Training Agenda

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Training Objectives

The purpose of this training is to:

- Provide an overview of Ginnie Mae’s MISMO adoption effort
- Introduce the MISMO Compliant Pool Delivery Dataset (PDD)
- Demonstrate the Validation & Testing Tool (VTT)
- Guide Issuers and Vendors toward the available resources and support
Introduction to Ginnie Mae’s MISMO Adoption Effort
Introduction to Ginnie Mae’s MISMO Adoption Effort

Ginnie Mae seeks to adopt the Mortgage Industry Standards Maintenance Organization (MISMO) standard for its Single Family issuance pool delivery data.

- Similar to other MISMO compliant datasets, such as the Government Sponsored Enterprises’ (GSEs) Uniform Loan Delivery Dataset (ULDD)
- Created data requirements and technology for submission of the Pool Delivery Dataset (PDD)

**IMPLEMENTATION FEATURES**

- **Pool Delivery Dataset (PDD)**
  - MISMO v3.3-compliant XML-formatted data for Single Family pools

- **Validation and Testing Tool (VTT)**
  - New testing application for validating PDD structural and data qualifications

- **Single Family Pool Delivery Module (SFPDM)**
  - New production application for PDD submissions to replace GinnieNET

Focus of today’s training presentation
PDD Overview
PDD Overview

Although the PDD is new to deliver single family pool and loan data for Ginnie Mae securitization, it will be familiar to those that have worked with MISMO standards and deliver the ULDD to the GSEs.

PDD Format

- PDD data is formatted based on MISMO v3.3 XML schema definitions.
- PDD-specific XML schema definitions (XSDs) and documented XPATHs indicate where each data element should appear in the PDD structure.

ULDD Comparison

The PDD is based on ULDD structure and data requirements, with some key similarities and differences:

**Unique to PDD**
- User submits pool-level data, such as loan count and UPB aggregates (ULDD only contains loan-level data)

**Similar with ULDD**
- Similar hierarchical XML structure
- Concepts like XPATH, Conditionality, and Loan States apply in the same way

**Comparison of Data Elements**

<table>
<thead>
<tr>
<th></th>
<th>59</th>
<th>19</th>
<th>101</th>
</tr>
</thead>
<tbody>
<tr>
<td>new unique PDD data elements</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>new XML containers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>shared data elements with ULDD</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The following resources are available on GinnieMae.gov under the “Modernization Initiatives” page under the “SFPDM-MISMO” dropdown:

**General PDD Information**

- **PDD Implementation Guide**
- **PDD Quick Guides**
- **PDD FAQs**

**Benefit**

Develop **high level understanding** of PDD function and business objectives

**PDD Data Requirements and Examples**

- **PDD Implementation Guide Appendices**
  - Appendix B: Usage Scenarios
  - Appendix C: XML Samples
  - Appendix D: XML Data Reference
  - Appendix E: XML Schema Definition (XSD)

**Benefit**

Reference for **in-depth technical details** and examples for developing the PDD
VTT Overview
Validation & Testing Tool (VTT) Overview

Ginnie Mae has released the VTT to all Single Family Issuers for immediate use. LOS Vendors also have access to VTT upon request.*

Purpose

The PDD Validation and Testing Tool is available within the MyGinnieMae portal and is intended for Issuers to test and validate their PDD submission files prior to processing by the SFPDM.

Process

Validations on structure and content are performed via a two-step process:
1. **Structural validations** verify XML file structure and data formats
2. **Business Rule validations** validate the file’s adherence to Ginnie Mae’s Business Rules.

Access

Users with the following functional roles will automatically have VTT access:
- SF-Loan Delivery and Pooling Basic User
- SF-Loan Delivery and Pooling Authorized Signer

Other users can request the **SF-VTT Access** from their Organization Admins.

Vendors should reach out to [GinnieMae_MISMO_Support@hud.gov](mailto:GinnieMae_MISMO_Support@hud.gov) for instructions to access the VTT.

*If you use an LOS Vendor to deliver pools to Ginnie Mae and have not provided Ginnie Mae with which Vendor / product your organization uses, please send an email to [GinnieMae_MISMO_Support@hud.gov](mailto:GinnieMae_MISMO_Support@hud.gov) with that information.*
VTT Demo

Introduction to the Validation & Testing Tool
VTT Demo - Scenario 1

Accessing VTT and submitting a PDD XML file containing structural and XML validation errors
VTT Demo - Scenario 2

Submitting a PDD XML file containing Business Rule validation errors
VTT Demo - Scenario 3

Submitting a PDD XML file containing Data Integrity validation errors
VTT Demo - Scenario 4

Submitting a PDD XML file that successfully passes all validations in VTT
Validation Expectations
Validation Expectations

Issuers can begin testing their PDDs with the following expectations:

**USAGE SCENARIOS** (Recommended)

Ginnie Mae encourages Issuers to recreate the XML Samples in PDD Implementation Guide Appendices B and C.

*Please Note: These samples have been updated in the January 2021 release.*

**PDD SUPPORT**

Ginnie Mae is available to support Issuers and Vendors throughout the PDD development and testing process.

**PDD VALIDATION**

Issuers and Vendors have access to validate their PDD test files through VTT. Ginnie Mae will work with Issuers/Vendors to understand adoption progress and best practices of PDD development and testing.
PDD and VTT Support
PDD and VTT Support

PDD & VTT Listening Sessions

 Monthly Listening Sessions will be available to issuers and vendors to ask questions, share concerns, or work through issues related to developing and validating the PDD.

Resources available on GinnieMae.gov*

PDD Resources

- PDD Implementation Guide
- PDD Quick Guides
- Frequently Asked Questions

VTT Resources

- VTT User Manual
- VTT Quick Reference Cards

For additional support, the following resources are also available:

* Please see the Appendix for additional resources relating to functional roles

MISMO Support Mailbox

GinnieMae_MISMO_Support@hud.gov

Helpdesk Call Center

Dial 1-833-466-2435 and select 3 then 6 for inquiries related to PDD and VTT.

NOTE: Be sure to subscribe to GinnieMae.gov notifications to receive future announcements on our adoption effort.