



# Modernization & Issuer Outreach Call

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May 14, 2026 (V2)

# Agenda

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- 4 | **GinnieNET Modernization: The migration of all legacy processes**
- 13 | **New Multifactor Authentication requirements for accessing MyGinnieMae**
- 18 | **Upcoming updates to the Pool Delivery Dataset (PDD)**
- 21 | **Take Note**

# Purpose

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**Today's Objective:** Provide high level awareness of upcoming modernization efforts

**Awareness Only:** This event is not intended to be a detailed training session

## Your Next Steps:

- Monitor [Training Announcements](#) and register for upcoming training sessions that will be scheduled closer to implementation.
- Refer to the [Modernization Initiatives](#) page on **ginniemae.gov** which will provide consolidated updates and communications for key projects

# **GinnieNET** **Modernization**

# GinnieNET Modernization: Upgrading our Core Infrastructure

We are retiring the legacy GinnieNET system. The pool delivery modules will be enhanced, and new applications will be available in the MyGinnieMae Tools dropdown menu.



## What's Happening?

### Legacy GinnieNET is being retired

- New Application selections will be available in the MyGinnieMae menu and SFPDM and MFPDM will reflect new features
- Enjoy a refreshed, familiar interface aligned to our other MyGinnieMae applications.



## Who is Impacted?

- HECM, SF, and MF Issuers
- Document Custodians

Summary: Any users who currently use GinnieNET to perform operational tasks.



## When?

### There are several phases:

- 1) **HMBS Pool Delivery** will transition out of GinnieNET first
- 2) Following this, **SF and MF pool certification** will move off GinnieNET and the pool delivery modules will be enhanced.  
The GinnieNET link will be removed from the Tools menu

# GinnieNET Modernization: HMBS Issuers

① HMBS Pooling

② SF, MF and HMBS Certifications

Phase	Process	Application	Benefits	Functional Role
①	<u>Pool Delivery</u> <ul style="list-style-type: none"> <li>Pool Import and Validation</li> <li>Pool Submission</li> <li>Historical Data</li> </ul>	*New* <b>HMBS Pools and Loans</b>	<ul style="list-style-type: none"> <li>Centralized Processing and workflow</li> <li>Improved User Experience</li> <li>Pools that have reached Issuance or Final Certification will be available to view</li> </ul>	<ul style="list-style-type: none"> <li>No action required</li> <li>Existing users will seamlessly have access granted:</li> <li>HECM-Loan Delivery and Pooling Basic User</li> <li>HECM-Loan Delivery and Pooling Authorized Signer</li> <li>HECM-Collateral Management Basic User</li> <li>HECM-Collateral Management Authorized Signer</li> </ul>
①	HUD Form Reports	*New* <b>HMBS Pools and Loans Docs button</b>	Streamlined and direct navigation in Portal	
②	Recertification	*New* <b>Recertification</b> <i>(This function will remain in GinnieNET until Phase 2.)</i>	Streamlined and direct navigation in Portal	

# GinnieNET Modernization: Single Family Issuers

① HMBS Pooling

② SF, MF and HMBS Certifications

Phase	Process	Application	Benefits	Functional Role
②	<u>Pool Delivery</u> <ul style="list-style-type: none"> <li>Pool Import and Validation</li> <li>Pool Submission</li> <li>Historical Data</li> </ul>	<u>SFPDM</u> <ul style="list-style-type: none"> <li>Attestation</li> <li>Viewing Legacy Data</li> <li>Targeted Pool Reports</li> <li>HUD Forms Generation</li> </ul>	SFPDM - enhanced to reflect legacy GinnieNET features	<p><b>No action required</b></p> <p>Existing users will seamlessly have access granted</p> <ul style="list-style-type: none"> <li>SF-Loan Delivery and Pooling Basic User</li> <li>SF-Loan Delivery and Pooling Authorized Signer</li> <li>SF-Collateral Management Basic User</li> <li>SF-Collateral Management Authorized Signer</li> </ul>
②	Request for Release of Documents	*New* <b>Request for Release of Documents (HUD-11708)</b>	Streamlined and direct navigation in Portal	
②	Recertification	*New* <b>Recertification</b>	Streamlined and direct navigation in Portal	

