



Modernization & Issuer Outreach Call

January 29, 2026

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MyGinnieMae (MGM) Security Enhancements

MGM Security Enhancements | Org Admins

The upcoming improvements to the MyGinnieMae (MGM) Portal will make user access management more efficient and strengthen security controls.

1. New Acknowledgment Process for Organization Administrators Roles and Responsibilities (R&R)

Role Impacted: Organization Admins

Summary of Changes

- Org Admins will be required to review and **accept the R&R** defined by Ginnie Mae **before being granted access** to the MGM **Access Management Console (AMC)**.
- Acceptance renewals **will be required annually on January 1**, as well as whenever updates are made to R&R. **Acceptance is required upon go-live day**.
- **Non-acceptance by users will result in revocation (removal) of Org Admin Privileged Role**

Implementation & Go-Live

- Enhancements are planned to go-live **February 16, 2026**
- Additional communications will be published before and after the go-live

Post-Implementation Next Steps

- Organization Administrators should review and accept the updated Roles and Responsibilities (R&R) in the MGM Access Management Console (AMC) to maintain their privileged roles.

MGM Security Enhancements | Secure ID

The upcoming improvements to the MyGinnieMae (MGM) Portal will make user access management more efficient and strengthen security controls.

2. RSA SecurID Soft Token & Functional Role Revocation for Inactivity

Roles Impacted: MGM Portal Users, RSA Token Holders

Summary of Changes

- User accounts will be **locked after 90 days of inactivity**
- User accounts will be **disabled after 365 days of inactivity; functional roles and Soft Token (if applicable) will be revoked**
- Users who do not complete **RSA SecurID Soft Token setup within 30 days** of provisioning will have their **Soft Token and applicable functional roles revoked**
- Users **removed** from their organization's **HUD-11702** will have their **Soft Token and applicable functional roles revoked** (does not apply to Document Custodians without HUD-11702 forms)

Implementation & Go-Live

- Enhancements are planned to go-live **February 16, 2026**
- Additional communications will be published before and after the go-live

Post-Implementation Next Steps

- Complete your RSA SecurID Soft Token setup within 30 days of provisioning to retain access and avoid role or token revocation, whenever applicable.

Org Admins | MGM User Registration

Org Admins are reminded to instruct new users to clear their cache before clicking on the MyGinnieMae registration link.

Useful Tip for a smoother MGM User Registration experience

Impacted Audience: Org Admins

We have noticed that some new users may encounter an issue when accessing the registration invitation provided by their Org Admin, as detailed in this [QRC](#) for Org Admins.

Org admins should advise users take the action to clear their cache/cookies before clicking on the new user registration link as we have seen that this easily remediates the issue.

Instructions on how to clear cache in Chrome and Edge

Open **Chrome**, click the three dots, select "More tools," then "Clear browsing data." Choose your time range and select "Cookies and other site data" and "Cached images and files".

Open **Edge**, click the three dots, select "Settings," then "Privacy, search, and services." Click "Clear browsing data" and choose your time range, select "Cookies and other site data", and "Cached images and files".

Recent Platinum Pool Processing Changes

Enhanced Platinum Pooling Eligibility

Ginnie Mae recently extended the current Platinum pooling eligibility to include additional single-family (SF) pool types, in advance of the January issuance cycle.

 **Impacted Audience:** Depositors

Summary of Enhancement

The single-family pool types, C BD and C RG (both 15-year and 30-year terms), are now eligible for inclusion in certain existing Platinum pool types.

 Please note that no new Platinum pool types are being introduced; these updates only affect the existing Platinum pool types and broadens eligibility within the current structure.

Existing Platinum Pool Type	Enhanced Platinum Pooling Eligibility to Include following SF pool types	Description
"C SP" (30-yr) [C RG, C SF, C SP]	"C BD"	"C BD" 30-yr will be eligible for pooling in "C SP"
"C JP" ((15-yr) [C RG, C SF, C JP]	"C BD"	"C BD" 15-yr will be eligible for pooling in "C JP"
"M AP" (30-yr) [C SF, C SP, M AP, M JM]	"C RG" & "C BD"	"C RG" and "C BD" will be eligible for pooling in M AP at 30-yr duration
"M BP" (15-yr) [C SF, C JP, M BP, M JM]	"C RG" & "C BD"	"C RG" and "C BD" will be eligible for pooling in M AP at 15-yr duration

GinnieNET

Modernization

Phase 1: HMBS

Upcoming | GinnieNET Modernization Phase 1: HMBS

GinnieNET Modernization Phase 1- HMBS focuses on the migration of the HMBS module and its associated components to the MGM Portal, targeting a late March release. An upcoming Modernization Bulletin will provide additional details.

