

Reporting and Feedback System – Matching and Suspense User Guide

U.S. Department of Housing and Urban
Development (HUD)

Ginnie Mae Mortgage-Backed Securities Operations &
Analytics (MBSOA)

Version 2.1



TABLE OF CONTENTS

1	INTRODUCTION	5
1.1	Application Overview	5
1.2	Business Workflow	6
2	ACCESSING THE RFS MATCHING AND SUSPENSION (MAS) MODULE	7
2.2	MAS Navigation.....	9
2.2.1	General RFS Functions.....	9
2.2.2	Major MAS Menu Functions.....	9
2.2.3	System Navigation Rules.....	10
3	HOME SCREEN	10
4	LOAN DETAIL SCREEN	12
4.1	Viewing the Loan Detail Screen	12
4.2	Editing a Loan Record.....	33
5	Suspense	35
5.1	Issuer e-Notification Regarding Suspense Files	36
5.2	Viewing a Suspense List	37
5.3	Accepting or Rejecting a Suspense Loan Level Record	44
6	Matching Results	45
6.1	Viewing Originations Matching Search Options	48
6.1.1	Viewing Originations Matching.....	50
6.1.2	Viewing Originations Matching Summary	55
6.1.3	Viewing Originations NC Matching Results.....	58
6.2	Viewing Insurance Matching Search Options.....	60
6.2.1	Viewing Insurance Matching Results	63
6.2.2	Viewing Insurance Fields Not Matched.....	68

6.2.3	Viewing Insurance Matching Summary.....	74
6.2.4	Viewing Monthly Industry Average Results.....	76
6.3	Viewing Terminated Matching Search Options.....	78
6.3.1	Viewing Match To Terminated Results.....	81
6.3.2	Viewing Match to Terminated Summary.....	85
7	Downloads.....	96
7.1	Downloading Originations Results.....	96
7.2	Downloading Insurance Matching File.....	102
7.3	Downloading Terminated Matching Results.....	107
7.4	Downloading a Suspense List.....	110
7.5	Downloading an Aged NC/MC Match Status Report.....	113
7.6	Downloading an Aged Terminated Matching Status Report.....	116
8	REPORTS.....	122
8.1	Matching Reports.....	122
8.2	Reports Banner.....	123
8.3	Printing the Report.....	124
8.4	Viewing the Report.....	124
8.5	Saving the Report.....	125
9	Uploading Issuer Documentation.....	125
9.1	Matching and Suspense HTTPS File Upload.....	126
9.2	Issuer Notification to RFS Operations Indicating Uploaded Files.....	127
10	RESOURCES.....	128
10.1	Training Resources.....	128
10.2	Help Desk Contact Information.....	128
10.3	MyGinnieMae Portal Dictionary.....	128
10.4	MyGinnieMae Self-Help Tools.....	128

11 APPENDIX	129
11.1 Acronyms List.....	129
11.2 Match Status Codes.....	130
11.3 Figures.....	135
11.4 Tables.....	137



1 INTRODUCTION

The Reporting and Feedback System (RFS) is a centralized data collection and processing system for all Ginnie Mae post settlement accounting related to the Mortgage Backed Securities (MBS) program. This manual is written to provide instructions on how to use the Matching and Suspense (MAS) module of the Reporting and Feedback System (RFS). Pool Accounting User, Exception Feedback User, Suspended Loan User, MBSOA Operation Support, Rural Development (RD) Help Desk and Ginnie Mae Staff will utilize the application to collect Issuer data, quality checking, data reconciliation, exception reporting to Issuers, and final storage in a central data store.

Below are links that address common topics that pertain to the (insert the name of the application).

- How to get access to [MyGinnieMae](#)
- Refer to the [MyGinnieMae Getting Started Manual](#) for System Prerequisites
- [Accessing the RFS Matching and Suspension \(MAS\) Module](#)
- [Acronyms List](#)
- [Match Status Codes](#)

1.1 Application Overview

The Single Family Matching and Suspense (MAS) module within RFS has two general single-family loan matching business functions and a loan suspense process. There is an Origination Loan Match, which is the matching of the monthly pool origination loan detail, and a Monthly Loan Match of all unmatched loans in pools. The Origination Loan Match occurs in the first part of the month. The Monthly Loan Match occurs in the second half of the month. The actual scheduling is dependent on the receipt of the external agency files from the various agencies.

Multifamily and Manufactured Housing matching in the MAS module within RFS has one general loan matching business function and one loan suspense process. There is a Monthly Loan Match (also known as Monthly Issuer Loan Match) of all unmatched loans in pools. This match includes the most recent loan information as reported by the Issuer for the reporting period. The Monthly Loan Match routinely occurs on or about the 12th calendar day of the month, depending on the receipt of the external agency files from the various agencies.

[Back to Table of Contents](#)

1.2 Business Workflow

The User Class Workflow below identifies the major user groups as well as the key characteristics and responsibilities of the class.

Figure 1-1 Business Workflow

USER CLASS	CHARACTERISTICS	RESPONSIBILITIES
Ginnie Mae User	<ul style="list-style-type: none"> ▶ Account Executives 	<ul style="list-style-type: none"> ▶ Act as Ginnie Mae liaisons to the Issuers ▶ Facilitate the data collection process ▶ Conduct analysis on portfolios to track performance and monitor risk ▶ Gather data for reporting purposes
Issuer	<ul style="list-style-type: none"> ▶ Ginnie Mae Liaisons 	<ul style="list-style-type: none"> ▶ Monitor performance of Issuer's portfolio ▶ Submit required monthly loan level data to Ginnie Mae ▶ View loan level Suspended items ▶ Interface with Ginnie Mae Account Executives on issues pertaining to their portfolio ▶ Download fields and generate reports associated with their Issuer ID
MBSOA Operations Support	<ul style="list-style-type: none"> ▶ System Administrators ▶ Database Administrators ▶ Suspense Analysts ▶ Production Control 	<ul style="list-style-type: none"> ▶ Maintain system, perform routine maintenance ▶ Manage User accounts and access privileges ▶ Maintain servers and data outlines to maintain data integrity ▶ Provide end User support and analysis of portfolio data ▶ Accept or reject suspense records ▶ Provide Loan Matching support

[Back to the Table of Contents](#)

2 ACCESSING THE RFS MATCHING AND SUSPENSION (MAS) MODULE

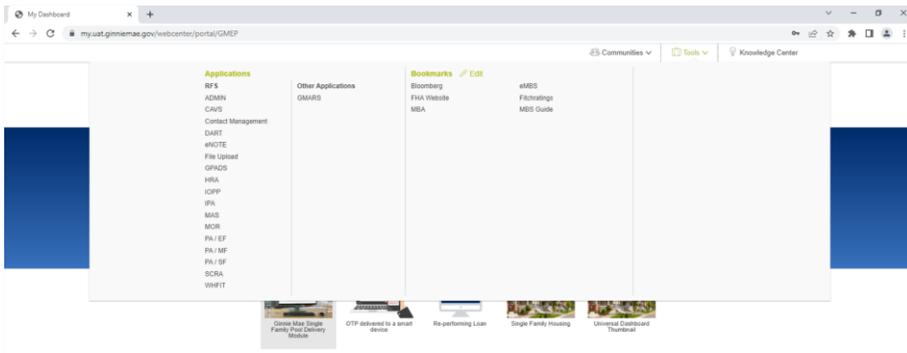
Upon logging onto [MyGinnieMae \(MGM\)](#) the user is presented with My Dashboard, which displays options for navigating the MGM Portal.

Figure 2-1 MGM Welcome Screen



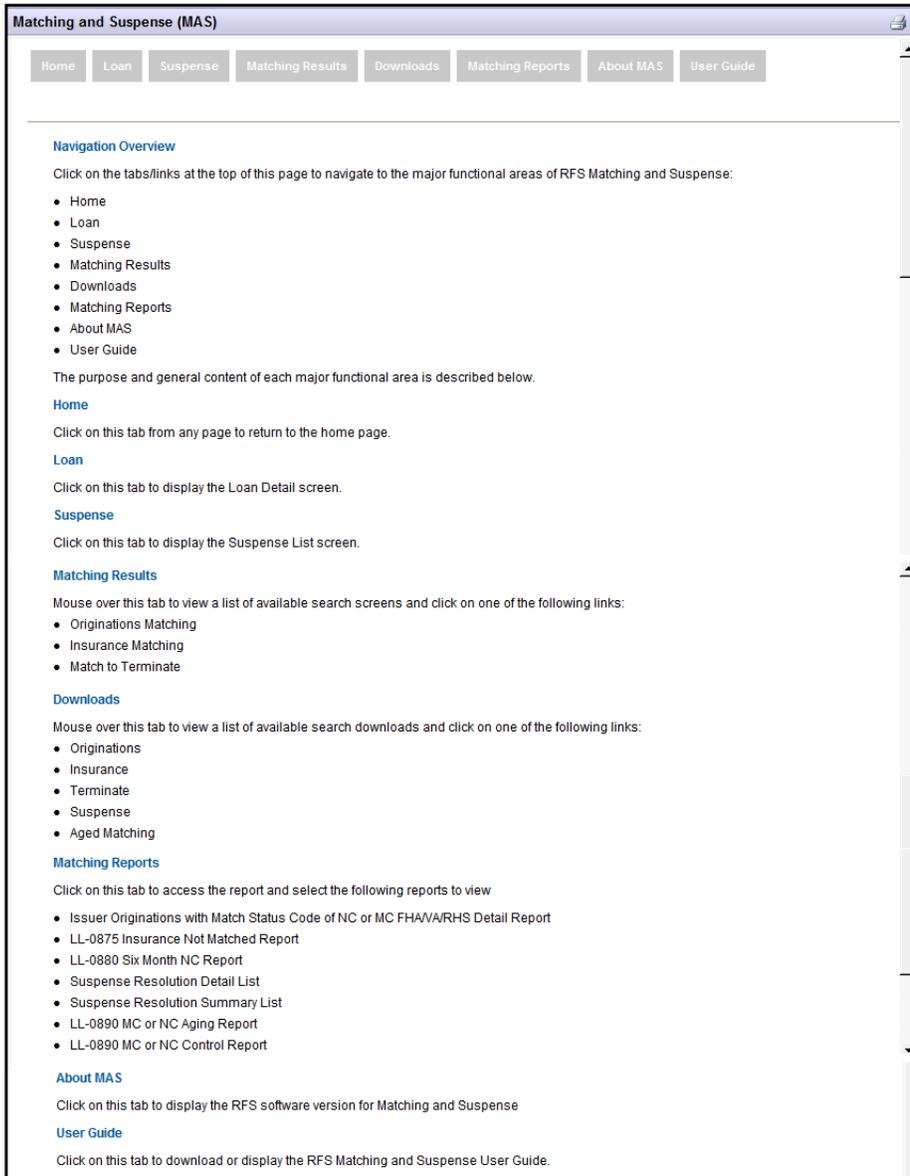
1. From the main screen of MGM select **Tools**.
2. Select **MAS** from the drop-down menu.

Figure 2-2 Accessing MAS from RFS



The **MAS Home Screen** will be displayed.

Figure 2-3 MAS Home Screen



[Back to Table of Contents](#)

2.2 MAS Navigation

Every MAS screen contains two general navigation areas:

- ▶ General RFS functions
- ▶ Major MAS menu functions.

2.2.1 General RFS Functions

The general function navigation area is at the top of the screen. The general RFS functions at the top left of the screen are:

- ▶ **MyGinnieMae** – Click on this link to return to the main MGM screen
- ▶ **My Profile** – Click on this link to change your password or update your security profile
- ▶ **RFS** – Click on this link to access all modules of RFS authorized for the user.
- ▶ **File Upload** – Click on this link to upload file

The general RFS functions at the top right of the screen are:

- ▶ **Help** – Click on this link to access the online MGM help function.
- ▶ **Logout** – Click on this link to log out of the MGM. To access a different module in RFS, click on the RFS link discussed above. RFS access is restricted by user level – only available RFS modules will be shown.
- ▶ **Contact Us** – Opens a new window with contact information for Ginnie Mae and a hyperlink to send an e-Mail to Ginnie Mae.
- ▶  - To send a copy of the screen to your printer from anywhere in RFS, click the  icon. The Microsoft Windows print dialog box will open; follow the instructions to select a printer for the screen shot.

[Back to Table of Contents](#)

2.2.2 Major MAS Menu Functions

The major MAS function navigation area is located under the MAS header. Major functions available are:

- ▶ **Home** – Click the **Home** tab from any MAS screen and return to this **Home** screen.
- ▶ **Loan** – Click the **Loan** tab to access the **Loan Detail** screen. The **Loan** tab is only available for MBSOA Operations Support and Ginnie Mae users.
- ▶ **Suspense** – Click the **Suspense** tab to display two links (for MBSOA Operations Support and Ginnie Mae users):
 - ◆ **Suspense List**
 - ◆ **Audit Trail (Not displayed for Issuer users).**
- ▶ **Matching Results** – Click the **Matching Results** tab to display three links:
 - ◆ **Originations Matching** – displays Agency and Case Number matching results. The **Originations Matching** link is only available for MBSOA Operations Support and Ginnie Mae users.
 - ◆ **Insurance Matching** - presents options for displaying insurance matching results.
 - ◆ **Match to Terminate** – presents options for displaying terminated matching results. The **Match to Terminate** link is only available for MBSOA Operations Support and Ginnie Mae users.
- ▶ **Downloads** – Click the **Downloads** tab to display five links:
 - ◆ **Originations** – downloads Originations Matching files
 - ◆ **Insurance** – downloads Insurance Matching files

- ◆ **Terminate** – downloads Match to Terminated files
- ◆ **Suspense** – downloads Suspense files
- ◆ **Aged Matching** – downloads Aged Matching files
 - ▶ **Aged Terminated Matching** – downloads Aged Terminated Matching files.
- ▶ **Matching Reports** – presents options for producing MAS reports. The **Matching Reports** tab is only available for MBSOA Operations Support and Ginnie Mae users.
- ▶ **About MAS** – displays the software version for the MAS module.
- ▶ **User Guide** – an online version of the MAS User Guide (this document).

[Back to Table of Contents](#)

2.2.3 System Navigation Rules

Never use the browser navigation buttons (i.e., back arrow); use only the RFS navigation keys. Using the browser navigation buttons can result in unexpected errors. On data entry screens, use the TAB key to move forward through the data fields and press SHIFT+TAB to move back to the previous data field.

[Back to Table of Contents](#)

3 HOME SCREEN

The Home screen describes the major functional areas of the Matching and Suspense module. Perform the following steps to access the Home screen.

The Home screen describes the tabs used to access the major functional areas of Matching and Suspense:

- ▶ **Home** – Click the **Home** tab to view a description of how to navigate through Matching and Suspense. This page contains a Navigation Overview and a brief description of what the **Home**, **Loan**, **Suspense**, **Matching Results**, **Download**, **Matching Reports**, **About MAS** and **User Guide** screens do in Matching and Suspense.
- ▶ **Loan** – Click the **Loan** tab to view the **Loan Detail** screen. This screen displays loan and matching information.
- ▶ **Suspense** – Click the **Suspense** tab to access the **Suspense List** screen or the Audit Trail screen. The **Suspense List** displays the records that were suspended during RFS loan processing. The Audit Trail screen displays actions taken on suspended records. This menu option is only available for MBSOA Operations Support and Ginnie Mae users.
- ▶ **Matching Results** – Click the **Matching Results** tab to display matching results for Insurance Matching. Additional menu options are available for MBSOA Operations Support and Ginnie Mae users to select Originations Matching and Match to Terminated matching results.
- ▶ **Downloads** – Click to download Originations, Insurance, Terminated, Suspense, Aged Matching, and Aged Terminated Matching files.
- ▶ **Matching Reports** – Presents options for producing MAS reports. This menu option is only available for MBSOA Operations Support and Ginnie Mae users.
- ▶ **About MAS** – Click to display the MAS software version number.
- ▶ **User Guide** – Click to view or download the MAS User Guide (this document).

Figure 3-1 Matching and Suspense Home Screen (MBSOA Operations Support and Ginnie Mae)

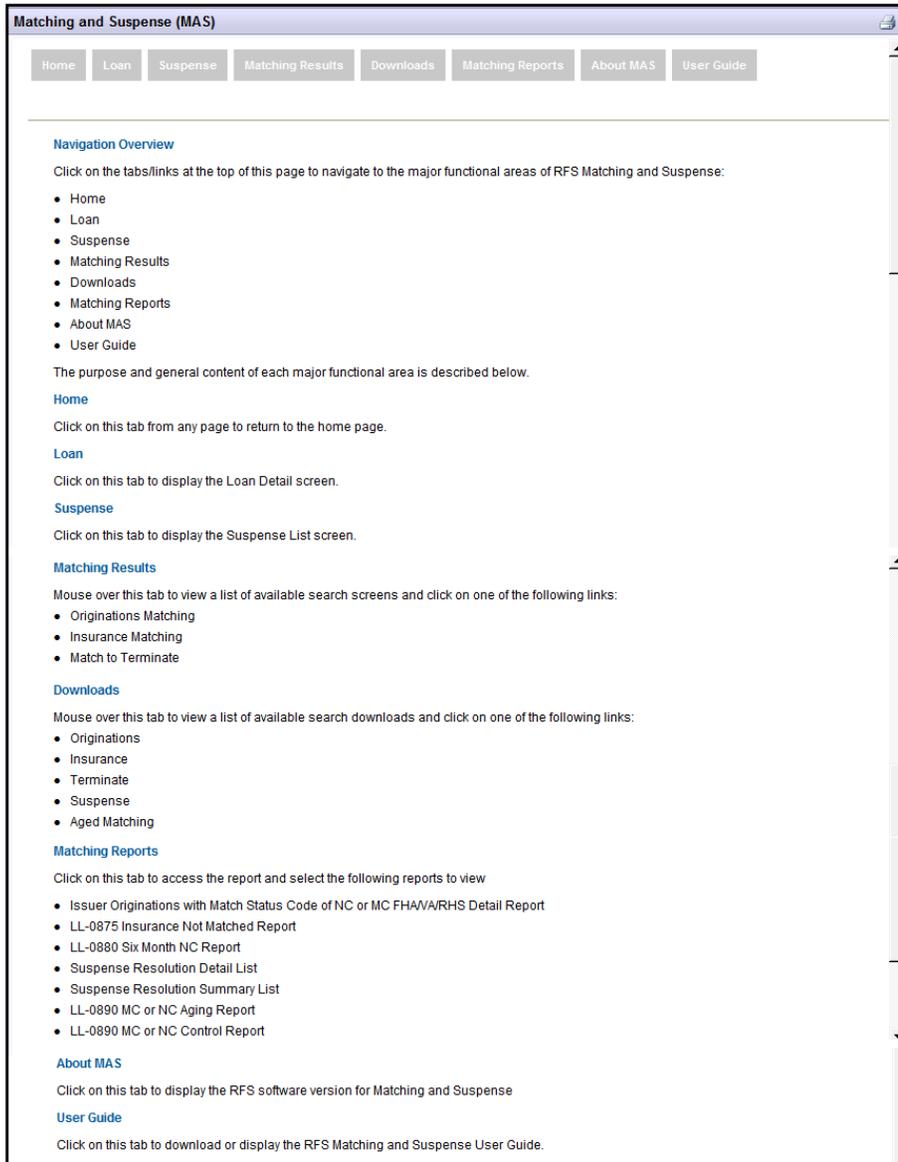
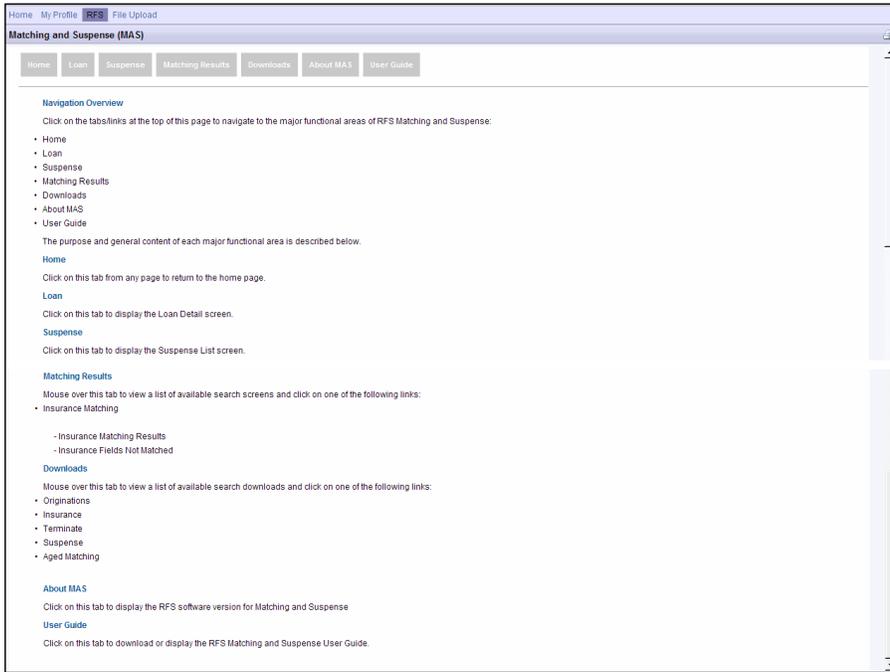


Figure 3-2 Matching and Suspense Home Screen (Issues)



[Back to Table of Contents](#)

4 LOAN DETAIL SCREEN

The Loan Detail screen displays the loan detail record data. This screen displays loan information and matching information from the current month's Loan Matching data record.

