principal & Interest** amount.
- 10. Enter a Term of Mortgage in Years and Month.
- 11. Select a **First Pay Date** from the date calendar.
- 12. Select a Last Pay Date from the date calendar.
- 13. Select a **Loan Origination** date from the date calendar.
- 14. Select an Initial Endorsement date from the date calendar.
- 15. If there are Prepayment Provisions, complete the applicable terms.
- 16. Enter a FHA/USDA Case Number.
- 17. Select a Loan Type Code.
- 18. Select a **Section of the Act** from the dropdown.
- 19. Select an Annex-Special Disclosures value.
- 20. Select an Non Level Payment Provision
- 21. Complete the Mortgager Information section:
 - a) Name of Mortgager
 - b) Property Site Address
 - c) City
 - d) State
 - e) Zip Code
- 22. Click 🗄 SAVE
- 23. Click VALIDATE to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).
- 24. Click the SUBMIT button.

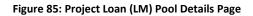


- 25. Complete the Certification confirmation, click + CONTINUE
- 26. Enter the SecurID PIN and Passcode, click



3.11.10 Project Loan (LM) Pool

Pool Details Loans				
- Header Information				
Pool Number 3H0842	* Issue Date 05/01/2019	Issue Type X-Multifamily (Ginnie Mae I)	Pool Type LM-Project Loan - Modified Loan/Mature Loan	* Submission Type 04-Initial Project
- General Information				
Pool Tax ID 995638299	* Initial Pay Date 06/15/2019	* Delivery Date 05/23/2019	Unpaid Balance Date 05/01/2019	Amortization Method Concurrent Date (CD)
Rates * Security Interest Rate Mortgage 7.000 % 7.500 %	Interest Rate Servicing Fee 0.370 %	Maturity - * Maturity Date 02/15/2047	History	
Master Agreements				
Custodian Number / Name 100466 / U S BANK NATIONAL ASSOCIATION	Subservicer Number / Name	Transfer Transfer at Issuance (TAI) Ves No	Principal & Interest Account ABA / Federal Routing Number 121000248 / Wells Fargo Bank, Na	Account Number 4121366876
121000248 / Wells Fargo		4121366918		
	ABA NUMBER / DELIVER TO		DESCRIPTION	POSITION (IN \$)
122334556 / 12234444/wweeeeee				\$ 14,225,343.00 Total \$ 14,225,343.00
- Certification and Agreement	- Form 11711B			
		package are limited by a duly executed Release in and to the pooled mortgages shall lapse upor pooled mortgages.		
No mortgage in the referenced pool or lo Mae will have any ownership interest in	can package is now subject to any security agre and to the pooled mortgages.	eement between the issuer and any creditor, and	upon the release (delivery) of securities ba	acked by the pool or loan package, only Ginnie
 Pool Statistics 				
Total Amounts P&I Payment Amount \$ 99,994.98 UPB Amount \$ 14,225,343.23	FHA Totals Quantity 1 UPB Amount \$ 14,225,343.23	USDA Rural Development Totals Quantity 0 UPB Amount \$ 0.00	Additional Information Weighted Average Interest Rate 7.500 %	







Pool Details Page

- 1. From the Pools & Loans screen, click the ^{• ADD POOLS} button in the header.
- 2. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.
- 3. Enter the Pool Number.
- 4. Select an **Issue Date** from the dropdown.
- 5. Select LM-Project Loan-Modified Loan/Mature Loan from the Pool Type dropdown menu.
- 6. Select 04-Initial Project from the Submission Type dropdown menu.
- 7. Enter a **Pool Tax ID**.
- 8. Select a **Delivery Date** from the date calendar.
- 9. Enter a Security Interest Rate.
- 10. Select a Maturity Date from the date calendar.
- 11. Select a **Custodian Number / Name** from the dropdown menu.
- 12. In the Principal & Interest Account box:
 - a. Select an ABA / Federal Routing Number from the dropdown menu.
 - b. Select an Account Number from the dropdown menu.
- 13. In the Escrow Accounts section:
 - a. Click 🕀 ADD
 - b. Select an ABA / Federal Routing Number from the dropdown menu.
 - c. Select an **Account Number** from the dropdown menu.
- 14. In the Subscriber section:
 - a. Click ^{① ADD}
 - b. Select an ABA Number / Deliver To value from the dropdown menu.
 - c. Enter a **Description**. (optional)
 - d. Enter a **Position (in \$)**.
- 15. In the Certification and Agreement Form 11711B section:
 - a. Select an option:
 - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan



package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
- b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.





