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**APM 26-05**

March 27, 2026

**MEMORANDUM FOR:** All Participants in Ginnie Mae Programs

**FROM:** Joseph M. Gormley, President

**SUBJECT:** Elimination of 15-Day Advance Notice Requirement

This APM announces the removal of the requirement for Ginnie Mae Issuers to provide a minimum 15-day advance notice to request an extension of due date for annual audited financial statements and insurance policies. Effective immediately, the requirement is now that these extension requests must be submitted via the applicable module in Ginnie Mae Central (GMC) on or before the due date.

As a reminder, audited financial statements are due within 90 days of the Issuer's fiscal year-end and insurance policies are due within 30 days of the effective date of the insurance policy (new or renewal).

Ginnie Mae has revised Chapter 3, Part 6, Section A; Chapter 3, Part 7, Section C; and Appendix VI-20 of the MBS Guide to reflect these changes.

If you have any questions regarding the policy changes in this announcement, please contact your Account Executive in the Office of Issuer and Portfolio Management. If you have any technical questions about accessing GMC or the submission of annual audited financial statements, please email [askGinnieMae@hud.gov](mailto:askGinnieMae@hud.gov).



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