

Supporting Statement for Paperwork Reduction Act
Ginnie Mae Mortgage-Backed Securities Guide 5500.3, Revision 1
(Forms and Electronic Data Submissions)
(OMB# 2503-0033)

A. Justification

- 1. Explain the circumstances that make the collection of information necessary. Identify any legal or administrative requirements that necessitate the collection. Attach a copy of the appropriate section of each statute and regulation mandating or authorizing the collection of information.**

Ginnie Mae is a wholly owned corporation of the United States within the Department of Housing and Urban Development. Its powers are prescribed generally by Title III of the National Housing Act, as amended, 12 U.S.C. 1716 et. seq. Ginnie Mae is authorized by Section 306(g) of the National Housing Act to guarantee the timely payment of principal and interest on Mortgage-Backed Securities (MBS) secured by loans insured or guaranteed by the Federal Housing Administration FHA, the U.S. Department of Housing and Urban Development's (HUD), Office of Public and Indian Housing (PIH), the U.S. Department of Veterans Affairs' (VA) Home Loan Program for Veterans, the U.S. Department of Agriculture's (USDA), Rural Development Housing, and Community Facilities Programs and Rural Development Guaranteed Rural Rental Housing Program (RD) Ginnie Mae remains a self-financing, wholly owned U.S. Government Corporation within HUD. Ginnie Mae's guaranty of mortgage-backed securities is backed by the full faith and credit of the United States. The information being collected is necessary for Ginnie Mae to be able to properly administer its Mortgage-Backed Securities programs.

Ginnie Mae seeks to renew and modify its current collection. The current expiration date is April 30, 2026.

- 2. Indicate how, by whom and for what purpose the information is to be used. Except for a new collection, indicate the actual use the agency has made of the information received from the current collection**

This supporting statement is for a revision of Ginnie Mae requirements with 4 new appendixes submitted. Ginnie Mae's Mortgage-Backed Securities Guide 5500.3, Revision 1 ("Guide") provides instructions and guidance to participants in the Ginnie Mae Mortgage-Backed Securities programs ("Ginnie Mae I and Ginnie Mae II"). Participants are organizations (mortgage companies, banks, etc.) that have been approved by Ginnie Mae to issue Ginnie Mae securities. Participants in the Ginnie Mae I program issue securities backed by single-family or multifamily loans. Participants in the Ginnie Mae II program issue securities backed by single-family loans. Ginnie Mae II MBS are modified pass-through mortgage-backed securities on which registered holders receive an aggregate principal and interest payment from a central paying agent on all of their Ginnie Mae II MBS. The Ginnie Mae II MBS also allows small issuers who do not meet the minimum dollar pool requirements of the Ginnie Mae I MBS to participate in the secondary mortgage market. In addition, Ginnie Mae II MBS permits the securitization of adjustable-rate mortgages ("ARMs"). HMBS securities, as part of Ginnie Mae II, are accrual class pass-through securities and therefore do not provide scheduled payments of principal or interest to investors. Interest accruing on the security is added each month to the remaining principal balance of the security. Unscheduled payments of principal and interest will generally be passed through to security holders under the following circumstances: (i) when a full or partial payment is made on a related HECM loan which is related to a Participation that backs an HMBS security and/or (ii) upon the purchase of all Participations of the related HECM loan, by the Issuer, for a reason specifically authorized in the applicable Guaranty Agreement. Any requirement in a document created under a Ginnie Mae MBS program is effective as of the date of the Guide, including amendments. Included in the Guide are Appendixes. The Appendixes include the forms or documents needed to comply with program requirements. Below are the required forms or appendixes that is used to collect data in order to participate in the MBS programs.

The following describes how, by whom, how frequently, and for what purpose the information is to be used. The forms are available in a PDF fillable format unless stated otherwise on our website at www.ginniemae.gov.

Forms Required for Approval to Become a Ginnie Mae Issuer

1. Form HUD 11701/Appendix I-1/OMB No. 2503-0033 – Application for Approval Ginnie Mae Mortgage Backed Securities Issuer

The form is used by interested parties that want to apply for approval in order to participate in the Ginnie Mae programs. The information on the form is required by 24 CFR Part 202 and Section 306(g) of the National Housing Act or by HUD Handbooks 4060.1 and 5500.3.

The form takes approximately three hours for the company to review the instructions and complete.

2. Form HUD 11702/Appendix I-02/ Resolution of Board of Directors and Certificate of Authorized Signatures

The form is completed by issuers to provide Ginnie Mae with a Resolution of the Board of Directors of the issuer's organization, authorizing the issuance of mortgage-backed securities and a listing of the names and genuine signatures of the individuals authorized to execute the necessary documents in connection with mortgage-backed securities at the time of application into our program(s). The form is reviewed by Ginnie Mae's pool processing agent to confirm that individuals who signed pool document submissions are authorized to do so.

Ginnie Mae requires annual updates and updates when there is a change in the authorized signers of the issuer's company or a change in the issuer's name. The information is required by Section 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1.

The form takes approximately 5 minutes to review instructions and complete.

3. Appendix I-04/ Cross-Default Agreement

Cross Default Agreements are required whenever there are two or more affiliates engaged in mortgage origination, servicing, or securitization of Ginnie Mae pool or loan packages. An affiliate is defined as an entity that can exercise control or significant influence over the management or operating policies of the applicant, directly or indirectly through some type of control or ownership as defined in GAAP FAS-57.

A new Cross Default Agreement will be required if there are changes to an issuer's name, but the affiliations remain or if there are new affiliations between Ginnie Mae issuer as a result of companies merging or buying assets. The information is required by Ginnie Mae Handbook 5500.3, Rev. 1.

The Cross-Default Agreement takes an estimated 3 minutes per response to review and sign.

Forms and Agreements Required for Processing/Issuing Ginnie Mae Pools

An issuer must apply for Commitment Authority and Pools Numbers before they can place mortgages in a Ginnie Mae Pool. The following two forms are used for this purpose.

4. Form HUD 11700/ Appendix II-01/ Letter of Transmittal for Commitment Authority and/or Pool Numbers, and Form 11704 Request for Commitment to Guaranty Mortgage-backed Securities

This is a multifunctional transmittal form which is completed by the issuer when requesting commitment authority and/or pool numbers. The frequency of use depends on the issuer's need for specific services

from Ginnie Mae. When requesting only pool numbers, the issuer only needs to complete the HUD 11700 form. When requesting commitment authority, the issuer has to prepare the HUD 11700 and the HUD 11704. The procedure is that two forms are submitted together.

An issuer can request both commitment authority and pool numbers within one request. If the issuer has available pool numbers, but lacks a sufficient amount of commitment authority necessary to form pools, the issuer can apply for Commitment Authority only. An issuer may need to apply for Ginnie Mae Pool Numbers only. This is done when an issuer has sufficient commitment authority available for use but needs pool numbers. There is no fee for requesting pool numbers.

There are two types of Commitment Authority a Ginnie Mae issuer may apply for: 1) Single Family or Single Line Commitment Authority which expires one year from date of approval and 2) Multifamily or Multi-Line Commitment Authority which expires two years from date of approval.

There is only one type of Pool Numbers a Ginnie Mae issuer may apply for: Alpha-Numeric.

Pool Numbers have no expiration date and can only be used once. The information is required by Section 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1.

It is estimated that it will take approximately 2 minutes for issuers to review and complete.

This form has been automated and document reserved for business continuity only.

Forms and Agreements Required for Processing/Issuing Ginnie Mae Pools

5. Appendix III-13 / Electronic Data Interchange (EDI) System Agreement

The purpose of the EDI System Agreement is to communicate to issuers the following: Ginnie Mae's intentions and expectations about its data interchange program; logistics about the electronic exchange of documents, including general specifications (standards, document types, telecommunications method); technical specifications (acknowledgments, communications, and security); and policies and procedures and specific legal issues. The information is required by Ginnie Mae Handbook 5500.3, Rev. 1.

It is estimated that it will take 2 minutes for issuers to review and complete.

