



# **Pool Delivery Dataset (PDD) Implementation Guide**

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## Revision Log

Version	Date	Additions / Modifications
1.0	3/31/2014	Initial Version
1.1	6/30/2014	Incorporated updates for full specification release
1.2	1/31/2015	Added a column description for Business Name
1.3	8/31/2015	<p>Amended data point names and descriptions to maintain consistency with MISMO standards</p> <p>Amended column sequences to maintain consistency with MISMO standard sequences</p> <p>Added clarity to Sort ID description to reflect appendix changes</p> <p>Added MISMO Data Points Export Only tab description to reflect Appendix D changes</p> <p>Added fourth option for PDD Conditionality data point to Appendix D in accordance with Data Point Export Only tab</p> <p>Added Section 6.10 to aid Issuers in preparing XML files for submission</p>
1.4	1/12/2017	<p>Noted in Sections 5.2 and 5.3 that Graduated Payment Mortgages and Growing Equity Mortgages are being incorporated into a later release of the SFPDM</p> <p>Added clarity to XML preparation procedures in Section 6.10</p> <p>Amended timeline language in Section 3</p>
2.0	12/22/2020	<p>Updated Section 3 (Implementation Plan Expectations) based on revised implementation plan</p> <p>Updated Sections 5.2, 5.3, and 5.5 to reflect new Usage Scenarios and XML Samples developed for Appendices B and C</p> <p>Updated usage example in Section 6.3, as Graduated Payment Mortgages and Growing Equity Mortgages are no longer planned for a later release of SFPDM</p>

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# 1 Introduction and Purpose

The Mortgage Industry Standards Maintenance Organization (MISMO), an industry-supported standards development body, has developed a data standard for the exchange of mortgage related data. Ginnie Mae seeks to align with the mortgage industry and adopt the MISMO standard for its single family at issuance pool delivery data for forward mortgages. Accordingly, Ginnie Mae has leveraged the MISMO standard to create the Pool Delivery Dataset (PDD). The PDD follows a similar structure as other MISMO compliant datasets (such as the Government Sponsored Enterprises' (GSEs) Uniform Loan Delivery Dataset (ULDD)), but is unique to Ginnie Mae's business model and data needs and is therefore distinct.

The PDD Implementation Guide is a tool for Issuers to leverage in order to meet the new data requirements for single family at issuance pool delivery data.

## 2 Implementation Guide Overview

The PDD Implementation Guide assists Ginnie Mae Issuers in submitting pool and loan data in Extensible Markup Language (XML) format based on MISMO Version 3.3. This new file format will replace the existing GinnieNET Single Family Import File Layout that is currently submitted to Ginnie Mae. This guide provides an introduction to MISMO, XML data formats and structure, and a description of required data points specific to Ginnie Mae's business needs. This Implementation Guide is applicable to single family forward mortgages only; it does not apply to reverse mortgages in HMBS pools.

Ginnie Mae's PDD leverages the MISMO Residential Specifications Version 3.3 Reference Model<sup>1</sup>. Ginnie Mae's PDD is a subset of the MISMO reference model data points and provides a comprehensive list of data points for single family at issuance pool delivery data. This guide contains high level implementation details in addition to referencing detailed appendices that can be utilized by Issuers to transition to the new file formats.

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<sup>1</sup> <http://www.mismo.org/Specifications/ResidentialSpecifications.htm>

### **3 Implementation Plan Expectations**

Ginnie Mae's implementation and rollout of the PDD XML data submission requirement will occur over an extended period of time, allowing Issuers to complete necessary development tasks and thoroughly test the new delivery format.

SFPDM and PDD Adoption will begin following an All Participant Memorandum (APM) release. This adoption will occur over an 18-month time period, during which Ginnie Mae will conduct periodic outreach and training to assist Issuers in developing and testing their PDDs and offer training on relevant applications.

Ginnie Mae will arrange for Issuers to test PDD submissions within the Validation and Testing Tool (VTT) in preparation for the cutover to SFPDM. This will include validation of the XML document structure (using the XML Schema Definition) and validation against the Ginnie Mae Edits (Business Rules).

Please be on the lookout for additional information and further detail from Ginnie Mae regarding the SFPDM and PDD Implementation Timeline and Milestones.

