

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.

Simplified Password Reset Process for MyGinnieMae Portal

Ginnie Mae is excited to announce the **streamlining of the MyGinnieMae (MGM) Portal password reset experience** for all users! Beginning **July 28, 2025**, the process for resetting an expiring MGM Portal password will be faster and simpler in response to user feedback.

As a reminder, all MGM Portal passwords are set to expire every 90 days. Automated daily email reminders are sent starting 10 days before password expiration. Previously, the email reminders directed users to the MGM portal, where they authenticated with a one-time passcode (OTP) via email or Oracle Mobile Authenticator (OMA), then navigated to the Change Password page by completing a second OTP authentication via email.

New Process

Users receiving **Password Expiry Warning emails** will now be **linked directly** to the Change Password page upon completing a single OTP authentication via email, allowing them to change their password immediately – **reducing steps** while maintaining the same level of security.

Action is only needed if your password is expiring; Please use the link in your email reminder.

The new, simplified process is reflected in updates to the [MyGinnieMae Portal Getting Started User Manual](#) and [Quick Reference Card QRC-GS:3.6.1 \(Changing a Password in MyGinnieMae\)](#) on the Modernization Initiatives page on GinnieMae.Gov. Please refer to these resources if you need to change your password for any reason.

If you have any questions, please email askGinnieMae@hud.gov.

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.