6. Appendix III-29/System Access Forms

Ginnie Mae requires both Issuers and Document Custodians to complete this form to obtain access to Ginnie Mae's Systems in order to access business applications that are used by program participants to conduct business with Ginnie Mae. The information is required by Ginnie Mae Handbook 5500.3, Rev. 1.

It is estimated that it will take 2 hours for issuer to review and complete.

7. Appendix VI-14/ Multifamily Prepayment Penalty Record File Layout

Ginnie Mae issuers are required to complete monthly reporting on pool and loan level data. As part of this process, multifamily issuers are also required to submit monthly prepayment penalty data to Ginnie Mae through Reporting and Feedback System (RFS).

It is estimated to take 3 minutes for issuers to complete reporting the information. The information is required by Section 306(g) of the National Housing Act and/or by Ginnie Mae Handbook 5500.3, Rev. 1.

8. Appendix VI-16/ Quarterly Custodial Account Verification Record File Layout

This form is required by any Mortgage-Backed Security Issuer with aggregate principal and interest payments due from borrowers of \$100,000.00 or more in any one month as measured by the amount of the fixed installment control. The quarterly custodial account verification data must be submitted electronically or entered online to Ginnie Mae's RFS.

It is estimated to take 10 minutes for issuers to complete reporting the information. The information is required by Section 306(g) of the National Housing Act and/or by Ginnie Mae Handbook 5500.3, Rev. 1.

9. Form HUD 11703-II/Appendix 1-07/Master Agreement of Participation Accounting

This form is to be completed by issuers and any participation agents approved to issue HMBS pools in the Ginnie Mae II MBS program. The purpose of the form is to provide assurance to Ginnie Mae that the monitoring and accounting of Participations for each of the issuer's securities will be performed in accordance with Ginnie Mae requirements.

Ginnie Mae requires this form to be updated annually. Also, updates are required when there is a change in the authorized signers of the issuer's company, a change in the issuer's name or a change in the issuer's participation agents. Issuers can electronically certify that the information has not changed in MAMS.

The estimated time to complete the form is 5 minutes, which includes time for the reviewing of the instructions. The information is required by Section 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1.

This form has been automated, and the document reserved for reference purposes only, not valid for submission.

10. Form HUD 11707/Appendix III-01/ Master Servicing Agreement

The form is completed by the issuer to provide assurance to Ginnie Mae that servicing of the mortgages backing the securities approved for issuance will be performed in accordance with acceptable standards of mortgage servicing. The form is used by Ginnie Mae's pool processing agent to determine if the issuer of the pool is the sole servicer, or if the issuer has established a sub-contract servicing arrangement with another institution to perform certain servicing functions on behalf of the issuer. If the issuer chooses to use a sub-servicer, the sub-contract servicer must be an approved Ginnie Mae issuer. Issuers may use more than one sub-contract servicer, however, there can only be one sub-contract servicer for each pool or loan package. The form is required to be on file with the pool processing agent before the submission of the pools.

Ginnie Mae requires this form to be updated annually. Updates are required when there is a change in the Issuers name or a change to the Issuer's sub-servicer. Issuers can electronically certify that the information has not changed in MAMS.

The estimated time to complete the form is 1 minute, which includes time for reviewing the instructions. The information is required by Section 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1.

This form has been automated, and the document reserved for reference purposes only, not valid for submission.

11. Form HUD 11709/Appendix III-02/ Master Agreement for Servicer's Principal and Interest Custodial Account

This form provides evidence to the existence of a master principal and interest custodial account for the deposit of funds payable on mortgages pooled and guaranteed by Ginnie Mae. This form is used in connection with issuing the mortgage-backed securities. In addition, all deposits made by the issuer are subject to draft or check by Ginnie Mae, and all such amounts shall be payable to Ginnie Mae on demand and without notice. The form is completed by the issuer and custodial bank and submitted to Ginnie Mae's pool processing agent. The agreement covers each pool or loan package that is listed on the Schedule of Subscribers and Ginnie Mae Guaranty Agreement (form HUD 11705). The form is required to be on file with the pool processing agent before submission of pools.

Ginnie Mae must have this information in case an issuer defaults on its payments to securities holders/investors. This enables Ginnie Mae to access the funds in the account to make the payments and prevent the issuer from further access to the funds.

Ginnie Mae requires this form to be updated annually. Also, updates are required when there is a change in the issuer's name or a change in the issuer's principal and interest custodial account. Issuers can electronically certify that the information has not changed in MAMS.

Estimated time per response is an average of 2 minutes for completion, this includes reading the instructions, ensuring that the account numbers match the account number listed on the form HUD 11709, and signing the form. The information is required by Section 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev.1.

This form has been automated and document reserved/saved for reference purposes only, not valid for submission.

12. Form HUD 11709-A/Appendix 1-06/ ACH Debit Authorization

This form is used to authorize Ginnie Mae's Depository, as security holder of all book-entry Ginnie Mae I MBS, to make Automated Clearing House (ACH) debits against an issuer's central principal and interest (P&I) custodial account for all payments due on the securities. It also authorizes the Central Paying and Transfer Agent, (CPTA), Ginnie Mae's agent, to initiate ACH debits against the issuer's central P&I custodial account for all payments due on Ginnie Mae II MBS and all monthly guaranty fees due to Ginnie Mae I and II MBS. The Ginnie Mae Depository is authorized to initiate ACH debits against the central P&I custodial account at the bank referenced on the form HUD 11709 for monthly P&I payments and prepayment penalties on multifamily loans due in connection with all book-entry securities backed by Ginnie Mae I pools. Ginnie Mae requests that issuers electronically submit their form 11709-A through MAMS. Also, updates are required when there is a change in the issuer's name or a change in the issuer's principal and interest custodial account listed on the form HUD 11709.

Estimated time per response is an average of 2 minutes for completion, this includes reading the instructions, ensuring that the account numbers match the account number listed on the form HUD 11709, and signing the form. The information is required by Section 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev.1.

13. Form HUD Form 11715/Appendix III-04/ Master Custodial Agreement

This form is used to provide Ginnie Mae with the name of the institution(s) which will serve as the document custodian(s) for a particular Ginnie Mae issuer. The document custodian(s) physically hold the mortgage documents in safekeeping on behalf of Ginnie Mae. The form covers each pool or loan package that is listed on the form HUD 11705. Issuers may have more than one document custodian. The form sets out the terms of the custodial relationship between the issuer and the document custodian. If an issuer defaults, Ginnie Mae is able to access the mortgage documents which are the collateral backing the

mortgage-backed securities and to access the funds to make payments, as well as preventing the issuer from further access to the funds.

Ginnie Mae requires this form to be updated annually. Also, updates are required when there is a change in the issuer's name or a change in the issuer's Document Custodian. Issuers can electronically certify that the information has not changed in MAMS.

Completion of the form HUD 11715 is estimated to average of 2 minutes per response, including the time for the review of the instructions. The information is required by Section 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1.

This form has been automated and document reserved for reference purposes only, not valid for submission.

14. Form HUD 11720/Appendix III-03/ Master Agreement for Servicer's Escrow Custodial Account

This form identifies the institution which maintains the custodial account for the deposit of escrow funds received on mortgages pooled and guaranteed by Ginnie Mae in connection with the mortgage-backed securities. In addition, all deposits made by issuers are subject to draft or check by Ginnie Mae, and all such amounts are made payable to Ginnie Mae on demand and without notice. Escrow custodial accounts include all funds collected to cover expenses to be paid under the mortgage, including, but not limited to, taxes, special assessments, ground rents, other charges that are or may become first liens on the property, hazard insurance premium, and mortgage insurance premiums. Issuers may have more than one escrow custodial account. The form is completed by the issuer and custodial bank and provided to Ginnie Mae's pool processing agent. Ginnie Mae must have this form in case an issuer defaults on its payments to securities holders/investors. This enables Ginnie Mae to access the funds in the account to make the payments and prevent the issuer from further access to the funds.

Ginnie Mae requires this form to be updated annually. Also, updates are required when there is a change in the issuer's name or a change in the issuer's escrow custodial account. Issuers can electronically certify that the information has not changed in MAMS.