## 4 Introduction to MISMO Version 3.3

According to MISMO.org:

MISMO is the leading technology standards development body for the residential and commercial real estate finance industries, and is a wholly owned subsidiary of the Mortgage Bankers Association. The MISMO standards are grounded in an open process to develop, promote, and maintain voluntary electronic commerce procedures and standards that allow mortgage lenders, investors in real estate and mortgages, servicers, industry vendors, borrowers, and other parties to exchange real estate finance-related information and eMortgages more securely, efficiently and economically.<sup>2</sup>

In order to support effective data exchange, MISMO standards encompass the entire loan life cycle, from origination to servicing to loan delivery and investor reporting, thereby creating a holistic view of loan and pool delivery data. Along with promoting data exchange between business partners, MISMO standards improve the quality and accuracy of the data exchanged by providing a common set of business terms and definitions.

The use of MISMO standards to exchange data will enable Ginnie Mae to better capture consistent and accurate data for loan information submitted for pooling by:

- A. Providing clearly defined data elements and requirements for loan and pool submission
- B. Creating a baseline dataset with consistent naming conventions for Issuers to utilize for reporting purposes
- C. Allowing Ginnie Mae to capture additional data elements to increase the granularity and value of the information captured
- D. Enabling Ginnie Mae to easily increase the dataset in the future to match growing business needs

The PDD is based on the MISMO Version 3.3 Residential Specifications Reference Model.

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<sup>2</sup> <http://mismo.org/AboutMISMO>



## 5 Technical Overview

This PDD Implementation Guide provides information and guidance to Issuers in order to adopt the new PDD XML file requirement for the Ginnie Mae Pool Delivery Dataset. The referenced appendices provide a higher level of detail including technical specifications and usage scenarios that will assist in the creation of the required XML files.

The following appendices are provided as separate documents<sup>3</sup>:

- PDD Implementation Guide: Appendix A - XML Data Requirements
- PDD Implementation Guide: Appendix B - Usage Scenarios
- PDD Implementation Guide: Appendix C - XML Samples
- PDD Implementation Guide: Appendix D - XML Data Reference
- PDD Implementation Guide: Appendix E - XML Schema Definition
- PDD Implementation Guide: Appendix F - Legacy to MISMO Translation

The appendices are all interrelated and should be used in tandem. Appendices A and D outline the key data points, the conditionality details, and any implementation notes. Appendix F supports Appendices A and D, as it provides the legacy data point mapping to the MISMO PDD data points. Alternatively, Appendices B and C provide specific scenarios to assist in determining the necessary elements for common Ginnie Mae business cases, and provide a reference point for the PDD XML file structure. Lastly, Appendix E can be utilized by the Issuers to validate the PDD XML files prior to submission. It is important to note that data points in Appendix A, B and D are sorted to aid in the understanding of the PDD, while the data points in Appendix C adhere to the XML container structure.

Summary information of each appendix is included in the following sections.

### 5.1 PDD Implementation Guide: Appendix A - XML Data Requirements

The PDD Implementation Guide: Appendix A - XML Data Requirements document contains details regarding the implementation of the Ginnie Mae PDD. Based on the MISMO 3.3 Reference Model, this appendix outlines the necessary data points that Issuers must transmit in XML format for new pool issuance. The primary table in Appendix A, MISMO Data Points, has all the necessary information regarding data

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<sup>3</sup> Appendix D was initially released on March 31, 2014. All appendices (A, B, C, D, E, and F) were released on June 30, 2014.

transmission.

The columns supported in Appendix A are described in Table 1.

**Table 1:** Columns in MISMO Data Points Table in Appendix A

Column Name	Description
Sort ID	<p>This column lists the unique data point identifier assigned to the MISMO data point by Ginnie Mae and does not reflect sequence.</p> <p>Note: Numeric-only Sort ID values refer to Chapter 5 MISMO Data Points; Sort ID values beginning with “E” refer to Chapter 6 MISMO Data Points Export Only.</p> <p>Note: Sort ID sequences have been amended but actual Sort IDs have not changed; subsequently, data point sequences no longer directly follow Sort ID sequences. Actual sequences are defined in the XSD (Appendix E) and shown through scenarios in Appendices B and C.</p>
XPath	<p>This column lists the XPath used to navigate through the XML document to the corresponding data point.</p>
Parent Container	<p>This column lists the parent container name of the corresponding data point.</p>
MISMO Data Point Name	<p>This column lists the MISMO term name for a corresponding data point.</p>
Business Name	<p>This column lists the business name of the corresponding data point. Data points with repeated terms may be grouped together when being represented on screens and reports. The repeated term is represented in brackets. Highest level groupings are represented in <b>RED</b>, with second level grouping represented in <b>BLUE</b>. For example, <b>[GROUP NAME] [GROUP NAME] DATA POINT NAME</b>.</p>
MISMO Definition	<p>This column lists the MISMO definition for the corresponding data point.</p>
Loan Role Type	<p>This column only applies to data points in the LOAN container and lists the following LoanRoleType values:</p> <ul style="list-style-type: none"> <li>• SubjectLoan</li> </ul>