 **Impacted Audience:** HMBS Issuers, Document Custodians

GinnieNET Modernization (GNET) Phase 1 Deliverables

Effective this release, users will no longer be required to access GinnieNET for HMBS pool initial and final certifications. This update is designed to provide a more streamlined and efficient experience.

1. HMBS Historical Data Migration to MGM

Functionality moving to MGM: Transition HMBS from GinnieNET to MyGinnieMae (MGM).

Benefit: Improve business continuity and future ready platform. Legacy data will be available in same platform i.e. MGM.

2. HMBS Issuer and Doc Custodian Functionality

Functionality moving to MGM: Seamless integration of HMBS with MGM portal.

Benefit: Provides a single access point for the Issuers and Custodians.

3. Updated user interface

Enhancement: Standardized look and feel aligned to federally recognized US Web Design Standards (USWDS) guidelines.

Benefit: Improved user experience-intuitive, modern and familiar interface.

4. Reports / HUD Forms and Prospectus Generation

Functionality moving to MGM: HUD forms and Prospectus generation will be available in MGM.

Benefit: Improves user experience as everything is accessible through MGM and with uniform interface.

MFPDM Updates

Multifamily Non-Level Payment Acknowledgement

To ensure all principal & interest (P & I) payment changes are accounted for, Ginnie Mae has moved to an automated verification process. This process uses the new Multifamily Non-Level Payment (NLP) Acknowledgement application in MyGinnieMae.

Impacted Audience:

- Only **Multifamily Issuers** with **non-level payment loans**, and
- Users holding either the MF-Loan Delivery and Pooling Authorized Signer or MF-Investor Reporting Authorized Signer functional roles

Key Date - Recent Go-Live

Effective **1/19/2026**, the new Multifamily Non-Level Payment (NLP) Acknowledgement application is available in MyGinnieMae.

Summary of Changes

Issuers used the Non-Level Payment Schedule screen in the Multifamily Pool Delivery Module (MFPDM) to:

- Enter the Payment Change Date and P&I for all non-level payments.
- These terms are defined in the original loan documents and follow a predetermined schedule, meaning the P&I may either increase or decrease on specific dates throughout the loan term.

Now, after a pool is issued but before the scheduled Payment Change Date, Ginnie Mae will ask:

- Issuers to confirm the non-level payment details using the new NLP application.
- This new electronic reminder and acknowledgment process replaces the old method of manually notifying your Account Executive via email.

Multifamily Non-Level Payment Acknowledgement

The new Multifamily NLP Acknowledgement application in MyGinnieMae simplifies reminder and acknowledgement communications.



How it Works

- ✓ Issuers enter **Payment Change Date** and **P&I** in MFPDM when a pool is issued.
- ✓ The system sends a reminder to the impacted Issuer **50 days before** the scheduled change. Example: For a change on April 1, 2026, the reminder is sent on February 10, 2026.
- ✓ Issuers must **acknowledge the change** in the NLP app **at least 2 business days before** the effective month.
- ✓ Once acknowledged, the **new P&I** is reflected in the Multifamily Database.
- ✓ Note the RFS PA/EF MF Loan Screen will display NLP Records only. Current Monthly P&I update process is not changing with this release.

The updated **User Manual** is now available on GinnieMae.gov – please reference the [Tools and Resources/User Manual](#) section

New Multifamily NLP Acknowledgement Application

Issuers can access the new NLP Acknowledgment app via the MGM **Tools menu**, under **Other Applications**.

Please refer to the [Modernization Bulletin](#) for further details.

