



Modernization & Issuer Outreach Call

September 25, 2025

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Master Agreements Management System (MAMS) Renewal

MAMS Renewal Reminder

Ginnie Mae is reminding Issuers that all Master Agreements Management System (MAMS) renewals may be processed from the first business day of October until the last business day of December.

Impacted Audience: Issuers

Key Reminders

- ✓ All master agreements are submitted through MGM. Three specific forms are also uploaded along with the MGM submission
 - HUD 11702, 11709, and 11720 – original documents must be sent to Bank of New York (BNY)
- ✓ All forms must be renewed yearly, **by the end of the calendar year**
 - **Except** HUD 11709A – ACH Debit Authorization does not need to be renewed yearly
- ✓ All renewals may be processed from the **first business day of October** until **last business day of December**
- ✓ If there are no changes to your form, a renewal is sufficient. **You will only create a new document when there are changes**
- ✓ Issuers will receive reminder emails with the subject “Master Agreement Renewal Package for 2025” starting in October

MFPDM Updates

Multifamily Non-Level Payment Acknowledgement

To ensure all principal & interest (P & I) payment changes are accounted for, Ginnie Mae will move 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 transactions, and
- Users holding the MF-Loan Delivery and Pooling Authorized Signer and MF-Investor Reporting Authorized Signer functional roles

Summary of Changes

Currently, Issuers use 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.

In the future, 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 acknowledgement 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.

New Multifamily NLP Acknowledgement Application

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

This application will become available **mid-October**. Additional details will be provided in a forthcoming Modernization Bulletin.

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

Enhanced Platinum Pooling Eligibility

Enhanced Platinum Pooling Eligibility

Ginnie Mae is extending the current Platinum pooling eligibility to include additional single-family (SF) pool types.

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

SFPDM Updates

SFPDM Enhancements | Upcoming

Ginnie Mae is updating the Single-Family Pool Delivery Module (SFPDM) to streamline business processes and provide requested features, targeting a mid November release. An upcoming Modernization Bulletin will provide additional details.

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: SFPDM naming conventions are now standardized to 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 elssuer in the PIIT acceptance section on My dashboard.

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

4.

a New business rule requiring MIN for elssuers

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

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

b Related PDD Implementation Guide Update

The PDD Implementation Guide appendices have been updated to reflect this change. See [Appendix A - XML Data Requirements](#) and [Appendix D - XML Data Reference](#).

If you have any questions following this meeting, please email askGinnieMae@hud.gov

SFPDM Enhancements | Future

Ginnie Mae is further enhancing the Single-Family Pool Delivery Module (SFPDM) by updating key features requested by Issuers. Several enhancements are planned in the upcoming months, and Modernization Bulletins will provide additional details as the new features are made available, likely across multiple releases.

Summary of Upcoming Features

- ✓ **Reperforming Loans:**
Re-performing loans to allow Modification history.
- ✓ **HUD Forms:**
Issuers will have the ability to download the HUD forms for PIIT pools that have been previously sold/transferred.
- ✓ **LPIDD (Last Payment Installment Due Date):**
Business rule update (Fatal Error) to ensure that LPIDD cannot be prior to the First Payment Date when provided.
- ✓ **Next Pool Navigation:**
Navigation enhancements on the Pools Details page.
- ✓ **PIIT Digitization of eNotes:**
Improvements to GinnieNET PIIT notifications and SFPDM portal notifications.

elssuer

Reporting and Feedback System (RFS) Enhancements

Reporting and Feedback System (RFS) Enhancements

Ginnie Mae is implementing several changes within RFS to streamline Issuer processes and eliminate outdated resources.

Matching Results Page Retirement

NEW

To support our ongoing initiative to centralize Loan Matching results and feedback on Issuers' matching performance, Ginnie Mae will retire the Matching Results Page in MAS, as it is no longer up-to-date.

Summary of Changes

Issuers should continue to access their **download files** in the **Matching and Suspense (MAS) Module Downloads Tab** in RFS to determine the extent of unmatched loans.

Implementation & Go-Live

Commencing October 2025:

- A Modernization Bulletin providing additional details will be coming shortly.

Removal of MAT Exceptions 001-005

NEW

To simplify access to matching-related items and centralize the MAS Module, Ginnie Mae will disable the MAT001-005 Matching Exceptions, which are currently available in your PA-EF Exception Feedback Download.