Column Name	Description
	<p>The cell specifies N/A when the data point is not in the LOAN container. All data points have a LoanRoleType of SubjectLoan or N/A, as RelatedLoan does not apply to Ginnie Mae business.</p>
<p>Loan State Type</p>	<p>This column only applies to data points in the LOAN container and lists the following LoanStateType values:</p> <ul style="list-style-type: none"> <li>• AtClosing (Non-Mods) OR AtModification</li> <li>• AtModification</li> <li>• AtClosing (Non-Mods)</li> <li>• AtClosing (Mods)</li> <li>• Current</li> </ul> <p>The cell specifies N/A when the data point is not in the LOAN container.</p>
<p>Party Role Type</p>	<p>This column only applies to data points in the PARTY container and lists the following PartyRoleType values:</p> <ul style="list-style-type: none"> <li>• Borrower</li> <li>• DocumentCustodian</li> <li>• Investor</li> <li>• LoanOriginator</li> <li>• PoolIssuer</li> <li>• PoolIssuerTransferee</li> <li>• Servicer</li> <li>• Trust</li> </ul> <p>The cell specifies N/A when the data point is not in the PARTY container.</p>
<p>Net New / XML Context / Legacy (Direct OR Indirect)</p>	<p>This column identifies the Ginnie Mae data points as one of the following:</p> <ul style="list-style-type: none"> <li>• <b>Net New:</b> Data that is not included in the current legacy flat file record set for pool and loan delivery to Ginnie Mae.</li> <li>• <b>XML Context:</b> Provides meaning to other data points within a CONTAINER or provides XML messaging information.</li> <li>• <b>Legacy (Direct):</b> Data that is included in the Ginnie Mae Forms 11705 and 11706 loan delivery file (includes all automated flat file record formats supporting Pool Issuance data and Loan data found</li> </ul>

Column Name	Description
	<p>in the 11705 &amp; 11706 files) that is submitted into the GinnieNET system. Direct mappings do not exist for every legacy data point. Issuers should carefully review the PDD to legacy mapping to understand the impact of the new dataset on the Issuers' business requirements.</p> <ul style="list-style-type: none"> <li>• <b>Legacy (Indirect):</b> Data that is adapted from existing Ginnie Mae Legacy data and does not have a direct mapping to a single MISMO data point.</li> </ul>
PDD Conditionality	<p>This column lists the Ginnie Mae conditionality of the corresponding data points for the Pool Delivery Dataset. The column lists one of four indicators:</p> <ul style="list-style-type: none"> <li>• <b>Required (R):</b> The corresponding data point must be included in the Pool Delivery Dataset XML file for all pool issuance transactions.</li> <li>• <b>Conditionally Required (CR):</b> The corresponding data point must be included in the Pool Delivery Dataset XML file for all pool issuance transactions when defined business conditions exist; these conditions are identified in the PDD Conditionality Details and PDD Implementation Notes columns within the MISMO Data Points tab.</li> <li>• <b>Optional (O):</b> The corresponding data point is optional at this time.</li> <li>• <b>Export Only (E):</b> The corresponding data point is exported by Ginnie Mae and is optional.</li> </ul>
PDD Conditionality Details	<p>This column provides the criteria for the conditionality of the corresponding data point. To be used by Issuers in validation checks.</p>
PDD Implementation Notes	<p>This column provides additional instructions or clarification to support the corresponding data point for Pool Delivery Data.</p>

Column Name	Description
PDD Accepted Data Format	<p>This column lists the data format types specified by the MISMO data standards to support the Ginnie Mae Pool Delivery Dataset:</p> <ul style="list-style-type: none"> <li>• Amount (decimal point)</li> <li>• Boolean</li> <li>• YYYY-MM-DD (Date)</li> <li>• YYYY-MM-DDThh:mm:ssZ (Date, time, and time zone)</li> <li>• Enumerated</li> <li>• Numeric</li> <li>• Percent</li> <li>• String</li> </ul>
PDD Supported Enumerations	<p>This column only applies to data points with Enumerated or Boolean data formats and lists the Ginnie Mae supported enumerations (allowable valid values) for the corresponding data point. The cell specifies N/A when the data point does not have valid allowable values.</p>

This appendix differs from Appendix D because it does not include any Ginnie Mae legacy information and is in a Microsoft Word format.