Applications	IPMS	Other Applications	Bookmarks
RFS	IPMS	GinnieNET	Bloomberg
E-Notification	CM	MFPDM	FHA Connection
	CM Ng	Multifamily NLP Acknowledgement	Fitcheck
	Report Center		HUD
	RPN		Issuer Calendar
	RPN Ng		MBS - DD
	SecurID Token Validation		MBS - GA
	SecurID Token Validation NG		MBS Guide
	Verify Role Assignment		Pay.gov
	Verify Role Assignment Ng		VA - HUD
			eMBS
			FHA Website
			Ginnie Mae
			HUD Locator
			MBA
			MBS - MDS
			Rural Housing
			VALERI

To be published soon: When available, please reference the recording from the January 27th virtual training webinar that will be accessible via this [link](#).

MF Reporting and Feedback System (RFS) Enhancements

Reporting and Feedback System (RFS) Enhancements for MF



Multifamily (MF) Loan and Pooling Activity

Currently MF Issuers must manually navigate to view Pool Activity and Loan Master Data. This update has streamlined the monthly reporting by having this data accessible conveniently from the Loan Activity Screen.

Summary of Changes

MF Issuers are now be able to access **Pool Activity** and **Loan Master Data** via quick-access links featured on both the **Edit Construction** and **Edit Project** loan screens.

Implementation & Go-Live

LIVE Now:

- Please refer to the [Modernization Bulletin](#) providing additional details.

Ginnie Mae Central (GMC) Enhancements

Ginnie Mae Central (GMC) | New Reimbursement Claims Module

Ginnie Mae is launching a new module within the Ginnie Mae Central (GMC) mid to late first quarter 2026. This module is designed to support the Multifamily Issuer 1% Reimbursement Claims process and streamline interactions between Issuers and Ginnie Mae throughout this process.

Impact/Audience

- **Multifamily Issuers** can submit future Reimbursement Claims in GMC

Implementation & Go-Live

- GMC Reimbursement Module goes live on **mid to late first quarter 2026**
- Multifamily Issuers will be invited to Technical Assistance sessions for more information

Summary of Changes & Functional Roles

- Submissions **must be certified by an Authorized Signer before they are delivered to Ginnie Mae**. The Authorized Signer must be listed on the Issuer's HUD 11702 form.
- The module has two user groups:
 - Basic User: Can upload and edit Reimbursement Claim information.
 - Authorized Signer: Has all the rights of a Basic User and can also electronically sign and submit Claims to Ginnie Mae.
- The Reimbursement Claims module utilizes preexisting Ginnie Mae MGM functional roles:
 - MF-Financial Statements & Insurance Policy Basic User
 - MF-Insurance Policy Authorized Signer

Contact your Organization Administrator to gain access to GMC Reimbursement Claims

GMC Finance and Insurance Enhancements

Ginnie Mae has released a series of enhancements to the Ginnie Mae Central (GMC) platform to improve the issuer submission process. These updates were created through close partnership with the Office of Issuer and Portfolio Management (OIPM) and reflects insightful input from our valued Issuer community.

GMC Financials Module	<p>Ability to Edit Submitted Documents</p> <ul style="list-style-type: none">Prior to certification, users now can edit their responses to the advance questionnaire including reuploading their audited financial statement document or changing their audit opinion. <p>New Corrections Requests</p> <ul style="list-style-type: none">A financial submission can be sent back to Issuers if corrections to data fields are needed. Examples of such corrections may include Audit Opinion Received and Adjusted Net Worth. Issuers will be notified via email and required to complete the request by a specified deadline <p>Additional Documentation Requests</p> <ul style="list-style-type: none">Ginnie Mae can request additional documentation from the Issuer if their initial audited financial submission was insufficient. Issuers will be notified via email and required to complete the request by a specified deadline. <p>AFS Questionnaire Updates</p> <ul style="list-style-type: none">The AFS Questionnaire has been updated to limit confusion and provide additional clarity to Issuers during financial submission including updates to Audit Opinion response options and Financials Submission Types.
Insurance Module	<p>Remove "Pending" Insurance Coverage Status:</p> <ul style="list-style-type: none">Insurance coverage status will now be displayed as "Active" immediately after your submission to Ginnie Mae. This helps Issuers quickly confirm that their submission has been received and processed.

