

# 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](mailto:askGinnieMae@hud.gov).

## New MyGinnieMae Security Enhancements – February 2026

Effective **February 16, 2026**, new enhancements are available in MyGinnieMae (MGM). These improvements will reduce risk and security concerns, and position MGM towards improved user management.

<b>New Acknowledgment Process for Organization Administrators Roles and Responsibilities (R&amp;R)</b>	<p>To ensure accountability and reinforce awareness of <b>key responsibilities</b>, <b>Organization Administrators must review and acknowledge</b> the Ginnie Mae Roles and Responsibilities (R&amp;R) form before being <b>granted access to Organization Administrator functions</b> in MGM Access Management Console (AMC).</p> <ul style="list-style-type: none"><li>Organization Administrators will be required to select “<b>Accept</b>” on the R&amp;R form pop-up – access will be denied until the R&amp;R have been accepted.</li><li>Selecting “<b>Reject</b>” will result in <b>revocation of the Organization Administrator Privileged Roles</b> and an email notification will be sent to all other Organization Administrators within the same organization notifying of the revocation.</li><li><b>Acceptance of the R&amp;R form will be required annually (January 1<sup>st</sup>)</b> and when updates are made to the form, before being granted continued access.</li></ul>
<b>New Policies for RSA SecurID Soft Token &amp; Functional Role Revocation for Inactivity</b>	<p>To ensure proper access controls, the following policies will apply to <b>all MGM Portal Users</b> (including those with RSA SecurID Soft Tokens). These controls will ensure tokens are assigned only to active participants which helps to maintain system security and ensures enough tokens are available for provisioning when needed to support organizational activities.</p> <ul style="list-style-type: none"><li>User accounts will be <b>locked</b> after <b>90 days of inactivity</b>.</li><li>User accounts will be <b>disabled</b> after <b>365 days of inactivity</b>; functional roles and token (if applicable) will be <b>revoked</b>.</li><li>Users who do not complete token setup <b>within 30 days of provisioning</b> will have their token and associated functional role <b>revoked</b>.<ul style="list-style-type: none"><li>Reminder notification emails will be sent 14 days before the setup deadline, and then daily starting from 7 days before the deadline.</li></ul></li></ul>

- A confirmation email will be sent to the user once the token and functional role are revoked.
- If a user has contacted the Ginnie Mae Help Desk for assistance with token setup, revocation of that token and the user's functional role granting the token will not occur at the 30-day deadline.
- Token installation files generated more than 30 days before go-live will be invalid and must be reissued if setup was not completed.
- Users **removed from their organization's MAMS HUD-11702** will have their token and Authorized Signer functional roles **revoked**.
  - This policy does not apply to Document Custodian users.

Additional information including updated Quick Reference Cards (QRCs) and User Manuals will be available for reference on the [Tools and Resources](#) page on GinnieMae.Gov upon go-live of the new enhancements. If you have any questions, please email [askGinnieMae@hud.gov](mailto: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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