

November 9, 2023

APM 23-12

MEMORANDUM FOR: All Participants in Ginnie Mae Programs

FROM: Alanna McCargo, President

SUBJECT: Single Family Pool Delivery Module (SFPDM) Adoption and Discontinuation of Paper Pooling for Single Family and Manufactured Housing Program Issuers

As previously announced in [APM 22-02](#) and [APM 23-08](#), Ginnie Mae will complete the transition of Single Family [Forward] and Manufactured Housing Program pooling from GinnieNET to the new Single Family Pool Delivery Module (SFPDM) in MyGinnieMae on **December 1, 2023**. Since SFPDM became available to all Single Family and Manufactured Housing Issuers in April 2022, Ginnie Mae has monitored and supported the transition of Issuers to ensure smooth business operations in the adoption process. Following December 1, 2023, SFPDM will be the only application available for Single Family and Manufactured Housing pooling. HECM Issuers will continue pooling in GinnieNET.

As part of this transition to SFPDM, paper pooling for the Single Family and Manufactured Housing Programs will no longer be allowed and Issuers will have to complete all their pooling activities electronically. Paper pooling option will remain available for the Multifamily Program. For more information on changes following December 1, 2023, refer to [Modernization Bulletin #30](#).

To align with the December 1, 2023 GinnieNET cutover of Single Family and Manufactured Housing Pooling functions, Ginnie Mae is implementing updates to the Mortgage-Backed Securities Guide 5500.3, Rev-1 (“MBS Guide”) to ensure that its policies and operational requirements are clearly and accurately reflected for Issuers. The MBS Guide chapters and appendices being revised by this announcement are listed below. The Glossary of the MBS Guide has also been updated accordingly. All updates are effective on December 1, 2023.

MBS Guide Chapter	
Chapter 4	Issuers and Subservicers – Responsibilities
Chapter 7	Application for Approval as a Ginnier Mae Issuer
Chapter 10	Assembling and Submitting Pool and Loan Package Issuance Documents



Chapter 12	The Prospectus, Securities, and Securities Marketing	
Chapter 13	Document Custodians – Eligibility and Responsibilities	
Chapter 18	Mortgage Delinquency and Default	
Chapter 24	Single-Family, Level Payment Pools, and Loan Packages	
Chapter 25	Buydown Mortgage Pools	
Chapter 26	Adjustable Rate Mortgage Pools and Loan Packages	
Chapter 30	Manufactured Home Loan Pools and Loan Packages	
Chapter 33	Ginnie Mae Initiatives	
MBS Guide Appendix		
App. III-06	Schedule of Subscribers and Ginnie Mae Guaranty Agreement	HUD-11705
App. III-07	Schedule of Pooled Mortgages	HUD-11706
App. III-13	Ginnie Mae Electronic Data Interchange System Agreement	
App. IV-04	Prospectus – Ginnie Mae I MBS (Single-Family Mortgages)	HUD-11717
App. IV-07	Prospectus – Ginnie Mae I Mortgage-Backed Serial Notes (Single Family Mortgages)	HUD-1734
App. IV-20	Prospectus – Ginnie Mae II MBS (Single Family Mortgages)	HUD-11717-II
App. IV-21	Prospectus – Ginnie Mae II MBS (Adjustable Rate Mortgages)	HUD-11772-II
App. IV-24	Prospectus – Ginnie Mae II MBS Manufactured Home Loans	HUD-11728-II
App. V-01, Ch. 3	Document Custody Manual Chapter 3: Single-Family Pools	
App. VI-19	RFS Issuer Monthly Report of Pool and Loan Data	
App. V-07	Digital Collateral Guide	

For questions and additional information regarding the transition to SFPDM, please contact askGinnieMae@hud.gov.



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