Completion of the form HUD 11720 is estimated to average of 1 minute per response, including the time for the review of the instructions.

The information is required by Section 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1.

15. Form HUD 11705/Appendix III-06/ Schedule of Subscribers and Ginnie Mae Guaranty Agreement

This form must be used by the issuer to submit pool or loan packages in an electronic format or manual import using Single Family Pool Delivery Module (SFPDM) or paper format. Ginnie Mae Issuers will deliver pool and loan data in Extensible Markup Language (XML) format based on MISMO Version 3.3. This file format is currently submitted to Ginnie Mae each time the issuer issues a new security, it agrees that the applicable Guaranty Agreement is in effect on the issue date of the securities and that it will govern all of the issuer's outstanding pool and loan packages, pooled mortgages, and securities whether created under the Ginnie Mae I MBS program or the Ginnie Mae II MBS program. The pool will vary as to the amount of each certificate, certificate holder, and the number of certificates for each holder. The data provided on this form is the basis for the preparation of the securities issued under each Ginnie Mae MBS pool. Upon receipt of the form, the pool processing agent reviews the information submitted in conjunction with other documentation required for the issuance of MBS securities. The approval of this form enables the actual preparation of the securities to be issued.

Single Family MISMO (PDD) paper submissions are no longer used so Ginnie Mae did not make corresponding updates to the HUD form 11705 for the net new data points. Ginnie Mae has provided the

Pool Delivery Dataset (PDD) Implementation Guide Appendix D - Data Dictionary. The HUD Form 11705 is still used for paper submissions from Issuers for Multi-Family Issuance pools. There are new, corresponding Single Family Pool Delivery Module (SFPDM) Form 11705 that can be extracted from the new SFPDM system that will include all of the data Ginnie Mae collected in the legacy flat file format translated into the new MISMO compliant data format, which will include the net new data points shown above. Again, all of these data points can be seen in the accompanying PDD Implementation Guide Appendix D Data Dictionary.

It is estimated to take an average of 3 minute to electronically complete the form. The information is required by Section 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1.

16. Form HUD 11706/Appendix III-07/ Schedule of Pooled Mortgages

For Single Family, the Pool Delivery Dataset (PDD) also includes the loan-level information required for MBS issuance. Ginnie Mae is expanding this data set to include the new elements listed in the table below.

The additional elements, will enhance Ginnie Mae's insight into the collateral backing the MBS allowing it to both improve its risk management, monitoring, and compliance activities, as well as improve investor disclosures, which serves to maintain and expand investor participation, which in turn provides the liquidity and access to low interest rates for issuers and consumers.

Each time the issuer issues a new security, it agrees that the applicable Guaranty Agreement is in effect on the issue date of the securities and that it will govern all of the issuer's outstanding pool and loan packages, pooled mortgages, and securities whether created under the Ginnie Mae I MBS program or the Ginnie Mae II MBS program. The pool will vary as to the amount of each certificate, certificate holder, and the number of certificates for each holder. The data provided on this form is the basis for the preparation of the securities issued under each Ginnie Mae MBS pool. Upon receipt of the form, pool processing agent reviews the information submitted in conjunction with other documentation required for the issuance of MBS securities. The approval of this form enables the actual preparation of the securities to be issued.

In addition to the Data approved in its last submission, Ginnie Mae will add the following elements:

Table 1-1

ISMO Data Point Name	MISMO Definition	PDD Supported Enumerations	PDD Delivery Conditionality
Assumed Loan Indicator	Describes the construction process for the main dwelling unit of the subject property.	TRUE - loan assumed from one borrower to another borrower/buyer. FALSE - loan has not been assumed by another borrower/buyer.	Required for FHA and VA loans
SIFMA Non-Standard Loan Buydown Indicator	Identifies a non-standard mortgage loan that includes a temporary interest rate buydown arrangement, in a way that complies with the Securities Industry and Financial Markets Association (SIFMA) To-Be-Announced (TBA) market requirements..	TRUE - loan contains a buydown structure which makes the buydown loan a non-standard loan as defined by SIFMA. FALSE - loan contains a buydown structure which does not make the buydown loan a non-standard loan as defined by SIFMA.	Required if Buydown Temporary Subsidy Funding Indicator = TRUE
Property Structure Built Year	The year in which the dwelling on the property was completed.	YYYY (e.g., 2025)	Conditionally Required
Property Previously Occupied Indicator	It indicates that the property has been previously occupied.	True/False	Conditionally required
Construction Loan Indicator	When true, indicates that the loan is a construction loan.	TRUE/FALSE	Required for all loans
Construction Loan Type	Specifies the specific type of construction loan.	Construction To Permanent	Required if Construction Loan Indicator = TRUE
Renovation Loan Indicator	When true, indicates that all or part of the subject loan proceeds will be used to finance the renovation of an existing property.	TRUE/FALSE	Conditionally Required for FHA 203(k), VA loan for alteration and repair, USDA Rehabilitation and Repair with Purchase of Existing Dwelling Loan, or PIH Section 184 Rehabilitation Loan
Construction to Permanent Closing Type	A value from a MISMO prescribed list that specifies the type of closing process for the construction-to-permanent loan.	One Closing, Two Closing	Required if Construction Loan Indicator = TRUE.
Construction to Permanent Closing Feature Type	Specifies the type of feature associated with closing for the Construction To Permanent loan.	Automatic Conversion, Modification Agreement, New Note, Other	Optional
Construction Status Type	Specifies the physical status of the structure.	Existing, Other, Planned, Proposed, Subject To Alteration, Subject To Alteration Improvement Repair And Rehabilitation, Substantially Rehabilitated, Under Construction	Required if Construction Loan Indicator = TRUE OR if Renovation Loan Indicator = TRUE
Section of the Act Code	Identifies the section of the National Housing Act which defines underwriting guidelines for VA or FHA loan evaluations.	Section of the Act Code utilized by the insuring/guarantying agency (FHA, VA, RHS, PIH)	Optional
Gross Living Area Square Feet Number	The total area of all habitable rooms above grade measured contiguously.	Integer EG2120	Optional
Builder Forward Commitment Indicator	Indicates whether a builder forward commitment exists for this loan.	True/False	Required for Purchase Loans

The Pool Delivery Dataset (PDD) Implementation Guide Appendix D - Data Dictionary which maps the XML file can be found at the following link https://www.ginniemae.gov/issuers/issuer_training/Pages/modernization.aspx. For the Single Family MISMO (PDD) paper submissions are no longer used so we did not make corresponding updates to the HUD forms 11705 and 11706 for the net new data points. The HUD Forms 11705 & 11706 are still used for paper submissions from Issuers for Multi-Family Issuance pools. There are new, corresponding Single

Family Pool Delivery Module (SFPDM) Forms 11705 & 11706 that can be extracted from the new SFPDM system that will include all of the data we collected in the legacy flat file format translated into the new MISMO compliant data format, which will include the net new data points shown above. Again, all of these data points can be seen in the accompanying PDD Implementation Guide Appendix D Data Dictionary.

It is estimated to take an average of 5 minutes to electronically complete the form. The information is required by Section 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1.

17. Form 11705-H/11706-H-Appendix III-28/ Schedule of Subscribers and Ginnie Mae Guaranty Agreement and Schedule of Pooled Mortgages

This form is used for the Ginnie Mae II and HMBS Programs. It should be used only by Ginnie Mae HMSB Issuers transmitting HMBS pool data through web-based *GinnieNET*. The purpose of the form is to establish the contract between the Issuer and Ginnie Mae and provide a listing of subscribers and other information needed to prepare a Ginnie Mae HMBS.

It is estimated to take an average of 3 minutes to complete each form. The information is required by Section 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1.

18. Form HUD 11711A/Form HUD 11711B/Appendix III-05/ Release of Security Interest and Certification and Agreement

Form HUD 11711A is used to release security interests in pooled mortgages by prior secured institutions. They are prepared by the initial financial institution securing the interest and delivered to the document custodian.

