

This publication will be used periodically to provide notifications and information about Ginnie Mae Modernization efforts. This is not a device to implement official policy changes to Ginnie Mae's Mortgage-Backed Securities (MBS) programs. If you have any comments or suggestions on how to make this publication more informative and helpful, please contact askGinnieMae@hud.gov.

SFPDM Enhancement: Re-performing Loans

Effective April 13, 2026, Ginnie Mae has enhanced the Single Family Pool Delivery Module (SFPDM) to allow Issuers to deliver currently performing but previously modified loans. This update is in response to Issuer feedback and facilitates the delivery of re-performing loans and associated modification details.

Issuers are encouraged to review their data submission logic and evaluate if internal business rules require updates based on this enhancement. No system action is required from current users of SFPDM or their Organization Administrators to take advantage of this update.

Feature	Enhancement	Benefit
Re-performing Loans*	SFPDM will allow Issuers to deliver Re-performing loans that were previously modified. A True/False Re-performing Loan Indicator (RLI) is now enabled for Reperforming Loans (RG), Single Family (SF), Extended Term (ET), and High Balance Loans (JM) pool types.	Allows Issuers the ability to deliver reperforming loans along with their associated modification details, when necessary.
Downstream RFS Enhancements (Effective May reporting period)	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. There are no new mandates for monthly Issuer Reporting.	Enhanced RFS reporting and related business processes will provide more granular visibility into re-performing loans.

* We will be updating the Single Family Pooling Business Rules and Errors Guide to reflect this enhancement and will provide notification upon completion.

For questions or concerns, please email askGinnieMae@hud.gov.

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