General Information								
Issuer Loan Number 00033344455566	* Mortgage Type FHA	* Mortga 5.750 %	ge Interest Rate	Balloon Payn *Is this a Ball • Yes *Amortization	oon Payment? No			
				Years		* Months		
				25		0		
				This pool doe amortization s holder acknow		jht line amortiz closed and you	ation schedule. Co have obtained wri	nfirm this ten security
				Approx Balloo \$ 6,035.12	on Payment Amount			
Mortgage Amounts		Term	of Mortgages			Pay	Dates	
* Original Principal Balance \$ 479,658.71	* Unpaid Balance \$ 473,807.72	* Yea 24	ars	Months 0		* Fir 11/0	rst 01/2018	
* Principal & Interest \$ 3,017.56						* La: 10/0	st 01/2042	
Mortgage Note Dates * Loan Origination 01/01/2017	Prepayment Provisions – Are there any prepayment provisions? Ves • No	Indica MIN		000000353	Case Number 53535	Loan Type FHA Mult	tifamily	
Initial Endorsement 01/01/2018 * Final Endorsement 01/01/2018		MON V Y		or Substant	Act w Construction ial Rehabilitation nts and Co-ops	Developme \$ 0.00	ent Cost	
Non-Level Payment Schedule	PAYMENT CHARGE DATE		SECURITY PATE	INTER	TST PATE		PAI	
ENTRY	PAYMENT CHANGE DATE 10/01/2041	5.000 %	SECURITY PATE	INTER 5.500 %	IST RATE		Pål	\$ 6,035.12
	10/01/2041		SECURITY RATE		IST RATE	/ DATE	Påi	
ENTRY Modified Loan History	10/01/2041	5.000 %	UNPAID BALANCE	5.500 %		/ DATE		
ENTRY Modified Loan History ENTRY NAMBER	10/01/2041 PRINCIPAL & INTEREST ORIGINAL PR	5.000 %	UNPAID BALANCE \$453,459.00	5.500 % FIRST PAY DATE	LAST PAY	/ DATE	INTERES	
ENTRY Modified Loan History ENTRY NUMBER * Certify Loan	10/01/2041 PRINCIPAL & INTEREST \$2,878.95 \$3,017.56	5.000 % INCIPAL BALANCE \$ 453,459.00 \$ 479,658.71	UNPAID BALANCE \$ 453,459.00 \$ 473,807.72	5.500 % FIRST PAY DATE 10/01/2007 11/01/2018	LAST PAY 02/01/2018 10/01/2042		INTERES 6.000 % 5.750 %	
ENTRY Modified Loan History ENTRY NUMBER * Certify Loan CERTIFICATION FOR POOLINC FHAVUSDA Case Number	10/01/2041 PRINCIPAL & INTEREST \$2,878.95	5.000 % INCIPAL BALANCE \$ 453,459.00 \$ 479,658.71 HE FIRST PAYMENT TO	UNPAID BALANCE \$ 453,459.00 \$ 473,807.72	5.500 % FIRST PAY DATE 10/01/2007 11/01/2018	LAST PAY 02/01/2018 10/01/2042		INTERES 6.000 % 5.750 %	
ENTRY Modified Loan History ENTRY NUMBER * Certify Loan CERTIFICATION FOR POOLINC FHAVUSDA Case Number	10/01/2041 PRRXCIPAL & INTEREST	5.000 % INCIPAL BALANCE \$ 453,459.00 \$ 479,658.71 HE FIRST PAYMENT TO	UNPAID BALANCE \$ 453,459.00 \$ 473,807.72 PRINCIPAL AND INTERES	5.500 % FIRST PAY DATE 10/01/2007 11/01/2018	LAST PAY 02/01/2018 10/01/2042		INTERES 6.000 % 5.750 %	
EXTRY Modified Loan History ENTRY NUMBER * Certify Loan CERTIFICATION FOR POOLING FHAUSDA Case Number 00000003333335 I, the undersigned, do certify	10/01/2041 PRRXCIPAL & INTEREST	5.000 % INCIPAL BALANCE \$ 453,459.00 \$ 479,658.71 HE FIRST PAYMENT TO ar	UNPAID BALANCE \$ 453,459.00 \$ 473,807.72 PRINCIPAL AND INTERES Project Location NY	5.500 % FIRST PAY DATE 10/01/2007 11/01/2018	ULAST PAY 02/01/2018 10/01/2042 HS BEFORE THE ISSUE Issuer Number		INTERES 6.000 % 5.750 %	
ENTRY Modified Loan History ENTRY NUMBER * Certify Loan CERTIFICATION FOR POOLLING FHA/USDA Case Number 000000035353535 I, the undersigned, do certify 1. The contract of Mortgage	10/01/2041 PRNOIPAL & INTEREST \$2,878.95 \$3,017.56 3 A MULTIFAMILY MORTGAGE WHERE TI Proposed Pool Numbe BZ1933 C	S.000 % INCIPAL BALANCE \$453,459.00 \$479,658.71 HE FIRST PAYMENT TO or dministration is in full	UNPAID BALANCE \$ 453,459.00 \$ 473,807.72 PRINCIPAL AND INTERES Project Location NY force.	5.500 %	ULAST PAY 02/01/2018 10/01/2042 HS BEFORE THE ISSUE Issuer Number		INTERES 6.000 % 5.750 %	
ENTRY Modified Loan History ENTRY NUMBER * Certify Loan CERTIFICATION FOR POOLING FHA/USDA Case Number 000000035353535 I, the undersigned, do certify 1. The contract of Mortgage 2. The mortgage is Fully Inst	10/01/2041 PRNAIPAL & INTEREST Q GIGINAL PR \$ 2,078.95 \$ 3,017.56 G A MULTIFAMILY MORTGAGE WHERE TI Proposed Pool Number BZ1933 rs Insurance with the Federal Housing A	S.000 % INCIPAL BALANCE \$453,459.00 \$479,656.71 HE FIRST PAYMENT TO ar dministration is in full ration and not subject	UNPAID BALANCE \$ 453,459.00 \$ 473,807.72 PRINCIPAL AND INTERES Project Location NY force. to a Coinsurance Morts	5.500 % PRST PAY DATE 10/01/2007 11/01/2018 ST IS MORE THAN 24 MONT gage contract.	U2001/2018 02/01/2018 10/01/2042 HS BEFORE THE ISSU Issuer Number 3153	JE DATE OF T	0.000 % 5.750 %	
ENTRY Modified Loan History ENTRY NUMBER CENTRY NUMBER CERTIFICATION FOR POOLING FHAUSDA Case Number O0000003535355 I, the undersigned, do certify 1. The contract of Mortgage is 2. The mortgage is Fully Inst 3. Unless subject to a curren financial statements)	10/01/2041 PRRICIPAL & INTEREST \$ 2,878.95 \$ 3,017.56 A MULTIFAMILY MORTGAGE WHERE TI Proposed Pool Number BZ1933 r: Insurance with the Federal Housing A area by the Federal Housing Administ	5.000 % INCIPAL BALANCE \$ 453,459.00 \$ 479,656.71 HE FIRST PAYMENT TO ar dministration is in full ration and not subject al Housing Administra	UNPAID BALANCE \$ 453,459.00 \$ 473,807.72 PRINCIPAL AND INTERES Project Location NY force. to a Coinsurance Mortş tion, the project has ha	5.500 % PRST PAY DATE 10/01/2007 11/01/2018 ST IS MORE THAN 24 MONT	A CAST PAN 02/01/2018 10/01/2042 HS BEFORE THE ISSU Issuer Number 3153	JE DATE OF T	e.000 % 5.750 % He securities 24 months.(Aud	T RATE
ENTRY Modified Loan History ENTRY NUMBER ENTRY NUMBER CERTIFICATION FOR POOLING FHAUSDA Case Number O0000003535355 I, the undersigned, do certify 1. The contract of Mortgage is 2. The mortgage is Fully Inst 3. Unless subject to a curren financial statements)	10/01/2041 PRROPAL & INTEREST \$ 2,878.95 \$ 3,017.56 C C C C C C C C C C C C C C C C C C C	5.000 % INCIPAL BALANCE \$ 453,459.00 \$ 479,656.71 HE FIRST PAYMENT TO ar dministration is in full ration and not subject al Housing Administra	UNPAID BALANCE \$ 453,459.00 \$ 473,807.72 PRINCIPAL AND INTERES Project Location NY force. to a Coinsurance Mortş tion, the project has ha	5.500 % PRST PAY DATE 10/01/2007 11/01/2018 ST IS MORE THAN 24 MONT	A CAST PAN 02/01/2018 10/01/2042 HS BEFORE THE ISSU Issuer Number 3153	JE DATE OF T	e.000 % 5.750 % He securities 24 months.(Aud	T RATE
ENTRY Modified Loan History ENTRY NUMBER NUMBER * Certify Loan CERTIFICATION FOR POOLING FHA/USDA Case Number 00000003353535 I, the undersigned, do certify 1. The contract of Mortgage 2. The mortgage is Fully Inst 3. Unless subject to a current financial statements) 4. Unless subject to a current * * 1 Agree	10/01/2041 PRROPAL & INTEREST \$ 2,878.95 \$ 3,017.56 C C C C C C C C C C C C C C C C C C C	5.000 % INCIPAL BALANCE \$ 453,459.00 \$ 479,656.71 HE FIRST PAYMENT TO ar dministration is in full ration and not subject al Housing Administra	UNPAID BALANCE \$ 453,459.00 \$ 473,807.72 PRINCIPAL AND INTERES Project Location NY force. to a Coinsurance Mortş tion, the project has ha	5.500 % PRST PAY DATE 10/01/2007 11/01/2018 ST IS MORE THAN 24 MONT	A CAST PAN 02/01/2018 10/01/2042 HS BEFORE THE ISSU Issuer Number 3153	JE DATE OF T	e.000 % 5.750 % He securities 24 months.(Aud	T RATE
ENTRY Modified Loan History ENTRY NUMBER NU	10/01/2041 PRROPAL & INTEREST \$ 2,878.95 \$ 3,017.56 C C C C C C C C C C C C C C C C C C C	5.000 % INCIPAL BALANCE \$ 453,459.00 \$ 479,656.71 HE FIRST PAYMENT TO ar dministration is in full ration and not subject al Housing Administra	UNPAID BALANCE \$ 453,459.00 \$ 473,807.72 PRINCIPAL AND INTERES Project Location NY force. to a Coinsurance Mortş tion, the project has ha	5.500 % PRST PAY DATE 10/01/2007 11/01/2018 ST IS MORE THAN 24 MONT	A CAST PAN 02/01/2018 10/01/2042 HS BEFORE THE ISSU Issuer Number 3153	JE DATE OF T	24 months.(Aud	T RATE