Additional information on the following columns can be found in the PDD Implementation Guide: Appendix D - XML Data Reference document:

- PDD to Legacy Data Point Relationship Notes
- Legacy Electronic Source
- Corresponding Legacy Data Point (Record Type, Position, and Data Point Name)
- Legacy Additional Data Point Occurrences
- Legacy Data Point Definition
- Legacy Data Point Format and Length/Precision

Ginnie Mae will periodically review the PDD and make appropriate modifications to support necessary business or regulatory needs.

## 5.2 PDD Implementation Guide: Appendix B - Usage Scenarios

The following usage scenarios have been created in order to provide examples of frequently utilized Ginnie Mae business cases. These scenarios explicitly describe the required data points for the described case in tabular format. However, these usage scenarios have been developed using fictitious data and do not relate to real people. These scenarios should be used in conjunction with the PDD Implementation Guide: Appendix C - Ginnie Mae XML Samples to develop XML files for the PDD.

Each of the following scenarios is described in depth in Appendix B. Note that the usage scenarios include a simple, “common” scenario, as well as “complex” scenarios to illustrate more advanced PDD concepts.

### Common Scenario

- Scenario 1: GNMA II – Multiple Issuer Single Family Fixed Mortgage (Purchase)

### Complex Scenarios

- Scenario 2: Multiple Pools – GNMAII Single Issuer Mortgages (with Curtailments) and GNMA II Multiple Issuer Mortgage (with Modification)
- Scenario 3: GNMA II – Multiple Issuer Adjustable Rate Mortgage
- Scenario 4: GNMA II – Multiple Issuer Fixed Mortgages (Refinance)
- Scenario 5: GNMA I – Single Issuer Mortgages with Serial Notes

## 5.3 PDD Implementation Guide: Appendix C - XML Samples

The PDD Implementation Guide: Appendix C - XML Samples are XML files based on the scenarios listed in the PDD Implementation Guide: Appendix B - Usage Scenarios document. These XML files contain the required data for each scenario and can be referenced in the testing and validation process.

Samples are provided in Appendix C for all scenarios described in Appendix B, listed below for reference:

### Common Scenario

- Scenario 1: GNMA II – Multiple Issuer Single Family Fixed Mortgage (Purchase)

### Complex Scenarios

- Scenario 2: Multiple Pools – GNMAII Single Issuer Mortgages (with Curtailments) and GNMA II Multiple Issuer Mortgage (with Modification)
- Scenario 3: GNMA II – Multiple Issuer Adjustable Rate Mortgage
- Scenario 4: GNMA II – Multiple Issuer Fixed Mortgages (Refinance)
- Scenario 5: GNMA I – Single Issuer Mortgages with Serial Notes

## 5.4 PDD Implementation Guide: Appendix D - XML Data Reference

The PDD Implementation Guide: Appendix D - XML Data Reference document provides the data contained within the PDD Implementation Guide: Appendix A - XML Data Requirements document in a Microsoft Excel format, along with additional legacy details. Not all legacy data points will be reported in Appendix D as some legacy data points have been deprecated and are not included in the PDD. To account for the complete listing of legacy data points, see the PDD Implementation Guide: Appendix F - Legacy to MISMO Translation document. This format allows for increased ability to sort and filter information as Issuers develop the required XML format. Appendix D is a reference tool listing the PDD data points along with implementation and conditionality details required for submission of new pool delivery data. Appendix D contains the following worksheets:

- **Read Me** - provides the purpose and an overview of Appendix D
- **Revision Log** - provides a list of updates made to the Appendix D after the 1.0 release
- **Column Descriptions** - provides detailed definition of each column found within the MISMO Data Point tab
- **MISMO Data Points** - provides data point details, XPath, conditionality, parent containers and all associated information for each data point needed to support pool issuance
- **MISMO Data Points Export Only** - provides data point details, Xpaths, conditionality, parent containers and all associated information for each export only data point needed to support pool issuance
- **Enumerations** - provides the enumerations that Ginnie Mae will support using the MISMO standards for all types found within the MISMO Data Points tab
- **Cardinality** - provides the cardinality between parent and child containers

The columns supported by the MISMO Data Points worksheet in Appendix D are described in Table 2.