4.1 Viewing the Loan Detail Screen

To view the Loan Detail screen:

- ▶ Click on **Loan** on the Matching and Suspense (MAS) menu bar.

- ▶ To limit the resulting Loan List, the User may enter any one of the search fields. Search fields are 'Case Number', 'Pool ID', 'Unique Loan ID', 'Issuer Loan ID' and, if logged on as an Issuer, an additional field, 'Issuer ID', is available.
 - ▶ Select the 'Reporting Period'. The current 'Reporting Period' plus the previous five periods are available.
 - ▶ Click GO to retrieve a loan. If there are multiple loans meeting the search criteria the first record found will be displayed. Use the arrow keys in the top right of the screen to see other loans that fit the search criteria.
- Error! Reference source not found.** is the screen for Operations and Ginnie Mae Users. Screen 2 is the screen for Issuer Users.

Screen 1: Loan Search Screen

The screenshot shows the 'Matching and Suspense (MAS)' interface. At the top, there are navigation links: Home, My Profile, RFS, and File Upload. Below this is a header bar with the title 'Matching and Suspense (MAS)'. A secondary navigation bar contains buttons for Home, Loan, Suspense, Matching Results, Downloads, Matching Reports, About MAS, and User Guide. The main search area features four input fields labeled 'Case Number', 'Pool ID', 'Unique Loan ID', and 'Issuer Loan ID'. To the right of these fields is a 'Report Period' dropdown menu currently set to '09/2010', and a 'Go' button.

Figure 4-1 Loan Detail (Operations/Ginnie Mae Users)

Home My Profile **RFS** File Upload

Matching and Suspense (MAS)

Home Loan Suspense Matching Results Downloads Matching Reports About MAS User Guide

Case Number Pool ID Unique Loan ID Issuer Loan ID Report Period
 999999 05/2010

Issuer: 1111 Case Number: 0000999999999999 Pool #: 999999 Unique Loan ID: 999999999 Active: Y

Issuer Loan ID: 0000999999999999999	Loan Type: FHA
Borrower: JOHN SMITH	SSN: XXXXX1012
Address: 9999 WILLOW WAY	Interest Rate: 8.5000%
City: Bozeman	FIC: 352.23
State: MT	OPB: \$45,809.00
Zip code: 597150000	First Payment: 02/01/1992
Previous Loss Mitigation: <input type="text" value="N"/>	Last Payment:
Bundle Edit Flag: <input type="text"/>	Loss Mitigation Date: <input type="text" value="MM/DD/YYYY"/>
Match Status: <input type="text" value="MA"/>	Bundle Edit Date: <input type="text" value="MM/DD/YYYY"/>
Insurance Match Status: <input type="text" value="MI"/>	Match Date: <input type="text" value="01/21/2011"/>
Match Method: <input type="text"/>	Insurance Match Date: <input type="text" value="01/21/2011"/>
Agency Zip Code: 597150000	Agency Maturity Date: 01/01/2022
Reason Code: <input type="text" value="--Select Reason Code--"/>	Agency Interest Rate: 8.5000%
Terminate Match Status: <input type="text" value="BT"/>	Maturity Date: <input type="text" value="01/01/2022"/>
	Terminate Match Date: <input type="text" value="12/09/2010"/>

The Loan Detail screen contains the fields, buttons and links described in Table 1. All fields are read only for Ginnie Mae users.

Table 1: Loan Detail (Operations/Ginnie Mae Users)

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Case Number	The number assigned to the mortgage loan by the guaranteeing institution	15 digit number, editable	Optional
Pool ID	Unique number identifying a pool record reported by the Issuer	6 character alphanumeric,editable	Optional Leading zeros are not required
Unique Loan ID	Unique number assigned to this loan	9-digit number, editable	Optional
Issuer Loan ID	Unique Loan Number that is assigned to this loan by the Issuer	20 character alphanumeric, editable	Optional Leading zeros are not required
Report Period	The date that the loan activity was reported	Drop-down list containing the current report period and the five previous report periods	Required The default value is the current report period
GO	Click to display Loan List or Loan Detail depending on the search fields used		Required
	Click to display the next or previous loan in the list.		
Loan Detail			
Issuer ID	Issuer number that Ginnie Mae assigned to the Issuer organization	4-digit number, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Issuer Loan ID	Loan Number reported by the Issuer (for the identified reported period) to identify the loan to the Issuer's internal system	20 character alphanumeric, read only	
Case Number	The number assigned to the mortgage loan by the guaranteeing institution	15 digit number, read only	
Pool #	Unique number identifying a pool record	6-digit number, read only	
Unique Loan ID	The identifying number for the Loan	9 digit number, read only	
Active	Indicates if the loan is an active loan	Read only Valid values: ▶ "A" – Active ▶ "N" – Non-Active ▶ "L" – Liquidated	
Issuer Loan ID	Loan Number reported by the Issuer (for the identified reported period) to identify the loan to the Issuer's internal system	20 character alphanumeric, read only	
Loan Type	Loan type code for the loan record	Read only Valid loan types: ▶ "FHA" ▶ "VAG" ▶ "RHS" ▶ "FMF" ▶ "FH1" ▶ RMF	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Borrower	Displays the Borrower's name as it appears on the loan record	Text, read only	
SSN	The Borrower's Social Security Number	Number, read only	The first five digits of the SSN are replaced with the sequence 'XXXXX'
Address	Borrower's address as it appears on the loan record	Text, read only	
Interest Rate	Loan Interest Rate value reported on the loan record	Number, read only	
City	Borrower's city name as it appears on the loan record	Text, read only	
FIC	Displays the fixed installment control amount	Number, read only	
State	Displays the 2 character state ID.	Text, read only	
OPB	Original Principal Balance, the dollar amount reported by the Issuer to Ginnie Mae for the identified reporting period	Number, read only	
Zip Code	Borrower's zip code as it appears on the loan record	Number, read only	
First Payment	Displays first payment date	Date, read only Format: MM/DD/YYYY	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Last Payment Date	Displays the last scheduled payment date for the loan	Date, read only Format: MM?DD?YYYY	
Previous Loss Mitigation	Indicates if the loan is in loss mitigation	Editable Valid values: <ul style="list-style-type: none"> ▶ “Y” – the record is in loss mitigation ▶ “N” – the record is not in loss mitigation 	When the user sets this field to “Y” the ‘Loss Mitigation Date’ is populated with the system date
Loss Mitigation Date	The date the Loss Mitigation flag was set to “Y”	Date, read only Format: MM/DD/YYYY	This date will be populated with the system date when the User sets the ‘Previous Loss Mitigation’ field to “Y”
Bundle Edit Flag	Indicates that overrides may occur on RFS Edits during the file upload process	Editable Valid values: <ul style="list-style-type: none"> ▶ “Y” – Edits are allowed during file upload ▶ “N” – Edits are not allowed during file upload 	When set to “Y” certain RFS Loan exceptions are prevented when the loan record is edited
Bundle Edit Date	The date that the Bundle Edit flag was set to “Y”	Date, read only Format: MM/DD/YYYY	This date will be populated with the system date when the User sets the ‘Bundle Edit Flag’ to “Y”

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Match Status	Origination Match status	Editable Valid match statuses: <ul style="list-style-type: none"> ▶ "MA" -Matched to Agency file ▶ "MC" - Matched to Case Number on the Computerized Home Underwriting Management System (CHUMS) or Agency data file ▶ "NC" - Not Matched on Case Number or OPB ▶ "NB" - Default status, promoted suspended records are reset to NB ▶ "NA" – Not Applicable 	When a suspended record is accepted this field is automatically updated This field is only editable under certain conditions (please see Section 4.2)
Match Date	Contains the date the record received the Match Status code	Date, editable Format: MM/DD/YYYY	This field is populated with the system date when Match Status code is updated

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Insurance Match Status	Contains Insurance Matching Status	Editable Valid Insurance Match statuses: <ul style="list-style-type: none"> ▶ “MI” – Matched to Agency for Insurance Verification ▶ “NI” – Not Matched to Agency for Insurance verification ▶ “NA” – Loan was created before January 2003 	This field is only editable under certain conditions (please see Section 4.2)
Insurance Match Date	Contains the date the record received the insurance matching status code	Date, editable Format: MM/DD/YYYY	This field is populated with the system date when Insurance Match Status code is updated
Match Method	Indicates the method by which the loan record received its match code	Editable, drop-down list containing valid Match Method codes: <ul style="list-style-type: none"> ▶ “Agency” ▶ “Range Matching” ▶ “Manual” ▶ “Default” 	
Agency Maturity Date	The date projected at the start of the loan upon which the mortgage will be paid in full	Date, read only Format: MM/DD/YYYY	
Agency Zip Code	Agency’s zip code as it appears on the loan record	Number, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Agency Interest Rate	Loan Interest Rate value reported on the loan record	Number, read only	
Reason Code	Descriptions for why the MBSOA Operations Support User needs to change the Matching Status code value on the Loan Detail Record	Editable Drop-down list containing valid Reason Codes (see Section 4.2 for valid values)	When "Other" is selected a text box is displayed to enter a new reason Descriptions When a Reason Code is added, it will be appended to the current Reason code list
Maturity Date	The date projected at the start of the loan upon which the mortgage will be paid in full	Date, read only Format: MM/DD/YYYY	
Terminate Match Status	Contains the Match to Terminate status	Editable Valid Terminate Match statuses: <ul style="list-style-type: none"> ▶ "BT" – Used when a Match to Terminated record is recycled. ▶ "MT" - Matched to Agency file ▶ "CT" - Matched to Case number on the CHUMS data file ▶ "HT" – Held Terminated ▶ "NT" - Not Matched on Case Number or OPB ▶ "UT" – used for manual setting of the field 	Default Status is "BT"

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Terminate Match Date	Contains the date the record received the Terminated Match Status code	Editable Format: MM/DD/YYYY	
SAVE	Click to save changes to the loan record.		

Screen 2: Loan Detail (Issuer Users)

Matching and Suspense (MAS)

Home Loan Suspense Matching Results Downloads About MAS User Guide

BANK OF AMERICA, N.A.

Issuer ID: 9999 Case Number: 000009999999999 Pool ID: 999999 Unique Loan ID: 999999999 Issuer Loan ID: 000009999999999 Report Period: 02/2010

Loan Query

Pool ID: 999999 Unique Loan ID: 999999999 Loan Type: FHA
Case NBR: 000009999999999 Issuer Loan ID: 000009999999999
Issuer ID: 9999 First Payment Date: 10/1/2007
Reporting Month: Last Payment Date:
MIN: 100015700084102710 MOM: Y
Credit Score: 605 Debt Service Ratio:
UPB: \$105,370.14 Maturity Date: 9/1/2037
OPB: \$109,137.00 FIC: \$716.95 Interest Rate: 6.8750
Address: 9999 FAWN MIST CT City: Conroe State :TX Zip :773030000
LTV: 99.21 Units: 1 Purpose: 1
Loan Liquidated: N Foreclosure: N
Previous Loss Mitigation: N Loss Mitigation Date:
Match Status: MA Ins. Match Status: NI Agency Maturity Date:
Match Date: 1/21/2011 Ins. Match Date: 1/21/2011 Agency Interest Rate:
Term. Match Date: 12/9/2010 Term. Match Status: BT Agency Zip Code:
Bundle Edit Flag: Bundle Edit Date:
Borrower(s):

Last Name	First Name	SSN
SMITH	JOHN	XXXXX7548

The Loan Detail screen contains the fields, buttons and links for Issuers described in Table 2.

Table 2: Loan Detail (Issuer)

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Issuer ID	Issuer number that Ginnie Mae assigned to the Issuer organization	4-digit number, read only Drop-down list containing a selection of Issuer IDs for which the User has access	Required
Case Number	The number assigned to the mortgage loan by the guaranteeing institution	15 digit number, editable	Optional
Pool ID	Unique number identifying a pool record reported by the Issuer	6 character alphanumeric, editable	Optional
Unique Loan ID	Unique number assigned to this loan	9-digit number, editable	Optional
Issuer Loan ID	Unique Loan Number that is assigned to this loan by the Issuer	20 character alphanumeric, editable	Optional
Report Period	The date that the loan activity was reported	Drop-down list containing the current report period and the five previous report periods	
GO	Click to display Loan List or Loan Detail depending on the search fields used		Required

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
	Click to display the next record or previous record		
Loan Detail			
Pool ID	Unique number identifying a pool record	6 character alphanumeric, read only	
Unique Loan ID	The identifying number for the Loan	9 digit number, read only	
Loan Type	Loan type code for the loan record	Read only Valid loan types: ▶ "FHA" ▶ "VA" ▶ "RHS" ▶ "FMF" ▶ "FH1" ▶ "RMF"	
Case Number	The number assigned to the mortgage loan by the guaranteeing institution	▶ 15 digit number, read only	
Issuer Loan ID	Loan Number reported by the Issuer (for the identified reported period) to identify the loan to the Issuer's internal system	20 character alphanumeric, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Issuer ID	Issuer number that Ginnie Mae assigned to the Issuer organization	4-digit number, read only	
First Payment Date	Displays first payment date	Date, read only Format: MM/DD/YYYY	
Reporting Month	Displays the reporting month	Date, read only Format: MM/DD/YYYY	
Last Payment Date	Displays last payment date	Date, read only Format: MM/DD/YYYY	
MIN	Contains the code that identifies the loan in the Mortgage Electronic Registration System (MERS)	Text, read only	
MOM	Flag indicating whether the loan defines MERS as original mortgagee	Valid values: ▶ "Y" – Yes ▶ "N" – No	
Credit Score	The Fair Isaac Corporation Score (FICO) for the borrower that was used to make the underwriting decision	Number, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Debt Service Ratio	The ratio used by bank loan officers in determining income property loans, the value is calculated as the 'Net Operating Income' divided by the 'Total Debt Service' (the ratio should ideally be over 1)	Number, read only	
UPB	Unpaid Principal Balance of the loan	Number, read only	
Maturity Date	The date projected at the start of the loan upon which the mortgage will be paid in full	Date, read only Format: MM/DD/YYYY	
OPB	Original Principal Balance, the dollar amount reported by the Issuer to Ginnie Mae for the identified reporting period	Number, read only	
FIC	Displays the fixed installment control amount	Number, read only	
Interest Rate	Loan Interest Rate value reported on the loan record	Number, read only	
Address	Borrower's address as it appears on the loan record	Text, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
City	Borrower's city name as it appears on the loan record	Text, read only	
State	Displays the 2 character state ID.	Text, read only	
Zip Code	Borrower's zip code as it appears on the loan record	Number, read only	
LTV	Loan to Value: The percentage of the value of the home that is being mortgaged by this loan	Number, read only	
Units	The number of living units in the property being mortgaged	Number, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Purpose	A code which depicts the purpose of the loan	New Loan valid values: <ul style="list-style-type: none"> ▶ “P” – Purchase ▶ “R” – Refinance ▶ “O” – Other Existing FHA Loan valid values: <ul style="list-style-type: none"> ▶ “1” – home ▶ “2” – manufactured home ▶ “3” – condominium ▶ “4” – alterations/repairs ▶ “5” – refinance ▶ “6” – farm ▶ “7” – business 	
Loan Liquidated	Flag to indicate if loan is in liquidation	Text, read-only Valid values: <ul style="list-style-type: none"> ▶ “Y” – Yes ▶ “N” – No 	
Foreclosure	Indicates whether or not the loan was in foreclosure as of the reporting cutoff date	Valid values: <ul style="list-style-type: none"> ▶ “Y” – Yes ▶ “N” – No 	
Previous Loss Mitigation	Indicates if the loan is in loss mitigation	Editable Valid values: <ul style="list-style-type: none"> ▶ “Y” – the record is in loss mitigation ▶ “N” – the record is not in loss mitigation 	When the user sets this field to “Y” the ‘Loss Mitigation Date’ is populated with the system date

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Loss Mitigation Date	The date the record went into Loss Mitigation	Date, read only Format: MM/DD/YYYY	This date will be populated with the system date when the User sets the 'Previous Loss Mitigation' field to "Y"
Match Status	Origination Match status	Editable Valid match statuses: <ul style="list-style-type: none"> ▶ "MA" -Matched to Agency file ▶ "MC" - Matched to Case Number on the Computerized Home Underwriting Management System (CHUMS) or Agency data file ▶ "NC" - Not Matched on Case Number "NB" – Default status, promoted suspended records are reset to NB ▶ "NA" – Not Applicable 	When a suspended record is promoted from Suspense this field is automatically updated

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Insurance Match Status	Contains Insurance Matching Status	Valid Insurance Match statuses: <ul style="list-style-type: none"> ▶ “MI” – Matched to Agency for Insurance Verification ▶ “NI” – Not Matched to Agency for Insurance verification ▶ “NA” – Loan was created before January 2003 	
Agency Maturity Date	The Agency Maturity date value that was found for this loan record on the A-43 agency file	Date, read only Format: MM/DD/YYYY	
Match Date	Contains the date the record received the Match Status code	Date, editable Format: MM/DD/YYYY	This field is populated with the system date when Match Status code is updated from Suspense
Insurance Match Date	Contains the date the record received the insurance matching status code	Date, editable Format: MM/DD/YYYY	When a suspended Insurance Matching status code is updated or promoted from Suspense this date is populated with the system date
Agency Interest Rate	The Agency interest Rate value that was found for this loan record on the A-43 agency file	Number, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Terminate Match Date	Contains the date the record received the Terminated Match Status code	Editable Format: MM/DD/YYYY	
Terminate Match Status	Contains the Match to Terminated status	Editable Valid Terminated Match statuses: <ul style="list-style-type: none"> ▶ “BT” – Used when a Match to Terminated record is recycled. ▶ “MT” - Matched to Agency file ▶ “CT” - Matched to Case number on the CHUMS data file ▶ “HT” – Held Terminated ▶ “NT” - Not Matched on Case Number or OPB ▶ “UT” – used for manual setting of the field 	Default Status is “BT”
Agency Zip Code	This field contains the Agency Zip Code value that was found for this loan record on the A-43 agency file	Number, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Bundle Edit Flag	Indicates that overrides may occur on RFS Edits during the file upload process	Editable Valid values: ▶ “Y” – Edits are allowed during file upload ▶ “N” – Edits are not allowed during file upload	When set to “Y” certain RFS Loan exceptions are prevented when the loan record is edited
Bundle Edit Date	The date that the Bundle Edit flag was set to “Y”	Date, read only Format: MM/DD/YYYY	This date will be populated with the system date when the User sets the ‘Bundle Edit Flag’ to “Y”
Borrowers		▶	
Last Name	The last name of the borrower	▶ Text, read-only	
First Name	The first name of the borrower	Text, read-only	
SSN	The last four numbers of the borrower’s Social Security Number	Text, read-only	

[Back to Table of Contents](#)

4.2 Editing a Loan Record

The MBSOA Operations Support User may update loan records based on documentation submitted by Issuers or Ginnie Mae, which constitutes adequate proof of insurance, or alternatively, lack thereof.

To update a loan record:

- ▶ Follow the steps in Section below to find the loan you want to edit. **Error! Reference source not found.** will be displayed.
- ▶ The User may enter data into any of the editable fields on the screen. See Table 1 for field descriptions.
- ▶ When certain editable fields are modified, other fields on the **Loan Detail** screen may change.
 - ◆ 'Match Method' validation rules:
 - When 'Match Method' = "Manual", a 'Reason Code' must be selected. Valid values for 'Reason Code':
 - FHA ARM adjustment
 - FHA loan closed above limit
 - FHA Loss Mitigation
 - FHA Principal Reduction
 - PIH ARM adjustment
 - PIH Loss Mitigation
 - PIH Principal Reduction
 - Received document – Case Number not correct on PIH file
 - Received document – loan not in PIH file
 - Received document – OPB not correct on PIH file
 - Received LGC – Case Number not correct on VA file
 - Received LGC – loan not in VA file
 - Received LGC – OPB not correct on VA file
 - Received LNG – Case Number not correct on RD file
 - Received LNG – loan not in RD file
 - Received LNG – OPB not correct on RD file
 - Received MIC – Case Number not correct on A43 file
 - Received MIC – Interest Rate not correct on A43 file
 - Received MIC – loan not in A43 file
 - Received MIC – Maturity Date not correct on A43 file
 - Received MIC – OPB not correct on A43 file
 - Received MIC – Zip Code not correct on A43 file
 - RD ARM adjustment
 - RD loan closed above limit
 - RD Loss Mitigation

- RD Principal Reduction
- VA ARM adjustment
- VA loan closed above limit
- VA Loss Mitigation
- VA Principal Reduction
- Active Loan with MT status.
- AZ Postal Zip Code Update
- VA Million Dollar Loan
- VA Vet/Non-Vet Loan
- VA Texas Landboard Loan
- USDA RD Agency File-Modified Loan OPB>20,000
- MF Zip Code Matches USPS
- MF 2-for-1 Pool
- Agency will not correct data
- MF 3-for-1 Pool
- MF 4-for-1 Pool
- When 'Match Method' = "Agency", the 'Match Status', 'Insurance Match Status', 'Match Date', and 'Insurance Match Date' fields become editable to allow MBSOA Operations Support to modify the status codes and associated dates. MBSOA Operations Support may edit 'Terminate Match Status' without restriction.
- When 'Match Method' = "Range Matching", Match Status code is set to "MA" and the Insurance Match Code is set to "MI" ("NA" for loans issued prior to January 2003). MBSOA Operations Support may edit 'Terminate Match Status' without restriction.
- When 'Match Method' = "Manual", 'Match Status' is set to "MA". 'Insurance Match Status' is set to "NA" for loans issued prior to January 2003 and set to "MI" for loans issued after January 2003. The associated status dates are updated with the current system date. MBSOA Operations Support may edit 'Terminate Match Status' without restriction.
- When 'Match Method' = "Default", 'Match Status' is set to "NB", 'Insurance Match Status' is set to "NA". MBSOA Operations Support may edit 'Terminate Match Status' without restriction. The associated status dates are updated with the current system date.
- When the 'Match Method' is manually set to "Agency", "Range Matching", or "Manual" the Match Status code is set to "MA" and the Insurance Match Code is set to "MI" ("NA" for loans issued prior to January 2003).
- ◆ Editing any one of the three match code fields (i.e., 'Match Status', 'Insurance Match', 'Terminate Match') results in updating the corresponding Date field to the system date.
- ▶ Click SAVE.