Figure 86: Project Loan (LM) Loan Details Page



Loan Details Page

- 1. From the Pool Details screen, click the **Loans** tab.
- 2. From the All Loans screen, click the ^{• ADD LOANS} button.
- 3. Enter the Issuer Loan Number.
- 4. Select a **Mortgage Type** from the dropdown.
- 5. Enter a Mortgage Interest Rate.
- 6. Select Balloon Payment indicator.
 - a. Is this a Balloon Payment? YES
 - b. Enter Amortization Basis Term Years
 - c. Enter Amortization Basis Term Months
 - d. Confirmation Check Box
 - e. Approximate Balloon Payment Amount will auto populate
- 7. Enter an Original Principal Balance.
- 8. Enter an Unpaid Balance.
- 9. Enter a Principal & Interest amount.
- 10. Enter a Term of Mortgage in Years.
- 11. Select a **First Pay Date** from the date calendar.
- 12. Select a Last Pay Date from the date calendar.
- 13. Select a **Loan Origination** date from the date calendar.
- 14. Select an Initial Endorsement date from the date calendar.
- 15. If there are Prepayment Provisions, complete the applicable terms.
- 16. Enter a FHA/USDA Case Number.
- 17. Select a Loan Type Code.
- 18. Select a Section of the Act from the dropdown.
- 19. Select an Annex-Special Disclosures value.
- 20. Select a Non-Level Payment Provision value (if available).
- 21. Complete the Mortgager Information section:
 - a) Name of Mortgager
 - b) Property Site Address
 - c) City
 - d) State
 - e) Zip Code

22. Click 🛛 SAVE





- 23. Click VALIDATE to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).
- 24. Click the submit button.
- 25. Complete the Certification confirmation, click \rightarrow CONTINUE
- 26. Enter the SecurID PIN and Passcode, click