# GinnieNET Modernization: Multifamily Issuers

① HMBS Pooling

② SF, MF and HMBS Certifications

Phase	Process	Application	Benefits	Functional Role
②	<u>Pool Delivery</u> <ul style="list-style-type: none"> <li>View Legacy Data</li> <li>HUD Forms Generation</li> </ul>	MFPDM - enhanced to reflect legacy GinnieNET features	<ul style="list-style-type: none"> <li>Easier navigation</li> <li>Enriched features for users already working in MFPDM</li> </ul>	<p><b>No action required to be taken.</b></p> <p>Existing users will seamlessly have access granted:</p> <ul style="list-style-type: none"> <li>MF-Loan Delivery and Pooling Basic User</li> <li>MF-Loan Delivery and Pooling Authorized Signer</li> <li>MF-Investor Reporting Basic User</li> <li>MF-Investor Reporting Authorized Signer</li> </ul>
②	Request for Release of Documents	*New* <b>Request for Release of Documents (HUD-11708)</b>	Streamlined and direct navigation in Portal	
②	Recertification	*New* <b>Recertification</b>	Streamlined and direct navigation in Portal	

# GinnieNET Modernization: Document Custodians

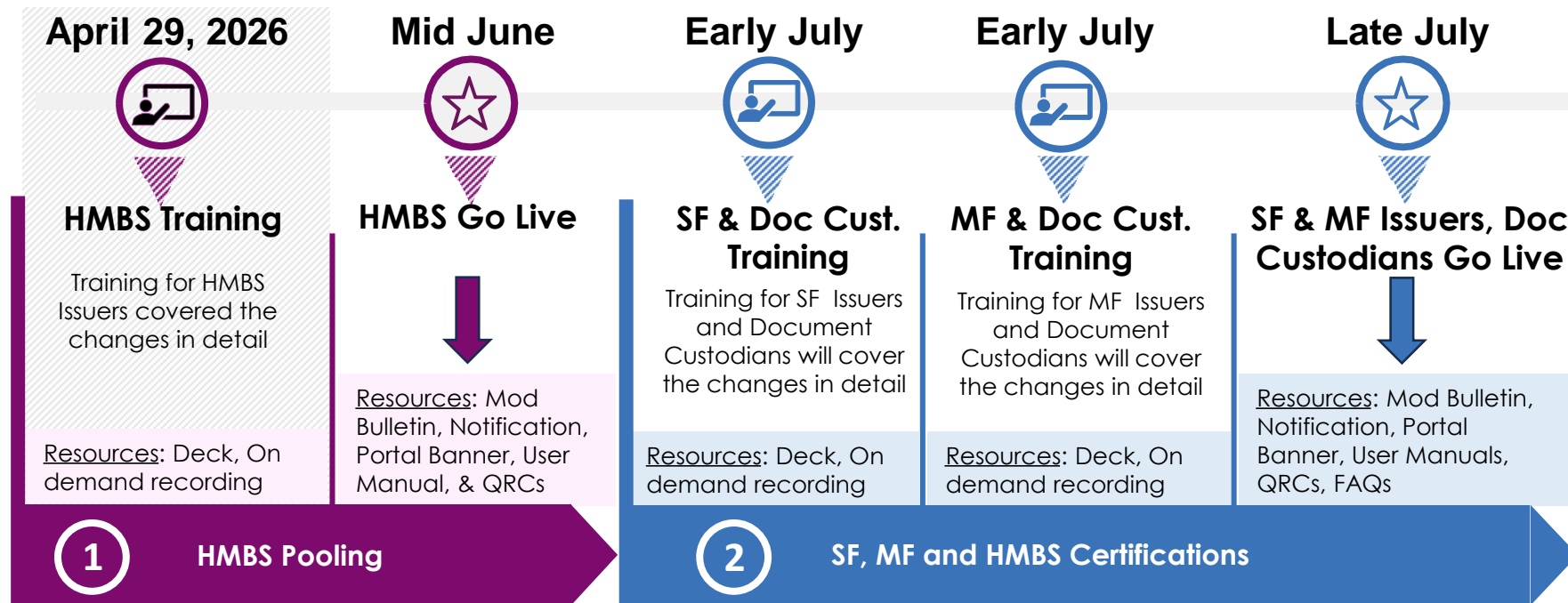
① HMBS Pooling

② SF, MF and HMBS Certifications

Phase	Process	Application	Benefits	Functional Role
②	Pools and Loans Certification	*New* <b>Pools and Loans Certification</b>	Streamlined and direct navigation in Portal, no need to switch in and out of GinnieNET	No action required to be taken.
②	Request for Release of Documents	*New* <b>Request for Release of Documents (HUD-11708)</b>	Streamlined and direct navigation in Portal	Existing users will seamlessly have access granted <ul style="list-style-type: none"> <li>• DC-Pool Certification Basic User</li> <li>• DC-Pool Certification and Collateral Release Management Authorized Signer</li> </ul>
②	Recertification	*New* <b>Recertification</b>	Streamlined and direct navigation in Portal	

# GinnieNET Modernization: Estimated Timeline

The GinnieNET transition is staged across several phases. Users will have access to detailed trainings before GinnieNET is retired. Users will be able to access the training recordings on demand via GinnieMae.gov. Check the [Modernization Initiatives](#) page often for updates.