[Back to Table of Contents](#)

5 Suspense

Ginnie Mae's RFS system has a process that edits incoming loan records based on the loan matching status. The suspense edits are applied during the loan level upload of the Issuer reported files or during online entry of loan activity. In general, the suspense edits work as follows:

- The loan must have previously matched to the FHA or VA or RD agency data as applicable. For Single Family loans, the primary match fields for all loans are Loan Type, Case Number, and OPB (original principal balance). For FHA loans, the criteria also include Interest Rate, Zip Code, and Maturity Date.
- For FHA Multifamily Project Loans the primary match fields for all loans are Case Number, OPB, and Zip Code. For Multifamily Construction Loans the primary match fields for all loans are Case Number, Mortgage Rate and Zip Code. For Manufactured Housing the primary match fields are Case Number and OPB. Additional match criteria information is listed in Appendix B as it relates to the individual match codes. For RD Multifamily loans, the primary match fields are Case Number and OPB.
- If the Issuer reported loan record (incoming record for the report period) is changing the data in the (match) fields previously reported (either in the pool loan level detail for new pools or for the last periods loan record), this will trigger a suspense edit and it will cause a record to be written to the Issuer's suspense record file on RFS Matching and Suspense module (MAS).
- The Issuer reported loan record is processed for the report period. Suspense edits do not reject the loan record. However, the incoming data in any of the match fields is suspended and held in RFS until resolved by the Issuer.
- This section of the User Guide explains the suspense process and the steps that Issuers must take to review and resolve monthly suspense items.

Using the RFS Matching and Suspense module, Issuers can go online and view a list of suspense items. Issuers can also download the suspense records (download files).

The suspense list and download files contain loan level records that have been submitted by Issuers and contain one or more fields where the incoming reported data for that field is suspended. Such records are called suspense records. Issuers must download suspense items, use a download file to indicate the action to "resolve" the suspense, and return the file to MBSOA Operations Support. To resolve the suspense, Issuers need to mark the record with an A (Accept) or R (Reject) in the appropriate column,

For records marked A (Accept), the loan is re-matched to the Agency file in the next monthly match. If the record was marked R (Reject), the Issuer must update the loan level file where appropriate prior to the next loan level report, otherwise the record will be suspended again.

In the case where the Issuer feels the FHA, VA, or RD Agency file is incorrect, it is the Issuer's responsibility to contact the appropriate Agency to initiate the change.

MBSOA Operations Support reviews the records in the suspense list (.csv file) returned from the Issuer and "resolves" the suspense records based on the recommendation of the Issuer.

RFS loan records with “MC”, “MA”, and “MI” match status are subject to suspense edits. A suspense record is created for further investigation if the Issuer tries to modify any of the following locked fields on the loan record:

- ▶ FHA Single Family Loans
 - ◆ Case Number
 - ◆ Loan Type
 - ◆ Original Principal Balance (OPB)
 - ◆ Interest Rate (Insurance Matching)
 - ◆ Maturity Date (Insurance Matching)
 - ◆ Zip Code (Insurance Matching – first three digits)
- ▶ All other Single Family Loans (VAG, VAV, and RD)
 - ◆ Case Number
 - ◆ Loan Type
 - ◆ OPB
- ▶ FHA Multifamily Loans
 - ◆ Case Number
 - ◆ Loan Type
 - ◆ Original Principal Balance (OPB) – Project Loans
 - ◆ Mortgage Rate (Insurance Matching) – Construction Loans
 - ◆ Zip Code (Insurance Matching – first three digits)
- ▶ RD Multifamily Loans
 - ◆ Case Number
 - ◆ Loan Type
 - ◆ Original Principal Balance (OPB)
- ▶ FHA Manufactured Housing Loans
 - ◆ Case Number
 - ◆ Loan Type
 - ◆ Original Principal Balance (OPB)

Suspense record exceptions are reported by the RFS Exception Feedback process. **Issuers must view and download their suspended records each month after receiving an e-Notification.** Suspense records are viewable in RFS by Ginnie Mae staff, Issuers, and MBSOA Operations Support. Ginnie Mae staff and Issuers are provided read-only access, and MBSOA Operations Support users are allowed to perform the reject or accept action.

[Back to Table of Contents](#)

5.1 Issuer e-Notification Regarding Suspense Files

After Loan data reporting is complete in RFS (mid-month), Issuers will receive an e-Notification indicating that they may download their Suspended Records for review. The e-Notification will also indicate whether to Accept or Reject the suspended record. The

Issuer will email the updated download file to RFS Operations Support for final processing. The file should be emailed to your current contact for the Suspense process. If you do not know your MBSOA Operations Support contact information, please call the Ginnie Mae Customer Support Hotline and select option 5.

The steps for Downloading Suspense Records are found in Section 8.4.

[Back to Table of Contents](#)

5.2 Viewing a Suspense List

The Suspense List displays the records that were suspended during RFS loan processing. The Ginnie Mae user, Issuer user, and the MBSOA Operations Support user may access suspense data on loans. The resulting suspense list is different for each user.

The MBSOA Operations Support and Ginnie Mae users may view suspense data for all Issuers. To view the Suspense List screen using an 'Issuer Id' and 'Report Period':

- ▶ Click the **Suspense List** tab under the **Suspense** menu on the Matching and Suspense (MAS) menu bar. Issuer users simply click the **Suspense** menu link.
- ▶ Select an 'Issuer ID' and a 'Report Period' from drop-down lists, and then press the GO button. 'Report Period' is the calendar month in which the loan transactions are reported to Ginnie Mae. It is also referred to as 'Record Date'. Throughout this document, the terms 'Report Period' and 'Record Date' are used interchangeably.
- ▶ A list of all the selected Issuer's suspended records for the specified Report Period is displayed (Screen 11)
- ▶ The User can also view a suspended record by entering one of the following: 'Pool ID', 'Unique Loan ID', or the 'Issuer Loan ID'. 'Issuer ID' and 'Report Period' must be selected. Pressing the GO button will display the suspended record(s) by the 'Pool Id', 'Unique Loan ID', or the 'Issuer Loan ID' (whichever field the User entered) for the selected 'Report Period'.
- ▶ Click on the resulting **Suspense List** column headings ('Pool', 'Unique Loan ID', 'Issuer Loan ID', 'Field Name', 'Current Value', 'Suspended Value', 'Match Code', or 'Date Suspended') to sort the column in either ascending or descending order.

Figure 5-1 Suspense List

The screenshot shows the 'Matching and Suspense (MAS)' application interface. At the top, there are navigation tabs: Home, Loan, Suspense, Matching Results, Downloads, Matching Reports, About MAS, and User Guide. Below the tabs, there are search filters for 'WE' (Bank, NA), Issuer ID (33), Pool ID, Unique Loan ID, Issuer Loan ID, and Report Period (12/2019). A 'Go' button is present. Below the filters, there are buttons for 'Select All Accept', 'Select All Reject', and 'Reset All to None'. The main area contains a table with the following columns: Pool, Unique Loan ID, Issuer Loan ID, Field Name, Current Value, Suspended Value, Match Code, Date Suspended, and Action. The table lists several suspension items, including FHA Case Number, RHS Case Number, FHA OPB, Loan Type, ZIP Code, and Loan Type. At the bottom, there are links for 'PRIVACY POLICY' and 'GINNE MAE: GOVERNMENT GUARANTEED'.

Pool	Unique Loan ID	Issuer Loan ID	Field Name	Current Value	Suspended Value	Match Code	Date Suspended	Action
433749	101	000	FHA Case Number	005415071895703	000000000000000	MANA	01/04/2011	Accept Reject (None)
489818	101	730	RHS Case Number	024021217521177	024021218489574	MANA	01/04/2011	Accept Reject (None)
603484	101	000	FHA OPB	0000111245.00	0000111241.00	MAMI	01/04/2011	Accept Reject (None)
676475	102	000	Loan Type	VAG	FHA	MAMI	01/04/2011	Accept Reject (None)
676643	102	000	ZIP Code	852380000	851380000	MAMI	01/04/2011	Accept Reject (None)
698132	202	000	Loan Type	VAG	FHA	MAMI	01/04/2011	Accept Reject (None)
698396	202	000	Loan Type	VAG	FHA	MAMI	01/04/2011	Accept Reject (None)

- ▶ An Audit Trail is maintained to track all changes made to a loan record. The Audit Trail section (**Error! Reference source not found.**) shows loan records that were previously modified in the suspense process. Information regarding the fields that were modified and whether the suspended value was promoted or deleted is shown. The login name of the MBSOA Operation Support user who approved the promotion or deletion, and the date of the change, is shown.
- ▶ Issuer Users do not have access to the **Audit Trail** screen.

Figure 5-2 Suspense List Audit Trail

The screenshot shows the 'Audit Trail' table with the following columns: Pool, Unique Loan ID, Issuer Loan ID, Field Name, Current Value, Suspended Value, Match Code, Date Suspended, Action, Date updated, and User. The table lists two records of modifications to loan records.

Pool	Unique Loan ID	Issuer Loan ID	Field Name	Current Value	Suspended Value	Match Code	Date Suspended	Action	Date updated	User
654321	100000111	310000011	Case Number	000111222333444	00099888777666	MC	07/11/2008	R	07/17/2009	O_SMTH
777666	100000222	310004444	Case Number	000456789123456	000545463737373	NC	07/11/2008	A	07/17/2009	O_SMTH

The **Suspense List** screen contains the fields, buttons and links described in Table 3.

Table 3: Suspense List

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Issuer ID	Issuer number that Ginnie Mae assigned to the Issuer organization	4-digit number, read only Drop-down list containing a selection of Issuer IDs for which the user has access	Required
Pool ID	Unique number identifying a pool record reported by the Issuer	6 character alphanumeric,, editable	Optional
Unique Loan ID	Unique number assigned to this loan	9-digit number, editable	Optional
Issuer Loan ID	Unique Loan Number that is assigned to this loan by the Issuer	20 character alphanumeric, editable	Optional
Report Period	The date that the loan activity was reported	Drop-down list containing the current report period and the five previous report periods	Required The default value is the current report period
GO	Click to retrieve suspense list		
Suspense Items			
Pool	Pool ID number of the loan record	Read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Unique Loan ID	<p>Unique number assigned to this loan</p> <p>Click the “Unique Loan ID” to access the Loan Detail screen for this loan record</p>	Number, read only	
Issuer Loan ID	Unique Loan Number that is assigned to this loan by the Issuer	Number, read only	
Field Name	The name of the field that caused the record to be suspended, (Case Number, OPB, Loan Type, Interest Rate, Zip Code, or Maturity Date)	Text, read only	
Current Value	<p>This is the value of the field that caused the record to be suspended which is currently stored in EWODS</p> <p>The value in this field had been previously matched to an agency file</p>	Read only	
Suspended Value	This field contains the changed value of the field that caused the record to be suspended	Read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Match Code	The Match Status code prior to the record being suspended	Contains a valid match status code (see 12.2)	
Date Suspended	The date the Suspense record was uploaded into the RFS database	Date, read only Format: MM/DD/YYYY	
SELECT ALL ACCEPT	Click this button to promote all records on screen		
SELECT ALL REJECT	Click this button to reject all records on screen		
RESET ALL TO NONE	Click this button to make no changes to all records on screen.		
Action (drop-down list)		Valid values: <ul style="list-style-type: none"> ▶ "Accept All" – Accept all changed values ▶ "Reject All" – reject all changed values 	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Action (radio buttons)	Select a radio button to apply the action to the suspense record	Valid radio button choices: <ul style="list-style-type: none"> ▶ “Accept” – values in ‘Suspended Value’ fields are copied to the appropriate fields on the loan records ▶ “Reject” – the current value on the loan records remain unchanged ▶ “(None)” – do not apply an action to this suspense record 	Only displayed for Operations users. Only displayed for records from the current reporting period.
SUBMIT	Click to save the Action code to Accept or Reject changes		
Audit Trail			
Pool	Pool ID number of the loan record	Read only	
<u>Unique Loan ID</u>	Unique number assigned to this loan Click the “Unique Loan ID” to access the Loan Detail screen for this loan record	Number, link to Loan Detail for this loan record	
Issuer Loan ID	Unique Loan Number that is assigned to this loan by the Issuer	Number, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Field Name	The name of the field that caused the record to be suspended, (Case Number, OPB, Loan Type, Interest Rate, Zip Code, or Maturity Date).	Text, read only	
Current Value	This is the value of the field that caused the record to be suspended which is currently stored in EWODS The value in this field had been previously matched to an agency file	Read only	
Suspended Value	This field contains the changed value of the field that caused the record to be suspended	Read only	
Match Code	The Match Status code prior to the record being suspended		
Date Suspended	The date the Suspense record was uploaded into the RFS database		

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Action	Action applied to the suspense record	Valid values: <ul style="list-style-type: none"> ▶ “R” – ‘suspended value’ was not copied to the loan record ▶ “A” – ‘suspended value’ was copied to the loan record 	
Date updated	Date the action was applied to this loan record in RFS MAS	Date, read only Format: MM/DD/YYYY	
User	Valid RFS MAS user ID	Text, read only	Only MBSOA Operations Support can view this field

[Back to Table of Contents](#)

5.3 Accepting or Rejecting a Suspense Loan Level Record

When the MBSOA Operations Support user accesses the Suspense List, ‘Action’ radio buttons and an ‘Action’ drop-down list are available; these are not available to the Issuer or to the Ginnie Mae user.

- ▶ Click the **Suspense List** tab on the Matching and Suspense (MAS) Suspense menu bar.
- ▶ Select an ‘Issuer ID’ and ‘Reporting Period’ from the drop-down lists to retrieve a list of suspense loan records for that Issuer. The reporting period will be defaulted to the current reporting period.
- ▶ There are two ways to accept or reject suspended loan records from the Suspense List (
- ▶).
 - ▶ Individual records may be set to “Accept”, “Reject”, or “None” from the suspense list using the ‘Action’ radio buttons.
 - ▶ When an Issuer has many records that require the same action, the just below the heading ‘Action’ provides the ability to “Accept All” or “Reject All” records for a given Issuer in suspense.
 - ▶ Scroll to the bottom of the suspense list and click SAVE.
- ▶ When a suspense record is accepted, one of the following six fields is updated on the Issuer’s loan record:
 - ▶ ‘Case Number’
 - ▶ ‘OPB Amount’
 - ▶ ‘Loan Type’

- ▶ 'Loan Interest Rate'
- ▶ 'Loan Maturity Date'
- ▶ 'Loan Zip Code'
- ▶ When suspense records are accepted, the Match status codes are changed as follows:
 - ▶ 'Match Status' = "NB", 'Agency Match Status' = "NB", and 'Terminate Match Status' = "BT" for loans in pools whose Pool Issue Date is equal to or greater than 01/01/2003. The 'Match Status Date', 'Agency Match Date', and 'Terminate Match Date' are also updated.
 - ▶ 'Match Status' = "NB", 'Agency Match Status' = "NA", and 'Terminate Match Status' = "BT" for loans in pools whose Pool Issue Date is less than 01/01/2003. The 'Match Status Date', 'Agency Match Date', and 'Terminate Match Date' are also updated.
 - ▶ When 'Match Status' = "MA" and 'Agency Match Status' = "MI" and a suspense record changes 'Maturity Date', 'Interest Rate', and/or 'Zip Code' then the 'Match Status' of "MA" and 'Match Status Date' are not changed. The 'Agency Match Status' is reset to "NI" and 'Agency Match Status Date' is updated.
- ▶ When the match status code is changed, the corresponding matching date is set to the current date.
- ▶ When a record is rejected from the suspense file (the change is rejected), no changes are made to the loan detail record.
- ▶ An Audit Detail record is created to track whether the Issuer requested an accept or reject of the Suspended item which was processed by MBSOA Operations.

[Back to Table of Contents](#)

6 Matching Results

Ginnie Mae's Single Family loan level data matching process involves comparing data from different sources. Through data sharing agreements with external agencies (i.e., FHA, VA, and RD) Ginnie Mae compares Issuer reported, non-personal loan level data with corresponding records from external Agency databases. Ginnie Mae's objective is to match the Issuer reported loan level data with data from FHA's Single Family Information System (SFIS) Endorsed Loans A-43 Database; VA's data Master File of Guaranteed Loans; and RD Master File of Insured Loans.

There are two basic monthly matching processes for FHA, VA, and RD Single Family loans.

1. **Monthly Origination Loan Match** - This is the routine matching of loans in new pools, i.e., originations for each month. This is the ongoing "two string" matching that is applied to all active Ginnie Mae loan records. For the monthly origination match, only the current month's new originations are matched in this process.

The origination loan match verifies that the Case Number/OPB pair is valid by matching to external agency files. The sources of the loan data are the new pools loan origination file (11706 data) and the monthly loan level data reported by Issuers.

External agency data is comprised of:

- ◆ The monthly FHA A-43 master file
- ◆ The Internet-based online loan query (to CHUMS)
- ◆ The VA data monthly master file
- ◆ The RD loan file.

The functional match string is Agency Case Number and OPB.

This match is applicable to all active loans in the Ginnie Mae portfolio. Each loan level record is assigned a match status code, see 12.2.

2. **Monthly Loan Match and Streamlined Certification Match** - This is the “insurance match” per APM 03-26 that supports the streamlined certification business process as well as regular matching/re-matching of active loans previously not matched or marked with an “NB” match status code.

The Insurance match applies only to Single Family loans originated in pools after January 1, 2003. This process is used to verify that the loan is insured by matching to external agency file data. The matching process uses different match strings depending on the agency type of the loan. For the regular match/re-match only the Case Number and OPB is used.

3. **Monthly Origination Loan Match** - This is the routine matching of loans in new pools, i.e., originations for each month. This is the ongoing “two string” matching that is applied to all active Ginnie Mae loan records. For the monthly origination match, only the current month’s new originations are matched in this process.

The origination loan match verifies that the Case Number/OPB pair is valid by matching to external agency files. The sources of the loan data are the new pools loan origination file (11706 data) and the monthly loan level data reported by Issuers.

External agency data is comprised of:

- ◆ The monthly FHA A-43 master file
- ◆ The Internet-based online loan query (to CHUMS)
- ◆ The VA data monthly master file
- ◆ The RD loan file

The functional match string is Agency Case Number and OPB.

This match is applicable to all active loans in the Ginnie Mae portfolio. Each loan level record is assigned a match status code, see 12.2.

4. **Monthly Loan Match and Streamlined Certification Match** - This is the “insurance match” per APM 03-26 that supports the streamlined certification business process as well as regular matching/re-matching of active loans previously not matched or marked with an “NB” match status code.

The Insurance match applies only to Single Family loans originated in pools after January 1, 2003. This process is used to verify that the loan is insured by matching to external agency file data. The matching process uses different match strings depending on the agency type of the loan. For the regular match/re-match only the Case Number and OPB is used.

For FHA Single Family loans, the match string is Agency Case Number, OPB, Interest Rate, Zip Code, and Maturity Date. For VA and RD Single Family loans the match string is: Agency Case Number and OPB.

Similarly, Ginnie Mae's Multifamily and FHA Manufactured Housing loan level data matching process involves comparing (matching) selected fields from the issuer's monthly loan level file to the same fields in the insurance endorsement files. The endorsement files consist of the following:

- ◆ The monthly FHA F47A master file
- ◆ The monthly RD Agency master file
- ◆ The monthly Manufactured Housing Agency master file

For FHA Multifamily loans, the match fields are FHA Case Number, OPB (Project Loans), and Mortgage Rate (Construction Loans). For RD Multifamily loans, the match fields are RD Case Number, and OPB. For FHA Manufactured Housing loans, the match fields are FHA Case Number, and OPB.

There are two basic components of the monthly matching process for FHA Multifamily, RD Multifamily and FHA Manufactured Housing loans.

5. **Monthly Loan Match** – The FHA Multifamily monthly loan match verifies that the Case Number, OPB (Project Loans), and Mortgage Rate (Construction Loans) can be matched to FHA data for the same loan. RD Multifamily monthly loan match verifies that the Case and OPB pair can be matched to the RD data for the same loan. FHA Manufactured Housing monthly loan match verifies that the Case and OPB pair can be matched to the FHA data for the same loan.
This match is applicable to all active loans in the Ginnie Mae portfolio. Each loan level record is assigned a match status code, see 12.2.
Monthly Loan Re-Match - This is the "match" process as well as regular re-matching of active loans previously not matched.

[Back to Table of Contents](#)

6.1 Viewing Originations Matching Search Options

The **Originations Matching Results** screen provides options to produce three viewable report types. The Ginnie Mae and the MBSOA Operations Support users have access to view originations matching data on loan level records.

