



Memo

MPM 26-01

Date: January 9, 2026

Memorandum For: Multiclass Participants in Ginnie Mae Multiclass Securities Program

From: Joseph M. Gormley, President

Subject: Platinum MBS Pool Aggregation Changes

The purpose of this Multiclass Participants Memorandum is to inform interested participants that effective with issuances on and after January 12, 2026, Platinum Participants may aggregate MBS pool type C BD into Platinum pool types C JP and C SP, and MBS pool types C RG and C BD into Platinum pool types M AP and M BP.

The following chart shows the MBS eligible for inclusion in Platinum C JP, C SP, M AP, and M BP pools.

Platinum Pool Type	Eligible MBS for Platinum Securities
C JP	C BD, C JP, C RG, C SF 15yr as collateral
C SP	C BD, C RG, C SF, C SP 30yr as collateral
M AP	M JM 30yr and C RG, C BD and C SF 30yr (commingling permitted) as collateral
M BP	M JM 15yr and C RG, C BD and C SF 15yr (commingling permitted) as collateral

Please contact Ginnie Mae's Office of Capital Markets, Product Manager Richard Perrelli at richard.j.perrelli@hud.gov with any comments or Platinum Pool Type questions regarding this announcement.