Ginnie Mae Validation & Testing Tool (VTT)

Introduction and Training

April 28, 2022

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Training Objectives

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The purpose of this training is to:

- Provide an overview of Ginnie Mae's MISMO adoption effort
- Introduce the MISMO Compliant Pool Delivery Dataset (PDD)
- Demonstrate the Validation & Testing Tool (VTT)
- Guide Issuers and Vendors toward the available resources and support

Introduction to Ginnie Mae's MISMO Adoption Effort

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Ginnie Mae seeks to adopt the Mortgage Industry Standards Maintenance Organization (MISMO) standard for its Single Family issuance pool delivery data.

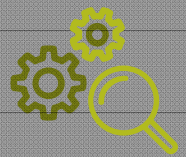
- Similar to other MISMO compliant datasets, such as the Government Sponsored Enterprises' (GSEs) Uniform Loan Delivery Dataset (ULDD)
- Created data requirements and technology for submission of the Pool Delivery Dataset (PDD)

IMPLEMENTATION FEATURES

Pool Delivery Dataset (PDD)

MISMO v3.3-compliant XML-formatted data for Single Family pools

Validation and Testing Tool (VTT)



New testing application for validating PDD structural and data qualifications

Single Family Pool Delivery Module (SFPDM)

New production application for PDD submissions to replace Ginnie*NET*

Focus of today's training presentation

PDD Overview

PDD Overview

Although the PDD is new to deliver single family pool and loan data for Ginnie Mae securitization, it will be familiar to those that have worked with MISMO standards and deliver the ULDD to the GSEs

PDD FORMAT

- PDD data is formatted based on **MISMO v3.3** XML schema definitions.
- PDD-specific **XML schema definitions (XSDs)** and documented **XPATHs** indicate where each data element should appear in the PDD structure.

ULDD Comparison

The PDD is based on ULDD structure and data requirements, with some key similarities and differences:

Unique to PDD

- User submits **pool-level** data, such as loan count and UPB aggregates (ULDD only contains loan-level data)

Similar with ULDD

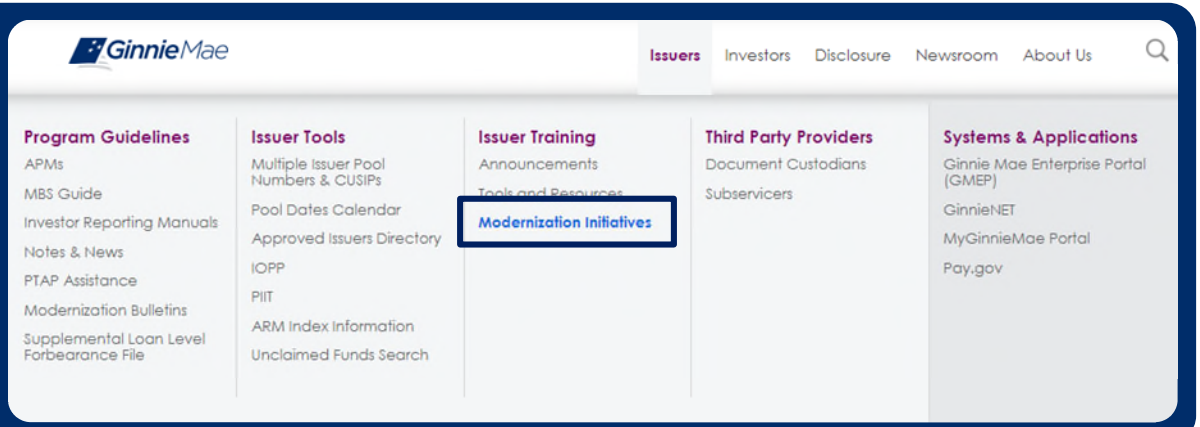
- Similar **hierarchical XML** structure
- Concepts like XPATH, Conditionality, and Loan States apply in the same way

Comparison of Data Elements

59	**new** unique PDD data elements
19	**new** XML containers
101	**shared** data elements with ULDD

PDD Overview – Key PDD Resources

The following resources are available on **GinnieMae.gov** under the **"Modernization Initiatives"** page under the "**SFPDM-MISMO**" dropdown:



General PDD Information

PDD Implementation Guide
PDD Quick Guides
PDD FAQs

Benefit

Develop **high level understanding** of PDD function and business objectives

PDD Data Requirements and Examples

PDD Implementation Guide Appendices
- Appendix B: Usage Scenarios
- Appendix C: XML Samples
- Appendix D: XML Data Reference
- Appendix E: XML Schema Definition (XSD)

Benefit

Reference for **in-depth technical details** and examples for developing the PDD

VTT Overview

Validation & Testing Tool (VTT) Overview

*Ginnie Mae has released the VTT to all Single Family Issuers for immediate use. LOS Vendors also have access to VTT upon request.**

Purpose

The PDD Validation and Testing Tool is available within the MyGinnieMae portal and is intended for Issuers to test and validate their PDD submission files prior to processing by the SFPDM.

Process

Validations on structure and content are performed via a two-step process:

1. **Structural validations** verify XML file structure and data formats
2. **Business Rule validations** validate the file's adherence to Ginnie Mae's Business Rules.

Access

Users with the following functional roles will automatically have VTT access:

- **SF-Loan Delivery and Pooling Basic User**
- **SF-Loan Delivery and Pooling Authorized Signer**

Other users can request the **SF-VTT Access** from their Organization Admins

Vendors should reach out to GinnieMae_MISMO_Support@hud.gov *for instructions to access the VTT.*

**If you use an LOS Vendor to deliver pools to Ginnie Mae and have not provided Ginnie Mae with which Vendor / product your organization uses, please send an email to GinnieMae_MISMO_Support@hud.gov with that information.*

VTT Demo

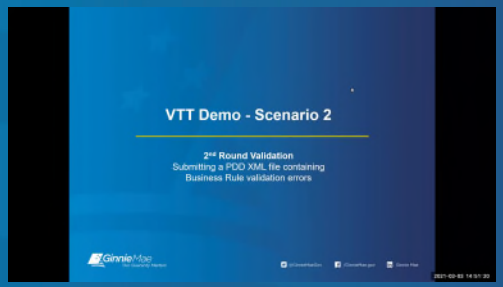
Introduction to the Validation & Testing Tool

VTT Demo - Scenario 1

Accessing VTT and submitting a PDD XML file containing structural and XML validation errors

VTT Demo - Scenario 2

Submitting a PDD XML file containing
Business Rule validation errors



VTT Demo - Scenario 3

Submitting a PDD XML file containing Data Integrity validation errors

VTT Demo - Scenario 4

Submitting a PDD XML file that
successfully passes all validations in VTT

Validation Expectations

Validation Expectations

Issuers can begin testing their PDDs with the following expectations:

USAGE SCENARIOS (Recommended)

Ginnie Mae encourages Issuers to recreate the XML Samples in PDD Implementation Guide Appendices B and C.

Please Note: These samples have been updated in the January 2021 release.

PDD SUPPORT

Ginnie Mae is available to support Issuers and Vendors throughout the PDD development and testing process.

PDD VALIDATION

Issuers and Vendors have access to validate their PDD test files through VTT. Ginnie Mae will work with Issuers/Vendors to understand adoption progress and best practices of PDD development and testing.

PDD and VTT Support

PDD and VTT Support

PDD & VTT Listening Sessions

Monthly Listening Sessions will be available to issuers and vendors to ask questions, share concerns, or work through Issues related to developing and validating the PDD.

Resources available on GinnieMae.gov*

PDD Resources

- PDD Implementation Guide
- PDD Quick Guides
- Frequently Asked Questions

VTT Resources

- VTT User Manual
- VTT Quick Reference Cards

For additional support, the following resources are also available:

** Please see the Appendix for additional resources relating to functional roles*

MISMO Support Mailbox

GinnieMae_MISMO_Support@hud.gov

Helpdesk Call Center

Dial 1-833-466-2435 and select 3 then 6 for inquires related to PDD and VTT.

NOTE: *Be sure to subscribe to* ***GinnieMae.gov*** *notifications to receive future announcements on our adoption effort.*