Form HUD 11711B is used by the issuer and submitted to the document custodian. This form provides certification by the issuer that the releases from Form 11711A encompass all mortgages in a pool or loan package. These forms are used in conjunction with Form HUD 11706 to initially certify or reject pool or loan packages. GinnieNet allows issuers to electronically submit these forms to their document custodian for certification.

It is estimated to take an average of 6 minutes to complete each form. The information is required by Ginnie Mae Handbook 5500.3, Rev. 1.

19. Form HUD 11732/Appendix III-22/ Custodian's Certification for Construction Securities

This form provides evidence that the document custodian: (a) is holding a certification that disbursement has been made to the mortgagor; (b) has evidence of FHA insurance inclusive of the disbursement; and (c) has evidence of title insurance coverage inclusive of the latest disbursement. This document is submitted, along with Form HUD 11705, 11706, 92403 and other documents before the initial issuance of securities.

It is estimated to take an average of 1 minute to complete the form. The information is required by Ginnie Mae Handbook 5500.3, Rev. 1.

20. Appendix III-21/ Certification Requirements for the Pooling of Multifamily Mature Loan Program

This document is used at the time of submission of an application for pooling multifamily mature loan program mortgages. If the issuer submits the certification in paper format it must be on the issuer's own letterhead, along with other required pooling documentation. However, the issuer can do the certification electronically using GinnieNet.

It is estimated to take an average of 2 minutes to complete the form. The information is required by Ginnie Mae Handbook 5500.3, Rev. 1.

21. Form HUD 11708/Appendix V-05/ Request for Release of Documents

Mortgage documents may be released on occasion in connection with servicing, collection or prepayment in full or foreclosure of mortgages; issuers are authorized to request such documents only if the documents are necessary in carrying out such administrative actions. This form is used by Ginnie Mae issuers to request the release of mortgage documents held by the document custodian. It is also used by the document custodian to acknowledge return of the documents from the issuer to the pool file. Issuers can submit the form in either paper format or electronically using GinnieNET.

It is estimated to take an average of 3 minute to complete the form. The information is required by Section 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1.

22. Appendix VI-19/ Reporting and Feedback (RFS) Issuer Monthly Report of Pool and Loan Data

Ginnie Mae issuers are required to submit pool and loan level data monthly for all pooled loans and loan packages. The report contains all non-liquidated loans as of the close of the month for which data is presented and must reconcile with the monthly accounting report in RFS. Ginnie Mae uses this loan level data to identify future potential risk of financial loss to Ginnie Mae.

Form HUD 1710C is used by issuers only if one or more project mortgages in a pool is not being amortized, or if other than the level monthly payment method is not being used on any of the project mortgages in a MBS pool. It is used by those issuers who process project loan pools. The information is required by Ginnie Mae Handbook 5500.3, Rev. 1

It is estimated to take an average of 4 hours to complete the form.

23. Appendix VI-24 / Single-Family Liquidation Event Reporting (LER)

This is a new appendix however it is requesting data that was requested monthly, but will now be event based. When a loan is liquidated, issuers will have to send this report.

LER is an event-based data reporting requirement, triggered when a loan is fully liquidated (this can be more then a million times a year) from a Ginnie Mae MBS pool. For each business day the Issuer experiences liquidation events, a single LER reporting file is required, and must be delivered to Ginnie Mae no later than 5:00 AM ET on the following business day. If an Issuer is unable to report at month-end, receiving the liquidation data in near real time will allow Ginnie Mae to calculate the pool factors and complete the pass-through to investors. The report is digitally created from a report used on a monthly basis so that issuers can harness technology to create and report for human confirmation prior to sending to Ginnie Mae.

Liquidations are a common event, loans pay off for various reasons, on average 20% of the Ginnie Mae MBS portfolio will turnover, or liquidate. Ginnie currently has more than 12 Million loans in the portfolio.

The information is required by Section 306(g) of the National Housing Act and/or by Ginnie Mae Handbook 5500.3, Rev. 1.

It is estimated to take 1 minute for issuers to complete reporting of this information.

24. Appendix VI-17/ Reporting Feedback System (RFS) HMBS Issuer Monthly Report of Pool, Loan and Participation Data

To provide Ginnie Mae with information concerning HMBS pool, loan level and participation level activity. Pool, loan and participation level data must be submitted electronically to Ginnie Mae's Reporting and Feedback System ("RFS"), HMBS Reporting Administration ("HRA") module which is located in the Ginnie Mae Enterprise Portal

It is estimated to take 8 minutes for issuers to complete reporting of this information. The information is required by Section 306(g) of the National Housing Act and/or by Ginnie Mae Handbook 5500.3, Rev. 1.

25. Appendix VI-22/ Reporting and Feedback (RFS) Single Family Issuer Monthly Payment Default Status (PDS) Loan Level Reporting

Ginnie Mae issuers are required to submit loan level data through a separate PDS record in RFS for all single-family loans that are: delinquent as defined in the MBS Guide Chapter 18; where the borrower is in bankruptcy whether or not the borrower is current on loan payments; where the borrower is in forbearance whether or not the borrower is current on loan payments; and/or the borrower is current in mortgage payments and for which the Issuer is pursuing an alternative to foreclosure (e.g., borrower is in imminent default), other than bankruptcy or forbearance. The report, as outlined in the MBS Guide Chapter 17, contains all applicable loans as of the close of the month for which data is presented and must reconcile with the monthly accounting report in RFS.

This loan level data ensures that Ginnie Mae gains granular insight into the state of each Issuer's delinquent and defaulted loan portfolios, which is used to identify potential risk of financial loss to Ginnie Mae.

It is estimated to take an average of 12 minutes to complete the form.

The information is required by Ginnie Mae Handbook 5500.3, Rev. 1

26. Form HUD 11710-D/Appendix VI-05/ Issuer's Monthly Summary Report

The 11710 D form is used by Single-Family and Multifamily Issuers to report to Ginnie Mae each month a summary of their outstanding pools or loan packages, provide a certification as to the accuracy of the reported information and to provide the format for reporting the Remaining Principals Balances of each pool. The HUD 11710DH is used by HMBS Issuers to convey the same information as is on the HUD 11710D

Each form is estimated to take 8 minute to complete. The information is required by Section 306 (g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev 1.

27. Form HUD 11714/Appendix VI-10/ Issuer's Monthly Remittance Advice

This form is used by issuers participating in the Ginnie Mae I program only. It provides a summary of information to the security holder with respect to current month's account transactions and calculation of the security holders' pro rata share percentage of total cash distribution. The security holder must receive this remittance advice no later than the 15th of the month. When the use of the form HUD 11714 is permitted, it may be sent along with the monthly payment of principal and interest.

The form is estimated to take 1 minute to complete. The information is required by Section 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1.

28. Form HUD 11714SN/Appendix VI-11/ Issuer's Monthly Serial Note Remittance Advice

This form is used by issuers participating in Ginnie Mae's MBS I Serial Note program only. The issuer provides a summary to the holders of Serial Note Certificates with respect to the current month's account transactions, calculation of interest and principal to be distributed, and data with respect to the redemption of Serial Units. A separate Remittance Advice is addressed to each Serial Note Certificate holder.

The form is estimated to take 1 minute to complete. The information is required by Section 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1.

29. Appendix VI-02/ Letter for Loan Repurchases

This request is submitted by the issuer to buyout or purchase defective loans that prevent final certification of pools within the allocated timeframe. The request must be on the issuer's company letterhead and contain the required certification language. The loans which are defective are listed on an exhibit attached to the issuer's letter stating the reason why FHA, VA, RHS, or PIH has not issued an MIC, LGC, or Loan Note Guaranty. Issuer requests for and Ginnie Mae approval of loan buyouts or repurchase of defective loans are done electronically.

The letter is estimated to take 2 minutes to complete. The information is required by Ginnie Mae Handbook 5500.3, Rev. 1.