To access the Originations Matching Results screen:

- ◆ Click Matching Results > Originations Matching Results on the Matching and Suspense (MAS) menu bar.
- ◆ There are four drop-down lists available for searching. However, not all Report Types allow the User to edit the value selected in the drop-down list.
- ◆ The 'Issuer' drop-down list contains the choice to select "All Issuers" plus a list of Issuer IDs that are associated with your login ID. The Originations Matching report type is the only report type that allows the User to select a single Issuer from the drop-down list. The other report types set the 'Issuer' drop-down list to "All Issuers" when the value is selected in the 'Report Type' drop-down list.
- ◆ 'Record Date' contains the current reporting period plus five prior reporting periods.
- ◆ The 'Loan Type' drop-down list contains the list of valid loan types for which to display the selected report type.
- ◆ The 'Report Type' drop-down list contains the three report types available for viewing:
 - "Originations Matching"
 - "Originations Matching Summary"
 - "Originations NC Matching Results".

Figure 6-1 View Originations Matching Search Options



The screenshot shows a form titled "Originations Matching Search Options" with four dropdown menus. The "Issuer" dropdown is set to "All Issuers". The "Record Date" dropdown is set to "12/2008". The "Loan Type" dropdown is set to "FHA". The "Report Type" dropdown is open, showing three options: "Originations Matching", "Originations Matching Summary", and "Originations NC Matching Results".

The **Originations Matching Search Options** screen contains the fields, buttons or links described in the following table.

Table 4: Originations Matching Search Options

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Issuer	Identification number of the Issuer	<p>Read only</p> <p>Drop-down list containing valid Issuer IDs</p> <ul style="list-style-type: none"> ▶ "All Issuers" ▶ A selection of Issuer IDs for which the user has access 	<p>Required</p> <p>Disabled when 'Report Type' is set to the following report types:</p> <ul style="list-style-type: none"> ▶ "Originations Matching Summary" ▶ "Originations NC Matching Results"
Record Date	Contains available reporting periods	<p>Read only</p> <p>Drop-down list containing valid reporting periods</p> <p>Current reporting period plus five prior reporting periods</p>	<p>Required</p> <p>The default value is the current report period</p>
Loan Type	Code identifying the type of mortgage loan	<p>Read only</p> <p>Drop-down list containing valid loan types:</p> <ul style="list-style-type: none"> ▶ "FHA" ▶ "VA" ▶ "RHS" 	<p>Required</p> <p>Disabled when 'Report Type' is set to the following report types:</p> <ul style="list-style-type: none"> ▶ "Originations Matching Summary" ▶ "Originations NC Matching Results"

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Report Type	Drop-down list containing valid report types for the authorized user	Read only Valid values: <ul style="list-style-type: none"> ▶ “Originations Matching” ▶ “Originations Matching Summary” ▶ “Originations Matching NC Results” 	Required
GO	Clicking this button generates and displays the report type on the lower screen section		

[Back to Table of Contents](#)

6.1.1 Viewing Originations Matching

Originations Matching is the routine matching of loans in new pools, e.g. originations for each month. This is the “first string” of the ongoing “2-string” matching that is applied to all active Ginnie Mae loan records.

The Originations Matching screen is viewable when “All Issuers” or a single Issuer ID is selected in the ‘Issuer’ drop-down list. When the results are displayed, single Issuer data will be accessible.

To access the Originations Matching screen:

- ▶ Click on Matching Results > Originations Matching on the Matching and Suspense (MAS) menu bar.
- ▶ “All Issuers” or a single Issuer ID may be selected in the ‘Issuer’ drop-down list. When a single Issuer is selected in the ‘Issuer’ drop-down list, the Originations Matching data is displayed for the selected Issuer for the selected ‘Record Date’ plus the five previous reporting periods. When “All Issuers” is selected, Originations Matching data is displayed for the complete list of Issuers.
- ▶ Select “All Issuers”
- ▶ Select ‘Record Date’.
- ▶ Select ‘Loan Type’.
- ▶ Select “Originations Matching” in the ‘Report Type’ drop-down list.
- ▶ Click the GO button.

Figure 6-2 Originations Matching

The screenshot shows the 'Matching and Suspense (MAS)' web application interface. At the top, there is a navigation menu with links for Home, Loan, Suspense, Matching Results, Downloads, Matching Reports, About MAS, and User Guide. Below the menu is the 'Originations Matching Search Options' section, which includes dropdown menus for Issuer (All Issuers), Record Date (05/2009), Loan Type (FHA), and Report Type (Originations Matching), along with a 'Go' button. The main section, 'Originations Matching', displays a report for 'Report: LL-0860' with a 'Report Period: 05/2009' and 'Loan Type: FHA'. A table with the following data is shown:

	Issuer ID	Matched Agency	Matched Case	Not Matched	Total Loans
(+)	1111	8,162	1,073	0	9,235
(+)	1234	1	622	0	623
(+)	2222	26	116	0	142
(+)	5432	127	5	0	132

- ▶ The results are displayed in the lower section of the Originations Matching screen. Each column on the Originations Matching screen section can be sorted in both ascending and descending order by clicking on the column heading.
- ▶ There is a 'Total' line at the bottom which provides the sum of the 'Matched Agency', 'Matched Case', 'Not Matched' and 'Total Loans' columns.
- ▶ Click the (+) to the left of the 'Issuer ID' to view the Originations Matching Issuer detail for the Issuer (Error! Reference source not found.).

Figure 6-3 Originations Matching Issuer Detail

The screenshot shows the 'Matching and Suspense (MAS)' application interface. At the top, there is a navigation bar with links: Home, Loan, Suspense, Matching Results, Downloads, Matching Reports, About MAS, and User Guide. Below this is the 'Originations Matching Search Options' section, which includes dropdown menus for Issuer (All Issuers), Record Date (05/2009), Loan Type (FHA), and Report Type (Originations Matching), along with a 'Go' button. The main content area is titled 'Originations Matching' and displays a summary for Report: LL-0860, Report Period: 05/2009, and Loan Type: FHA. It contains two tables: one for the overall summary and one for the monthly breakdown.

Issuer ID	Matched Agency	Matched Case	Not Matched	Total Loans
1111	8,162	1,073	0	9,235

Month	Matched Agency	Matched Case	Not Matched	Total Loans
05/2009	8,162	1,073	0	9,235

- Click (-) to collapse the Issuer Detail screen section.

The **Originations Matching** screen contains the fields, buttons or links described in the following table.

Table 5: Originations Matching

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
(+)/(-)	<p>Click on the expand icon (+) in front of the Issuer number to see the Issuer's view of their Originations Matching data</p> <p>Click on the collapse icon (-) to hide the Issuer view</p>	<p>Valid values:</p> <ul style="list-style-type: none"> ▶ “(+)” – displays the Issuer's view of their Originations Matching data ▶ “(-)” – collapse the Issuer's view of their Originations Matching data 	The Issuer view shows the current record date plus the five previous months of data.
Issuer ID	Identification number of the Issuer	Number, read only	
Matched Agency	Displays the number of loans that were matched for Case Number and OPB to the agency file during the originations matching for this Issuer	Number, read only	
Matched Case	Displays the number of loans that were matched by Case Number only for this Issuer	Number, read only	
Not Matched	Displays the number of loans that did not match on Case Number or OPB during the originations matching for this Issuer	Number, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Total Loans	Displays the total number of origination matching loans processed for the selected record date for this Issuer	Number, read only	
Originations Matching Issuer Detail (+)			
Month	Displays the selected record date first, then the five previous months record dates	Read only Format: MM/YYYY	
Matched Agency	Displays the number of loans that were matched for Case Number and OPB to the agency file during originations matching	Number, read only	
Matched Case	Displays the number of loans that were matched by Case Number only	Number, read only	
Not Matched	Displays the number of loans that did not match on Case Number or OPB during the originations matching	Number, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Total Loans	Displays the total number of origination matching loans processed for the selected record date	Number, read only	

[Back to Table of Contents](#)

6.1.2 Viewing Originations Matching Summary

The Originations Matching Summary is available to the MBSOA Operations Support and Ginnie Mae users for a selected record date. Users may use the default record date or use the drop-down menu to select one of five previous record dates. This report type is displayed on the Originations Matching Summary screen (**Error! Reference source not found.**).

To access the Originations Matching Summary screen:

- ▶ Click on Matching Results > Originations Matching on the Matching and Suspense (MAS) menu bar.
- ▶ Select "All Issuers" in the 'Issuer' drop-down list. This report type may not be generated for a single Issuer.
- ▶ Select 'Record Date'.
- ▶ Select "Originations Matching Summary" in the 'Report Type' drop-down list. When "Originations Matching Summary" report type is selected, the 'Issuer' and 'Loan Type' drop-down lists are disabled. This report provides a summary report for all Issuers and for all loan types.
- ▶ Click the GO button.

Figure 6-4 Originations Matching Summary

The screenshot shows the 'Matching and Suspense (MAS)' application interface. At the top, there is a navigation menu with links for Home, Loan, Suspense, Matching Results, Downloads, Matching Reports, About MAS, and User Guide. Below this is the 'Originations Matching Search Options' section, which includes dropdown menus for Issuer (set to 'All Issuers'), Record Date (set to '05/2009'), Loan Type, and Report Type (set to 'Originations Matching Summary'). A 'Go' button is located below these options.

The 'Originations Matching Summary' section displays a table with the following data:

Agency Type	Agency Loans	Matched To Agency	% Matched	Matched To Case	% Matched	Total Not Matched	% Not Matched
FHA	167,626	135,996	81.13%	31,630	18.87%	0	0%
RHS	8,486	6,570	77.42%	118	1.39%	1,798	21.19%
VA	32,056	25,336	79.04%	853	2.66%	5,867	18.30%
Total	208,168	167,902	80.66%	32,601	15.66%	7,665	3.68%

Below the table, there are two lines of text: 'Total Matched to Agency: Matched on Case # and OPB' and 'Total Matched by Case #: Matched on Case # only'.

- ▶ Each column on the Originations Matching Summary screen section can be sorted in both ascending and descending order by clicking on the column heading.
- ▶ There is a 'Total' line at the bottom which provides the sum of the 'Agency Loans', 'Matched To Agency', '% Matched', 'Matched to Case', '% Matched', 'Total Not Matched' and '% Not Matched' columns.

The Originations Matching Summary screen contains the fields.

Table 6: Originations Matching Summary

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Agency Type	Agency reporting type	Text, read only Valid Agency types are: ▶ "FHA" ▶ "VA" ▶ "RHS"	
Agency Loans	Total number of origination loans available for that Agency type for that record date	Number, read only	
Match to Agency	Number of origination loans that matched on both Case Number and OPB to the Agency file for each agency type for the record date selected	Number, read only	
% Matched	Percentage of origination loans that matched on both Case Number and OPB for each agency, for the record date selected	Number, read only	
Matched to Case	Number of origination loans that matched on Case Number to the CHUMS file (for FHA loans) for the record date selected	Number, read only	
% Matched	Percentage of origination loans that matched on Case Number to the CHUMS file (for FHA loans) for the record date selected	Number, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Total Not Matched	Number of origination loans that did not match the Agency or CHUMS file (for FHA loans) for each loan type for the record date selected	Number, read only	
% Not Matched	Percentage of origination loans that did not get matched for each agency type for the record date selected	Number, read only	

[Back to Table of Contents](#)

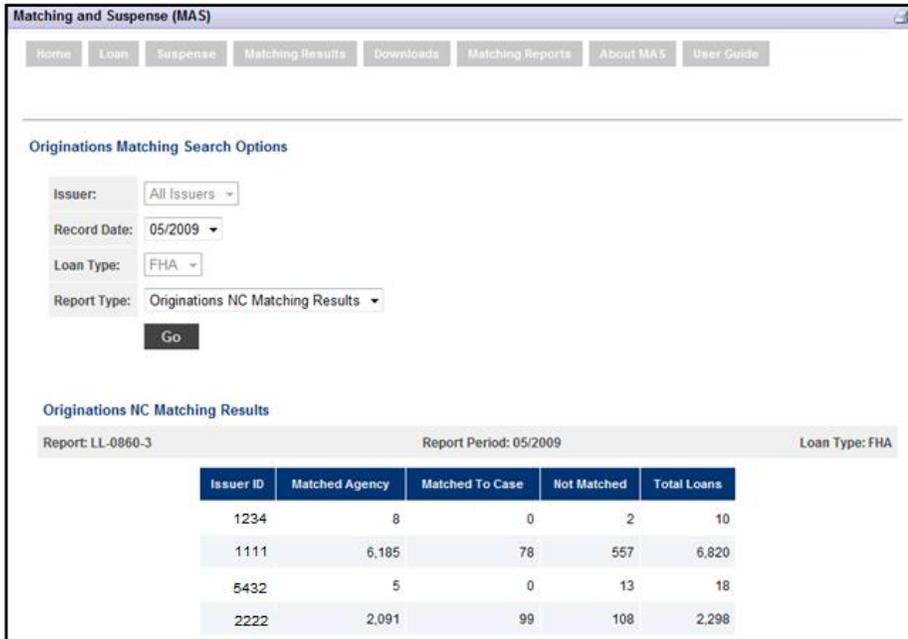
6.1.3 Viewing Originations NC Matching Results

The **Originations NC Matching Results** displays information for Issuers that have loans with a 2-string match status of "NC". A loan record receives a Match Status of "NC" when the loan level record did not match on Case Number and OPB to the Agency file and CHUMS database (CHUMS is for FHA loans only).

To access the Originations NC Matching Results screen:

- ▶ Click on **Matching Results > Originations Matching** on the Matching and Suspense (MAS) menu bar.
- ▶ Select "**All Issuers**" in the 'Issuer' drop-down list. This report cannot be run for a single Issuer.
- ▶ Select '**Record Date**'. Users may use the current record date (the default value) or use the drop-down list to select one of five previous record dates.
- ▶ Select "**Originations NC Matching Results**" in the 'Report Type' drop-down list. When "Originations NC Matching Results" report type is selected, the 'Issuer' and 'Loan Type' drop-down lists are disabled. This report provides a summary report for all Issuers and for all loan types.
- ▶ Click the **GO** button.
- ▶ The results are displayed on the Originations NC Matching Results screen section.

Figure 6-5 Originations NC Matching Results



- ▶ Each column on the **Originations NC Matching Results** screen section can be sorted in both ascending and descending order by clicking on the column heading.
- ▶ There is a 'Total' line at the bottom which provides the sum of the 'Matched Agency', 'Matched To Case', 'Not Matched' and 'Total Loans' columns.

The **Originations NC Matching Results** screen contains the fields, buttons or links described in Table 7.

Table 7: Originations NC Matching Results

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Issuer ID	Identification number of the Issuer	Number, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Matched Agency	The number of loans that were matched on Case Number to the Agency file during the originations matching	Number, read only	
Matched Case	Number of loans that matched on the CHUMS file for the record date selected	Number, read only	
Not Matched	The number of loans that did not match on Case Number or OPB during the originations matching	Number, read only	
Total Loans	Shows the total number of origination matching loans processed for the selected Report Period	Number, read only	

[Back to Table of Contents](#)

6.2 Viewing Insurance Matching Search Options

The **Insurance Matching Search Options** screen provides options to produce four viewable report types. The Ginnie Mae and MBSOA Operations Support users have access to view insurance matching data on loan level records. Issuer users have access to view two of the four report types.

To access the Insurance Matching Results screen:

- ▶ Click **Matching Results > Insurance Matching Results** on the Matching and Suspense (MAS) menu bar.
- ▶ There are four drop-down lists available for searching.
- ▶ **'Record Date'** contains the current reporting period and five prior reporting periods. The "Monthly Industry Average Results" report type can be run for the current record date only.
- ▶ The **'Issuer'** drop-down list contains the choice to select "All Issuers" or scroll down the list to select a single Issuer. The "Insurance Matching Summary" and "Monthly Industry Average Results" report types must be run for "All Issuers".
- ▶ The **'Loan Type'** drop-down list contains the list of valid loan types for which to display the selected report type.

- ▶ The **'Report Type'** drop-down list contains the four report types available for viewing:
 - "Insurance Matching Results"
 - "Insurance Fields Not Matched"
 - "Insurance Matching Summary" (available only to Ginnie Mae and MBSOA Operations Support users)
 - "Monthly Industry Average Results" (available only to Ginnie Mae and MBSOA Operations Support users).

Figure 6-6 View Insurance Matching Search Options

The Insurance Matching Search Options screen contains the fields, buttons or links described in the following table.

Table 8: Insurance Matching Search Options

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Record Date	Contains available reporting periods	Read only Drop-down list containing valid reporting periods Current reporting period plus five prior reporting periods	Required The default value is the current report period The "Monthly Industry Average Results" report type may only be run for the current record date

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Issuer	Identification number of the Issuer	Read only Drop-down list containing valid Issuer IDs ▶ “All Issuers” ▶ A selection of Issuer IDs for which the user has access	Required The default is “All Issuers” Only “Insurance Matching Results” and “Insurance Fields Not Matched” report types allow a single Issuer to be chosen
Loan Type	Code identifying the type of mortgage loan	Read only Drop-down list containing valid loan types: ▶ “FHA” ▶ “VA” ▶ “RHS” ▶ “FMF” ▶ “FH1” ▶ RMF	Required, only available for “Insurance Matching Results” report type
Report Type	Drop-down list containing valid report types	Read only Valid values: ▶ “Insurance Matching Results” ▶ “Insurance Fields Not Matched” ▶ “Insurance Matching Summary” ▶ “Monthly Industry Average Results”	Required
GO	Clicking this button generates and displays the report type on the lower screen section		

[Back to Table of Contents](#)

6.2.1 Viewing Insurance Matching Results

The **Monthly Insurance Matching Results** screen shows, by record date, the number of loan level records Ginnie Mae attempted to match for insurance verification that month, the number of loans matched, the number of loans not matched, and the number of total errors (one non-matched loan level record may have more than one error). Report data is produced for a given Issuer number, record date, and loan.

To access the Insurance Matching Results screen:

- ▶ Click on **Matching Results > Insurance Matching** on the Matching and Suspense (MAS) menu bar.
- ▶ **“All Issuers”** or a **single Issuer ID** may be selected in the ‘Issuer’ drop-down list.

NOTE: When a single Issuer is selected in the ‘Issuer’ drop-down list, the Insurance Matching data is displayed for the selected Issuer for the selected ‘Record Date’ plus the five previous reporting periods. When “All Issuers” is selected, Insurance Matching data is displayed for the complete list of Issuers.

- ▶ Issuers may only run this report type for the Issuer IDs that are assigned to their user ID.
- ▶ For MBSOA Operations Support and Ginnie Mae users, select **“All Issuers”** on the ‘Issuer’ drop-down list.
- ▶ Select **‘Record Date’**.
- ▶ Select **‘Loan Type’**.
- ▶ Set **‘Report Type’** to “Insurance Matching Results”.
- ▶ Click **GO**.

Figure 6-7 Insurance Matching Results

Issuer ID	Loans For Matching	# Loans Matched	% Matched	Loans Not Matched	% Not Matched
1483	2,180	0	0.00%	2,180	100.00%

Month	Loans For Matching	# Loans Matched	% Matched	Loans Not Matched	% Not Matched
04/2010	2,180	0	0.00%	2,180	100.00%
02/2010	2,180	0	0.00%	2,180	100.00%

- ▶ Each column on the Monthly Insurance Matching Results screen section can be sorted in both ascending and descending order by clicking on the column heading.
- ▶ There is a ‘Total’ line at the bottom which provides the sum of the ‘Loans For Matching’, ‘# Loans Matched’, ‘% Matched’, ‘Loans Not Matched’ and ‘% Not Matched’ columns.
- ▶ Click **(+)** to the left of the ‘Issuer ID’ field to display a detailed view of the Issuer’s Insurance Matching results for the selected record date plus the five previous record dates, if available.

Figure 6-8 Monthly Insurance Matching Results – Issuer Detail

Monthly Insurance Matching Results					
Report: LL-0865					Loan Type: VA
Loans In Pools Originated After Jan 1st 2003					
Issuer ID	Loans For Matching	# Loans Matched	% Matched	Loans Not Matched	% Not Matched
1463	30,643	28,804	94.00%	1,839	6.00%
1555	317	315	99.37%	2	0.63%

- ▶ The Issuer’s view of the Monthly Insurance Matching Results screen shown in the figure below.

Figure 6-9 Monthly Insurance Matching Results - Issuer View

Insurance Matching Search Options

Record Date: 05/2010

Issuer: 3907

Loan Type: FHA

Report Type: Insurance Matching Results

Go

Monthly Insurance Matching Results

Report: LL-0865 Loan Type: FHA

Ginnie Mae Industry Average:
Loans In Pools Originated After Jan 1st 2003

Month	Loans For Matching	# Loans Matched	% Matched	Loans Not Matched	% Not Matched
03/2010	262,484	260,885	99.39%	1,599	0.61%

- ▶ The (+) to the right of the ‘Total Errors’ field shows a detailed view of that Issuer’s Insurance Fields Not Matched results for the current record date plus the five previous months of data.
- ▶ Fields descriptions for this screen section are described in table 11.
- ▶ After viewing the Issuer’s data, the User then can click on the collapse sign (-) to hide the Issuer view.

Figure 6-10 Monthly Insurance Matching Results – Insurance Fields Not Matched

Monthly Insurance Matching Results									
Report: LL-0865			Report Period: 05/2009				Loan Type: FHA		
Issuer ID	Loans For Matching	# Loans Matched	% Matched	Loans Not Matched	% Not Matched	Total Errors			
1111	103,357	102,059	98.74%	1,298	1.26%	620			
Month	Case Nbr/OPB	% Errors	Int. Rate	% Errors	Maturity Date	% Errors	Zip Code	% Errors	Total Errors
05/2009	0	0.00%	296	53.14%	81	14.54%	180	32.32%	557

The **Insurance Matching Results** screen contains the fields, buttons or links described in the following table.