Upcoming FY25 Audited Financial Submission

What

All Issuers must submit their Annual Audited Financial Statement Packages and enter data corresponding to each package schedule (i.e., Financial Statements, Net Worth, Liquid Assets, Institution-wide Capital, etc.) in Ginnie Mae Central (GMC). Refer to the [MBS guide Chapter 3, Part 8](#), for more information.

When

12/31 FYE Annual Audited Financial Statement Packages are due to Ginnie Mae on or before March 31, 2026.

Note: Extension requests must be submitted 15 days or more prior to the submission due date on 3/31/2026.

Next Steps

1. Log into the [MyGinnieMae \(MGM\) Portal](#).
2. Under "My Tools," select the Ginnie Mae Central (GMC) application link.
3. Select Financials Module, then select the Current Submission Information card on the module's homepage
4. Make sure you hold the required GMC functional roles in MGM, as outlined in [Modernization Bulletin No.46](#).



Please Note: Basic Users may assist with submission, but an **Authorized Signer user is required to certify and deliver to Ginnie Mae.**

GMC | Next Steps

- ✓ Log in to MyGinnieMae and confirm access
- ✓ Work with your Org Admin to provision necessary GMC roles
- ✓ Review GMC training materials that are available on myginniemae.gov
- ✓ If your organization has an upcoming submission deadline, be on the lookout for Training Announcements

SFPDM Updates

SFPDM Enhancements | Recently Released Enhancements

Ginnie Mae recently updated the Single-Family Pool Delivery Module (SFPDM) to streamline business processes and provide requested features. These features were made available on January 19th and are summarized in this [Modernization Bulletin](#).

Single-Family Pool Delivery Module (SFPDM) Enhancements

1. Renaming from TAI to PIIT throughout

Enhancement: Update the references to the Legacy acronym of TAI (Transferred at Issuance) within the application, documentation, and training materials to PIIT (Pools Issued for Immediate Transfer).

Benefit: The goal is to have all documents match the MBS Guide.

2. New sorting feature: PIIT Acceptance section of Dashboard

Enhancement: Issuers will have the ability to sort on the Pool Identifier, Collateral Type and Selling Issuer columns on PIIT acceptance section on MY Dashboard.

Benefit: Provides a better user experience and improves the SFPDM functionality.

3. Added Collateral type to the PIIT Acceptance Section of My Dashboard

Enhancement: Issuer will have the ability to view the Pool collateral Type and eIssuer in the PIIT acceptance section on My dashboard.

Benefit: Improve functionality of SFPDM as it relates to PIIT transfers.

4. New business rule requiring MIN for eIssuers

Enhancement: The MERS_MIN indicator will be conditionally required when the eNote indicator is True.

Benefit: Improves data quality and reporting. Most eIssuers already submit MIN data so no additional burden expected in those cases.

SFPDM Enhancements | Recently Released Enhancements Cont.

Ginnie Mae recently updated the Single-Family Pool Delivery Module (SFPDM) to streamline business processes and provide requested features. These features were made available on January 19th and are summarized in this [Modernization Bulletin](#).

Single-Family Pool Delivery Module (SFPDM) Enhancements

5. Filters for Account Executives

Enhancement: The Account Executive View has been updated to allow visibility of all Issuers.

Benefit: The goal is to have all Account Executive's have access to all Issuers.

6. SFPDM & VTT Error Message Cleanup

Enhancement: Ensure that error and warning messages are consistent between SFPDM and VTT.

Benefit: Provides a consistent user experience.

7. Last Paid Installment Due Date (LPIDD)

Enhancement: Edits are now restricted to ensure LPIDD cannot be set earlier than the First Payment Date.

Benefit: Prevent delivering inconsistent date at issuance.

8. Update Navigation on Pool Details Page

Enhancement: Navigation options have been added to the Pool details page, allowing users to move between different pools.

Benefit: Provides a better user experience and improves the SFPDM functionality

SFPDM Enhancements | Recently Released Enhancements Cont.

Ginnie Mae recently updated the Single-Family Pool Delivery Module (SFPDM) to streamline business processes and provide requested features. These features were made available on January 19th and are summarized in this [Modernization Bulletin](#).

Single-Family Pool Delivery Module (SFPDM) Enhancements

9.

