

January 31, 2022

APM 22-02

MEMORANDUM FOR: All Participants in Ginnie Mae Programs

FROM: Alanna McCargo, President

SUBJECT: Single Family Pool Delivery Module (SFPDM) Adoption for Single Family and Manufactured Housing Program Issuers

Ginnie Mae is transitioning from Single Family and Manufactured Housing Program pooling in GinnieNET to the new Single Family Pool Delivery Module (SFPDM) in MyGinnieMae. This modernized application will give the Single Family and Manufactured Housing Program Issuer community several new capabilities, including more insight into the progress of pool submissions through an intuitive and user-friendly interface to enhance the user experience. SFPDM has been built to leverage the MISMO-compliant (v3.3) Pool Delivery Dataset (PDD) for the delivery of Single Family issuance data and to align with mortgage industry standards. The latest PDD specifications can be found on GinnieMae.gov under the “Modernization Initiatives” page under the “SFPDM-MISMO” dropdown.

To remain compliant in Ginnie Mae’s Single Family and Manufactured Housing Programs, Issuers must transition to SFPDM over an 18-month Adoption Period, ending approximately in July 2023. Issuers will be required to deliver pools to SFPDM using the MISMO-compliant PDD or by manually entering pool and loan data. Ginnie Mae has a dedicated team of data and technical experts ready to help Issuers and associated software vendors transition to the new MISMO-compliant PDD and SFPDM. Training sessions and materials will be held throughout the 18-month Adoption Period to help users onboard and use SFPDM.

Initiating 18-Month Transition Period to the PDD and SFPDM

Ginnie Mae has outlined an 18-month Adoption Period that initiates with the publication of this APM. Issuers are currently expected to begin planning, developing, and testing a PDD in the Validation and Testing Tool (VTT) presently available in the MyGinnieMae portal. In the coming months, a separate communication will be provided to Issuers once SFPDM is available. Once the Issuers transition to SFPDM and start using it to submit pools, Ginnie Mae expects that the Issuers will use the new SFPDM application exclusively, without reverting back to GinnieNET. However, GinnieNET will remain available to Issuers during the Adoption Period as a backup option to ensure smooth business operations as they transition at their own pace.

At the end of the 18-month Adoption Period, GinnieNET will no longer be used for Single Family and Manufactured Housing Program pooling and only SFPDM will be available to Issuers. Only Issuers in Ginnie Mae’s Single Family and Manufactured Housing Programs will be impacted by this transition. A subsequent APM, along with corresponding MBS Guide Changes, will



announce the end of the transition from GinnieNET. Ginnie Mae's SFPDM and PDD Adoption Timeline can be found in Modernization Bulletin #X.

Ginnie Mae understands that this is a large and complex transition that affects multiple business processes within Issuer organizations. Many Issuers have already started working on PDD development, and we encourage each Issuer to begin working with their IT teams and software vendors on the impacts to loan origination and investor reporting workflows. The information your organization needs to plan for this transition can be found in the [PDD Implementation Guide](#), its associated Appendices, and related [Frequently Asked Questions](#). Additional information can be found on the [Modernization Initiatives](#) webpage under the "SFPDM-MISMO" dropdown.

Please note that Reperforming Loan (RG) and Extended Term (ET) Pool Types are not currently supported by SFPDM and must continue to be submitted through GinnieNET at this time. Ginnie Mae intends to make these pool types available in SFPDM prior to the end of the transition from GinnieNET. More information on these pools and other upcoming SFPDM enhancements will be available in the coming months.

Changes to Pool Attestation Workflow

As Issuers transition to pooling in SFPDM, the Attestation process will remain in GinnieNET. Ginnie Mae has enhanced the Attestation Workflow so that Issuers must view and attest to each HUD-11705 and HUD-11706 Form per pool. During the 18-month Adoption Period, either GinnieNET or SFPDM-generated HUD-11705 and HUD-11706 Forms will be considered the documents of record. Additional communications and training will be conducted on the enhanced workflow as the SFPDM Rollout approaches.

Other Important Information

- Document Custodians will continue to perform their activities in GinnieNET.
- HECM Issuers will continue pooling in GinnieNET.
- Pools Issued for Immediate Transfers
 - PIIT execution will be available in both GinnieNET and SFPDM during the 18-month Adoption Period
 - The buying and selling of PIITs need to occur in the same application (i.e., SFPDM to SFPDM or GinnieNET to GinnieNET)
 - Issuers that plan to transfer pools during the 18-month Adoption Period should communicate with their partners to coordinate which application will be used to execute the transfer
- Currently, a small subset of Issuers is participating in Ginnie Mae's SFPDM Early Adoption Program. They are submitting their MISMO compliant PDDs and providing Ginnie Mae with feedback on the SFPDM production application for upcoming enhancements.



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For questions regarding the transition to SFPDM and the PDD, please reach out to Ginnie Mae's dedicated support team at GinnieMae_MISMO_Support@hud.gov. Additionally, you may call Ginnie Mae Customer Support at 1-833 GNMA HELP / 1-833-466-2435 and select option 3, then option 6 for inquiries related to this transition.



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