# New Multifactor Authentication for MyGinnieMae

# New MFA Requirements for Accessing MyGinnieMae

The upcoming changes will strengthen the security of access to MyGinnieMae, in alignment with federal Zero Trust requirements. This implementation is planned for Fall 2026 and will impact all MyGinnieMae users.



## What's Happening?

New Multi Factor Authentication (MFA) Requirements

**Okta will replace OTP for MFA into MyGinnieMae.**

- Users will continue to use their existing MyGinnieMae username and password, but they will see a new Okta-hosted login screen. At first login, users will be guided through on-screen instructions to set up a required phishing-resistant MFA method through Okta.



## Who is Impacted?

This initiative will impact **all MyGinnieMae users.**



## When?

**Go-Live is planned for Fall 2026**

MyGinnieMae portal users will have a 30-day adoption period to setup MFA and begin logging into the portal using Okta.



## Why?

The upcoming changes will strengthen the security of access to the portal, in alignment with federal **Zero Trust requirements.**

# Upcoming Updates to the Pool Delivery Dataset (PDD)

# Pool Delivery Dataset: Advance Notice of Upcoming Changes

Please be advised that we are in the **planning stage** of enhancing the PDD, which involves potentially adding ~15 new data elements and updating ~5 existing fields. Further information will be provided soon; **no action is required at this time.**

## Impacted Audience: Single Family Issuers

- ✓ Purpose: Pool Delivery Dataset (PDD) field changes will enhance transparency and downstream data
- ✓ Note: This is a **preliminary notification**. You will have sufficient time to make changes and conduct testing
- ✓ Goal: Standardize all customers on one PDD version

Coming  
Soon

## Issuer and Technology Partner Listening Session

Once the list of new and revised data elements is finalized, we will host a Listening Session to gather your feedback. This will be an opportunity to share any concerns and have your questions answered.

# Pool Delivery Dataset: Potential New and Revised Data Elements

Although not yet finalized, we want to share the list of potential data elements under consideration. We will be scheduling a **Listening Session with Issuers and your software vendors** to confirm the availability of this new data at issuance.