PIIT, Expanding the eNote program to allow for PIIT (transfer)

Enhancement: Improved PIIT notifications for digital pools will now notify both the seller and buyer Issuer of their responsibility to complete the next e-Vault transfers.

Benefit: Improve functionality and enhanced correspondence of PIIT notifications for digital pools

10

Ability to view the HUD forms after PIIT transfer

Enhancement: Issuer will be able to access the HUD forms for pools that have been transferred.

Benefit: Improve functionality and user experience for seller Issuers as it relates to PIIT transfers

SFPDM and RFS Enhancements | Upcoming

Ginnie Mae will be updating the Single-Family Pool Delivery Module (SFPDM) to further enhance the pooling process by allowing reperforming loans, as has been requested. We are targeting a February release, and an upcoming Modernization Bulletin will provide additional details.

1.

Reperforming Loans

Single-Family Pool Delivery Module (SFPDM) Enhancements

Enhancement: SFPDM will allow Issuers to deliver Re-performing loans that were previously modified.

Benefit: To allow Issuers the ability to deliver reperforming loans along with their associated modification details, when necessary.

2.

Downstream RFS Enhancements

Enhancement: The Re-performing Loan Indicator (RLI) will be added to the Loan Query, Originations Query, and Loan Substitution screens in the Admin module, the Loan Records screen in the PA EF module, and to pool- and loan-level disclosures.

Benefit: Enhance RFS reporting and related business processes to provide more granular visibility into re-performing loans. No new mandates for monthly Issuer Reporting.

Upcoming Major Update to the Pool Delivery Dataset (PDD)

Advance Notice for Issuers

This year, Ginnie Mae will be releasing a **major update to the Pool Delivery Dataset (PDD)**. This update will introduce a number of new data elements, with many of the additions related to **loan buydown structures and construction-to-permanent (C2P) loans**.

Why This Early Notice Matters

Because this is a major update, **successful adoption will depend on early planning and budgeting for technical implementation and coordination between Issuers and their Software Vendors** once detailed requirements are released.

Specific system impacts and testing expectations will be addressed once detailed technical guidance is published.

What to Expect Next

Additional communications will involve **Ginnie Mae publishing a new version of the PDD Implementation Guide on GinnieMae.gov that will provide:**



Guidance on new data points and definitions



Updated technical documentation



Clear information on release timing and adoption expectations

SFPDM | Report Request Process

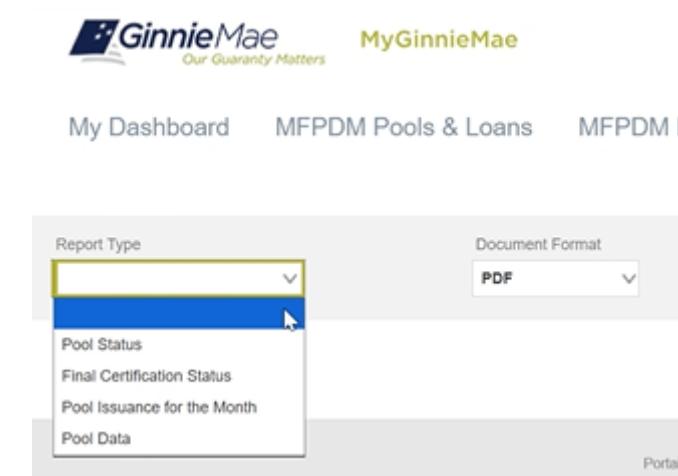
GinnieMae is working on a long-term solution to the known SFPDM Report issue. Please follow the steps below in the interim.

Typically, users navigate to the available standard reports, make their selection and select the desired format.



Until the issue is resolved, we are asking users to instead send their report requests to askGinnieMae@hud.gov

- Tier 1 will assign the case to BNY
- The BNY Operation Team will source the requested report
- BNY will send the report to the user



Useful Tip for accessing CUSIP numbers

1. Issuers can source pool level CUSIPs by requesting a "Pool Issuance for the Month" report using the process above
2. Issuers can access MIP CUSIPS on GinnieMae.gov, by navigating to Issuers->Issuer Tools->MIP Numbers & CUSIPS and choosing between 15 Year, 30 Year, and ARM pool numbers. Upon selection, a pdf listing of the CUSIPS will be downloaded.

