

Modernization Bulletin

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.

New Multifamily Non-Level Payment Acknowledgement Application in MyGinnieMae and Updated Notification Process

Ginnie Mae has enhanced the MyGinnieMae portal by introducing a dedicated application for Non-Level Payment (NLP) acknowledgement, providing Multifamily Issuers with an improved and more efficient processing experience. The new **Multifamily NLP Acknowledgement** application is accessible via the Applications -> Other Applications menu in MyGinnieMae.

Effective January 20, 2026, Multifamily Issuers can leverage the NLP application to confirm upcoming payment changes. This applies only to payment changes defined in the Note and recorded on the MFPDM Non-Level Payment Schedule at the time of pooling. Note that NLPs recorded in GinnieNET at issuance or pools with NLPs submitted via a manual process will not be reflected in the Multifamily NLP Acknowledgement application until a later phase of project, details of which will be communicated at a future date.

Functional Roles

Users with the following Authorized Signer roles will be able to view and acknowledge NLP transactions without taking further action:

- MF-Loan Delivery and Pooling Authorized Signer
- MF-Investor Reporting Authorized Signer

What does this mean to you?

- **No more manual notifications:** You no longer need to notify the Multifamily Division of Non-Level Payments if they were entered into MFPDM during pooling. The new acknowledgement process applies to payment changes effective March 2026, provided the Non-Level Payment was correctly entered at pooling. Please note that notifications will not be sent for March Non-Level Payments, however, Issuers can still log into the NLP application and acknowledge. Starting April, all four notifications will be triggered and sent to the relevant users.
- **Automated alerts:** You will receive an automated email 50 days before a payment change date, followed by reminder notifications at 45, 35, and 30 days, if necessary.
- **Action required:** When you receive these emails, click the link included to confirm the Non-Level Payment information in the Multifamily NLP Acknowledgement application.
- **Integration with RFS:** No change to the existing adjustment process in RFS. (Refer to earlier [training](#) on scheduled FIC changes for additional information.) Users with Investor Reporting functional roles will now be able to view the NLP schedule on the Loan Record.

For detailed instructions, please refer to the MFPDM User Manual that will be posted on the [Tools and Resources](#) page on GinnieMae.gov under the User Manual section within the next week. We also encourage you to attend the virtual training webinar regarding these changes scheduled for January 27, 2026 at 2pm; you may register via this [link](#).

Please ensure your team is aware of these updates and that your internal procedures are adjusted accordingly. We anticipate this change will significantly improve process efficiency.

For questions or concerns, 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.



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