3.11.11 Project Loan (LS) Pool

Pool Details Loans				
 Header Information 				
' Pool Number BH0847	* Issue Date 05/01/2019	Issue Type X-Multifamily (Ginnie Mae I)	Pool Type LS-Project Loan - 538/515/Small Loans	* Submission Type 04-Initial Project
- General Information				
: Pool Tax ID 093952293	* Initial Pay Date 06/15/2019	* Delivery Date 05/23/2019	Unpaid Balance Date 05/01/2019	Amortization Method Concurrent Date (CD)
Rates		Maturity		
* Security Interest Rate Mortgage 8.000 % 8.600 %	Interest Rate Servicing Fee 0.470 %	* Maturity Date 04/15/2049		
- Master Agreements				11
Custodian Number / Name 000466 / U S BANK NATIONAL ASSOCIATION	Subservicer Number / Name	 Transfer — Transfer at Issuance (TAI) Yes ● No 	Principal & Interest Account ABA / Federal Routing Number 121000248 / Wells Fargo	Account Number 4121366876
	ABA / FEDERAL ROUTING NUMBER Bank, Na	41213669	Bank, Na Account NUMBER	
Escrow Accounts 121000248 / Wells Fargo		41213669	ACCOUNT NUMBER	
Escrow Accounts		41213669	ACCOUNT NUMBER	
Escrow Accounts 121000248 / Wells Fargo • Subscriber		41213669	ACCOUNT NUMBER	POSITION (IN \$)
Escrow Accounts 121000248 / Wells Fargo	Bank, Na	41213669	ACCOUNT NUMBER	
Escrow Accounts 121000248 / Wells Fargo • Subscriber	Bank, Na ABA NUMBER / DELIVER TO	41213669	ACCOUNT NUMBER	POSITION (M 5) \$ 8,494,955.00
Escrow Accounts I21000248 / Wells Fargo Subscriber I22334556 / 12234444/wweeeeee Crectification and Agreement A	Bank, Na ABA NUMBER / DELIVER TO ABA NUMBER / DELIVER TO - Form 11711B ng the mortgages in the referenced pool or ic ich provides that any interest of a secured p ae will have any ownership interest in and to	pan package are limited by a duly executed Releas party in and to the pooled mortgages shall lapse up the pooled mortgages.	ACCOUNT NUMBER 18 DESCRIPTION a of Security Interest form HUD-11711A), while on or prior to the delivery of securities backed b	POSITION (IN 5) \$ 8,494,955.00 Total \$ 8,494,955.00
Subscriber Subscriber Certification and Agreement Agreement affectin Any and all security agreements affectin	Bank, Na ABA NUMBER / DELIVER TO - Form 11711B the mortgages in the referenced pool or ic in the provides that any interest of a secured p ae will have any ownership interest in and to can package is now subject to any security 1		ACCOUNT NUMBER 18 DESCRIPTION a of Security Interest form HUD-11711A), while on or prior to the delivery of securities backed b	POSITION (IN 5) \$ 8,494,955.00 Total \$ 8,494,955.00
Subscriber Subscriber Certification and Agreement Creck the appropriate box: Any and all security agreements affecting designated document cutodian and with the delivery of securities, only Ginnie Ma No montaage in the referenced pool of all	Bank, Na ABA NUMBER / DELIVER TO - Form 11711B the mortgages in the referenced pool or ic in the provides that any interest of a secured p ae will have any ownership interest in and to can package is now subject to any security 1	pan package are limited by a duly executed Releas party in and to the pooled mortgages shall lapse up the pooled mortgages.	ACCOUNT NUMBER 18 DESCRIPTION a of Security Interest form HUD-11711A), while on or prior to the delivery of securities backed b	POSITION (IN 5) \$ 8,494,955.00 Total \$ 8,494,955.00
Escrow Accounts	Bank, Na ABA NUMBER / DELIVER TO - Form 11711B - Form 11711B - a secured to an package is now subject to any security a and to the pooled mortgages. - FHA Totals	pan package are limited by a duly executed Releas arty in and to the pooled mortgages shall lapse up the pooled mortgages. agreement between the issuer and any creditor, an USDA Rural Development Totals	ACCOUNT NUMBER 18 DESCRIPTION a of Security Interest (form HUD-11711A), while on or prior to the delivery of securities backed b d upon the release (delivery) of securities back	POSITION (IN 5) \$ 8,494,955.00 Total \$ 8,494,955.00
Subscriber Subscriber Z22334556 / 12234444/wweeeeeee Certification and Agreement Check the appropriate box: Any and all security agreements affecting designate document customers of securities, only Ginnie Ma where will have any ownership interest in Pool Statistics	Bank, Na ABA NUMBER / DELIVER TO ABA NUMBER / DELIVER TO - Form 11711B ng the mortgages in the referenced pool or ic ich provides that any interest of a secured p a swill have any ownership inference in and to par package is now subject to any security a and to the pooled mortgages.	pan package are limited by a duly executed Releas sarty in and to the pooled mortgages shall lapse up the pooled mortgages. agreement between the issuer and any creditor, an	ACCOUNT NUMBER 18 DESCRIPTION e of Security Interest (form HUD-11711A), whic n or prior to the delivery of securities backed b d upon the release (delivery) of securities back	POSITION (IN 5) \$ 8,494,955.00 Total \$ 8,494,955.00
Escrow Accounts 121000248 / Wells Fargo Subscriber 22334556 / 12234444/wweeeeeee Certification and Agreement Check the appropriate box: Any and all security agreements affectin designated document customers affectin Media will have any ownership interest in Med will have any ownership interest in Pool Statistics Total Amounts Pal Payment Amount	Bank, Na ADA NUMBER / DELIVER TO ADA NUMBER / DELIVER TO - Form 11711B - Form 11711B - FHA Totals Cuantity	Dan package are limited by a duly executed Releas barty in and to the pooled mortgages shall lapse up the pooled mortgages. agreement between the issuer and any creditor, an USDA Rural Development Totals — Quantity	ACCOUNT NUMBER 18 DESCRIPTION a of Security Interest (form HUD-11711A), which on or prior to the delivery of securities backed b d upon the release (delivery) of securities backed d upon the release (delivery) of securities backed b	POSITION (IN 5) \$ 8,494,955.00 Total \$ 8,494,955.00

Figure 87: Project Loan (LS) Pool Detail Page



Pool Details Page

- 1. From the Pools & Loans screen, click the \bigcirc ADD POOLS button in the header.
- 2. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.
- 3. Enter the **Pool Number.**
- 4. Select an **Issue Date** from the dropdown.
- 5. Select LS-Project Loan-538/515/Small Loans from the Pool Type dropdown menu.
- 6. Select **04-Initial Project** from the Submission Type dropdown menu.
- 7. Enter a Pool Tax ID.
- 8. Select a **Delivery Date** from the date calendar.
- 9. Enter a Security Interest Rate.
- 10. Select a **Maturity Date** from the date calendar.
- 11. Select a **Custodian Number / Name** from the dropdown menu.
- 12. In the Principal & Interest Account box:
 - a. Select an ABA / Federal Routing Number from the dropdown menu.
 - b. Select an Account Number from the dropdown menu.
- 13. In the Escrow Accounts section:
 - a. Click The ADD
 - b. Select an ABA / Federal Routing Number from the dropdown menu.
 - c. Select an **Account Number** from the dropdown menu.
- 14. In the Subscriber section:
 - a. Click ^(*) ADD
 - b. Select an ABA Number / Deliver To value from the dropdown menu.
 - c. Enter a Description. (optional)
 - d. Enter a **Position (in \$)**.
- 15. In the Certification and Agreement Form 11711B section:
 - a. Select an option:
 - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan



package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
- b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