30. Appendix VI-09/ Request for Reimbursement of Mortgage Insurance Claim Costs

Request for Reimbursement of Mortgage Insurance Claims is made by a Ginnie Mae issuer when a default involving a FHA mortgage occurs and the mortgage is part of a Ginnie Mae pool. This form is only for Ginnie Mae issuers who are approved in Ginnie Mae's Multifamily program and involve only fully-insured FHA loans (coinsured or RHS loans are not eligible). The issuer must notify Ginnie Mae at the earliest possible date of its intent to request reimbursement of allowable mortgage insurance claim costs, and where appropriate, its intent to request that Ginnie Mae purchase debentures. Ginnie Mae will forward the forms and guidelines for the completion of the transactions.

The request is estimated to take five (5) minutes to complete.

The information is required by Ginnie Mae Handbook 5500.3, Rev. 1 and subject to the provisions of Section 1001, U.S. Code, Title 18, governing statement made to the United States Government.

Servicemembers' Interest Shortfall Assistance

Ginnie Mae issuers that have lost money because they granted relief under the Servicemembers' Civil Relief Act (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act) of 1940 may seek reimbursement from Ginnie Mae. SCRA provides that a borrower's mortgage interest rate received prior to entering the military bear an interest rate not to exceed 6% a year during the borrower's period of active military duty. Once the borrower's period of active military duty is over, the issuer is permitted thereafter to collect the rate of interest provided for in the original mortgage. Quarterly, issuers may request reimbursement of interest shortfalls from Ginnie Mae. Issuers must submit their request via SCRA Module in the Ginnie Mae Portal. In addition to electronic submissions, issuers are required to submit hard copy information. The electronic file is uploaded to Ginnie Mae's system for processing and the hard copy is needed for comparison to the orders. Also, the original signature on the hard copy provides the issuer certification that the borrower is entitled to benefits under the SCRA, and that the information submitted is correct. Issuers must provide the borrower's mortgage and military information in order to receive the benefits of a reduced interest rate. The following appendices are used for processing the SCRA requests.

31. Appendix XI-06/Servicemembers Civil Relief Act Loan Eligibility Information 5500.3, REV.1

This appendix is used by Ginnie Mae issuers to determine if a loan is eligible for interest rate forgiveness under the SCRA. The information is submitted quarterly. Once the loan is determined eligible, the issuer will prepare the reimbursement requests in accordance with the Quarterly Reimbursement Requests (Appendix XI-8).

The information is required by Ginnie Mae Handbook 5500.3, Rev. 1. The request is estimated to take 2 minutes to complete.

32. Appendix XI-08/Servicemembers Civil Relief Act Quarterly Reimbursement Request 5500.3, REV.1

This form is used by Ginnie Mae issuers for quarterly reimbursement requests on loans which are eligible for interest rate forgiveness under the SCRA. Loan eligibility information is prepared in accordance to Loan Eligibility Information (Appendix XI-06).

The information is required by Ginnie Mae Handbook 5500.3, Rev. 1. The request is estimated to take 2 minutes to complete.

33. Appendix XI- 09/Servicemembers Civil Relief Act Eligibility and Reimbursement Files

Appendix XI-09 provides issuers with the import file format layout to be used when requesting their Quarterly Reimbursement Requests under the SCRA.

The request is estimated to take 2 minutes to complete. The information is required by Ginnie Mae Handbook 5500.3, Rev. 1.

34. Appendix VIII-01/Acknowledgement Agreement and Accompanying Documents/Pledge of Servicing

Issuers seeking approval by Ginnie Mae to pledge the Issuer's Servicing Rights for single-family and multifamily loans as security for a loan must submit a proposed Acknowledgement Agreement entered between the Issuer, the secured party and Ginnie Mae.

The request is estimated to take 1 hour. The information is required by Ginnie Mae Handbook 5500.3, Rev. 1.

35. Appendix VIII-03/ Assignment Agreements

This form is used by Issuers who wish to transfer/sell its servicing responsibilities for some, or all Ginnie Mae pools or loan packages from itself to another Ginnie Mae issuer. The agreements must be completed by both the initial issuer (seller) , the issuer wishing to acquire the portfolio (buyer) and Ginnie Mae.

The request is estimated to take eight (8) minutes. The information is required by Ginnie Mae Handbook 5500.3, Rev. 1.

36. Form HUD 11750/Mortgage Bankers Financial Reporting Form

In addition to issuers filing annual audited financial statements, Ginnie Mae requires each issuer that is not regulated by FDIC, National Credit Union Association, or the Office of the Comptroller of the Currency (OCC) is required to submit Monthly {if portfolio is greater then \$50 Billion, otherwise quarterly,} unaudited financial statements. This information is submitted electronically, and it can be accessed via WebMB @ www.mbfrf.org. This information, in conjunction with other documents, is used to review and analyze an issuer's current financial status to obtain certain benefits of the MBS program. The Mortgage Banker's Financial Reporting Form is a shared form with Fannie Mae Form 1002, Freddie Mac Form 1055, Ginnie Mae Form HUD 11750.

It is estimated to take ten (10) minutes for completion of the form. The information is required by Ginnie Mae Handbook 5500.3, Rev. 1.

37. Appendix VI-20/Electronic Submission of Issuer's Insurance and Annual Audited Financials.

Added Audit Reports which are a new collection for Ginnie Mae. Issuers will provide copies of their annual financial statements, audited and certified by an Independent Auditor in accordance with Section 2-1 of the Consolidated Audit Guide for Auditors of HUD Programs, Handbook No. IG 2000.04 Rev. 2. The Appendices to the Audit Guide Chapter for Net Worth, Liquidity, and Capital have been reformatted and incorporated into Appendix VI-20 of the Ginnie Mae MBS Guide.

Ginnie Mae collects Financial Statements and Audit Reports annually from each issuer participating in the MBS program. The financial statements and reports must be audited and certified by an Independent Auditor that meets the auditor qualifications set out in Chapters 1, 2, and 6 of the Consolidated Audit Guide for Audits of HUD programs. The financial statements must include a balance sheet (Adjusted Net Worth), statement of operations cash flows, Computation of Capital Requirement and Computation of Liquid Assets prepared in accordance with Generally Accepted Accounting Principles (GAAP) and Government Auditing Standards (GAS). On occasion, Ginnie Mae will request the issuer to submit internally prepared balance sheets and income statements to verify an issuer's net worth. The Audit Reports are being moved from Chapter 6 of the HUD Consolidated Audit Guide to the Ginnie Mae MBS Guide, so they are being added to this collection.

Adjusted Net Worth Requirement

This report is completed by an Issuer's Independent Auditor and submitted with the financials to Ginnie Mae. The purpose for submitting the form is to ensure that the Issuer's adjusted net worth meets or exceeds Ginnie Mae's minimum adjusted net worth requirement.

Computation of Capital Requirement

This report is completed by an Issuer's Independent Auditor and submitted with the financials to Ginnie Mae. Ginnie Mae continually assesses its requirements as risk characteristics within the MBS program evolve. As a result, a new risk-based capital ratio was added to this report which helps Ginnie Mae ensure the Issuer can sustain itself through different market cycles.

Computation of Liquid Assets

This report is completed by an Issuer's Independent Auditor and submitted with the financials to Ginnie Mae. The purpose for submitting the form is to understand the Issuer's financial condition.

Issuers are required to submit their audited financial statement and accompanying reports to Ginnie Mae within 90 days after the end of their fiscal year. The information is required by Ginnie Mae Handbook 5500.3, Rev. 1 and the Consolidated Audit Guide for Audits of HUD Programs, Handbook No. IG 2000.04, Rev. 2 (Chapters 1, 2, and 6).

The appendix is estimated to take 1.5 hours to complete all tasks.

The annual financial statements are to be prepared in electronic form and submitted via the MyGinnieMae Portal – Ginnie Mae Central ("GMC") module.

38. Appendix VI-18/Widely Held Fixed Investment Trust (WHFIT)

In order to comply with the IRS WHFIT tax reporting requirement, Issuers are to submit three months of tax information once every quarter. Issuers submit this information electronically with a standard file layout in accordance with the IRS regulation, Ginnie Mae publishes this data on Ginnie Mae's Tax and Factor reporting website.

It is estimated to take eight (8) minutes for completion of the report. The information is required by Ginnie Mae Handbook 5500.3, Rev. 1.

