

Modernization Bulletin

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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 Enhancements planned in January 2026

Due to the federal government shutdown, Ginnie Mae now plans to update the Single-Family Pool Delivery Module (SFPDM) system in January 2026. The new features are in response to Issuer feedback and are intended to improve efficiency for Single Family Issuers.

Please monitor eNotifications and Portal messages in January for confirmation of when these capabilities become available. No action is required from current users of SFPDM or their Organization Administrators to take advantage of these features once they are released.

| Feature | Enhancement | Benefit |
|---|---|---|
| System acronym change: TAI becomes PIIT | All references to the acronym TAI (Transferred at Issuance) will be updated to PIIT (Pools Issued for Immediate Transfer) across the application and related documentation. | Ensures consistency across all platforms and aligns with MBS Guide. |
| New columns added to PIIT Acceptance section of My Dashboard | Issuers will be able to view the Collateral Type and elssuer (Y/N) in the PIIT Acceptance section of My Dashboard. | Enhances transparency to key information without additional navigation. |
| New sorting feature: PIIT Acceptance section of My Dashboard | Issuers will have the ability to sort by Pool Identifier, Collateral Type and Selling Issuer columns in PIIT Acceptance section of My Dashboard. | Provides better user experience and improves efficiency. |
| Ability to view the HUD forms after PIIT transfer | Issuers will have the ability to download the HUD forms for previously sold or transferred PIIT pools. | Simplifies access to HUD forms for prior PIIT pool transactions. |

| Feature | Enhancement | Benefit |
|--|---|---|
| MERS MIN Loan Identifier requirement for eNote Loans* | <p>A Loan Identifier Type of MERS_MIN and accompanying Loan Identifier field will be conditionally required when eNote indicator is True.</p> <p>The PDD Implementation Guide appendices have been updated to reflect this minor change. See Appendix A - XML Data Requirements and Appendix D - XML Data Reference.</p> | Improves data quality and reporting. Most elssuers already submit MIN data so no additional burden expected in those cases. |
| Enhanced PIIT Notifications (Including PIIT Eligibility of eNotes) | Improvements to PIIT notifications and SFPDM portal notifications. | Improved user experience and transparency. |
| Enhanced navigation on the Pool Detail screen | Issuers will be able to easily navigate to the 'First', 'Previous', 'Next' and 'Last' pool on the Pool Detail screen, eliminating the need to return to the main screen. | Easier navigation between pools on the Pool Details screen. |
| Updated LPIDD (Last Payment Installment Due Date) date requirement* | <p>An update to the Single Family Pooling business rules will prevent an LPIDD prior to the First Payment Date, for a new, existing or substituted loan in an issued pool.</p> <p>The PDD Implementation Guide appendices have been updated to reflect this minor change. See Appendix A - XML Data Requirements and Appendix D - XML Data Reference.</p> | Prevents the delivery of inconsistent data at issuance. |

* The Single Family Pooling Business Rules and Errors Guide will be updated prior to deployment to reflect any new or modified business rules in the release.

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

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