Pool Details Loans	Loan 939283293949444 ×			
- General Information	·			
Issuer Loan Number 39283293949444	* Mortgage Type FHA	* Mortgage Interest Rate 8.600 %	- Balloon Payments *Is this a Balloon Payment? ◎ Yes ● No	
pproval Date	Mortgage Amounts	* Unpaid Balance \$ 8,494,955.67	Term of Mortgages * Years 30 Pay Dates * First 05/01/2019 * Last 04/01/2049	Months 0 * Loan Origination 01/01/2019 Initial Endorsement 01/01/2019 * Final Endorsement 01/01/2019
Prepayment Provisions Are there any prepayment provisions? Yes No	Indicators MIN MOM Ves ® No	Agency Details * FHA/USDA Case Number 00000003939393 Section of the Act 221(d)(4) New Construction or Substantial Rehabilitation of Apartments and Co-ops	Loan Type Code FHA Multifamily Development Cost \$ 0.00	
Ratios Debt Service Coverage Ratio	Loan to Value Ratio			
Annex-Special Disclosures Identifier Annex Special Disc1 Description This pool mortgage is	Non-Level Payment Provisions * Identifier Non Level Payment * Description This pool mortgage is			
Non-Level Payment Schedule				
Name of Mortgagor est Mortgagor	* Property Site Address 2 Hanson Place	* City Brooklyn	* State New York	* Zip Code 11217-

Figure 88: Project Loan (LS)Loan Details Page



Loan Details Page

- 1. From the Pool Details screen, click the **Loans** tab.
- 3. Enter the Issuer Loan Number.
- 4. Select a **Mortgage Type** from the dropdown.
- 5. Enter a Mortgage Interest Rate.
- 6. Select Balloon Payment indicator No. (If yes see sample details under LM Pool figure 84)
- 7. Enter an Original Principal Balance.
- 8. Enter an Unpaid Balance.
- 9. Enter a **Principal & Interest** amount.
- 10. Enter a Term of Mortgage in Years.
- 11. Select a **First Pay Date** from the date calendar.
- 12. Select a Last Pay Date from the date calendar.
- 13. Select a **Loan Origination** date from the date calendar.
- 14. Select an Initial Endorsement date from the date calendar.
- 15. If there are Prepayment Provisions, complete the applicable terms.
- 16. Enter a FHA/USDA Case Number.
- 17. Select a Loan Type Code.
- 18. Select a **Section of the Act** from the dropdown.
- 19. Select an Annex-Special Disclosures value.
- 20. Select a Non-Level Payment Provision value (if available).
- 21. Complete the **Mortgager Information** section:
 - a) Name of Mortgager
 - b) Property Site Address
 - c) City
 - d) State
 - e) Zip Code
- 22. Click 🗏 SAVE
- 23. Click VALIDATE to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).



- 24. Click the button.
- 25. Complete the Certification confirmation, click + CONTINUE
- 26. Enter the SecurID PIN and Passcode, click