Table 9: Insurance Matching Results

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
(+)/(-)	Clicking on the expand icon (+) in front of the Issuer ID allows the user to see the Issuer’s monthly Insurance Matching results Click on the collapse icon (-) to hide the Issuer’s monthly Insurance Matching results	Possible values are (+) and (-)	Optional
Issuer ID	Shows the Issuer Number(s) for the record date and loan type selected.	Number, read only	
Loans for Matching	Shows the total number of Insurance loans for the Agency type selected and available for matching for the record date selected	Number, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
# Loans Matched	Displays the total number of loans that matched for insurance to the Agency file for that record date	Number, read only	Insurance matched records must match on all five of the following fields on the Agency file to be a successful match: <ul style="list-style-type: none"> ▶ Case Number ▶ OPB ▶ Maturity Date ▶ Interest Rate ▶ Zip Code
% Matched	Displays the percentage of loans that were matched to the Agency file during Insurance Matching for the record date	Number, read only	
Loans Not Matched	Displays the number of loans that did not match the Agency file during insurance matching for the record date	Number, read only	
% Not Matched	Displays the percentage of loans that did not match to the Agency file during insurance matching for the record date	Number, read only	
(+)/(-)	Clicking on the expand icon (+) after the % Not Matched allows the User to see the Issuer details of the Insurance Fields Not Matched results Click on the collapse icon (-) to hide the Issuer's details of the Insurance Fields Not Matched results	Possible values are (+) and (-)	Optional

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Insurance Matching Results – Issuer Detail/ Issuer view of the Insurance Matching Results screen			
Month	Displays the selected record date first, then the five previous months record dates	Date, read only Format: MM/YYYY	
Loans for Matching	Shows the total number of Insurance loans processed for matching for the Agency type and record date selected	Number, read only	
# Loans Matched	Displays the total number of loans that matched for insurance to the Agency file for that record date	Number, read only	Insurance matched records must match on all five of the following fields on the Agency file to be a successful match: <ul style="list-style-type: none"> ▶ Case Number ▶ OPB ▶ Maturity Date ▶ Interest Rate ▶ Zip Code
% Matched	Displays the percentage of loans that were matched to the Agency file during Insurance Matching for the record date	Number, read only	
Loans Not Matched	Displays the number of loans that did not match the Agency file during insurance matching for the record date	Number, read only	
% Not Matched	Displays the percentage of loans that did not match to the Agency file during insurance matching for the record date	Number, read only	

[Back to Table of Contents](#)

6.2.2 Viewing Insurance Fields Not Matched

The **Insurance Fields Not Matched** screen is an Issuer report type that is applicable to only FHA loans. It displays data for the selected record date along with data from the five previous record dates on the **Monthly Insurance Fields Not Matched** screen section.

To access the Monthly Insurance Fields Not Matched screen:

- ▶ Click on **Matching Results > Insurance Matching** on the Matching and Suspense (MAS) menu bar.
- ▶ Select an Issuer ID from the 'Issuer' drop-down list.
- ▶ Select 'Record Date'.
- ▶ Set 'Report Type' to "Insurance Fields Not Matched". The 'Loan Type' drop-down list becomes disabled.
- ▶ Click GO.

Figure 6-11 Monthly Insurance Fields Not Matched – Operations View

The screenshot shows the 'Matching and Suspense (MAS)' interface. At the top, there is a navigation bar with tabs: Home, Loan, Suspense, Matching Results, Downloads, Matching Reports, About MAS, and User Guide. Below this is the 'Insurance Matching Search Options' section, which includes dropdown menus for Record Date (05/2009), Issuer (All Issuers), Loan Type (FHA), and Report Type (Insurance Fields Not Matched). A 'Go' button is located below the Report Type dropdown. The main section is titled 'Monthly Insurance Fields Not Matched' and displays a report for Report ID LL-0866, Report Period 05/2009, and Loan Type FHA. The report contains a table with the following data:

Issuer ID	Case Nbr/OPB	% Errors	Int. Rate	% Errors	Maturity Date	% Errors	Zip Code	% Errors	Total Errors
1111	0	0.00%	296	53.14%	81	14.54%	180	32.32%	557
1234	0	0.00%	24	75.00%	8	25.00%	0	0.00%	32
5432	0	0.00%	2	2.33%	47	54.65%	37	43.02%	86

- ▶ Each column on the **Monthly Insurance Fields Not Matched** screen can be sorted in both ascending and descending order by clicking on the column heading.
- ▶ There is a 'Total' line at the bottom which provides the sum of the 'Case Nbr/OPB', '% Errors', 'Int. Rate', '% Errors', 'Maturity Date', '% Errors', 'Zip Code', '% Errors', and 'Total Errors' columns.

- ▶ Click (+) to the left of the 'Issuer ID' field to display a detailed view of the Issuer's Insurance Fields Not Matched results (**Error! Reference source not found.**) for the selected record date plus the five previous record dates, if available.

Figure 6-12 Monthly Insurance Fields Not Matched – Issuer Detail (Operations View)

The screenshot shows the 'Matching and Suspense (MAS)' application interface. At the top, there is a navigation bar with tabs for Home, Loan, Suspense, Matching Results, Downloads, Matching Reports, About MAS, and User Guide. Below this is the 'Insurance Matching Search Options' section, which includes dropdown menus for Record Date (05/2009), Issuer (All Issuers), Loan Type (FHA), and Report Type (Insurance Fields Not Matched), along with a 'Go' button. The main content area is titled 'Monthly Insurance Fields Not Matched' and displays the following information: Report: LL-0866, Report Period: 05/2009, and Loan Type: FHA. Below this is a table with the following data:

Issuer ID	Case Nbr/OPB	% Errors	Int. Rate	% Errors	Maturity Date	% Errors	Zip Code	% Errors	Total Errors
1111	0	0.00%	296	53.14%	81	14.54%	180	32.32%	557

Below the main table is a sub-table showing the data for the selected month (05/2009):

Month	Case Nbr/OPB	% Errors	Int. Rate	% Errors	Maturity Date	% Errors	Zip Code	% Errors	Total Errors
05/2009	0	0.00%	296	53.14%	81	14.54%	180	32.32%	557

- ▶ The Issuer's view of the **Monthly Insurance Fields Not Matched** screen is shown in **Error! Reference source not found.**. The fields on the screen are described in Table 10.

Figure 6-13 Monthly Insurance Fields Not Matched – Issuer View

Matching and Suspense (MAS)

Home Loan Suspense Matching Results Downloads Matching Reports About MAS User Guide

Insurance Matching Search Options

Record Date: 05/2009
 Issuer: 1111
 Loan Type: FHA
 Report Type: Insurance Fields Not Matched
 Go

Monthly Insurance Fields Not Matched

Report: LL-0866 Report Period: 05/2009 Loan Type: FHA

Month	Case Nbr/OPB	% Errors	Int. Rate	% Errors	Maturity Date	% Errors	Zip Code	% Errors	Total Errors
05/2009	0	0.00%	296	53.14%	81	14.54%	180	32.32%	557

Fields, buttons and links on the **Monthly Insurance Fields Not Matched** screen are described in Table 10.

Table 10: Insurance Fields Not Matched

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
(+)/(-)	Clicking on the expand icon (+) in front of the Issuer ID allows the user to see the Issuer's Monthly Insurance Fields Not Matched results Click on the collapse icon (-) to hide the Issuer's monthly Insurance Matching results	Possible values are (+) and (-)	Optional
Issuer ID	Shows the Issuer Number(s) for the record date and loan type selected.	Number, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Case Nbr/OBP	Number of loans that did not match to the Agency file on Case Number and OPB during the Insurance Matching for that record date	Number, read only	
% Errors	Shows what percentage of loans for Insurance Matching that did not match the Agency file on Case Number and OPB for that record date	Number, read only	
Int. Rate	Number of loans that did not match to the Agency file on Interest Rate during the Insurance Matching for that record date	Number, read only	
% Errors	Percentage of loans for Insurance Matching that did not match the Agency file on Interest Rate for that record date	Number, read only	
Maturity Date	Number of loans that did not match to the Agency file on Maturity Date during the Insurance Matching for that record date	Date, read only Format: MM/DD/YYYY	
% Errors	Percentage of loans for Insurance Matching that did not match the Agency file on Maturity Date for that record date	Number, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Zip Code	Number of loans that did not match to the Agency file on Zip Code during the Insurance Matching for that record date	Number, read only	
% Errors	Percentage of loans for Insurance Matching that did not match the Agency file on Zip Code for that record date	Number, read only	
Total Errors	Total number of errors found while trying to match to the Agency file during insurance matching for that record date	Number, read only	
Insurance Fields Not Matched expanded (+) – Issuer Detail/ Issuer view of the Insurance Fields Not Matched Results screen			
Month	Displays the selected record date first, then the five previous months record dates	Date, read only Format: MM/YYYY	
Case Nbr/OPB	Number of loans that did not match to the Agency file on Case Number and OPB during the Insurance Matching for that record date	Number, read only	
% Errors	Shows what percentage of loans for Insurance Matching that did not match the Agency file on Case Number and OPB for that record date	Number, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Int. Rate	Number of loans that did not match to the Agency file on Interest Rate during the Insurance Matching for that record date	Number, read only	
% Errors	Percentage of loans for Insurance Matching that did not match the Agency file on Interest Rate for that record date	Number, read only	
Maturity Date	Number of loans that did not match to the Agency file on Maturity Date during the Insurance Matching for that record date	Date, read only Format: MM/DD/YYYY	
% Errors	Percentage of loans for Insurance Matching that did not match the Agency file on Maturity Date for that record date	Number, read only	
Zip Code	Number of loans that did not match to the Agency file on Zip Code during the Insurance Matching for that record date	Number, read only	
% Errors	Percentage of loans for Insurance Matching that did not match the Agency file on Zip Code for that record date	Number, read only	
Total Errors	Total number of errors found while trying to match to the Agency file during insurance matching for that record date	Number, read only	

[Back to Table of Contents](#)

6.2.3 Viewing Insurance Matching Summary

The **Insurance Matching Summary** report type allows MBSOA Operations Support and Ginnie Mae users to view summary report data for all Issuers for a given record date. The report includes data for all valid loan types. This report is displayed on the lower screen section of the **Insurance Matching Search Options** screen.

To access the Monthly Insurance Matching Summary Report:

- ▶ Click on **Matching Results > Insurance Matching** on the Matching and Suspense (MAS) menu bar.
- ▶ Select 'Record Date'.
- ▶ Set 'Report Type' to "Insurance Matching Summary". The 'Issuer' and 'Loan Type' drop-down lists become disabled.
- ▶ Click GO.

Figure 6-14 Insurance Matching Summary

Insurance Matching Search Options

Record Date: 05/2009

Issuer: All Issuers

Loan Type:

Report Type: Insurance Matching Summary

Go

Monthly Insurance Matching Summary Report

Report: LL-0865-2 Report Period: 05/2009

Loan Type	Loans For Matching	Loans Matched	% Matched	Total Not Matched	% Not Matched	Total Errors
FHA	3,250,503	3,207,478	98.68%	43,025	1.32%	19,049
RHS	166,315	160,270	96.37%	6,045	3.63%	0
Total	3,416,818	3,367,748	98.56%	49,070	1.44%	19,049

- ▶ Each column on the **Monthly Insurance Matching Summary** report can be sorted in both ascending and descending order by clicking on the column heading.
- ▶ There is a 'Total' line at the bottom which provides the sum of the 'Loans for Matching', 'Loans Matched', '% Matched', 'Total Not Matched', '% Not Matched', and 'Total Errors'.

Fields, buttons and links on the **Monthly Insurance Matching Summary** Screen are described in Table 11.

Table 11: Monthly Insurance Matching Summary

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Loan Type	Agency reporting type	Valid loan types: <ul style="list-style-type: none"> ▶ "FHA" ▶ "VA" ▶ "RHS" ▶ "FMF" ▶ "FH1" ▶ RMF 	
Loans For Matching	Total number of insurance loans available for the record date selected	Number, read only	
Loans Matched	Number of Insurance loans that were matched to the Agency file for the record date selected	Number, read only	
% Matched	Percentage of the loans that were Matched to the Agency file during Insurance Matching for the record date selected	Number, read only	
Total Not Matched	Number of loans that were not matched during Insurance Matching to the Agency file for the record date selected	Number, read only	
% Not Matched	Percentage of loans that were not matched to the Agency file during Insurance Matching for the record date selected	Number, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Total Errors	Total number of matching errors found during Insurance matching for the record date selected	Number, read only	

[Back to Table of Contents](#)

6.2.4 Viewing Monthly Industry Average Results

The **Monthly Industry Average Results** report type is available for MBSOA Operations Support and authorized Ginnie Mae users. It displays the overall industry average of matching results for all loans, all Issuers, the current record date, and all valid loan types.

To access the Monthly Industry Average Results screen:

- ▶ Click on **Matching Results > Insurance Matching** on the Matching and Suspense (MAS) menu bar.
- ▶ Set 'Report Type' to "Monthly Industry Average Results". The 'Issuer', 'Record Date', and 'Loan Type' drop-down lists become disabled.
- ▶ Click GO.

Figure 6-15 Monthly Industry Average Report

The screenshot shows the 'Matching and Suspense (MAS)' interface. Under 'Insurance Matching Search Options', the 'Record Date' is 01/2012, 'Issuer' is All Issuers, 'Loan Type' is empty, and 'Report Type' is Monthly Industry Average Results. A 'Go' button is present. Below, the 'Monthly Industry Average Report' shows 'Report: LL-0885-I' and 'Loan Type: FHA'. The 'Industry Average is 98.97%' and 'Loans in Pools Originated After: Jan 1st 2003'. A table follows with columns: Issuer, Loans For Matching, # Loans Matched, % Matched FHA, % Matched VA, % Matched RHS, % Matched FHF, and Total Average.

Issuer	Loans For Matching	# Loans Matched	% Matched FHA	% Matched VA	% Matched RHS	% Matched FHF	Total Average
1442	20	20	100.00%	0.00%	0.00%	0.00%	100.00%
1463	270,675	268,789	99.62%	99.23%	0.18%	0.00%	99.30%
1555	17,145	16,995	99.28%	98.09%	0.00%	0.00%	99.13%

- ▶ Each column on the **Monthly Industry Average Report** can be sorted in both ascending and descending order by clicking on the column heading.
- ▶ There is a 'Total' line at the bottom which provides the sum of the 'Loans for Matching', '# Loans Matched', '% Matched FHA', '% Matched VA', '% Matched RHS', '% Matched FHF', '%Matched FH1', '%Matched RMF and 'Total Average'.

Table 12: Industry Average Report

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Issuer	Issuer number(s) for the current record date	4-digit number, read only	
Loans For Matching	Total number of loans for each agency type that were processed during the Monthly Insurance Matching process for the current record date	Number, read only	
# Loans Matched	Total number of loans that were matched for each agency type during the Monthly Insurance Matching process for the selected record date	Number, read only	
% Matched FHA	Percentage of loans that were matched for FHA during the Monthly Insurance Matching process for the current record date	Number, read only	
% Matched VA	Percentage of loans that were matched for VA during the Monthly Insurance Matching process for the current record date	Number, read only	
% Matched RHS	Percentage of loans that were matched for RD during the Monthly Insurance Matching process for the current record date	Number, read only	
% Matched FMF	Percentage of loans that were matched for FHA FMF during the Monthly Insurance Matching process for the current record date	Number, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
% Matched FH1	Percentage of loans that were matched for FHA FH1 during the Monthly Insurance Matching process for the current record date	Number, read only	
% Matched RMF	Percentage of loans that were matched for RD RMF during the Monthly Insurance Matching process for the current record date	Number, read only	
Total Average	Shows calculated percentage of the number of loans matched for all agencies to the total number of loans processed for Insurance Matching for the current record date	Number, read only	

[Back to Table of Contents](#)

6.3 Viewing Terminated Matching Search Options

The **Terminated Matching Search Options** screen provides options to produce three viewable report types. Only the Ginnie Mae user and the MBSOA Operations Support user may access match to terminated data on loan level records.

To access the Terminated Matching Search Options screen:

- ▶ Click **Matching Results > Match to Terminate** on the Matching and Suspense (MAS) menu bar.
- ▶ There are two drop-down lists available for searching.
- ▶ The 'Issuer' drop-down list contains the choice to select "All Issuers" or scroll down the list to select a single Issuer. Only the "Matched To Terminated Results" report type allows you to search by single Issuer.
- ▶ 'Record Date' contains the current reporting period and five prior reporting periods.
- ▶ "FHA" is the only valid loan type for the match to terminated process.
- ▶ The 'Report Type' drop-down list contains the two report types available for viewing:
 - ◆ "Match To Terminated Results"
 - ◆ "Match To Terminated Summary".

Figure 6-16 View Terminated Matching Search Options

Terminated Matching Search Options

Issuer:	All Issuers ▾
Record Date:	03/2009 ▾
Loan Type:	FHA ▾
Report Type:	Match To Terminated Results ▾ Match To Terminated Results Match to Terminated Summary

The **Terminated Matching Search Options** screen contains the fields, buttons or links described in the following table.

Table 13: Terminated Matching Search Options

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Issuer	Identification number of the Issuer	Read only Drop-down list containing valid Issuer IDs ▶ “All Issuers” ▶ A selection of Issuer IDs for which the user has access	Required Only “Matched to Terminated Results” report type allows you to search by Issuer
Record Date	Contains available reporting periods	Read only Drop-down list containing valid reporting periods Current reporting period plus five prior reporting periods	Required The default value is the current report period
Loan Type	Code identifying the type of mortgage loan	Read only Valid loan type is “FHA”	Required
Report Type	Drop-down list containing valid report types	Read only Valid values: ▶ “Match To Terminated Results” ▶ “Match To Terminated Summary”	Required
GO	Clicking this button generates and displays the report type on the lower screen section		

[Back to Table of Contents](#)

6.3.1 Viewing Match To Terminated Results

The **Match to Terminated Results** report type allows MBSOA Operations Support and Ginnie Mae users to view report data for a given record date and Issuer. This report is displayed on the lower screen section of the **Terminated Matching Search Options** screen.

To access the Match To Terminated Results screen:

- ▶ Click on **Matching Results > Match to Terminated** on the Matching and Suspense (MAS) menu bar.
- ▶ Select “All Issuers” from the ‘Issuer’ drop-down list. This report may be viewed for a single Issuer by selecting an Issuer ID from the ‘Issuer’ drop-down list.
- ▶ Select ‘Record Date’.
- ▶ Select “FHA” in the ‘Loan Type’ drop-down list.
- ▶ Set ‘Report Type’ to “Match To Terminated Results”.
- ▶ Click GO.

Figure 6-17 Match to Terminated Results

The screenshot displays the 'Matching and Suspense (MAS)' application interface. At the top, there is a navigation menu with buttons for Home, Loan, Suspense, Matching Results, Downloads, Matching Reports, About MAS, and User Guide. Below the menu is the 'Terminated Matching Search Options' section, which includes dropdown menus for Issuer (set to 'All Issuers'), Record Date (set to '05/2009'), Loan Type (set to 'FHA'), and Report Type (set to 'Match To Terminated Results'). A 'Go' button is located below these options. The main section is titled 'Match To Terminated Results' and shows a report for 'Report: LL-0867' with a 'Report Period: 05/2009' and 'Loan Type: FHA'. A table below this header displays the results for various issuers.

Issuer ID	Loans For Matching	# Loans Matched	% Matched	Loans Not Matched	% Not Matched
1111	4	0	0.00%	4	100.00%
1234	105,396	57	0.05%	105,296	99.91%
2222	31	0	0.00%	31	100.00%
3344	4,831	13	0.27%	4,817	99.71%
5432	10	0	0.00%	10	100.00%

- ▶ Each column on the **Match To Terminated Results** report can be sorted in both ascending and descending order by clicking on the column heading.
- ▶ There is a 'Total' line at the bottom which provides the sum of the 'Loans for Matching', '# Loans Matched', '% Matched', 'Loans Not Matched', and '% Not Matched'.
- ▶ Click on the (+) to the left of the Issuer ID to expand the available information for a specific Issuer to view detailed information (**Error! Reference source not found.**). The system displays the selected Issuer's detailed monthly data for the previous five months.

Figure 6-18 Match to Terminated Results – Issuer Detail

Match To Terminated Results					
Report: LL-0867		Report Period: 05/2009		Loan Type: FHA	
Issuer ID	Loans For Matching	# Loans Matched	% Matched	Loans Not Matched	% Not Matched
1111	4	0	0.00%	4	100.00%
1234	105,396	57	0.05%	105,296	99.91%
Month	Loans For Matching	# Loans Matched	% Matched	Loans Not Matched	% Not Matched
05/2009	105,396	57	0.05%	105,296	99.91%

Fields, buttons and links on the **Match to Terminated Results** Screen are described in Table 14.

