

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.

Required SFPDM Adoption and GinnieNET Cutover

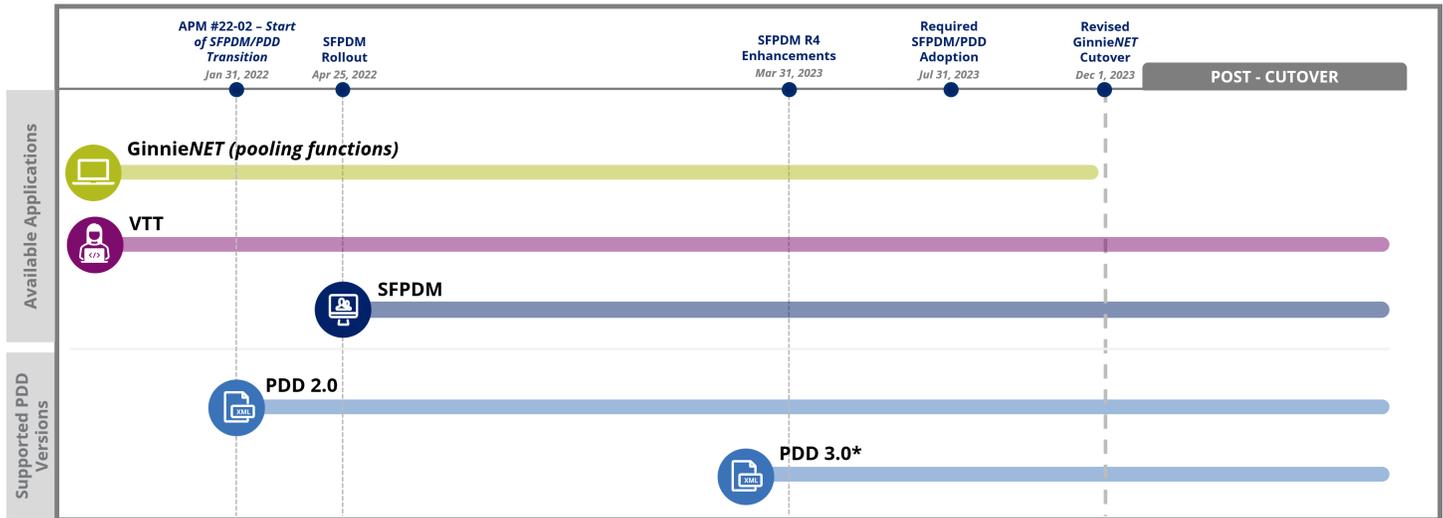
Ginnie Mae released an All Participants Memorandum ([APM 23-08](#)) announcing that Issuers must be pooling in the Single Family Pool Delivery Module (SFPDM) or testing their Pool Delivery Dataset (PDD) in the Validation & Testing Tool (VTT) by **July 31, 2023**. To ensure smooth business operations for Issuers that may need to finalize their PDD testing after the implementation due date, GinnieNET pooling functions will remain available until **December 1, 2023**. Following this date, SFPDM will be the **only** application available for Single Family and Manufactured Housing pooling.

SFPDM will continue to support both the 2.0 version (excluding LIBOR index) and 3.0 version of the PDD throughout the transition, after the GinnieNET cutover and until the next major PDD release. Issuers that plan to deliver Re-Performing (RG), Extended Term (ET), and/or Digital Collateral (eNote) products are required to convert to PDD 3.0 by **December 1, 2023**. Issuers that do not plan to deliver these products have the option to convert to PDD 3.0 or continue delivering pools using PDD 2.0. For more information on the PDD 3.0 Specifications release, refer to [Modernization Bulletin No. 22](#).

A summary of upcoming key dates for SFPDM Adoption is provided below:

Milestone	Expected Date	Description
Required Transition to SFPDM & PDD	7/31/2023	Issuers are required to use SFPDM for pool issuance or to begin testing their PDD in the VTT by July 31, 2023. Issuers planning to only submit pools via manual entry, must transition to SFPDM by July 31, 2023, as PDD development is not required.
MBS Guide Updates	Q3 2023	Ginnie Mae will release an APM announcing MBS Guide changes related to SFPDM and the PDD, along with the effective date.
GinnieNET Cutover for Pool Issuance	12/1/2023	Effective December 1, 2023, SFPDM will be the only application available for Single Family and Manufactured Housing pooling.

The availability of pooling/testing applications and supported PDD versions are depicted in the timeline below:



**Conversion to PDD 3.0 by December 1st, 2023, is required for Issuers that transact Re-Performing, Extended Term, and/or Digital Collateral products*

Please note that the certification of all pools and the management of pools previously delivered in GinnieNET will remain in the GinnieNET application. Therefore, as of this publishing, there are no application changes for Document Custodians and Servicers. The transition to SFPDM will not affect the requirements for Monthly Investor Reporting; however, Issuers are advised to ensure that their Investor Reporting processes do not rely on the current GinnieNET flat file format (.txt). Pool/loan data exports for submitted pools are only available as a MISMO-compliant dataset (.xml) and excel format (.xls) in SFPDM.

For guidance on how to use the application or develop the PDD, the [SFPDM Training Recording](#) and [SFPDM Training Presentation](#) are available on the [Tools & Resources](#) page of GinnieMae.gov. Users can also reference the [SFPDM User Manual](#) and Quick Reference Cards ([QRCs](#)) for further instructions.

For assistance pooling in SFPDM, email askGinnieMae@hud.gov. For inquires related to PDD development and VTT testing, email [GinnieMae MISMO Support@hud.gov](mailto:GinnieMae_MISMO_Support@hud.gov) or call 1-833 GNMA HELP / 1-833-466-2435 and select option 2, and then option 6.

Ginnie Mae is a wholly owned government corporation within the U.S. Department of Housing and Urban Development. Ginnie Mae pioneered the mortgage-backed security (MBS), guaranteeing the very first security in 1970. An MBS enables a mortgage lender to aggregate and sell mortgage loans as a security to investors. Ginnie Mae securities carry the full faith and credit of the United States Government, which means that, even in difficult times, an investment in Ginnie Mae is one of the safest an investor can make.