3.11.12 Project Loan (RX) Pool

Pool Details Loans				
Header Information				
* Pool Number	* Issue Date	Issue Type	Pool Type	* Submission Type
BH0849	05/01/2019	X-Multifamily (Ginnie Mae I)	RX-Project Loan - Mark to Market	04-Initial Project
General Information				
Pool Tax ID	* Initial Pay Date	* Delivery Date	Unpaid Balance Date	Amortization Method
942983283	06/15/2019	05/23/2019	05/01/2019	Concurrent Date (CD)
Rates		Maturity		
	ge Interest Rate Servicing Fee	* Maturity Date 04/15/2049		
8.000 % 8.550 9	% 0.420 %			
 Master Agreements 				
Custodian Number / Name	Subservicer Number / Name	Transfer Transfer at Issuance (TAI)	Principal & Interest Account ABA / Federal Routing Number	Account Number
000466 / U S BANK NATIONAL ASSOCIATION		Ves No	121000248 / Wells Fargo	4121366876
			Bank, Na	
Escrow Accounts 121000248 / Wells Farg	ABA / FEDERAL ROUTING NUMBER Jo Bank, Na	412136	ACCOUNT NUMBER	
		412136		
121000248 / Wells Farç		412136		POSITION (IN \$)
121000248 / Wells Farç	jo Bank, Na ABA NUMBER / DELIVER TO	412136	6918	POSITION (IN \$) \$ 7,495,770.00
121000248 / Wells Farg	jo Bank, Na ABA NUMBER / DELIVER TO	412136	6918	\$ 7,495,770.00
121000248 / Wells Farg	jo Bank, Na ABA NUMBER / DELIVER TO	412136	6918	\$ 7,495,770.00
121000248 / Wells Farg	jo Bank, Na ABA NUMBER / DELIVER TO B	412136	6918	\$ 7,495,770.00
21000248 / Wells Farg Subscriber 122334556 / 12234444/wweeeeeee Certification and Agreeme Check the appropriate box:	jo Bank, Na ABA NUMBER / DELIVER TO в nt - Form 11711B		6918	\$ 7,495,770.00 Total \$ 7,495,770.00
121000248 / Wells Farg 2000248 / Well	ada NUMBER / DELIVER TO Adda NUMBER / DELIVER TO a nt - Form 11711B thing the motigages in the referenced pool or i which provides that any interest of a secured i Mae will have any ownership interest in and b	loan parkage ans limited by a duly executed Rela party in and to the pooled mortgages shall lapse to the pooled mortgages.	6918 DESCRIPTION	\$ 7,495,770.00 Total \$ 7,495,770.00 Total \$ 7,495,770.00 Thas been delivered by the issuer to the the referenced pool of loan package. Upon
121000248 / Wells Farg 2000248 / Well	ada NUMBER / DELIVER TO Adda NUMBER / DELIVER TO a nt - Form 11711B thing the motigages in the referenced pool or i which provides that any interest of a secured i Mae will have any ownership interest in and b	loan parkage ans limited by a duly executed Rela party in and to the pooled mortgages shall lapse to the pooled mortgages.	6918 DESCRIPTION Asse of Security Interest (form HUD-11711A), which upon or prior to the delivery of securities backed by	\$ 7,495,770.00 Total \$ 7,495,770.00 Total \$ 7,495,770.00 Thas been delivered by the issuer to the the referenced pool of loan package. Upon
121000248 / Wells Farg 2000248 / Wells Farg 2000244 / Well	ABA NUMBER / DELIVER TO ABA NUMBER / DELIVER TO a nt - Form 11711B ting the mortgages in the referenced pool or I which provides that any interest of a secured I Mae will have any ownership interest in and to Mae will have any ownership interest in and to the pooled mortgages.	loan package are limited by a duly executed Rele party in and to the pooled mortgages shall lapse to the pooled mortgages. agreement between the issuer and any creditor, USDA Rural Development Totals	6918	\$ 7,495,770.00 Total \$ 7,495,770.00 Total \$ 7,495,770.00 Thas been delivered by the issuer to the the referenced pool of loan package. Upon
	ABA NUMBER / DELIVER TO ABA NUMBER / DELIVER TO b nt - Form 11711B cting the mortgages in the referenced pool or I which provides that any interest of a secured of which provides that any interest of a secured of the will have any ownership interest in and to the pooled mortgages. <i>FHA Totals Cuantity</i>	loan package are limited by a duly executed Rele party in and to the pooled mortgages shall lapse to the pooled mortgages. agreement between the issuer and any creditor,	6918 DESCRIPTION asse of Security Interest (form HUD-11711A), which upon or prior to the delivery of securities backed by and upon the release (delivery) of securities backet Additional Information Weighted Average Interest Rate	\$ 7,495,770.00 Total \$ 7,495,770.00 Total \$ 7,495,770.00 Thas been delivered by the issuer to the the referenced pool of loan package. Upon
	ABA NUMBER / DELIVER TO ABA NUMBER / DELIVER TO b nt - Form 11711B thing the mortgages in the referenced pool of r Make will have any ownership interest in and to have any ownership interest in and to or loan package is now subject to any security in and to the pooled mortgages. <i>FHA Totals</i> Ouantity 1	ioan parkage are limited by a duly executed Rele party in and to the pooled mortgages shall lapse to the pooled mortgages. agreement between the issuer and any creditor, USDA Rural Development Totals Quantity 0	6918	\$ 7,495,770.00 Total \$ 7,495,770.00 Total \$ 7,495,770.00 Thas been delivered by the issuer to the the referenced pool of loan package. Upon
	ABA NUMBER / DELIVER TO ABA NUMBER / DELIVER TO b nt - Form 11711B cting the mortgages in the referenced pool or I which provides that any interest of a secured of which provides that any interest of a secured of the will have any ownership interest in and to the pooled mortgages. <i>FHA Totals Cuantity</i>	loan package are limited by a duly executed Rele party in and to the pooled mortgages shall lapse to the pooled mortgages. agreement between the issuer and any creditor, <i>USDA Rural Development Totals</i> Quantity	6918 DESCRIPTION asse of Security Interest (form HUD-11711A), which upon or prior to the delivery of securities backed by and upon the release (delivery) of securities backet Additional Information Weighted Average Interest Rate	\$ 7,495,770.00 Total \$ 7,495,770.00 Total \$ 7,495,770.00 Thas been delivered by the issuer to the the referenced pool of loan package. Upon





Pool Details Page

- 1. From the Pools & Loans screen, click the ^{• ADD POOLS} button in the header.
- 2. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.
- 3. Enter the Pool Number.
- 4. Select an Issue Date from the dropdown.
- 5. Select **RX-Project Loan-Mark to Market** from the Pool Type dropdown menu.
- 6. Select **04-Initial Project** from the Submission Type dropdown menu.
- 7. Enter a **Pool Tax ID**.
- 8. Select a **Delivery Date** from the date calendar.
- 9. Enter a Security Interest Rate.
- 10. Select a Maturity Date from the date calendar.
- 11. Select a **Custodian Number / Name** from the dropdown menu.
- 12. In the Principal & Interest Account box:
 - a. Select an ABA / Federal Routing Number from the dropdown menu.
 - b. Select an Account Number from the dropdown menu.
- 13. In the Escrow Accounts section:
 - a. Click 🕀 ADD
 - b. Select an ABA / Federal Routing Number from the dropdown menu.
 - c. Select an **Account Number** from the dropdown menu.
- 14. In the Subscriber section:
 - a. Click ^{① ADD}
 - b. Select an ABA Number / Deliver To value from the dropdown menu.
 - c. Enter a **Description**. (optional)
 - d. Enter a **Position (in \$)**.
- 15. In the Certification and Agreement Form 11711B section:
 - a. Select an option:
 - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan



package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
- b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

Pool Details Loans	Loan 938283923939233 ×			
- General Information	·			
Issuer Loan Number 338283923939233	* Mortgage Type FHA	* Mortgage Interest Rate 8.550 %	Balloon Payments *Is this a Balloon Payment? ◎ Yes ⑥ No	
Approval Date 44/01/2019	Mortgage Amounts * Original Principal Balance \$ 7,500,000.00 * Principal & Interest \$ 57,666.53	* Unpaid Balance \$ 7,495,770.97	Term of Mortgages *Years 30 Pay Dates *First 05/01/2019	Months 0 Mortgage Note Dates *Loan Origination 01/01/2019
			* Last 04/01/2049	Initial Endorsement 01/01/2019 * Final Endorsement 01/01/2019
Prepayment Provisions Are there any prepayment provisions? • Yes • No	Indicators MIN MOM © Yes ® No	Agency Details * FHA/USDA Case Number 000000039392030 Section of the Act 2077223(f) Refinance or Purchase of Existing Multifamily Rental Housing	Loan Type Code FHA Multifamily Development Cost \$ 0.00	
Ratios Debt Service Coverage Ratio	Loan to Value Ratio			
Annex-Special Disclosures * Identifier Annex Special Disc1 * Description This pool mortgage is	Non-Level Payment Provisions * Identifier Non Level Payment * Description This pool mortgage is			
Non-Level Payment Schedule				
Mortgagor Information				
Name of Mortgagor Best Mortgagor	* Property Site Address 2 Hanson Place	* City Brooklyn	* State New York	* Zip Code 11217-