Table 14: Match To Terminated Results

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
(+)/(-)	Clicking on the expand icon (+) in front of the Issuer number to see the Issuer's view of their Terminated Matching Detail data Click on the collapse icon (-) to hide the Issuer view	Valid values: ▶ "(+)" – displays the Issuer's view of their Terminated Matching Detail ▶ "(-)" – collapse the Issuer's view of their Terminated Matching Detail data	The Issuer view shows the current record date plus the five previous months of data

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Issuer ID	Identification number of the Issuer	Read only Drop-down list containing valid Issuer IDs ▶ “All Issuers” ▶ A selection of Issuer IDs for which the user has access	
Loans For Matching	Total number of Terminated loans processed for the record date selected	Number, read only	
# Loans Matched	Number of loans that were matched to the Terminated file for the record date selected	Number, read only	
% Matched	Percentage of the loans that were matched to the Terminated file during the Terminated Matching process for the record date selected	Number, read only	
Loans Not Matched	Number of loans that did not match to the Terminated file for the record date selected	Number, read only	
% Not Matched	Percentage of loans that did not match to the Terminated file during the Terminated Matching process for the record date selected	Number, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Total Errors	Total number of matching errors found during the Terminated matching process for the record date selected	Number, read only	
Match to Terminated Results expanded (+) – Issuer Detail			
Month	Displays the selected record date first, then the five previous months record dates	Read only Format: MM/YYYY	
Loans For Matching	Total number of Terminated loans available for the record date selected	Number, read only	
# Loans Matched	Number of loans that were matched to the Terminated file for the record date selected	Number, read only	
% Matched	Percentage of the loans that were matched to the Terminated file during the Terminated Matching process for the record date selected	Number, read only	
Loans Not Matched	Number of loans that did not match to the Terminated file for the record date selected	Number, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
% Not Matched	Percentage of loans that could not be matched to the Terminated file during the Terminated Matching process for the record date selected	Number, read only	
Total Errors	Total number of matching errors found during the Terminated matching process for the record date selected	Number, read only	

[Back to Table of Contents](#)

6.3.2 Viewing Match to Terminated Summary

The **Match to Terminated Summary** report type allows MBSOA Operations Support and Ginnie Mae users to view summary data for a given record date and Issuer. This report is displayed on the lower screen section of the **Terminated Matching Search Options** screen. (Screen 31)

To access the **Terminated Summary** screen:

- ▶ Click on **Matching Results > Match to Terminated Summary** on the Matching and Suspense (MAS) menu bar.
- ▶ Select "All Issuers" from the 'Issuer' drop-down list. This report may only be viewed for "All Issuers".
- ▶ Select 'Record Date'.
- ▶ Select "FHA" in the 'Loan Type' drop-down list.
- ▶ Set 'Report Type' to "Match To Terminated Summary". The 'Issuer' drop-down list becomes disabled.
- ▶ Click GO.

Figure 6-19 Match to Terminated Summary

The screenshot shows the 'Matching and Suspense (MAS)' application interface. At the top, there is a navigation menu with links for Home, Loan, Suspense, Matching Results, Downloads, Matching Reports, About MAS, and User Guide. Below this is the 'Terminated Matching Search Options' section, which includes dropdown menus for Issuer (All Issuers), Record Date (05/2009), Loan Type (FHA), and Report Type (Match to Terminated Summary). A 'Go' button is located below these options. The main content area displays the 'Match to Terminated Summary' report for Report: LL-0867-2, Report Period: 05/2009, and Loan Type: FHA. A table below the report header shows the following data:

Loan Type	Loans For Matching	Loans Matched	% Matched	Total Not Matched	% Not Matched
FHA	3,909,868	1,698	0.04%	3,906,984	99.93%

Fields, buttons and links on the **Match to Terminated Summary** Screen are described in Table 15.

Table 15: Match to Terminated Summary

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Loan Type	Agency reporting type	Valid loan types is "FHA"	
Loans For Matching	Total number of Terminated loans available for the record date selected	Number, read only	
Loans Matched	Number of loans that were matched to the Terminated file for the record date selected	Number, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
% Matched	Percentage of the loans that were Matched to the Terminated file during the Terminated Matching process for the record date selected	Number, read only	
Total Not Matched	Number of loans that did not match to the Terminated file for the record date selected	Number, read only	
% Not Matched	Percentage of loans that did not match to the Terminated file during the Terminated Matching process for the record date selected	Number, read only	

[Back to Table of Contents](#)

7 Attestation

Commencing in Feb 2024...

7.1 Viewing a Attestation List

The Attestation List displays the records that are 9 or more months from Pool Issue Date with a Match Status of MC or NC. The Signer user may access Attestation data on loans. The resulting Attestation list is different for each user.

The Signer user may only see the Attestation list and they may only see its own loans. To view the Attestation List screen using an 'Issuer Id' and 'Report Period':

- ▶ Click the **Attestation List** tab under the **Attestation** menu on the Matching and Suspense (MAS) menu bar.
- ▶ Select an 'Issuer ID' from drop-down lists, and a list of records will be automatically populated for the Signer user. 'Report Period' is the current report. It is also referred to as 'Record Date'. Throughout this document, the terms 'Report Period' and 'Record Date' are used interchangeably.

- ▶ A list of all the selected Signer's Attestation records for the specified Report Period is displayed (Screen 32).
- ▶ The Signer user can also view an Attestation record by entering the Unique Loan ID for each record. Pressing the GO button will display the Attestation record by the 'Unique Loan ID' for the current 'Report Period'.
- ▶ Click on the resulting **Attestation List** column headings ('Pool ID', 'Pool Issue Date', 'Unique Loan ID', 'Issuer Loan ID', 'Match Code', 'Match Date', 'Attest') to sort the column in either ascending or descending order.

Figure 7-1 Attestation List

Pool ID	Pool Issue Date	Unique Loan ID	Issuer Loan ID	Match Code	Match Date	Attest
484661	01/01/1998	101451158	0008440245374	NC	09/08/2023	<input checked="" type="checkbox"/>
489998	03/01/2005	191489934	0000044727584	NC	09/08/2023	<input type="checkbox"/>
502343	01/01/2004	101754113	0000252307344	NC	09/08/2023	<input checked="" type="checkbox"/>
615427	08/01/2003	102137665	0003045113216	NC	09/08/2023	<input type="checkbox"/>
AC0685	09/01/2015	215571357	0000103310868	NC	09/08/2023	<input checked="" type="checkbox"/>
BI3533	11/01/2018	222801252	0000380181919	MC	09/10/2023	<input type="checkbox"/>
BM8991	05/01/2019	223417852	0000476822048	MC	09/10/2023	<input type="checkbox"/>
BM8971	06/01/2019	223580949	0000379074172	MC	09/10/2023	<input type="checkbox"/>

Attestation

I hereby expressly agree to the use of electronic signature and electronic records. I acknowledge that the use of electronic signature and electronic records shall be of the same legal effect, validity and enforceability as a manually executed signature or use of a paper-based recordkeeping system to the fullest extent permitted by applicable law.

First Name: _____ Last Name: _____ Title: _____ Organization ID: _____ User ID: _____ RSA SecurID Passcode: _____

- ▶ A **Certification** is maintained below the Attestation List.
- ▶ The Signer user must certify the accuracy of all loans being Attested.
- ▶ A scroll box containing important verbiage will be located for the Signer User to read before Attesting the loans selected.
- ▶ The Certification will have the following prepopulated read-only data fields: 'First Name,' 'Last Name,' 'Title,' 'Organization ID,' and 'User ID.'
- ▶ The Signer user will be required to enter their 'RSA SecurID Passcode,' and then hit the "Attest" button.
- ▶ Once the required field is filled and the "Attest" button is clicked, the Signer will receive a pop-up message their loan(s) were successfully Attested.
- ▶ An **Audit Trail** is maintained to track all changes made to a loan record. The Audit Trail section (Screen 33) shows loan records that were previously Attested or Waived. Information regarding the fields that were Attested or Waived is shown. The login name of the Signer who Attested or the User who Waived the records, and the date of the change, is shown.
- ▶ MBSOA Operations and Signers/Users will have access to the Audit Trail screen.

► Figure 7-2 Suspense List Audit Trail

Pool ID	Pool Issue Date	Unique Loan ID	Issuer Loan ID	Match Code	Match Date	Attested/ Waived Flag	Date Attested/ Waived	Waiver Expiration Date	Signer/User ID
454661	01/01/1998	101451158	0008440245374	MA	01/19/2024	A	01/19/2024		CHIRAGPOT
480986	03/01/2005	101485634	000044727954	MA	01/19/2024	A	01/19/2024		L_RCIENEROS3355
592343	01/01/2004	101754113	0000262397344	MA	01/19/2024	A	01/19/2024		EBANCKEADT
615427	08/01/2003	102137665	0003045113218	MA	01/17/2024	A	01/17/2024		L_RCIENEROS3355
AC6685	09/01/2015	219571357	0000103310868	MA	01/17/2024	A	01/17/2024		L_RCIENEROS3355

The **Attestation List** screen contains the fields, buttons and links described in Table 18.

Table 18: Attestation List

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Issuer ID	Issuer number that Ginnie Mae assigned to the Issuer organization	4-digit number, read only Drop-down list containing a selection of Issuer IDs for which the user has access	Required
Unique Loan ID	Unique number assigned to this loan	9-digit number, editable	Optional
Report Period	The date that the loan activity was reported	Containing the current report period only	Required The default value is the current report period
GO	Click to retrieve Attestation list		Optional Must click GO when searching by Unique Loan ID.
Attestation Items			

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Pool ID	Pool ID number of the loan record	Read only	
Pool Issue Date	The date from when the Pool was Issued	Read Only	
Unique Loan ID	Unique number assigned to this loan Click the “Unique Loan ID” to access the Loan Detail screen for this loan record	Number, read only	
Issuer Loan ID	Unique Loan Number that is assigned to this loan by the Issuer	Number, read only	
Match Code	The Match Code of either MC or NC	Contains a valid match status code (see 12.2)	(Also be referred to as Match Status Code.)
Match Date	The date the record was uploaded into the RFS database	Date, read only Format: MM/DD/YYYY	
SELECT ALL	Click this button to promote all records on screen	► “Select All” – Attest all records	
RESET ALL	Click this button to make no changes to all records on screen.	► “Reset All” – Resets all records	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Attest (check box)	Select a check box to apply the action to the record	Valid check box: <ul style="list-style-type: none"> ► "Attest" – Attesting to loan(s) 9 or more months from Pool Issue Date that these records are active and insured. 	Only displayed for Signer user. Only displayed for records from the current reporting period.
Certification	Scroll through the box of verbiage and read carefully before submitting records	Read Only	Displays important verbiage for Attesting records.
Attest	Click to submit the Action code to Attest changes		Only displayed for Signer user.
Audit Trail			
Pool ID	Pool ID number of the loan record	Read only	
Pool Issue Date	The date the Pool was Issued	Read only	
<u>Unique Loan ID</u>	Unique number assigned to this loan	Number, read only	
Issuer Loan ID	Unique Loan Number that is assigned to this loan by the Issuer	Number, read only	
Match Code	The Match Code of either MC, NC, or MA/MI	Read Only	Attested loans will show in Audit Trail as MA/MI. Waived loans will keep the original Match Code.

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Match Date	The date the record was uploaded into the RFS database	Date, read only Format: MM/DD/YYYY	
Attested/Waived Flag	The Flag chosen for each loan	Read Only Valid values: ▶ "W" – loan was submitted for a Waiver ▶ "A" – loan was Attested	
Date Attested/Waived	The date the record was Waived or Attested in the RFS database	Read Only Format: MM/DD/YYYY	
Waiver Expiration Date	Date the Waiver is set to expire per Ginnie Mae	Date, read only Format: MM/DD/YYYY	This field will only show populated if the record was Waived.
Signer/User ID	Valid RFS MAS user ID	Text, read only	

[Back to Table of Contents](#)

7.2 Viewing the Waiver Detail Screen

All users may access the Waiver Detail Screen while only having access to see its own loans.

To view the Waiver Detail Screen using an 'Issuer Id' and 'Unique Loan ID':

- ▶ Click the **Waiver** tab under the **Attestation** menu on the Matching and Suspense (MAS) menu bar.
- ▶ Select an 'Issuer ID' from drop-down lists and enter the 'Unique Loan ID'. The 'Report Period' is the current report. It is also referred to as 'Record Date'. Throughout this document, the terms 'Report Period' and 'Record Date' are used interchangeably.
- ▶ Pressing the GO button will display the Waiver record by the 'Unique Loan ID' for the current 'Report Period'.

- ▶ Prepopulated read-only data fields for the specific Unique Loan ID entered will appear for the current Report Period, is displayed (Screen 34).
- ▶ The following prepopulated read-only data fields will be displayed: 'Pool ID,' 'Pool Issue Date,' 'Issuer Loan ID,' 'Match Status Code,' and 'Match Status Date.'
- ▶ The User must enter the 'Waiver Expiration Date.'

Figure 7-3 Waiver Detail Screen

- ▶ The **Waiver Detail** screen contains the fields, buttons and links described in Table 19.

Table 19: Waiver Detail Screen

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Issuer ID	Issuer number that Ginnie Mae assigned to the Issuer organization	4-digit number, read only Drop-down list containing a selection of Issuer IDs for which the user has access	Required
Unique Loan ID	Unique number assigned to this loan	9-digit number, editable	Required

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Report Period	The date that the loan activity was reported	Containing the current report period only	Required The default value is the current report period
GO	Click to retrieve Waiver record		Required Must click GO when searching by Unique Loan ID.
Waiver Items			
Pool ID	Pool ID number of the loan record	Read only	
Pool Issue Date	The date from when the Pool was issued	Read only	
Issuer Loan ID	Unique Loan Number that is assigned to this loan by the Issuer	Number, read only	
Match Code	The Match Status code of either MC or NC	Contains a valid match status code (see 12.2), read only	
Match Date	The date the record was uploaded into the RFS database	Date, read only Format: MM/DD/YYYY	
Waiver Expiration Date	Date the Waiver is set to expire per Ginnie Mae	Date, read only Format: MM/DD/YYYY	Required Only valid within +/- one year from current date.

[Back to Table of Contents](#)

7.3 Attesting or Waiving a Loan Level Record

When the Signer user accesses the Attestation List, 'Attest' check boxes are available; these are not available to the Issuer or to the Ginnie Mae user. All Users will have access to the Waiver Detail Screen to submit a Waiver. MBSOA Operations will not have access to the Attestation List or Waiver screen. Loans that are Attested cannot be submitted for a Waiver while loans submitted for a Waiver cannot be Attested.

- ▶ Click the **Attestation List** tab on the Matching and Suspense (MAS) Attestation menu bar.
- ▶ Select an 'Issuer ID' from the drop-down lists to retrieve a list of loan records for that Issuer. The reporting period will be defaulted to the current reporting period.
- ▶ There are two ways to Attest a loan record from the Attestation List (Screen 32).
 - ▶ Individual records may be set to "Attest" from the Attestation list using the 'Attest' check boxes.
 - ▶ When an Issuer has many records that require the same action, just above the heading 'Attest' provides the ability to "Select All" or "Reset All" records for a given Signer user in the Attestation List.
 - ▶ Scroll to the bottom of the Attestation list, fill in the RSA SecurID Passcode and hit "Attest".
- ▶ When a record is Attested, the loan record will then appear in the Audit Trail and the Match status code is changed as follows:
 - ▶ When 'Match Status' = "MA" and 'Agency Match Status' = "MI" and a suspense record changes 'Maturity Date', 'Interest Rate', and/or 'Zip Code' then the 'Match Status' of "MA" and 'Match Status Date' are not changed. The 'Agency Match Status' is reset to "NI" and 'Agency Match Status Date' is updated.
- ▶ When the match status code is changed, the corresponding matching date is set to the **current date** and the loan will then be reviewed and hardcoded under a new reason code "Attested."
- ▶ Click the **Waiver** tab on the Matching and Suspense (MAS) Attestation menu bar.
- ▶ Select an 'Issuer ID' from the drop-down lists and enter in a Unique Loan ID for the specific loan. The reporting period will be defaulted to the current reporting period.
- ▶ The User will be required to fill in the 'Waiver Expiration Date' among the prepopulated fields and hit "Submit."
 - ▶ When hitting "Submit" a pop up will occur to reconfirm a User is submitting for a Waiver. If all is correct, click 'OK' to submit the Waiver.
 - ▶ Once submitted successfully, the user will see a message that states "Waiver submitted successfully."
 - ▶ The Waiver Expiration Date entered must be within one year of the current date. If the User enters an invalid date for submission, an error message will occur which reads "Please enter a valid date: +/- one year from today's date."
- ▶ When a record is Waived from the Waiver Detail Screen, the loan record will then appear in the Audit Trail and no changes are made to the loan detail record.

Commented [SM1]: Just make sure this is accurate for this

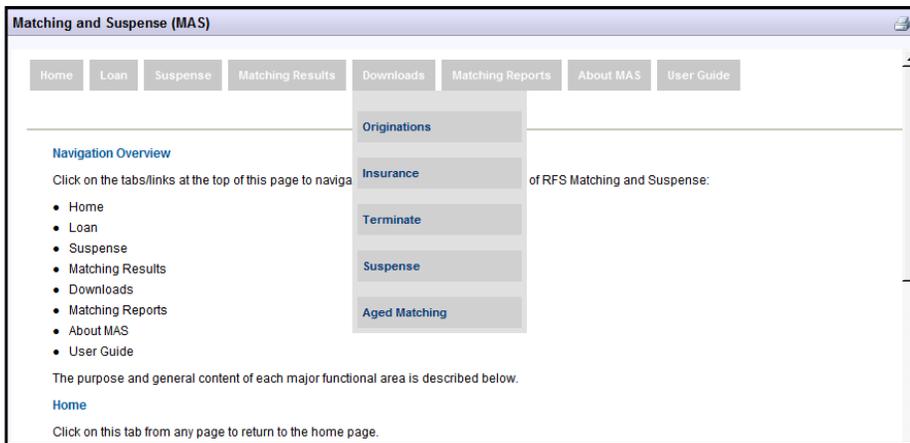
[Back to Table of Contents](#)

8 Downloads

A file download option is available to Issuers, MBSOA Operations Support and Ginnie Mae users. The following downloads may be selected from the **Matching and Suspense > Downloads** link (Screen 35):

- ▶ Originations
- ▶ Insurance
- ▶ Terminate
- ▶ Suspense
- ▶ Aged Matching
- ▶ Aged Termination Matching.

Figure 8-1 Matching and Suspense Downloads



[Back to Table of Contents](#)

8.1 Downloading Originations Results

To access the Download Originations Matching Data Search screen section:

Available only to MBSOA Operations Support and Ginnie Mae users.

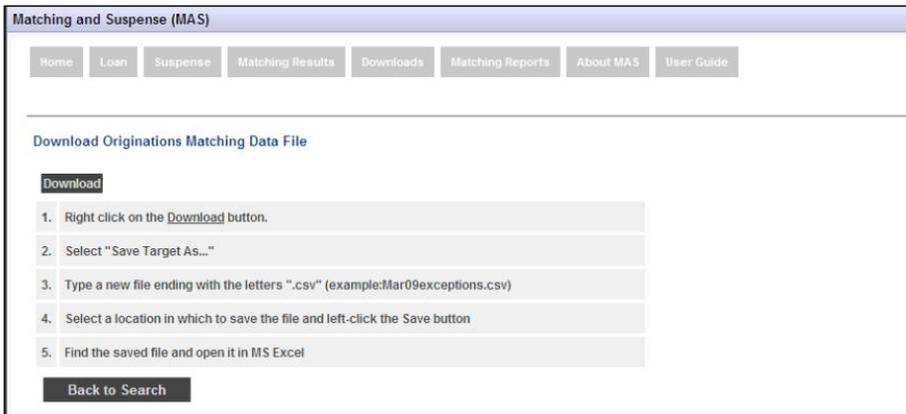
- ▶ Click on **Downloads > Originations** on the Matching and Suspense (MAS) menu bar.
- ▶ The **Download Originations Matching Data Search** screen is displayed (Screen 35). Fields, drop-down lists and buttons on this screen are described in Table 20.

Figure 8-2 Download Originations Matching Data Search

The screenshot shows a web browser window titled "Matching and Suspense (MAS)". The browser's address bar is empty. The page has a navigation menu with the following items: Home, Loan, Suspense, Matching Results, Downloads, Matching Reports, About MAS, and User Guide. Below the navigation menu, the main content area is titled "Download Originations Matching Data Search". This section contains three dropdown menus: "Issuer:" with "All Issuers" selected, "Loan Type:" with "FHA" selected, and "Not Matched CSV" with a radio button selected. Below these dropdowns is a "Go" button.

- ▶ Select "All Issuers" or an individual Issuer from the 'Issuer ID' drop-down list. The Originations Matching download is only available for "All Issuers".
- ▶ Select a 'Loan Type'.
- ▶ The NOT MATCHED CSV button is selected.
- ▶ Click GO. A screen containing download instructions is displayed. Screen 37 displays the download instructions.

Figure 8-3 Download Instructions



- ▶ Right click on the DOWNLOAD button to download the file.
- ▶ For Suspense Downloads: You will need to save the file name using the following naming convention: NNNN (Issuer ID)_Susp.csv:
 - ▶ I.e. 1234_Susp.csv
 - ▶ Note: You MUST enter the .csv file extension
- ▶ Click BACK TO SEARCH to return to the **Download Originations Matching Data Search**.

Table 20: Download Originations Matching Data Search

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Issuer	Identification number of the Issuer	Read only Drop-down list containing valid Issuer IDs ▶ “All Issuers” ▶ A selection of Issuer IDs for which the user has access	Required
Loan Type	Code identifying the type of mortgage loan	Read only Valid loan types: ▶ “FHA” ▶ “VA” ▶ “RHS”	Required
(Radio Buttons)	Download the report in CSV	Read only Valid radio button options: ▶ “Not Matched CSV”	Required
GO	Clicking this button generates the download file and displays the download screen.		