Summary of Changes

Issuers will continue to receive Informational and Action e-Notifications and should refer to the **MAS Downloads Tab** in RFS to locate any non-matching loan issues for research or corrections.

Implementation & Go-Live

Commencing November 2025:

- Look out for a Modernization Bulletin providing additional details.

Reporting and Feedback System (RFS) Enhancements

NEW

Digital Collateral Flag

Today, Issuers are only able to provide digital collateral indicator at issuance. Thereafter, Post Pool Settlement, it cannot be maintained.

Summary of Changes

The "Digital Collateral Indicator" field was added to the online Loan Various Data Fields section of the Pool Accounting / Edit Loan screen. Issuers can now correct/update the loan level Digital Collateral Indicator if it was delivered incorrectly.

Implementation & Go-Live

Available September 2025

NEW

Multifamily (MF) Loan and Pooling Activity

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

Summary of Changes

MF Issuers will 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

Commencing Late October 2025:

- Look out for a Modernization Bulletin providing additional details when these features become available.

MyGinnieMae Security Enhancements

MyGinnieMae Security Enhancements

Analysis of portal activity and service desk inquiries has identified opportunities to streamline **user access** and enhance **portal security**. The findings suggest that clarifying **Organization Administrator** roles and responsibilities and implementing additional controls for more efficient use of **RSA tokens** are important to the ongoing security of MyGinnieMae.

1. **New Acknowledgement Process for Organization Administrators Roles and Responsibilities (R&R)**
Role Impacted: Organization Admins

2. **RSA SecurID Soft Token & Functional Role Revocation for Inactivity**
Roles Impacted: MGM Portal Users, RSA Token Holders

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 **are required annually on January 1**, as well as whenever updates are made to R&R.
 - **Rejection will result in revocation of Org Admin Privileged Role**
- 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 in **November 2025**
- Look out for a Modernization Bulletin providing additional details.

MyGinnieMae Security Enhancements | Next Steps (Post-Go-Live)

After the Changes are Implemented

Actions to Take

- ✓ 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.
- ✓ Complete your RSA SecurID Soft Token setup within 30 days of provisioning to retain access and avoid role or token revocation, whenever applicable.
- ✓ Reference updated Quick Reference Cards (QRCs) and User Manuals for detailed guidance on new processes and functionalities.

RFS Liquidation Event Reporting (LER) Update

RFS Liquidation Event Reporting (LER)

For Single-Family Issuers, Liquidation Event Reporting enables earlier and more frequent reporting throughout the current calendar month in which payoff activity occurs, rather than the Issuer waiting for the close of the reporting period in RFS and then reporting the liquidations, as part of the RFS Monthly Reporting process.

Summary of Changes

- Issuer/subservicer reporting of loan liquidation records (existing RFS L-Loan Records), as the payoff events occur throughout the reporting month.
- A new RFS module will be implemented to support LER file submission
- No change to Ginnie Mae's monthly requirements for liquidation data (Appendix VI-19)

Implementation & Go-Live

Commencing February Reporting Cycle 2026:

- Issuer testing to commence in November
- Look for a forthcoming Modernization Bulletin providing additional details

Implementation Timeline



RFS Liquidation Event Reporting | Testing

- ✓ October 2025 register to test and complete LER file testing plan when available on the Ginnie Mae LER Modernization web page
- ✓ Issuers who utilize service bureaus, or other providers of their monthly reporting, are not required to test individually.
 - Issuers relying on those entities will be considered compliant with the testing requirements with a successful test completed by service bureau or other reporting provider
- ✓ All Single-Family Issuers are responsible for maintaining compliance with the updated MBS Guide Chapter 17 and new LER Appendix VI-24.
 - This includes Issuers with standalone servicing or reporting systems; subservicers; servicing bureaus; servicing platform providers; and servicing software providers

Monthly PDS and RFS Certification Windows

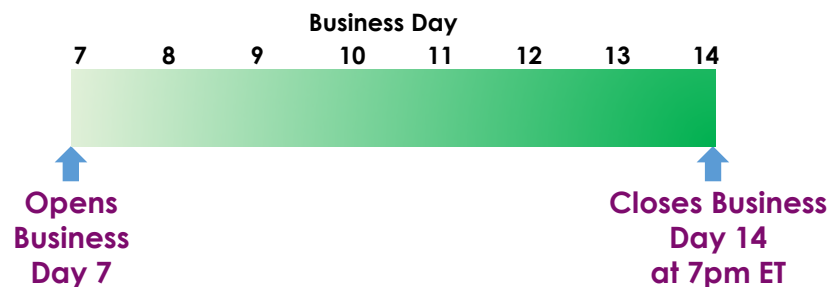
Reminder | PDS and RFS Certification Windows

The MBS Guide Chapter 17 requires each Issuer to certify PDS and RFS monthly pool and loan data to Ginnie Mae no later than the **14th business day** of each month.