Loan Details Page

- 1. From the Pool Details screen, click the **Loans** tab.
- 3. Enter the Issuer Loan Number.
- 4. Select a **Mortgage Type** from the dropdown.
- 5. Enter a Mortgage Interest Rate.
- 6. Enter an Original Principal Balance.
- 7. Enter an **Unpaid Balance**.
- 8. Enter a **Principal & Interest** amount.
- 9. Enter a Term of Mortgage in Years.
- 10. Select a **First Pay Date** from the date calendar.
- 11. Select a Last Pay Date from the date calendar.
- 12. Select a **Loan Origination** date from the date calendar.
- 13. Select an Initial Endorsement date from the date calendar.
- 14. If there are Prepayment Provisions, complete the applicable terms.
- 15. Enter a FHA/USDA Case Number.
- 16. Select a Loan Type Code.
- 17. Select a **Section of the Act** from the dropdown.
- 18. Select an Annex-Special Disclosures value.
- 19. Select a Non Level Payment
- 20. Complete the **Mortgager Information** section:
 - a) Name of Mortgager
 - b) Property Site Address
 - c) City
 - d) State
 - e) Zip Code
- 21. Click 🗄 SAVE
- 22. Click VALIDATE to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).
- 23. Click the submit button.



- 24. Complete the Certification confirmation, click + CONTINUE
- 25. Enter the SecurID PIN and Passcode, click



3.12 Special Instructions for Error Correction

3.12.1 Field-Level Validation

MFPDM has two ways to indicate a problem with the data being entered. The first is a Field-Level Validation. Once User enters data in fields required for save (*) or additional key fields, the field-level validations immediately alert the User to invalid data.

An example of a field-level validation and hover over is below:

* De	elivery Date			
12	12/25/2017			
	Must be a valid business date.			
	44445/0007			

Figure 91: Field-Level Validation Example

The field will turn red and an associated error message is available upon hovering over the field.

3.12.2 Validation Fatal Error and Warning Messages

Upon selecting the **Validate** option from the Pool Header, MFPDM will verify pool/loan/draw data against a list of Ginnie Mae business rules. If issues with the data are found, MFPDM will display the associated Errors and Warnings at the top of the respective page upon which the error originates. An example of Loan Detail related Errors and Warnings are below:

Pool Details Loans	Loan 534624612341234 ×					
All Errors and Warnings (6) Fatal Errors	All Errors and Warnings (6) Fatal Errors					
$\underline{\mathbb{A}}$ (F) Principal and Interest is inva	alid/missing - Amount should be \$5,303.28.					
▲ (F) Unpaid Balance is invalid/m	issing (500,000.00) - Must be equal to cal	culated Unpaid Balance Amount 497,583.33.				
$\underline{\mathbb{A}}$ (F) If answer to 'Prepayment Pr	🖄 (F) If answer to 'Prepayment Provisions' is 'Yes' then either 'Lockout Term' or 'Prepayment Premium Period' should be available.					
A (F) Prepayment Penalty Description	ption is required.					
$\underline{\mathbb{A}}$ (F) Loan Type Code is required	⚠ (F) Loan Type Code is required.					
Warnings	Warnings					
(W) Annex-Special Disclosure is	○ (W) Annex-Special Disclosure is Invalid/missing - Field should not be empty.					
- General Information						
* Issuer Loan Number 534624612341234	* Mortgage Type FHA	* Mortgage Interest Rate 5.000 %	Approval Date			

Figure 92: Validation Errors and Warnings

Fatal error messages appear in **red** at the top. Fatal error messages *must* be corrected before a pool is able to be submitted to a document custodian for certification.



Warnings are displayed in **orange** just below any fatal error messages. Warnings serve as a notification that something *may* be incorrect. Warnings *do not* need to be corrected before a pool is able to be submitted to a document custodian for certification.

Below is a sample of the most commonly seen error and warning messages for Multifamily pools and loans.

POOL	LOAN
(F) Pool Number is invalid – First letter cannot be M or P.	(W) FHA/USDA Case Number is invalid/missing - Must be unique for loans associated with LS and RX pools
(F) Pool Type is invalid – Pool Type is required and must be CL, CS, LM, LS, PN, or RX Pools.	(W) Mortgage Interest Rate is invalid - The PL/PN Security Interest Rate/Mortgage Interest Rate exceeds the 50 basis points spread. Enter the approval date from an Account Executive.
(F) Amortization Method is invalid - Must be CD.	(F) Issue Loan Number is invalid - Must be fifteen (15) characters.
(F) Maturity Extension Date is invalid - Cannot be a future date.	(F) Initial Endorsement Date is invalid - Cannot be prior to 1/1/1970.
(F) Cumulative Approved Amount is invalid - Cannot be less than then the Cumulative Requested Amount.	

Table 11: Common Fatal and Warning Messages

*(F) – Fatal / (W) – Warning



3.12.3 Date Selection Limitations

All date fields in MFPDM provide the option to select a date from a date calendar widget. The date picker automatically limits to only valid options. Following is an example of a date picker limitation:

	11/15/	2027						
Ч	•		Nove	mber	2027		Þ	
	<u>Sun</u>	Mon	Tue	Wed	Thu	Fri	Sat	
		1						
		15						
at Iss		22						
۲								

Figure 93: Date Calendar Limitation

In this instance, the field is limited to selecting only the 15th day of each month.

3.12.4 Limited Dropdown Selections

Dropdown fields in MFPDM may automatically restrict the data shown based upon many potential factors including:

- Signed and valid Master Agreement data
- A value selected in a dependent field (e.g. Submission Type is based on the Pool Type selected)
- Account Numbers (P&I, Escrow, etc.) are limited based upon the ABA/Federal Routing Number selected

4 Using the Solution (Batch)

4.1 Pool/Loan Import

To import pool/loan data.