**Table 2:** Columns in MISMO Data Points Table in Appendix D

Column Name	Description
Sort ID	<p>This column lists the unique data point identifier assigned to the MISMO data point by Ginnie Mae and does not reflect sequence.</p> <p>Note: Numeric-only Sort ID values refer to Chapter 5 MISMO Data Points; Sort ID values beginning with “E” refer to Chapter 6 MISMO Data Points Export Only.</p> <p>Note: Sort ID sequences have been amended but actual Sort IDs have not changed; subsequently, data point sequences no longer directly follow Sort ID sequences. Actual sequences are defined in the XSD (Appendix E) and shown through scenarios in Appendices B and C.</p>
XPath	<p>This column lists the XPath used to navigate through the XML document to the corresponding data point.</p>
Parent Container	<p>This column lists the parent container name of the corresponding data point.</p>
MISMO Data Point Name	<p>This column lists the MISMO term name for a corresponding data point.</p>
Business Name	<p>This column lists the business name of the corresponding data point. Data points with repeated terms may be grouped together when being represented on screens and reports. The repeated term is represented in brackets. Highest level groupings are represented in <b>RED</b>, with second level grouping represented in <b>BLUE</b>. For example, <b>[GROUP NAME] [GROUP NAME] DATA POINT NAME</b>.</p>



Column Name	Description
MISMO Definition	This column lists the MISMO definition for the corresponding data point.
Loan Role Type	<p>This column only applies to data points in the LOAN container and lists the following LoanRoleType values:</p> <ul style="list-style-type: none"> <li>• SubjectLoan</li> </ul> <p>The cell specifies N/A when the data point is not in the LOAN container. All data points have a LoanRoleType of SubjectLoan or N/A, as RelatedLoan does not apply to Ginnie Mae business.</p>
Loan State Type	<p>This column only applies to data points in the LOAN container and lists the following LoanStateType values:</p> <ul style="list-style-type: none"> <li>• AtClosing (Non-Mods) OR AtModification</li> <li>• AtModification</li> <li>• AtClosing (Non-Mods)</li> <li>• AtClosing (Mods)</li> <li>• Current</li> </ul> <p>The cell specifies N/A when the data point is not in the LOAN container.</p>
Party Role Type	<p>This column only applies to data points in the PARTY container and lists the following PartyRoleType values:</p> <ul style="list-style-type: none"> <li>• Borrower</li> <li>• DocumentCustodian</li> <li>• Investor</li> <li>• LoanOriginator</li> <li>• PoolIssuer</li> <li>• PoolIssuerTransferee</li> <li>• Servicer</li> <li>• Trust</li> </ul> <p>The cell specifies N/A when the data point is not in the PARTY container.</p>
Net New / XML Context / Legacy (Direct OR Indirect)	<p>This column identifies the Ginnie Mae data points as one of the following:</p> <ul style="list-style-type: none"> <li>• <b>Net New:</b> Data that is not included in the current legacy flat file record set for pool and loan delivery to Ginnie Mae.</li> </ul>

Column Name	Description
	<ul style="list-style-type: none"> <li>• <b>XML Context:</b> Provides meaning to other data points within a CONTAINER or provides XML messaging information.</li> <li>• <b>Legacy (Direct):</b> Data that is included in the Ginnie Mae Forms 11705 and 11706 loan delivery file (includes all automated flat file record formats supporting Pool Issuance data and Loan data found in the 11705 &amp; 11706 files) that is submitted into the GinnieNET system. Direct mappings do not exist for every legacy data point. Issuers should carefully review the PDD to legacy mapping to understand the impact of the new dataset on the Issuers' business requirements.</li> <li>• <b>Legacy (Indirect):</b> Data that is adapted from existing Ginnie Mae Legacy data and does not have a direct mapping to a single MISMO data point.</li> </ul>
PDD Conditionality	<p>This column lists the Ginnie Mae conditionality of the corresponding data points for the Pool Delivery Dataset. The column lists one of four indicators:</p> <ul style="list-style-type: none"> <li>• <b>Required (R):</b> The corresponding data point must be included in the Pool Delivery Dataset XML file for all pool issuance transactions.</li> <li>• <b>Conditionally Required (CR):</b> The corresponding data point must be included in the Pool Delivery Dataset XML file for all pool issuance transactions when defined business conditions exist; these conditions are identified in the PDD Conditionality Details and PDD Implementation Notes columns within the MISMO Data Points tab.</li> <li>• <b>Optional (O):</b> The corresponding data point is optional at this time.</li> <li>• <b>Export Only (E):</b> The corresponding data point is exported by Ginnie Mae and is optional.</li> </ul>
PDD Conditionality Details	<p>This column provides the criteria for the conditionality of the corresponding data point. To be used by Issuers in validation checks.</p>
PDD Implementation Notes	<p>This column provides additional instructions or clarification to support the corresponding data point for Pool Delivery Data.</p>