## Preliminary List of Potential New PDD Elements

Assumed Loan Indicator	Builder Forward Commitment Indicator	Buydown Duration Months Count	Buydown Initial Discount Percent	Construction Loan Indicator
Construction Loan Type	Construction to Permanent Closing Feature Type	Credit Score Category Type	Downpayment Gift Assistance Indicator	Gross Living Area Square Feet Number
Non-Standard Loan Buydown Indicator	Property Previously Occupied Indicator	Property Structure Built Year	Renovation Loan Indicator	Structure State Type

Key	<span style="background-color: #d9ead3; border: 1px solid #ccc; padding: 2px;"> </span> - Existing field in MISMO LDD
	<span style="background-color: #f4cccc; border: 1px solid #ccc; padding: 2px;"> </span> - PDD extension field

## Preliminary List of Potential Revisions to Existing PDD Elements

About Version Identifier (Latest version only)	Address Line Text (Widening)	City Name (Widening)	Construction Method Type (Enumeration expansion)	Middle Name (Widening)
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# Take Note

# MBS Program Updates | Recently Published APMs

All Participant Memorandums (APMs) are announcements that inform of changes to Ginnie Mae's MBS Guide. There have been several APMs in the last six months.

APM	Description	Link	APM	Description	Link
<b>APM 25-06</b>	High Balance Loans	<a href="#">Link</a>	<b>APM 26-03</b>	Periodic Maintenance and Miscellaneous Announcements	<a href="#">Link</a>
<b>APM 25-07</b>	Single Family Liquidation Event Reports (LER)	<a href="#">Link</a>	<b>APM 26-04</b>	Audit Schedules Report for Issuers' Audited Financial Statements	<a href="#">Link</a>
<b>APM 26-01</b>	Eligibility to Transfer Pools Backed by eNotes via Pools Issued for Immediate Transfer (PIIT)	<a href="#">Link</a>	<b>APM 26-05</b>	Elimination of 15-Day Advance Notice Requirement	<a href="#">Link</a>
<b>APM 26-02</b>	Clarification of Pooling Eligibility for Mortgages Subject to Beneficial Interest	<a href="#">Link</a>	<b>APM 26-06</b>	Temporary Revision of Delinquency Calculations	<a href="#">Link</a>
			<b>APM 26-07</b>	Multifamily Reimbursement Claim Submissions	<a href="#">Link</a>



# Take Note | Helpful Tips and Tools

Use the tips below to efficiently troubleshoot common problems and determine resolutions.

## Clear your browser's cache and cookies

If you encounter Ginnie Mae login errors, try clearing your browser cache and cookies to resolve the issue.

## Quick Reference Cards (QRCs)

Please remember that QRCs are updated periodically. Relying on old downloads means you might miss critical changes, particularly regarding SFPDM business rules and RSA token updates.

## RSA Token Self-Service site

If you're having trouble accessing the RSA Token Self-Service site (<https://token.ginniemae.gov>), please try using a mobile device. Your organization's firewall might be preventing access.

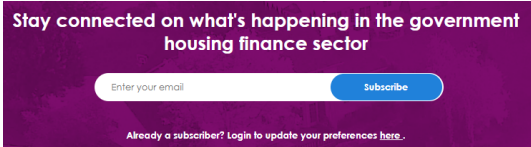
## SFPDM Final Certification

Pools rejected by Ginnie Mae systems during Final Certification, despite custodian certification, may be terminated. Kindly review the Issuer Profile Report.

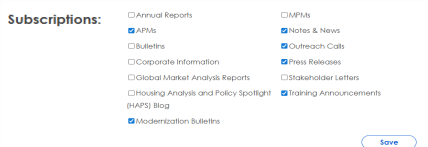
# Take Note | Subscriptions

Use the steps below to subscribe to website notifications for **Training Announcements, APMs, Modernization Bulletins**, and more!

**Step 1** Navigate to the bottom of [ginniemae.gov](https://ginniemae.gov) and enter email



**Step 2** Select and save your subscription preferences



**Stay Informed**

You will receive all upcoming notifications by email, according to your specified preferences.



**Thank you!**

