



**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**  
WASHINGTON, DC 20410-9000

GOVERNMENT NATIONAL  
MORTGAGE ASSOCIATION

October 25, 2011

APM 11-17

**MEMORANDUM FOR:** All Participants in Ginnie Mae Programs

**FROM:** Theodore W. Tozer, President

**SUBJECT:** Extension of Temporary Expansion of Ginnie Mae's Targeted Lending Initiative for Loans in Disaster Areas Created by Hurricane Katrina

In order to continue our support of critical recovery activities in the disaster areas created by Hurricane Katrina, Ginnie Mae is pleased to extend its Targeted Lending Initiative ("TLI") for reduced guaranty fees through September 2012. Eligible loans backing Ginnie Mae securities, where the property is located in one of the designated counties (see Attachment), will be given TLI status, effective for securities with an issue date through September 1, 2012.

Under the TLI initiative, Ginnie Mae reduces its guarantee fee by up to 50 percent when approved Issuers pool eligible home mortgage loans into Ginnie Mae securities. Issuers may combine these newly eligible loans with other eligible single-family loans. The Ginnie Mae guarantee fee may be reduced by one to three basis points per pool, depending on the percentage of unpaid principal balance of TLI-eligible loans at pooling.

If you have any questions regarding this memorandum, please contact your Ginnie Mae Account Executive in the Office of Mortgage-Backed Securities at (202) 708-1535.

Attachment

***List of Eligible Counties for Ginnie Mae Targeted Lending Status Extended  
through September 2012 as a Result of Hurricane Katrina***

***Designated Counties for Louisiana***

The parishes of Acadia, Ascension, Assumption, Calcasieu, Cameron, East Baton Rouge, East Feliciana, Iberia, Iberville, Jefferson, Jefferson Davis, Lafayette, Lafourche, Livingston, Orleans, Pointe Coupee, Plaquemines, St. Bernard, St. Charles, St. Helena, St. James, St. John, St. Mary, St. Martin, St. Tammany, Tangipahoa, Terrebonne, Vermilion, Washington, West Baton Rouge, and West Feliciana

***Designated Counties for Alabama***

Baldwin, Mobile, and Washington

***Designated Counties for Mississippi***

Amite, Forrest, George, Greene, Hancock, Harrison, Jackson, Lamar, Marion, Pearl River, Perry, Pike, Stone, Walthall, and Wilkinson