1. Click on the ADD POOLS button to enter pool information manually or to import pool/loan data.





Add Pools	×
Enter Pool Data Manually	Import pool data file View rules for valid Pool file Validate against Ginnie Mae Business Rules during import Validate against Ginnie Mae Business Rules during import Override prior file submissions

Figure 94: Add Pools

2. Under 'Import pool data file', click the browse... button to locate a compatible file containing pool/loan data to import.

Note: MFPDM requires a .TXT file for import.

📀 Open				l	x
🕞 🕞 – 📃 Desktop 🕨		• 4 ₇	Search Desktop		٩
Organize 🔻 New folder			88 ·	•	0
★ Favorites ► Desktop ► Devinolads ■ Devinolads ■ Recent Places ■ Libraries ■ Documents ● Music ■ Pictures ■ Videos	Libraries Libraries Libraries Computer Computer Computer Libraries Libraries Computer Computer Computer Libraries Computer Libraries Li				
K Computer Windows (C:)					
File name	MF_sample_Pool_Sample.txt	•	Text Document	Cancel	•

Figure 95: Open File

- 3. Select a compatible file and click **Open**.
- 4. If desired, select either/both checkbox:
 - a. 'Validate against Ginnie Mae Business Rules during import' to run the Ginnie Mae validation process during file import.
 - b. 'Override prior file submissions' to replace previously entered/imported data.
- 5. Select SUBMIT.

Note: Clicking Cancel closes the file selection screen and removes the selected file from import.

Note: If there is an error on one of the Subscribers during import all Subscriber entries are discarded (not saved).



5 Reporting

5.1 Report Capabilities

Users can generate and print the following forms and reports from the following pages: Pools & Loans, Pool Details, Loans, Loan Details, and Draw History Details.

	MFPDM Form	HUD Name	Pool Types	Available
1.	<u>Schedule of</u> <u>Subscribers - 11705</u>	HUD-11705: Schedule of Subscribers and Ginnie Mae Guaranty Agreement	All	After initial save on Pool Details (11705) screen
2.	Schedule of Pooled Mortgages - 11706	HUD-11706: Schedule of Pooled Mortgages with data	All	After initial save on Loan Details (11706) screen
3.	<u>Schedule of Pooled</u> <u>Mortgages with</u> <u>Data - 11706</u>	HUD-11706: Schedule of Pooled Mortgages summary (Recap)	All	After initial save on Loan Details (11706) screen
4.	Certification and Agreement - <u>11711B</u>	HUD-11711-B: Certification and Agreement	All	After initial save on Pool Details (11705) screen
5.	<u>Prospectus Ginnie</u> Mae I Project Loan <u>Securities - 1724</u>	HUD-1724: Prospectus - GNMA I MBS (Project Loan Securities)	LM/LS/PL/P N/RX	After successful submission of the pool
6.	Prospectus Ginnie Mae I Construction and Permanent Loan Securities - 1731	HUD-1731: Prospectus - GNMA I MBS (Construction & Permanent Loan Securities)	CL/CS/PL/PN	After the successful submission of the Initial Construction and Conversion pools (Type 03 and 05)
7.	Certification for Construction Loans - 1732	HUD-11732: Custodian's Certification for Construction Securities	CL/CS	After a draw has been certified
8.	<u>Modified Loan</u> Payment History	Modified Loan Payment History	LM	After the Modified Loan History is completed and saved (along with the Loan record)
9.	<u>Loans with Annex -</u> Special Disclosures	Loans with Annex - Special Disclosures	All	Any time - not specific to a single pool, displays a list of pools that contain an Annex value
10.	Loans with Non Level Payment Provisions	Loans with Non Level Payment Provisions	LM	Any time- not specific to a single pool, displays a list of pools that contain an Non-Level value
11.	Non Level Payment Schedule	Non Level Payment Schedule	LM/LS/PN/R X/CL/CS	After the Non-Level Payment Schedule is completed and saved (along with the Loan record)
12.	Certification for Mature Loans	Certification for Mature Loans	LM	After an Issuer has completed the 'Certify this Mortgage' on the Loan Details and has saved the Loan
13.	Validation Report	N/A	ALL	After validation

Table 12: Forms & Reports



5.2 Report Procedures



Figure 96: Pool Details Docs Drop Down

To generate a form/report from the Pool Details, Loans, Loan Details and Draw History pages, click on

the **Docs** button on the top right corner of the Pool Header and select the desired report.

Total: 1 Selected: 0												
								BUSINES: RULES				
	☆		BH0148	CL	03/01/2018	1	000433 / ALASKA USA TRUST COMPANY	Export	.	Validate	∲ Submit	Delete
					L	paded all rows		1170	5			
								1170	6			
								11706	Data	1		
								1171	в	1		
								Annex S Disclos	oecial	1		
								Edits R				
								Non-Level Provisi	Payment ons			

Figure 97: Pools & Loans Row Action Docs Drop Down

To generate a form/report from the **Pools & Loans** page click on the $\[colored]$ (row action) button on the right side of each pool, click on the button, and select the desired report.



6 Appendix A: References

N/A



7 Appendix B: Key Terms

Term	Definition
ABA#	Bank's Routing Number
AE	Account Executive
CL	Construction Loan
CS	Construction Loan Split-Rate
FCN	File Certification Number
FHA	Federal Housing Administration
FRN	File Rejection Number
FTN	File Transmission Number
GNMA	Governmental National Mortgage Association (Ginnie Mae)
LM	Project Loan – Modified Loan/Mature Loan
LS	Project Loan – 538/515/Small Loans
RX	Project Loan – Mark to Market
MBS	Mortgage-Backed Security
MF	Multifamily
MFPDM	Multifamily Pool Delivery Module
MM/DD/YYYY	Month/Day/Year
ΜΜ/ΥΥΥΥ	Month/Year
MyGinnieMae	Ginnie Mae Portal that hosts MFPDM Application
OAA	Original Aggregate Amount
ОРВ	Original Principal Balance
ОТР	One-Time Password
P&I	Principal and Interest
PN	Project Loan – Non-Level Payment
РРА	Pool Processing Agent
RD	Rural Development Loans (currently known as USDA)
RPB	Remaining Principal Balance
UPB	Unpaid Principal Balance
USDA	United State Department of Agriculture (also known as RD Loans)

Table 13 - Key Terms