39. Appendix XI-01; XI-01A; XI-01B/ Request for Disaster Pass-through assistance; COVID pass through assistance (single family); COVID pass through assistance (Multi Family)

The information collected through Appendices XI-01 (Disaster Assistance), XI-01A (COVID-19/Emergency Assistance), and XI-01B (Master Supervisory Agreement) is essential for the **Ginnie Mae** to exercise its statutory authority under Section 306(g) of the National Housing Act. These forms provide a standardized mechanism for mortgage-backed security (MBS) Issuers to request temporary liquidity assistance when facing shortfalls in principal and interest (P&I) payments due to extraordinary events, such as natural disasters or national emergencies.

It is estimated to take eight (8) minutes for completion of the report. The information is required by Ginnie Mae Handbook 5500.3, Rev. 1.

40. Appendix VI-21; 11710 DH HMBS Issuer's Monthly Summary Report

The information collected through Appendix VI-21 is critical for the Ginnie Mae to fulfill its oversight responsibilities under Section 306(g) of the National Housing Act. This form serves as the primary instrument for Issuers in the Ginnie Mae II Home Equity Conversion Mortgage (HMBS) Program to report monthly summary data on their outstanding pools and participations.

It is estimated to take eight (8) minutes for completion of the report. The information is required by Ginnie Mae Handbook 5500.3, Rev. 1.

3. Describe whether, and to what extent, the collection of information involves the use of automated, electronic, mechanical, or other technological collection techniques or other forms of information technology, e.g., permitting electronic submission of responses, and the basis for the decision for adopting this means of collection. Also describe any consideration of using information technology to reduce burden.

Ginnie Mae has implemented automated and electronic means of submitting most of its collection of information in order to minimize burden.

GinnieNET:

GinnieNET is used by the issuers and document custodians to collect and retrieve information as it relates to pool processing. It is also used for the reporting of remaining principal balances to Ginnie Mae. Ginnie Mae participants must submit their monthly report of pool and loan level data via the RFS Module in Ginnie Mae's MyGinnieMae portal.

The following forms are submitted using GinnieNET: 11705, 11706, 11708, 11711B, 11714, 11714SN and 11732.

MyGinnieMae Portal:

Ginnie Mae's MyGinnieMae Portal is a secure web-based system. The Ginnie Mae portal provides access to several applications, which include the following:

Reporting and Feedback System (11710-D, Appendices VI-17, VI-19, and VI-22), Servicemember's Civil Relief Act (Appendices XI-6, XI-8 and XI-9),

HMBS Reporting and Administration

Widely Held Fixed Investment Trust (WHIFT – Appendix VI-18); Pool Accounting Single-Family; Pool Accounting Multi-Family

IPMS – the Issuer Portfolio Management System:

Master Agreement Management System (11702, 11703-II, 11707, 11709, 11715, and 11720),

Pool Transfer System (Appendix VIII-03); Report Center; Request Pool Number

Single Family Pool Delivery Module (SFPDM) & Multi-Family Pool Delivery Module (MFPDM):

SFPDM & MFPDM are used by the issuers and document custodians to collect and retrieve information as it relates to pool processing. SFPDM & MFPDM leverage the MISMO-compliant (v3.3) Pool Delivery Dataset (PDD) for the delivery of Single-Family issuance data and Multi-Family issuance data to align with mortgage industry standards. MISMO standards encompass the entire loan life cycle, from origination to servicing to loan delivery and investor reporting, thereby creating a holistic view of loan and pool delivery data. Along

with promoting data exchange between business partners, MISMO standards improve the quality and accuracy of the data exchanged by providing a common set of business terms and definitions.

SFPDM & MFPDM provide greater transparency to pool processing for issuers and can be leveraged by GinnieMae for the reporting of remaining principal balances. Lastly, Ginnie Mae participants must submit their monthly report of pool and loan level data via the RFS Module in Ginnie Mae's Enterprise portal. The following forms for Single Family & Multi Family MBS are submitted using SFPDM & MFPDM: 11705, 11706

As Ginnie Mae continues to migrate to newer technologies, existing applications and functions are now accessed through the MyGinnieMae portal. The HUD11705 and 11706 will migrate to accessing the pooling application through the MyGinnieMae portal in the 2nd calendar quarter of 2026.

Reporting Feedback System (RFS) and Payment Default Status (PDS) Reporting:

Additional hardware, software, and licenses are "not required" for RFS and PDS. PDS is a new reporting record, which will establish new tables and coding added to RFS. Enhancements will be implemented within existing Operations Systems architecture; User and Security architecture. The addition of the new data elements to the existing data set does not impact any aspect of MGM or GMEP user profiles. No impact on existing operational vendor contracts. Users and developers will use existing access to Ginnie Mae systems for development, testing, and deployment. Overall, the data expansion program will be of minimal burden to the Issuers as the new data will flow through the existing RFS process.

Ginnie Mae Website:

How Do I Become an Issuer? (Form 11701)

4. Describe efforts to identify duplication. Show specifically why any similar information already available cannot be used or modified for use for the purposes described in Item 2 above.

This information collection effort does not duplicate any other effort, so it will not produce or create duplication of information. Government-Sponsored Enterprises (GSEs) collect similar MISMO compliant information on a different loan population, conventional loans, where Ginnie Mae collects information on loans insured by Government Agencies.

5. If the collection of information impacts small businesses or other small entities describe any methods used to minimize burden.

There is no significant economic impact on small businesses or entities through the collection of information. The forms are designed to minimize burden, and Ginnie Mae is constantly reviewing its forms and processes to see how the forms and/or processes can be streamlined to further minimize burden.

6. Describe the consequences to Federal programs or policy activities if the collection is not conducted or is conducted less frequently, as well as any technical or legal obstacles to reducing burden.

Ginnie Mae is a wholly owned corporation of the United States within the Department of Housing and Urban Development; its guaranty of mortgage-backed securities is backed by the full faith and credit of the United States Government. The information required from issuers is necessary for Ginnie Mae to administer its MBS guaranty programs. The collections permit Ginnie Mae to verify: 1) the individuals who are signing documents on behalf of an issuer are authorized to do so; 2) the name and location of the entities responsible for the various Ginnie Mae accounts and mortgage documents, and 3) those entities that are responsible for servicing the mortgages that back the Ginnie Mae pools. Ginnie Mae needs this collected information to mitigate risk and evaluate its business operations, procedures and programs. Ginnie Mae also requires the collection of information to ensure that there are no deficiencies, which, if left undetected, could affect the timeliness or accuracy of passthrough payments to investors in MBS guaranteed by Ginnie Mae.

7. Explain any special circumstances that would cause an information collection to be conducted in a manner: ANSWER ALL BULLETS INDIVIDUALLY:

- Requiring respondents to report information to the agency more than quarterly;

Issuers must remain in compliance with Ginnie Mae's program requirements to obtain certain benefits. Additionally, issuers are required to submit financial information monthly, quarterly, and annually so Ginnie Mae and/or its agents can monitor their Ginnie Mae portfolio and financial status. As part of this requirement, issuers are to maintain adequate accounting records in electronic format and hard copy to submit to Ginnie Mae or its agents as needed.

- Appendix VI-24 is a new reporting requirement that will require a report sent to Ginnie Mae each time a loan liquidates.