Fields in the **Originations Matching Download** file are described in Table 21.

Table 21: Originations Matching Download

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Issuer ID	The Identification number of the Issuer that the User selected on which to run the Download file	Possible Values: <ul style="list-style-type: none"> ▶ "All" ▶ 'Issuer ID' 	
Record Date	The current reporting period	Date, read only Format: MM/YYYY	
Issuer ID	The Identification number of the Issuer	4-digit number, read only	
Unique Loan ID	Unique number assigned to this loan	9-digit number, read only	
Pool ID	Unique number identifying a pool record reported by the Issuer	6 character alphanumeric, read only	
Case Number	The number assigned to the mortgage loan by the guaranteeing institution	15 digit number, read only	
Issuer Loan ID	Unique Loan Number that is assigned to this loan by the Issuer	20 character alphanumeric, read only	
Loan Type	Loan type value for the loan record	Read only Valid loan types: <ul style="list-style-type: none"> ▶ "FHA" ▶ "VA" ▶ "RHS" 	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Date Unmatch	This field contains the date that the Issuer received its NC (Not Matched to Agency file or CHUMS) status code when case matching was done for the current reporting period	Read only	
MCNC Status	This field contains the Match Status code	Read only Possible values: ▶ "MC" ▶ "NC"	
Last Name	This field contains the Borrower's last name as it appears on the loan record	Text, read only	
First Name	This field contains the Borrower's first name as it appears on the loan record	Text, read only	
Address	This field contains the Borrower's address as it appears on the loan record	Text, read only	
City	This field contains Borrower's city name as it appears on the loan record	Text, read only	
Zip	This field contains the Borrower's zip code as it appears on the loan record	Number, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
OPB	This field contains the Original Principal Value on the loan record	Number, read only	

[Back to Table of Contents](#)

8.2 Downloading Insurance Matching File

To access the Insurance Matching Download Search screen section:

- ▶ Click on **Downloads > Insurance** on the Matching and Suspense (MAS) menu bar.
- ▶ The **Insurance Matching Download Search** screen is displayed (Screen 38). Fields, drop-down lists and buttons on this screen are described in Table 22.

Figure 8-4 Insurance Matching Download

- ▶ Select “All Issuers” from the ‘Issuer ID’ drop-down list. This report may be viewed for a single Issuer by selecting an Issuer ID from the ‘Issuer’ drop-down list.
- ▶ Select a ‘Loan Type’.
- ▶ This report is only available in CSV format, therefore the INSURANCE NOT MATCHED CSV radio button is selected by default.
- ▶ Click GO. A screen containing download instructions is displayed. **Error! Reference source not found.** displays the download instructions.
- ▶ Follow the instructions to download the file.
- ▶ Click BACK TO SEARCH to return to the **Insurance Matching Download Search**.

Table 22: Insurance Matching Download Search

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Issuer	Identification number of the Issuer	Read only Drop-down list containing valid Issuer IDs ▶ “All Issuers” ▶ A selection of Issuer IDs for which the user has access	Required This report may only be run for “All Issuers”
Loan Type	Code identifying the type of mortgage loan	Read only Valid loan types: ▶ “FHA” ▶ “VA” ▶ “RHS” ▶ “FMF” ▶ “FH1” ▶ “RMF”	Required
(Radio Buttons)	Download the report in CSV format	Read only Valid radio button “Insurance Not Match CSV”	Required
GO	Clicking this button generates and displays the report type on the lower screen section		

Fields on the **Insurance Matching Download** file are described in Table 23.

Table 23: Insurance Matching Download File

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Report Date	Current Reporting Period	Date, read only Format: MM/YYYY	
Issuer ID	The Identification number of the Issuer that the User selected on which to run the Download file	Possible Values: ▶ "All" ▶ 'Issuer ID'	
Issuer ID	The Identification number of the Issuer	4-digit number, read only	
Unique Loan ID	Unique number assigned to this loan	9-digit number, read only	
Pool ID	Unique number identifying a pool record reported by the Issuer	6 character alphanumeric, read only	
Case Number	The number assigned to the mortgage loan by the guaranteeing institution	15 digit number, read only	
Issuer Loan ID	Unique Loan Number that is assigned to this loan by the Issuer	20 character alphanumeric, read only	
Match Code	This field shows the matching status code as of the most recent Match Date	Read only Valid Match Codes: ▶ "MA" ▶ "MC" ▶ "NC"	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Matching Date	The date the loan record received its NI (Not Matched to Insurance) status code	Date, read only Format: MM/DD/YYYY	
Loan Type	Loan type value for the loan record	Read only Valid loan types: ▶ "FHA" ▶ "VA" ▶ "RHS" ▶ "FMF" ▶ "FH1" ▶ "RMF"	
Pool Type	Pool type value for the loan record	Read only Valid Loan types: ▶ "FMF" ▶ "RMF"	
Pool Issue Date	Issuance date of Pool	Date, read only Format: MM/DD/YYYY Valid loan types: ▶ "FHA" ▶ "VA" ▶ "FMF" ▶ "RMF"	
Agency OPB	The Agency OPB value found for this record in the applicable agency file	Read only Valid Loan types: ▶ "FMF" ▶ "RMF"	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
OPB	The OPB value for that loan record	Number, read only	
Agency Maturity Date	The Agency Maturity date value that was found for this loan record on the A-43 agency file	Date, read only Format: MM/DD/YYYY	
Loan Maturity Date	The Loan Maturity Date value reported on that loan record	Date, read only Format: MM/DD/YYYY	
Agency Interest Rate	The Agency interest Rate value that was found for this loan record on the A-43 agency file	Number, read only	
Loan Interest Rate	The Loan Interest Rate value reported on that loan record	Number, read only	
Agency Zip Code	This field contains the Agency Zip Code value that was found for this loan record on the A-43 agency file	Number, read only Valid loan type: ▶ “FHA”	Matching occurs on only the first three characters of the zip code.
Loan Zip Code	This field contains the Loan Zip Code value reported on the loan record	Number, read only Valid loan type: ▶ “FHA”	

[Back to Table of Contents](#)

8.3 Downloading Terminated Matching Results

To access the Terminated Matching Download Search screen section:

- ▶ Click on **Downloads > Terminate** on the Matching and Suspense (MAS) menu bar.
- ▶ The **Terminated Matching Download Search** screen is displayed (Screen 39). Fields, drop-down lists and buttons on this screen are described in Table 24.

Figure 8-5 Terminated Matching Download Search

The screenshot shows a web application window titled "Matching and Suspense (MAS)". At the top, there is a horizontal menu bar with buttons for "Home", "Loan", "Suspense", "Matching Results", "Downloads", "Matching Reports", "About MAS", and "User Guide". Below the menu bar, the main content area is titled "Terminated Matching Download Search". This area contains three input fields: "Issuer:" with a dropdown menu showing "All Issuers", "Loan Type:" with a dropdown menu showing "FHA", and "Terminated Matching CSV" with a radio button selected. Below these fields is a "Go" button.

- ▶ Select "All Issuers" from the 'Issuer ID' drop-down list. This report may be viewed for a single Issuer by selecting an Issuer ID from the 'Issuer' drop-down list
- ▶ This file may only be downloaded for an FHA loan. Select "FHA" from the 'Loan Type' drop-down list.
- ▶ This report is only available in CSV format; therefore the TERMINATED MATCHING CSV radio button is selected.
- ▶ Click GO. A screen containing download instructions is displayed. **Error! Reference source not found.** displays the download instructions.
- ▶ Follow the instructions to download the file.
- ▶ Click BACK TO SEARCH to return to the **Terminated Matching Download Search**.

Table 24: Terminated Matching Download Search

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Issuer	Identification number of the Issuer	Read only Drop-down list containing valid Issuer IDs ▶ “All Issuers” ▶ A selection of Issuer IDs for which the user has access	Required
Loan Type	Code identifying the type of mortgage loan	Read only Valid loan type is “FHA”	Required This report may only be run for “FHA” loans
(Radio Buttons)	Download the report in CSV format	Read only Valid radio button “Terminated Matching CSV”	Required
GO	Clicking this button generates and displays the report type on the lower screen section		

Fields on the **Terminated Matching Download** file are described in Table 16.

Table 16: Terminated Matching Download File

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Issuer ID	The Identification number of the Issuer	4-digit number, read only	
Unique Loan ID	Unique number assigned to this loan	9-digit number, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Pool ID	Unique number identifying a pool record reported by the Issuer	6 character alphanumeric, read only	
Case Number	The number assigned to the mortgage loan by the guaranteeing institution	15 digit number, read only	
Issuer Loan ID	Unique Loan Number that is assigned to this loan by the Issuer	20 character alphanumeric, read only	
Loan Type	Loan type value for the loan record	Read only Valid loan type: ▶ "FHA"	
OPB	The OPB value for that loan record	Number, read only	
First Payment Date	The date in which the first loan payment was due	Date, read only Format: MM/DD/YYYY	
Match Status	Origination Match status	Text, read only See 12.2 for valid values	
Match Date	The date the loan record received its NI (Not Matched to Insurance) status code	Date, read only Format: MM/DD/YYYY	
Agency Status	Insurance Match status	Text, read only See 12.2 for valid values	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Agency Date	Contains the date the record received the Insurance Match Status code	Date, read only Format: MM/DD/YYYY	
Terminated Status	Terminated Match status	Text, read only See 12.2 for valid values	
Terminated Date	Contains the date the record received the Terminated Match Status code	Date, read only Format: MM/DD/YYYY	

[Back to Table of Contents](#)

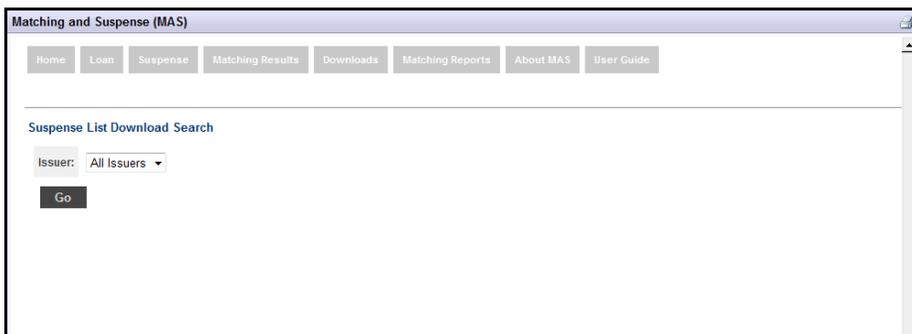
8.4 Downloading a Suspense List

The **Suspense List Download** produces a file containing records that were suspended during RFS Loan level processing and have not yet been accepted or rejected.

To view the **Suspense List Download** screen for a given Issuer ID:

- ▶ Click on **Matching and Suspense > Downloads > Suspense**.
- ▶ The **Suspense List Download Search** screen is displayed (Screen 40). Fields, drop-down lists and buttons on this screen are described in Table 25.

Figure 8-6 Suspense List Download Search



- ▶ Select an 'Issuer ID' or "All Issuers" from the drop-down list.
- ▶ Click the **GO** button. A screen containing download instructions is displayed. Screen 37 displays the download instructions.
- ▶ Follow the instructions to download the file.
- ▶ Please note you will need to save the file name using the following naming convention: NNNN (Issuer ID)_Susp.csv:
 - ▶ I.e. 1234_Susp.csv.
 - ▶ Note: You **MUST** enter the .csv file extension.
 - ▶ This allows you to open the file in an editable format.
 - ▶ E-mail the file back to your MBSOA Operations Contact. If you do not know who your MBSOA Operations contact is call the Ginnie Mae Customer Support Hotline and choose option five.
- ▶ Click **BACK TO SEARCH** to return to the **Suspense List Download Search**.

Table 25: Suspense List Download Search

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Issuer	Identification number of the Issuer	Read only Drop-down list containing valid Issuer IDs ▶ “All Issuers” ▶ A selection of Issuer IDs for which the user has access	Required
GO	Clicking this button generates and displays the report type on the lower screen section		

Fields on the **Suspense List Download** file are described in Table 26.

Table 26: Suspense List Download

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Issuer ID	The Identification number of the Issuer	4-digit number, read only	
Pool ID	Unique number identifying a pool record reported by the Issuer	6 character alphanumeric, read only	
Unique Loan ID	Unique number assigned to this loan	9-digit number, read only	
Issuer Loan ID	Unique Loan Number that is assigned to this loan by the Issuer	20 character alphanumeric, read only	
Record Date	The reporting period of the record.		

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Date Suspended	The date and time in which the reported loan was either uploaded in batch or manually entered on-line	Date, read only Format: MM/DD/YYYY	
Changed Field	This field contains the name of the field that caused the record to be suspended, (Case Number, OPB, Loan Type, Interest Rate, Zip Code, or Maturity Date)	Text, read only	
Current Value	This is the value of the field that caused the record to be suspended which is currently stored in EWODS The value in this field had been previously matched to an agency file	Read only	
Suspended Value	This field contains the new value	Read only	
Match Code	This field shows the Matching status code prior to the record being suspended	Text, read only	

[Back to Table of Contents](#)

8.5 Downloading an Aged NC/MC Match Status Report

The **Aged Matching Download** produces an XLS file containing records with Aged Matching Status NC or MC for six months.

To access the **Aged Matching Download Search** screen section:

- ▶ Click on **Downloads > Aged Matching** on the Matching and r (MAS) menu bar.
- ▶ The **Aged Matching Download Search** screen is displayed (Screen 41). Fields, drop-down lists and buttons on this screen are described in Table .

Figure 8-7 Aged Matching Download Search

Home Loan Suspense Matching Results Downloads Matching Reports About MAS User Guide

Aged Matching Download Search

Issuer: All Issuers ▾

Loan Type: FHA ▾

Aged Match: VA

Go

- ▶ Select “All Issuers” or an Issuer from the ‘Issuer ID’ drop-down list.
- ▶ Select “FHA”, “VA” or “RHS” from ‘Loan Type’ drop-down list.
- ▶ This report is only available in XLS format; therefore the AGED MATCH CSV radio button is selected.
- ▶ Click GO. A screen containing download instructions is displayed. **Error! Reference source not found.** displays the download instructions.
- ▶ Follow the instructions to download the file.
- ▶ Click BACK TO SEARCH to return to the **Aged Matching Download Search**.

Table 27: Aged Matching Download Search

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Issuer	Identification number of the Issuer	Read only Drop-down list containing valid Issuer IDs ▶ “All Issuers” ▶ A selection of Issuer IDs for which the user has access	Required
(Radio Buttons)	Download the report in CSV format	Read only Valid radio button “Aged Match CSV”	Required
GO	Clicking this button generates and displays the report type on the lower screen section		

Fields on the **Aged Matching Download** file are described in Table 28.

Table 28: Aged Matching Download

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Issuer ID	The Identification number of the Issuer	4-digit number, read only	
Unique Loan ID	Unique number assigned to this loan	9-digit number, read only	
Pool ID	Unique number identifying a pool record reported by the Issuer	6 character alphanumeric, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Case Number	The number assigned to the mortgage loan by the guaranteeing institution	15 digit number, read only	
Issuer Loan ID	Unique Loan Number that is assigned to this loan by the Issuer	20 character alphanumeric, read only	
Loan Type	Loan type code for the loan record	Read only Valid loan types: ▶ "FHA"	
Pool Issue Date	Date of pool issuance	Date, read only Format: MM/DD/YYYY	
Date Unmatch	Contains the date the record received the Match Status code	Date, editable Format: MM/DD/YYYY	
MCNC Status	Origination Match status	Read only See 12.2 for valid match statuses	
OPB	Original Principal Balance, the dollar amount reported by the Issuer to Ginnie Mae for the identified reporting period	Number, read only	

[Back to Table of Contents](#)

8.6 Downloading an Aged Terminated Matching Status Report

The **Aged Matching Download** produces a CSV file containing Aged Terminated Matching Status records with an MT Status code over 90 days old.

To access the **Aged Terminated Matching Download Search** screen section:

- ▶ Click on **Downloads > Aged Terminated Matching** on the Matching and Suspense (MAS) menu bar.
- ▶ The **Aged Terminated Matching Download Search** screen is displayed (**Screen 42**). Fields, drop-down lists and buttons on this screen are described in Table 29.

Figure 8-8 Aged Terminated Matching Download Search

- ▶ Select “All Issuers” or an Issuer from the ‘Issuer ID’ drop-down list.
- ▶ Select “FHA or “RHS” from the ‘Loan Type’ drop-down list.
- ▶ This report is only available in CSV format; therefore the AGED TERMINATED MATCH CSV radio button is selected.
- ▶ Click GO. A screen containing download instructions is displayed. Screen 37 displays the download instructions.
- ▶ Follow the instructions to download the file.
- ▶ Click BACK TO SEARCH to return to the **Aged Terminated Matching Download Search**.

Table 29: Aged Terminated Matching Download Search

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Issuer	Identification number of the Issuer	Read only Drop-down list containing valid Issuer IDs “All Issuers”	Required

		A selection of Issuer IDs for which the user has access	
(Radio Buttons)	Download the report in CSV format	Read only Valid radio button “Aged Terminated Match CSV”	Required
GO	Clicking this button generates and displays the report type on the lower screen section		

Fields on the **Aged Terminated Matching Download** file are described below.

Table 30: Aged Termination Matching Download

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Issuer ID	The identifying number assigned by Ginnie Mae for the organization	4-digit number, read only	
Pool ID	Unique number identifying a pool record	6 character alphanumeric, read only	
Issuer Loan ID	Loan Number reported by the Issuer (for the identified reported period) to identify the loan to the Issuer’s internal system	20 character alphanumeric, read only	
Unique Loan ID	The identifying number for the Loan	9 digit number, read only	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Loan Type	Loan type code for the loan record	Read only Valid loan types: "FHA" "RHS"	
Case Number	The number assigned to the mortgage loan by the guaranteeing institution	15 digit number, read only	
OPB	Original Principal Balance, the dollar amount reported by the Issuer to Ginnie Mae for the identified reporting period	Number, read only	
First Payment Date	The date on which the first loan payment was due	Date, read only Format: MM/DD/YYYY	
Match Status	Match status code	Two characters, read only	
Match Date	Contains the date on which the record received the Match Status code	Date, read only Format: MM/DD/YYYY	
Agency Status	Agency Match status	Text, read only See 12.2 for valid values	
Agency Date	Contains the date on which the record received the Agency Match Status code	Date, read only Format: MM/DD/YYYY	

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Terminated Status	Terminated Match status	Text, read only See 12.2 for valid values	
Terminated Date	Contains the date on which the record received the Terminated Match Status code	Date, read only Format: MM/DD/YYYY	

[Back to Table of Contents](#)

8.7 Downloading an Attestation List

The **Attestation Download** produces a file containing records all records 9 or more months from Pool Issue Date that have been Attested, Waived, or loans still pending for review.

To view the **Attestation Download** screen for a given Issuer ID:

- ▶ Click on **Matching and Suspense > Downloads > Attestation**.
- ▶ The **Attestation Download Search** screen is displayed (Screen 43). Fields, drop-down lists and buttons on this screen are described in [Table 31](#).

Figure 8-9 Attestation Download Search

- ▶ Select an 'Issuer ID' or "All Issuers" from the drop-down list.
- ▶ Click the **GO** button. A screen containing download instructions is displayed. Screen 37 displays the download instructions.
- ▶ Follow the instructions to download the file.
- ▶ Click **BACK TO SEARCH** to return to the **Attestation Download Search**.

Table 31: Attestation Download Search

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Issuer	Identification number of the Issuer	Read only Drop-down list containing valid Issuer IDs ▶ “All Issuers” ▶ A selection of Issuer IDs for which the user has access	Required
GO	Clicking this button generates and displays the report type on the lower screen section		

Fields on the **Attestation Download** file are described in Table 32.

Table 32: Attestation Download

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Issuer ID	The Identification number of the Issuer	4-digit number, read only	
Pool ID	Unique number identifying a pool record reported by the Issuer	6 character alphanumeric, read only	
Unique Loan ID	Unique number assigned to this loan	9-digit number, read only	
Issuer Loan ID	Unique Loan Number that is assigned to this loan by the Issuer	20 character alphanumeric, read only	
Pool Issue Date	The date from when the Pool was Issued.		

FIELD/BUTTON/LINK	DESCRIPTION	POSSIBLE VALUES	REQUIRED/ VALIDATION RULES
Match Date	The date and time in which the reported loan was either uploaded in batch or manually entered on-line	Date, read only Format: MM/DD/YYYY	
Match Code	This field shows the Matching Status Code of the record.	Text, read only	
Attested/Waived Flag	The Flag chosen for each loan	Read Only Valid values: ▶ "W" – loan was submitted for a Waiver ▶ "A" – loan was Attested	
Date Attested/Waived	The date the record was Waived or Attested in the RFS database	Read Only Format: MM/DD/YYYY	
Waiver Expiration Date	Date the Waiver is set to expire per Ginnie Mae	Date, read only Format: MM/DD/YYYY	This field will only show populated if the record was Waived.
Signer/UserID	Valid RFS MAS user ID	Text, read only	

[Back to Table of Contents](#)

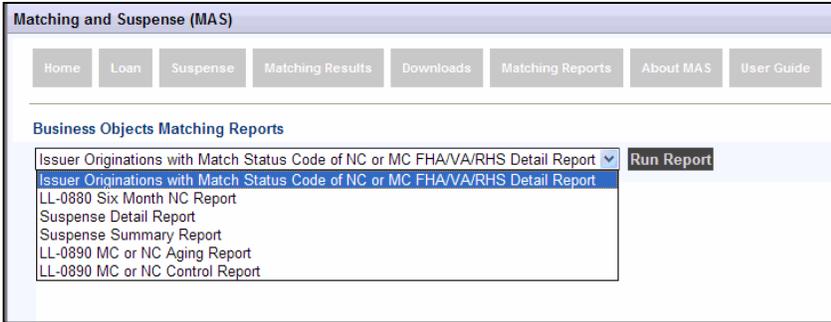
9 REPORTS

9.1 Matching Reports

To access reports in MAS, click the **Matching Reports** link from the **MAS** menu. The **Business Objects Matching Reports** page will be displayed (Screen 44). There are six Business Objects reports contained in the **Matching**

Reports screen of the MAS Module. Only Operations and Ginnie Mae users have access to the **Matching Reports** screen.