RFS Liquidation Event Reporting (LER) Update

RFS Liquidation Event Reporting (LER)

Per [APM 25-07](#), Ginnie Mae is implementing the collection of Single Family Liquidation Events as they occur throughout the month.

Impact/Audience	Summary of Changes	Submitting LER
<ul style="list-style-type: none">All Single Family Issuers are responsible for maintaining compliance with the updated MBS Guide - Chapter 17 and Appendix VI-24 (see APM 25-07).	<ul style="list-style-type: none">Ginnie Mae is implementing a new liquidation reporting requirement to collect timely information about collateral for Mortgage-Backed Securities (MBS) guaranteed by Ginnie Mae.LER will leverage the L Record of Appendix VI-19. However, only the fields pertinent to liquidations are required.Only report LER when a liquidation occurs.There is NO CHANGE to the Issuers Monthly Report of Pool and Loan Data.	<ul style="list-style-type: none">LERs must be received by Ginnie Mae no later than 5:00 AM Eastern Time on the following business day.Corrections can be submitted through and including the last day of the Issuer's reporting period in which the loans are liquidated.The LER period begins on the 1st business day following the cut-off day for the Issuer's previous monthly reporting period and continues until the Issuer's next reporting period cut-off date.

RFS Liquidation Event Reporting Resources

Per [APM 25-07](#), Ginnie Mae is implementing the collection of Single Family Liquidation Events as they occur throughout the month.

Training		Key Dates - Implementation & Go-Live		Resources	
<p>Ginnie Mae hosted an Issuer Training Webinar on January 28th to orient Issuers and demo the new liquidation event reporting requirements and a repeat session will be provided in February.</p>		<p>LER Go-Live beginning February 3rd, Issuers can start reporting liquidation events post successful testing.</p>		<ul style="list-style-type: none"> • LER Modernization Bulletin • Liquidation Event Reporting Training Recording* • APM 25-07 	
<p>*When available, please reference the recording for the January 28th Liquidation Event Reporting virtual training webinar accessible via this link.</p>					
Timeline	2025	2026			
LER Activities	November	December	January	February	March
	Publication of APM 		Production Deployment 	Report liquidation events after successful testing	
					Mandatory Reporting expected to begin 

Summary of Recent APMs

MBS Program Updates | Recently Published APMs

All Participant Memorandums (APMs) are announcements that inform of changes to Ginnie Mae's MBS Guide.

APM 25-06

High Balance
Loan Limits

[Link](#)

APM 25-07

Single Family
Liquidation Event
Reports (LER)

[Link](#)

APM 26-01

Eligibility to Transfer
Pools Backed by
eNotes via Pools
Issued for Immediate
Transfer

[Link](#)

APM 26-02

Clarification of
Pooling Eligibility for
Mortgages Subject
to Beneficial
Interest

[Link](#)

Instructions for subscribing to Ginnie Mae APM notifications:

Step 1

Navigate to the bottom of
ginniemae.gov and enter email

Stay connected on what's happening in the government
housing finance sector

Already a subscriber? [Login to update your preferences here.](#)

Step 2

Select and save your

Stay connected on what's happening in the government

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<input type="checkbox"/> Global Market Analysis Reports	<input checked="" type="checkbox"/> Press Releases
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<input type="checkbox"/> Modernization Bulletins	<input checked="" type="checkbox"/> Training Announcements

Stay
Informed

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

Reminder | Accessing the MBS Guide

The MBS Guide is a valuable resource available on GinnieMae.gov and can be downloaded or searched online.

GinnieMae

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Program Guidelines
APMs **MBS Guide** MBS Guide
Digital Collateral Program
Investor Reporting Manuals
Notes & News
Modernization Bulletins
Supplemental Loan Level Forbearance File

Issuer Tools
Multiple Issuer Pool Numbers & CUSIPs
Pool Dates Calendar
Approved Issuers Directory
Approved Digital Collateral Program Participants
IOPP
PIIT
ARM Index Information
Unclaimed Funds Search

Issuer Training
Announcements
Tools and Resources
Training Recordings
Modernization Initiatives

Third Party Providers
Document Custodians
Subservicers

Systems & Applications
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MBS Guide

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Chapters



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APMs



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