Forms/information required to be submitted monthly are as follows:

- 11714/Appendix VI-10 – Issuer's Monthly Remittance Advice
- 11714SN/Appendix VI-11 – Issuer's Monthly Serial Note Remittance Advice;
- Appendix VI-19 – Reporting and Feedback (RFS) Issuer Monthly Report of Pool and Loan Data
- Appendix VI -22 – Reporting and Feedback (RFS) Single Family Issuer Monthly Payment Default Status (PDS) Loan Level Reporting
- Appendix VI-17 – HMBS Monthly Pool and Loan Level Report
- Appendix VI-05 – Issuer's Monthly Summary Report (certification)
- Appendix VI-21 – HMBS Issuer's Monthly Summary Report (certification)

Forms/information required to be submitted quarterly are as follows:

- Appendix XI-6 – Servicemembers Civil Relief Act Loan Eligibility Information
- Appendix XI-8 – SCRA Quarterly Reimbursement Request,
- Mortgage-Bankers Financial Reporting Form (for non-regulated/supervised issuers only)
- Appendix XI-9 – Servicemembers Civil Relief Act Eligibility and Reimbursement Files
- Appendix VI-18 – WHFIT Tax Reporting File Layout

Forms/information required to be submitted annually are as follows:

- Appendix VI-20 – Electronic Submission of Issuers' Insurance and Annual Audited Financial Documents
- Master Agreements (11702, 11703-II, 11707, 11709, 11715, 11720)

- requiring respondents to prepare a written response to a collection of information in fewer than 30 days after receipt of it; N/A

- requiring respondents to submit more than an original and two copies of any document;

Most Ginnie Mae's forms require Issuers to retain a copy of their submissions for their records. Each respective appendix will specify when the original and copies are required.

Issuers are required to submit originals of the following:

HUD 11702/Appendix I-2 – Resolution of Board of Directors and Certificate of Authorized Signatures so Ginnie Mae or its pool processing agent can compare the names and signatures of the individuals authorized by the issuer to do business with Ginnie Mae.

- requiring respondents to retain records other than health, medical, government contract, grant-in-aid, or tax records for more than three years; **N/A**
- in connection with a statistical survey, that is not designed to produce valid and reliable results than can be generalized to the universe of study; **N/A**
- requiring the use of a statistical data classification that has not been reviewed and approved by OMB; **N/A**
- that includes a pledge of confidentiality that is not supported by authority established in statute or regulation, that is not supported by disclosure and data security policies that are consistent with the pledge, or which unnecessarily impedes sharing of data with other agencies for compatible confidential use; or **N/A**
- requiring respondents to submit proprietary trade secrets, or other confidential information unless the agency can demonstrate that it has instituted procedures to protect the information's confidentiality to the extent permitted by law.

Ginnie Mae conducts privacy assessments to ensure all privacy policies are in accordance with Federal Law.

- 8. If applicable, provide a copy and identify the date and page number of publication in the Federal Register of the agency's notice, required by 5 CFR 1320.8(d), soliciting comments on the information collection prior to submission to OMB. Summarize public comments received in response to that notice and describe actions taken by the agency in response to these comments. Specifically address comments received on cost and hour burden.**
- **Describe efforts to consult with persons outside the agency to obtain their views on the availability of data, frequency of collection, the clarity of instructions and recordkeeping disclosure, or reporting format (if any) and the data elements to be recorded, disclosed, or reported.**
 - **Consultation with representatives of those from whom information is to be obtained or those who must compile records should occur at least once every 3 years -- even if the collection of information activity is the same as in prior periods. There may be circumstances that preclude consultation in a specific situation. These circumstances should be explained.**

The attached solicitation was submitted to the Federal Register for 60 days for comments in the Federal Register dated Wednesday June 11, 2025 Vol. 90, No 24642 expiring on Monday August 11. On an ongoing basis, Ginnie Mae meets with its business partners to discuss new policy, new programs and enhancements to its business processes (which include data collected from issuers), for the purpose of seeking industry input before implementation. This is done formally and informally in several areas,

through the Mortgage Bankers Association’s Government Lending Committee meetings, which are held three times a year, regular issuer training and outreach sessions conducted by Ginnie Mae, and yearly on-site issuer field visits performed by Ginnie Mae account executives.

As part of the 60-day review process in the Federal Register, we received a single comment. The comment asked for a list of the forms that would be covered in this submission. The URL for that list was provided.

9. Explain any payments or gifts to respondents, other than remuneration of contractors or grantees.

There are no payments or gifts other than remuneration of contractors or grantees.

10. Describe any assurance of confidentiality provided to respondents and the basis for assurance in statute, regulation or agency policy. If the collection requires a system of records notice (SORN) or privacy impact assessment (PIA), those should be cited and described here.

The forms comply with all Ginnie Mae Data Privacy Policies (08-14-2023) in support of the Privacy Act of 1974 (U.S.C. 552). Ginnie Mae has strict policies in place to protect Personally Identifiable Information (PII). Ginnie Mae policy and systems apply layered confidentiality security procedures in accordance with the Privacy Act.

11. Provide additional justification for any questions of a sensitive nature, such as sexual behavior and attitudes, religious beliefs, and other matters that are commonly considered private. This justification should include the reasons why the agency considers the questions necessary, the specific uses to be made of the information, the explanation to be given to persons from whom the information is requested, and any steps to be taken to obtain their consent.

The information collected contains no questions of a sensitive nature.

12. Provide estimates of the hour burden of the collection of information. The statement should:

- **Indicate the number of respondents, frequency of response, annual hour burden, and an explanation of how the burden was estimated. Unless directed to do so, agencies should not conduct special surveys to obtain information on which to base hour burden estimates. Consultation with a sample (fewer than 10) of potential respondents is desirable. If the hour burden on respondents is expected to vary widely because of differences in activity, size, or complexity, show the range of estimated hour burden, and explain the reasons for the variance. Generally, estimates should not include burden hours for customary and usual business practices;**
- **If this request covers more than one form, provide separate hour burden estimates for each form and aggregate the hour burdens in chart below; and**
- **Provide estimates of annualized cost to respondents for the hour burdens for collections of information, identifying and using appropriate wage rate categories. The cost of contracting out or paying outside parties for information collection activities should not be included here. Instead, this cost should be included in Item 13.**

There are approximately 21 forms and 21 appendices included with this submission. If there are more than 10 respondents, the collection will be PRA compliant. The decrease in burden hours is a result of a decrease in the forms and appendices required from our issuers.

While most of the calculations are based on number of respondents multiplied by the frequency of response, there are several items whose calculations are based on volume. While the top part of the table shows that most of the calculations are based on number of respondents multiplied by the frequency of response, the bottom section of the table reflects items where the calculation is based on volume. We do have 468 approved Issuers, not all of them are actively pooling. We have some program participants that issue only a few pools and others that issue hundreds. Attachment A provides an estimate of the burden hours and cost to issuers and/or respondents for reviewing, collecting, and submitting the requested information.

The average hourly cost is \$45.56 per hour. The cost to respondents is based on the average hourly wages of mortgage industry employees to review, collect, and submit the information to Ginnie Mae or its agent.

Form	Appendix No.	Title	No. of Respondents	Frequency of Responses per year per respondent	Total Annual Responses	Hours Per Response	Total Annual Hours	Hourly Cost per Response	Estimated Annual Cost to Respondents (Issuers)
11700	II-1	Letter of Transmittal for Commitment Authority and/or Pool Numbers	368	4	1472	0.03	44.16	45.56	\$2,012
11701	I-01	Application for Approval Ginnie Mae Mortgage-Backed Securities Issuer	15	1	15	3.00	45	45.56	\$2,050
11702	I-2	Resolution of Board of Directors and Certificate of Authorized Signatures	368	1	368	0.08	29.44	45.56	\$1,341
11703-II	I-7	Master Agreement for Participation Accounting	17	1	17	0.80	13.6	45.56	\$620
11704	II-02	Commitment to Guarantee Mortgage-Backed Securities	240	1	240	0.03	7.2	45.56	\$328
11707	III-01	Master Servicing Agreement	368	1	368	0.02	7.36	45.56	\$335