Column Name	Description
PDD Accepted Data Format	<p>This column lists the data format types specified by the MISMO data standards to support the Ginnie Mae Pool Delivery Dataset:</p> <ul style="list-style-type: none"> <li>• Amount (decimal point)</li> <li>• Boolean</li> <li>• YYYY-MM-DD (Date)</li> <li>• YYYY-MM-DDThh:mm:ssZ (Date, time, and time zone)</li> <li>• Enumerated</li> <li>• Numeric</li> <li>• Percent</li> <li>• String</li> </ul>
PDD Supported Enumerations	<p>This column only applies to data points with Enumerated or Boolean data formats and lists the Ginnie Mae supported enumerations (allowable valid values) for the corresponding data point. The cell specifies N/A when the data point does not have valid allowable values. Additionally, the list of enumerations and definitions can be found on the “Enumerations” worksheet.</p>
PDD to Legacy Data Point Relationship Notes	<p>This column provides additional clarification to support the corresponding mapping between the PDD data point and the legacy data point.</p>
Legacy Electronic Source	<p>The column lists the form name (11705 or 11706) or indicates the Master Agreement in which the current data point appears.</p>
Corresponding Legacy Data Point (Record Type, Position, and Data Point Name)	<p>The column provides the name of the primary record type inclusive of the start and end positions ["Record Type (start, end)"] found within the record for the legacy data point and the data point name used in flat file record layouts; Ginnie Mae rationalized the existing data points found within the Flat File record layouts and created a unique set of data used to develop the MISMO compliant list of data points.</p>
Legacy Additional Data Point Occurrences (Record Type, Position, and Data Point Name)	<p>Secondary and subsequent record names that also support data points found within a primary record found in the Ginnie Mae Legacy Record Type and Position column.</p>

Column Name	Description
Legacy Data Point Definition	The Ginnie Mae definition for the data point as it appears in the automated flat file format.
Legacy Data Point Format and Length/Precision	The Ginnie Mae data point format and length as listed in the automated record layout.

## 5.5 PDD Implementation Guide: Appendix E - XML Schema Definition

The XML validation process involves checking an XML document to confirm that the XML document follows XML syntax rules and a defined structure. Structure definition and further restrictions on the XML file can be imposed using an XML Schema Definition (XSD).

The PDD Implementation Guide: Appendix E - XML Schema Definition can be used to validate Ginnie Mae's PDD, which is based on the MISMO Version 3.3 Reference Model. However, Appendix E does not contain the cardinality restrictions from Appendix D. Appendix E contains the following underlying XML schema documents:

- GNMA\_MISMO\_B1.xsd
- ArcRoles.xsd
- ExtensionDetails.xsd
- GNMA\_ComplexTypeExtensions\_B1.xsd
- GNMA\_ComplexTypes\_B1.xsd
- GNMA\_DataTypes\_B1.xsd
- GNMA\_EnumeratedTypes\_B1.xsd
- GNMA\_SimpleTypes\_B1.xsd
- xlink.xsd

All of these files are needed to validate the PDD XML file to ensure that the file contains the correct XML structure and that all data points adhere to the defined MISMO data type.

The MISMO Version 3.3 Reference Model can be found on the MISMO website ([www.mismo.org](http://www.mismo.org)).

## 5.6 PDD Implementation Guide: Appendix F - Legacy to MISMO Translation

The PDD Implementation Guide: Appendix F - Legacy to MISMO Translation document provides a mapping of the legacy Ginnie Mae fields from Form 11705 and Form 11706 to the MISMO standard data points. This gives Issuers the ability to better understand how the legacy fields translate to the PDD and provides additional support as Issuers develop the required XML files.