Figure 9-1 Business Objects Matching Reports



The following Business Objects Matching Reports are available in Matching and Suspense:

- ▶ Issuer Originations with Match Status Code of NC or MC FHA/VA/RHS Detail Report
- ▶ LL-0880 Six Month NC Report
- ▶ Suspense Detail Report
- ▶ Suspense Summary Report
- ▶ LL-0890 MC or NC Aging Report
- ▶ LL-0890 MC or NC Control Report.

[Back to Table of Contents](#)

9.2 Reports Banner

Every report will have a banner displayed at the top of the report (Screen 45). This banner provides the User with a variety of options for saving, viewing, and printing the report results.

Figure 9-2 Report Banner



[Back to Table of Contents](#)

9.3 Printing the Report

To print the report, click the  icon. This opens Adobe Acrobat and allows the user to save and print the file as a PDF. Follow the on-screen instructions for saving and printing the report.

[Back to Table of Contents](#)

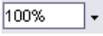
9.4 Viewing the Report

- ▶ To search the text of the report, click the  icon. The following search box will be displayed:

Figure 9-3 Report Search Box



Enter the value to search on and click the FIND NEXT button. The string will be highlighted in the report text. To search for the string as a word only, click the “Match the whole word” box. To search for the string exactly as it is entered, click the “Match case” box. Click the “Up” or “Down” buttons to change the direction of the search.

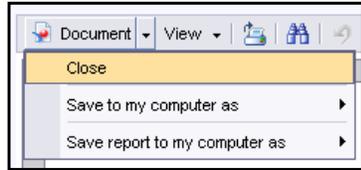
- ▶ To zoom in or out on the report, click the  box and either select a percentage from the drop-down list or enter a number.
- ▶ Use the  box to page through the report.
- ▶ Clicking  displays the first page of the report.
- ▶ Clicking  displays the last page of the report.
- ▶ Clicking the  and  buttons display a page back or a page forward.
- ▶ Clicking the  icon regenerates the report.

[Back to Table of Contents](#)

9.5 Saving the Report

- ▶ To save the report, click the  icon. A drop-down list of choices will be displayed:

Figure 9-4 Saving the Report



- ▶ Highlight the “Save to my computer as” line and the following choices will be displayed:

Figure 9-5 Save As File Choices



- ▶ Click the desired format and follow the on-screen directions to save the file. If an option displayed is not available, it will be grayed out.

[Back to Table of Contents](#)

10 Uploading Issuer Documentation

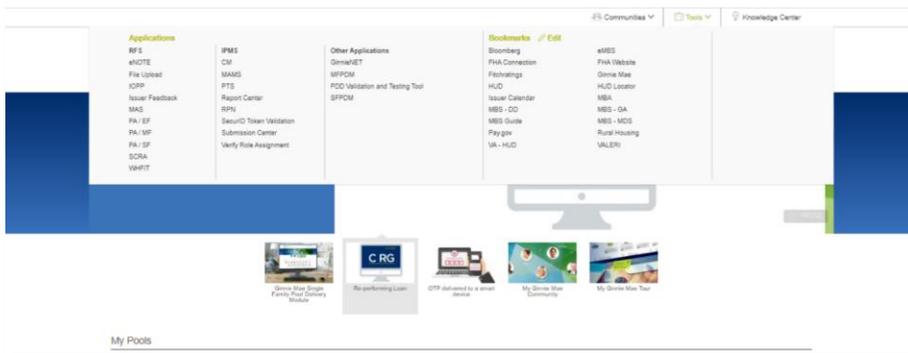
Issuers may need to upload documentation to provide proof that the data submitted to RFS by the Issuer matches Ginnie Mae's requirements. The documentation uploaded may be in response to Issuer follow up on MAS Downloads, e_Notifications or mailed correspondence from Ginnie Mae.

The File Upload screen allows the User to upload documents. Document file types available to upload are “.DOC”, “.DOCX”, “.PDF”, “.TXT”, “.XLS”, and “.XLSX”.

10.1 Matching and Suspense HTTPS File Upload

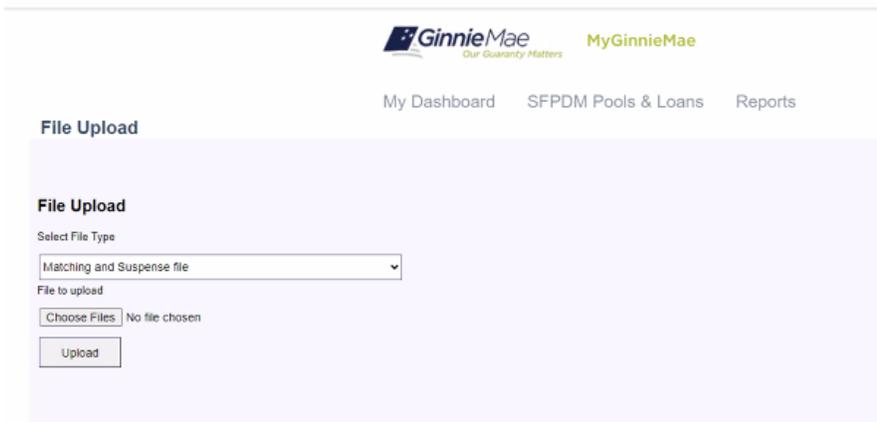
1. Launch your internet browser.
2. Access the **MGM** and log in.
3. Select **File Upload** from the **MGM Tools** menu.

Figure 10-1 File Upload – MGM



4. Select File type: Click on the Matching and Suspense Files dropdown option.
5. Click Choose Files.

Figure 10-2 File Upload – Select File Type



6. Select and highlight the appropriate file to upload the file from your computer. Use the following naming convention:

Sample : MASymmddnnn.9999.(doc/docx/pdf/txt/xls/xlsx)

Where: MAS is the Matching and Suspense module identifier

yymmddnnn is the year month date and document numbering (I.e. 001, 002, etc).

9999 is your Issuer ID

I.e. MAS130511001.1234.pdf

7. Select upload. The following message will be displayed: "File Uploaded Successfully"

Figure 10-3 File Upload - Successful

The screenshot shows the GinnieMae MyGinnieMae web application interface. At the top, there are logos for GinnieMae (Our Guaranty Matters) and MyGinnieMae. Below the logos are navigation links: My Dashboard, SFPDM Pools & Loans, and Reports. The main content area is titled "File Upload" and contains a sub-section also titled "File Upload". Under this sub-section, there is a "Select File Type" dropdown menu with "Matching and Suspense file" selected. Below the dropdown is a "File to upload" section with a "Choose Files" button and the text "No file chosen". At the bottom of this section is an "Upload" button.

[Back to Table of Contents](#)

10.2 Issuer Notification to RFS Operations Indicating Uploaded Files

1. Send an email to GinnieMaeHelp@Deloitte.com indicating that you uploaded documentation. Please indicate why the documentation was uploaded. I.e. Principal Reduction greater than \$2500.00.
2. Include Ginnie Mae's Unique Loan ID (ULID) on the document and any other pertinent information.

[Back to Table of Contents](#)

11 RESOURCES

11.1 Training Resources

In addition to this document, you should familiarize yourself with the following related materials available on the Ginnie Mae website www.ginniemae.gov.

- ▶ Appendix VI-19 of the Guide
- ▶ APM 03-26

11.2 Help Desk Contact Information

Contact Ginnie Mae Relationship Services Group/Help Desk at 1-800-234-4662, and then select Option 1.

[Back to Table of Contents](#)

11.3 MyGinnieMae Portal Dictionary

The MyGinnieMae Portal Dictionary is a reference resource for all portal users. The dictionary contains definitions for terms that provide clarification around portal pages, applications, processes, and general functionality pertaining to the MyGinnieMae portal. Refer to the [MyGinnieMae Portal Dictionary](#).

[Back to Table of Contents](#)

11.4 MyGinnieMae Self-Help Tools

Users should first reference the appropriate section of the MyGinnieMae Getting Started User Manual for information on creating a user account, requesting functional roles, and managing a user account. Some functions a user may complete without the assistance of a system administrator such as:

- Changing a password every 90 days – [Changing a Password in MyGinnieMae QRC](#)
- Resetting a forgotten password – [Forgot Password in MyGinnieMae QRC](#)
- Updating profile information – [Managing My Profile in MyGinnieMae QRC](#)
- Registering for mobile delivery of the OTP – [Registering with the Oracle Mobile Authenticator QRC](#)
- Troubleshooting Errors in MyGinnieMae – [Troubleshooting and Common Errors in MyGinnieMae QRC](#)

To get more help, users may access the training sessions and materials on the Issuer Training Page of the Ginnie Mae website at https://www.ginniemae.gov/issuers/issuer_training/pages/modernization.aspx

[Back to Table of Contents](#)

12 APPENDIX

12.1 Acronyms List

Table 33: Acronym List

TERM/ACRONYM	DEFINITION
A-43	FHA's Single Family Insurance-in-Force (SFIS) data file.
ADP	Automatic Data Processing
APM	All Participants Memorandum
ARM	Adjustable Rate Mortgage
CHUMS	Computerized Home Underwriting Management System
CM	Configuration Management
CSV	Comma Separated Value [File]
EWODS	Enterprise-Wide Operational Data Store
FHA	Federal Housing Administration
FH1	FHA Manufactured Housing Loan Type Code
FIC	Fixed Installment Control
FICO	Fair Isaac Corporation score
FMF	FHA Multifamily Loan Type Code
FRD	Functional Requirements Document
FYE	Fiscal Year End
Ginnie Mae	Government National Mortgage Association
HUD	US Department of Housing and Urban Development
ICL	Internal Control Letter
LL	Loan Level
MAS	Matching and Suspense
MBS	Mortgage-Backed Securities
MBSOA	Mortgage-Backed Securities Operations & Analytics Agent

TERM/ACRONYM	DEFINITION
MBSIS	Mortgage-Backed Securities Information System
MERS	Mortgage Electronic Registration System
MGM	MyGinnieMae
NIST	National Institute of Standards and Technology
OPB	Original Principal Balance
PA/EF	Pool Accounting /Exception Feedback
PIH	Public and Indian Housing
PPA/CPTA	Pool Processing Agent/Central Paying and Transfer Agent
RD	U.S. Department of Agriculture (USDA) Rural Development
RFS	Reporting and Feedback System
RMF	U.S. Department of Agriculture (USDA) Rural Development Multifamily
RHS	U.S. Department of Agriculture (USDA) Rural Development (formerly Rural Housing Service)
SDM	System Development Methodology
SFTP	Secure File Transfer Protocol
SFIS	Single Family Insurance-in-Force
SSN	Social Security Number
TOC	Test of Compliance
UPB	Unpaid Principal Balance
VA	U.S. Department of Veterans Affairs

[Back to Table of Contents](#)

12.2 Match Status Codes

The Match Code is a code that informs RFS, Ginnie Mae, and MBSOA Operations Support users regarding:

- The strings against which a loan has been matched
- Whether or not the loan has been terminated.

The valid Match Codes are provided in the following table.

Table 34: Match Status Codes

RFS STATUS CODE	LOAN TYPE	BUSINESS RULES	RECONCILIATION ACTIONS
MA = Matched, Agency File	SF FHA VA RHS FH1 RMF	RFS Loan Level Records Matched to the pertinent agency Active Loan file using Case Number, Original Principal Balance (OPB), and "status". Rule Applies to One Time and Ongoing.	Matched records are considered reconciled to the agency file and "locked" in RFS. "Locked" means that the following fields cannot be automatically updated during the loan level process: Case Number, OPB. Ongoing Loan Level (LL) record status, no further reconciliation action.
MA = Matched, Agency File	FMF	RFS Loan Level Records Matched to the pertinent agency Active Loan file using Case Number, Original Principal Balance (OPB) for Project Loans, Zip Code, and "status". RFS Loan Level Records Matched to the pertinent agency Active Loan file using Case Number, Mortgage Rate for Construction Loans, Zip Code, and "status". Rule Applies to One Time and Ongoing.	Matched records are considered reconciled to the agency file and "locked" in RFS. "Locked" means that the following fields cannot be automatically updated during the loan level process: Case Number, OPB. Ongoing Loan Level (LL) record status, no further reconciliation action.
MC = Matched on Case Number	SF FHA VA RHS FMF FH1 RMF	Records Matched Case Number. Rule Applies to One Time and Ongoing.	Matched <u>Records Recycle</u> —Records are considered reconciled for the annual reconciliation, but must be matched against A-43 in later months. The Case Number is "locked" in RFS, to control it while recycling to obtain an MA status code.

RFS STATUS CODE	LOAN TYPE	BUSINESS RULES	RECONCILIATION ACTIONS
NC = No Match found on Agency file	SF FHA VA RHS FHA MF FHA MH	RFS Loan level records did not match to the Agency file on Case Number. For records with NC status and a match date, perform reconciliation actions.	Analyst investigation and further processing.
NB = Not yet matched	SF FHA VA RHS FHA MF FHA MH	Default match code assigned at loan origination with NB status and null match date.	No action necessary.
MI = Insurance match	SF FHA VA RHS FHA MF FHA MH	RFS Loan Records matched to the Agency file for insurance verification based on the 5-string match of Case Number, OPB, 3-digit ZIP code, maturity date and interest rate. This 5-string match is only performed on FHA loans that already possess a 2-string match code of MA, and is limited to FHA loans in pools issued since January 2003. FHA MF and MH use Case Number OPB (Project Loan), Mortgage Rate (Construction Loan) and Zip Code.	Matched records are considered reconciled to the agency file; “locked” in RFS. “Locked” means that the following fields cannot be automatically updated during the loan level process: Case Number and OPB. FHA also locks: Interest Rate, Zip Code, and Maturity Date. FHA MF locks Case Number, OPB, Mortgage Rate and Zip Code when applicable. Ongoing LL record status, no further reconciliation action

RFS STATUS CODE	LOAN TYPE	BUSINESS RULES	RECONCILIATION ACTIONS
NI = Insurance Non-match	SF FHA VA RHS	MA-coded FHA loans in pools issued since January 2003 that did not match to records in the A-43 file based on the 5-string "insurance match." Records for which fields in the matching string did not match (Interest Rate, Zip Code or Maturity Date).	Analyst investigation and further processing.
NA = Insurance Not Applicable	SF FHA VA RHS	VA and RD loans, as well as FHA loans in pools issued earlier than January 1, 2003 are not subject to insurance matching. These loans are assigned the insurance matching status code of 'NA'.	No action necessary.
MT = Matched, Terminated file	SF FHA	Indicates that the loan level record matched to the A-43 terminated file, on the 10 digit FHA Case Number/OPB pair. The match date will also be updated. MT status loans are not recycled for matching.	Analyst investigation and further monitoring/processing. Records with an MT status are not recycled for subsequent matching. The code can be changed only by a manual update to an HT status.
NT = Not Matched, Terminated file	SF FHA	Indicates that the loan level record did not match to any A-43 terminated record, on the 10 digit FHA Case Number/OPB pair, and did not match on Case Number alone. Match date will also be updated. NT status FHA loans are recycled for match to terminated each month.	No Action Required. The system will automatically recycle NT status loans each month for match to terminated.

RFS STATUS CODE	LOAN TYPE	BUSINESS RULES	RECONCILIATION ACTIONS
CT = Matched on Case Number only, Terminated file	SF FHA	<p>Indicates that the loan level record matched to the A-43 terminated file record on the 10 digit FHA Case number only.</p> <p>Match date will also be updated.</p> <p>CT status loans are recycled for match to terminated. If not matched in the recycle the code is set to NT.</p>	<p>Analyst investigation and further monitoring/ processing.</p> <p>System will automatically recycle these and if not matched in the next cycle, will be set to NT status.</p>
HT = Manual Update in RFS	SF FHA	<p>Indicates that the loan level record was previously set to not matched by the automated match process and then manually updated to HT, based on information provided by Ginnie Mae; e.g., Ginnie Mae confirms that record status is terminated.</p> <p>HT status loans are not recycled for matching.</p>	No action necessary.
UT = Manually Updated to Not Terminated	SF FHA	<p>Indicates that the loan level record was previously set to MT by the automated process and then manually updated to UT, based on information from Ginnie Mae that the record is active and should not be in a terminated status.</p> <p>UT status loans are not recycled for matching.</p>	No action necessary.

RFS STATUS CODE	LOAN TYPE	BUSINESS RULES	RECONCILIATION ACTIONS
BT = Not yet Matched	SF FHA	<p>This code indicates that the loan level record has not yet been matched to the A-43 terminated file. BT is a processing status code used in the matching process. All new loans (i.e., loans in new pools) are set to a default status of BT. Also the BT code can be set manually.</p> <p>BT status loans are recycled for matching each month.</p>	System will automatically match in the next processing cycle.

12.3 Figures

Figure 1-1 Business Workflow	6
Figure 2-1 MGM Welcome Screen.....	7
Figure 2-2 Accessing MAS from RFS	7
Figure 2-3 MAS Home Screen	8
Figure 3-1 Matching and Suspense Home Screen (MBSOA Operations Support and Ginnie Mae)	11
Figure 3-2 Matching and Suspense Home Screen (Issuers).....	12
Figure 4-1 Loan Detail (Operations/Ginnie Mae Users)	14
Figure 5-1 Suspense List	38
Figure 5-2 Suspense List Audit Trail.....	38
Figure 6-1 View Originations Matching Search Options.....	48
Figure 6-2 Originations Matching	51
Figure 6-3 Originations Matching Issuer Detail	52
Figure 6-4 Originations Matching Summary.....	56
Figure 6-5 Originations NC Matching Results	59
Figure 6-6 View Insurance Matching Search Options.....	61
Figure 6-7 Insurance Matching Results.....	63
Figure 6-8 Monthly Insurance Matching Results – Issuer Detail	64

Figure 6-9 Monthly Insurance Matching Results - Issuer View	64
Figure 6-10 Monthly Insurance Matching Results – Insurance Fields Not Matched.....	65
Figure 6-11 Monthly Insurance Fields Not Matched – Operations View	68
Figure 6-12 Monthly Insurance Fields Not Matched – Issuer Detail (Operations View)	69
Figure 6-13 Monthly Insurance Fields Not Matched – Issuer View.....	70
Figure 6-14 Insurance Matching Summary.....	74
Figure 6-15 Monthly Industry Average Report	76
Figure 6-16 View Terminated Matching Search Options.....	79
Figure 6-17 Match to Terminated Results	81
Figure 6-18 Match to Terminated Results – Issuer Detail	82
Figure 6-19 Match to Terminated Summary	86
Figure 7-1 Matching and Suspense Downloads.....	96
Figure 7-2 Download Originations Matching Data Search	97
Figure 7-3 Download Instructions	98
Figure 7-4 Insurance Matching Download.....	102
Figure 7-5 Terminated Matching Download Search.....	107
Figure 7-6 Suspense List Download Search	110
Figure 7-7 Aged Matching Download Search	114
Figure 7-8 Aged Terminated Matching Download Search.....	117
Figure 8-1 Business Objects Matching Reports	123
Figure 8-2 Report Banner	123
Figure 8-3 Report Search Box	124
Figure 8-4 Saving the Report	125
Figure 8-5 Save As File Choices	125
Figure 9-1 File Upload – MGM.....	126
Figure 9-2 File Upload – Select File Type	126
Figure 9-3 File Upload - Successful	127

[Back to Table of Contents](#)

12.4 Tables

Table 3: Loan Detail (Operations/Ginnie Mae Users).....	15
Table 4: Loan Detail (Issuer)	23
Table 5: Suspense List.....	39
Table 6: Originations Matching Search Options	49
Table 7: Originations Matching.....	53
Table 8: Originations Matching Summary	57
Table 9: Originations NC Matching Results	59
Table 10: Insurance Matching Search Options	61
Table 11: Insurance Matching Results	65
Table 12: Insurance Fields Not Matched	70
Table 13: Monthly Insurance Matching Summary.....	75
Table 14: Industry Average Report	77
Table 15: Terminated Matching Search Options	80
Table 16: Match To Terminated Results	82
Table 17: Match to Terminated Summary.....	86
Table 18: Download Originations Matching Data Search	99
Table 19: Originations Matching Download	100
Table 20: Insurance Matching Download Search	103
Table 21: Insurance Matching Download File.....	104
Table 22: Terminated Matching Download Search	108
Table 23: Terminated Matching Download File.....	108
Table 24: Suspense List Download Search.....	112
Table 25: Suspense List Download.....	112
Table 26: Aged Matching Download Search	115
Table 27: Aged Matching Download.....	115
Table 28: Aged Terminated Matching Download Search	117
Table 29: Aged Termination Matching Download	118
Table 30: Acronym List.....	129
Table 31: Match Status Codes	131

[Back to Table of Contents](#)