11709	III-02	Master Agreement for Servicer's Principal and Interest Custodial Account	368	1	368	0.03	11.04	45.56	\$503
11715	III-04	Master Custodial Agreement	368	1	368	0.03	11.04	45.56	\$503
11720	III-03	Master Agreement for Servicer's Escrow Custodial Account	3428	1	3428	0.02	68.56	45.56	\$3,124
11732	III-22	Custodian's Certification for Construction Securities	56	1	56	0.02	1.12	45.56	\$51
Audit Schedule s Report	VI-20	Electronic Submission of Issuers' Insurance and Annual Audited Financial Documents	368	1	368	1.50	552	45.56	\$25,149
11750		Mortgage Bankers Financial Reporting Form	368	4	1472	0.60	883.2	45.56	\$40,239
11709-A	I-06	ACH Debit Authorization	368	1	368	0.03	11.04	45.56	\$503
11710-D	VI-05	Issuer's Monthly Summary Reports	368	12	4416	0.13	574.08	45.56	\$26,155
11710 DH	VI-21	HMBS issuer's Monthly Summary Report	11	12	132	0.13	17.16	45.56	\$782
	III-13	Electronic Data Interchange System Agreement	15	1	15	0.03	0.45	45.56	\$21
	I-04	Cross Default Agreement	5	1	5	0.05	0.25	45.56	\$11
	VI-18	WHFIT Reporting	368	4	1472	0.13	191.36	45.56	\$8,718
	III-29	System Access Forms	277	1	277	2.00	554	45.56	\$25,240
	VIII-01	Ginnie Mae Acknowledgement Agreement and Accompanying Documents Pledge of Servicing	15	1	15	1.00	15	45.56	\$683
	VI-14	Multifamily Prepayment Penalty Record File Layout	54	12	648	0.05	32.4	45.56	\$1,476

GOOD	VI-16	Quarterly Custodial Account Verification Record File Layout	368	4	1472	0.13	191.36	45.56	\$8,718
	VI-17	HMBS Issuer Pooling & Reporting Specification for Mortgage-Backed Securities Administration Agent	11	12	132	0.13	17.16	45.56	\$782
	VI-19	Reporting and Feedback (RFS) Issuer Monthly Report of Pool and Loan Data	361	12	4332	4.00	17328	45.56	\$789,464
	VI-22	Reporting and Feedback (RFS) Single Family Payment Default Status (PDS) Loan Level Reporting	300	12	3600	0.20	720	45.56	\$32,803
	VI-24	Liquidation Event Reporting	300	7774	2332200	0.02	46644	45.56	\$2,125,101
11705	III-06	Schedule of Subscribers and Ginnie Mae Guaranty Agreement	368	12	4416	0.05	220.8	45.56	\$10,060
11706	III-07	Schedule of Pooled Mortgages	368	12	4416	0.60	2649.6	45.56	\$120,716
11705H 11706H	III-28	Schedule of Subscribers and Ginnie Mae Guaranty Agreement - HMBS Pooling Import File Layout	74	12	888	0.10	88.8	45.56	\$4,046
11708	V-05	Document Release Request	3181	1	3181	0.05	159.05	45.56	\$7,246
	XI-06 XI-08 XI-09	SSCRA Loan Eligibility Information Solders' and Sailors' Quarterly Reimbursement Request SSCRA Eligibility and Reimbursement Files	1350	4	5400	0.10	540	45.56	\$24,602
11711A and 11711B	III-05	Release of Security Interest and Certification and Agreement	5591	12	67092	0.20	13418.4	45.56	\$611,342

11714	VI-10	Issuer's Monthly Remittance Advice Issuer's Monthly Serial Note Remittance Advice	3975	12	47700	0.02	954	45.56	\$43,464
11714SN	VI-11	Issuer's Monthly Remittance Advice Issuer's Monthly Serial Note Remittance Advice	3975	12	47700	0.02	954	45.56	\$43,464
	VI-02	Letter for Loan Repurchase	368	12	4416	0.03	132.48	45.56	\$6,036
	III-21	Certification Requirements for the Pooling of Multifamily Mature Loan Program	56	1	56	0.05	2.8	45.56	\$128
	VI-09	Request for Reimbursement of Mortgage Insurance Claim Costs for Multifamily Loans	54	12	648	0.08	51.84	45.56	\$2,362
	VIII-3	Assignment Agreements	220	1	220	0.13	28.6	45.56	\$1,303
	XI-01	Request for Disaster Assistance	300	1	300	0.08	24	45.56	\$1,093
	XI-01A	Request for Pass-Through Assistance	56	1	56	0.08	4.48	45.56	\$204
	XI-01B	Request for Pass-Through Assistance	20	1	20	0.08	1.6	45.56	\$73
Total				Varies	2,544,133	Varies	87,200.43		\$3,972,852

Calculation is as follows: \$45.56 per hour x total burden hours = Estimated cost to respondents/issuers.

13. Provide an estimate of the total annual cost burden to respondents or record keepers resulting from the collection of information (do not include the cost of any hour burden shown in Items 12 and 14).

- **The cost estimate should be split into two components: (a) a total capital and start-up cost component (annualized over its expected useful life); and (b) a total operation and maintenance purchase of services component. The estimates should take into account costs associated with generating, maintaining, and disclosing or providing the information. Include descriptions of methods used to estimate major cost factors including system and technology acquisition, expected useful life of capital equipment, the discount rate(s) and the time period over which costs will be incurred. Capital and start-up costs include, among other items, preparations for collecting information such as purchasing computers and software; monitoring, sampling, drilling, and testing equipment; and record storage facilities.**
- **If cost estimates are expected to vary widely, agencies should present ranges of cost burdens and explain the reasons for the variance. The cost of purchasing or contracting out information collection services should be a part of this cost burden estimate. In developing cost burden estimates, agencies may consult with a sample of respondents (fewer than 10) utilize the 60-day pre-OMB submission**

public comment process and use existing economic or regulatory impact analysis associated with the rulemaking containing the information collection, as appropriate.

- Generally, estimates should not include purchases of equipment or services, or portions thereof made: (1) prior to October 1, 1995, (2) to achieve regulatory compliance with requirements not associated with the information collection, (3) for reasons other than to provide information or keep records for the government or (4) as part of customary and usual business or private practices.

There are no additional costs to respondents.

14. Provide estimates of annualized cost to the Federal government. Also, provide a description of the method used to estimate cost, which should include quantification of hours, operational expenses (such as equipment, overhead, printing, and support staff), and any other expense that would not have been incurred without this collection of information. Agencies also may aggregate cost estimates from Items 12, 13, and 14 in a single table.

	Monthly expense*	Monthly expense**		Estimated Annual Cost
MBSOA	\$771,560.84		times 12	\$9,258,730.08
MBSIBA		\$1,576,403.97	times 12	\$18,916,848
Total				\$ 28,175,578

*Monthly expense based on MBSOA contract

**Monthly expense based on MBSIBA contract

15. Explain the reasons for any program changes or adjustments reported in Items 12 and 14 of the Supporting Statement:

- This is a revision of a currently approved collection.
- Number of Respondents:

Currently there are approximately 368 Ginnie Mae approved Issuers that are actively doing business in our programs. Approximately 356 of them are managing an active portfolio. The decrease in issuers is driven by the market where consolidations or deconsolidation happen.

- Explanation of change in burden hours:

The most significant change comes with the change to the hourly cost per response given that three years have passed since the last submission, employee hourly wage has been recalculated to match current market standards.

- Appendix VI-24 has been added to provide for reporting of liquidated loans in real time to more accurately to fulfill our obligations to our investors in the event of a cyber attack or some other major event.
- Appendix VI-20 has been added to streamline the financial documents needed by Ginnie Mae to confirm the financial soundness of issuers and therefore the risk to the US Government.
- Appendix XI-01; XI-01A; XI-01B/ Request for Disaster Pass-through assistance; COVID pass through assistance (single family); COVID pass through assistance (Multi Family). These forms provide a standardized mechanism for mortgage-backed security (MBS) Issuers to request temporary liquidity assistance when facing shortfalls in principal and interest (P&I) payments due to extraordinary events, such as natural disasters or national emergencies.

16. For collection of information whose results will be published, outline plans for tabulation and publication. Address any complex analytical techniques that will be used. Provide the time schedule for the entire project, including beginning and ending dates of the collection of information, completion of report, publication dates, and other actions.

Results of the Information Collection will not be used for tabulation or publication.

17. If seeking approval to not display the expiration date for OMB approval of the information collection, explain the reasons that display would be inappropriate.

Ginnie Mae will display the OMB expiration dates on its forms.

18. Explain each exception to the certification statement.

Ginnie Mae does not request an exception to the certification statement.