Appendix F contains the following worksheets:

- **Read Me** - provides the purpose and an overview of Appendix F
- **Revision Log** - provides a list of updates made to Appendix F after the 1.0 release
- **Column Descriptions** - provides detailed definition of each column found within the Legacy Data Points tab
- **Legacy Data Points** - provides legacy record type, position, and all associated information for each legacy point needed to support pool issuance and the corresponding mapping to MISMO data points
- **Enumerations** - provides the enumerations that Ginnie Mae will support using the MISMO standards for all types found within the Legacy Data Points tab

The columns supported by the Legacy Data Points worksheet in Appendix F are described in Table 3.

**Table 3:** Columns in Legacy Data Points Table in Appendix F

Column Name	Description
Legacy Record Type	The column provides the name of the record type for the legacy data point.
Legacy Record Position	The column provides start and end positions ["Record Type (start, end)"] found within the record for the legacy data point.
Legacy Data Point Name	The data point name used in flat file record layouts; Ginnie Mae rationalized the existing data points found within the Flat File record layouts and created a unique set of data used to develop the MISMO compliant list of data points.
Legacy Data Point Format and Length/Precision	The Ginnie Mae data point format and length as listed in the automated record layout.

Column Name	Description
Legacy Data Point Definition	The Ginnie Mae definition for the data point as it appears in the automated flat file format.
Legacy Enumerations	This column lists the Ginnie Mae supported flat file enumerations (allowable valid values) for the corresponding data point.
Corresponding MISMO Data Point Name	This column lists the MISMO term name for a corresponding legacy data point.
PDD Accepted Data Format	<p>This column lists the data format types specified by the MISMO data standards to support the Ginnie Mae Pool Delivery Dataset:</p> <ul style="list-style-type: none"> <li>• Amount (decimal point)</li> <li>• Boolean</li> <li>• YYYY-MM-DD (Date)</li> <li>• YYYY-MM-DDThh:mm:ssZ (Date, time, and time zone)</li> <li>• Enumerated</li> <li>• Numeric</li> <li>• Percent</li> <li>• String</li> </ul>
MISMO Definition	This column lists the MISMO definition for the corresponding data point.
PDD Supported Enumerations	This column lists the Ginnie Mae supported MISMO enumerations (allowable valid values) for the corresponding data point. Additionally, the list of enumeration and definitions can be found on the “Enumerations” worksheet.
Legacy to MISMO Mapping	This column captures the logic for mapping the legacy data point and enumerations to the MISMO data point and supporting enumerations.
Captured in Appendix D	This column tracks whether the Ginnie Mae legacy data point is captured in Appendix D or deprecated.
Additional Notes	This column provides additional instructions or clarification to support the corresponding legacy data point.

## 6 Creating an XML File

XML is a data exchange language that provides a way to transport and store data in a structured format. It provides a flexible way to share and submit data in a format that is robust and consumable by a variety of systems. Ginnie Mae's Pool Delivery Dataset format is outlined in the PDD Implementation Guide: Appendix A - XML Data Requirements and in the PDD Implementation Guide: Appendix D - XML Data Reference documents. The MISMO Version 3.3 Reference Model contains descriptions and paths of all data elements, attributes, and enumerated values. The PDD contains a subset of elements and attributes from the MISMO model and in certain cases only a subset of supported enumerations.

Appendices A and D describe the conditionality of each data point, as well as provide implementation notes to assist in determining the required data points for each business case.

The XML file must follow the specifications indicated in Appendices A and D, and should validate against the Ginnie Mae PDD XSD. The order of the elements in each container should match the XML Schema. Details on the Ginnie Mae PDD XSD can be found in Section 5.5.

### 6.1 XML Container Hierarchy

The MISMO Version 3.3 Reference Model is structured to support the entire lifecycle of mortgage industry data. Ginnie Mae's pool delivery data file only requires the usage of a subset of the complete MISMO dataset. The following graphics depict the high level container overview as well as more detailed data points required for party and loan data.

Figure 1 depicts the high-level container structure of the Ginnie Mae PDD, where MESSAGE is the root (highest) level container. The root container has children containers of ABOUT\_VERSIONS, which contains the information regarding the XML versioning, and DEAL\_SET which contains the pool and loan information. Descriptions of the high-level containers can be found in Table 4.