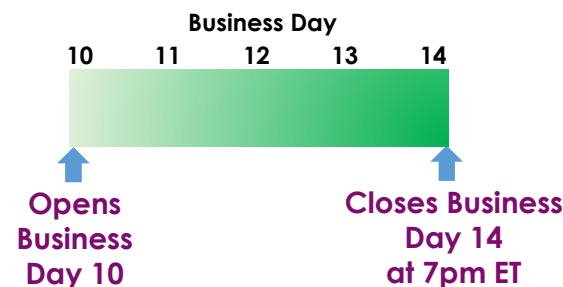
It is recommended to arrange for backup RSA Token holders to be available to support this process should primary users not be available during the certification window.

Certification Window

Payment Default Status (PDS)



Reporting and Feedback System (RFS)



Summary of 2025 APMs

MBS Program Updates | Recently Published APMs

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

APM 25-03

Buydown
Loan Eligibility in
C SF Pool Type

[Link](#)

APM 25-04

Aligning
Corrected 11708
to MBS Guide

[Link](#)

APM 25-05

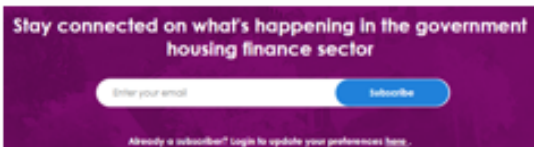
Lost Instrument
Bond for SF
Pools

[Link](#)

Instructions for subscribing to Ginnie Mae APM notifications:

Step 1

Navigate to the bottom of
ginniemae.gov and enter email



Step 2

Select and save your
subscription preferences

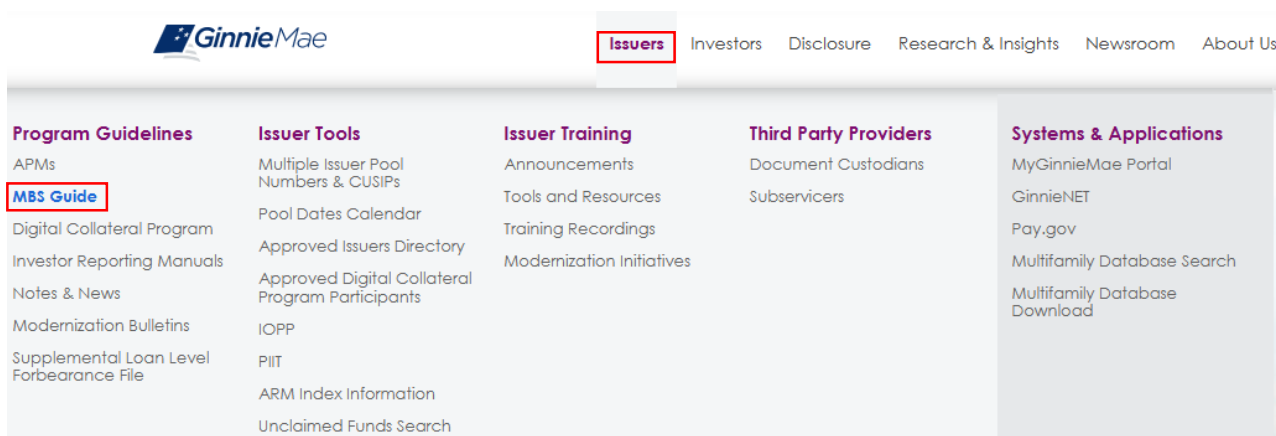


Stay
Informed

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

Reminder | Accessing the MBS Guide

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



MBS Guide

Chapters found in the MBS Guide can be accessed via your online library (powered by AllRegs) or downloaded in Portable Document Format (PDF) from this page. Please [click here](#) to download Adobe Acrobat Reader.

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APMs



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