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MPM 23-03

November 30, 2023

MEMORANDUM FOR: All Participants in Ginnie Mae Programs

FROM: Alanna McCargo, President

SUBJECT: MPM 23-03: Optional Early Closing Date Available Beginning in December 2023

The purpose of this Multiclass Participants Memorandum is to inform interested participants that, effective for multiclass transactions closing in December 2023, Ginnie Mae will offer sponsors the option to close transactions (i) on the Closing Date specified on the [Ginnie Mae REMIC monthly calendar](#) available on Ginnie Mae's website or (ii) on the Business Day immediately preceding such specified Closing Date (an "early Closing Date"). Sponsors must notify Ginnie Mae of their election of an early Closing Date no later than the Final Structure Date. All requirements in the Ginnie Mae Multiclass Securities Guide (the "Guide") related to delivery of documents on or before the Closing Date will apply equally to the early Closing Date. All other transaction dates on the calendar will remain the same, regardless of which Closing Date is chosen.

Capitalized terms used herein but not defined have the meanings in the Guide currently in effect, as amended by previous Multiclass Participants Memoranda. The Guide can be found on the Ginnie Mae Website at https://www.ginniemae.gov/investors/multiclass_resources/Pages/multiclass-securities-guide.aspx.

Please call Ginnie Mae's Office of Capital Markets at (202) 475-7820 with any questions or comments regarding this announcement.



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