

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.

Submitting 2025 Annual Audited Financial Statements

This bulletin clarifies the requirements for submitting 2025 Annual Audited Financial Statement (AFS) packages. All Issuers must submit their AFS and enter all corresponding data (i.e., Financial Statements, Net Worth, Liquid Assets, Institution-wide Capital, etc.) via the Ginnie Mae Central (GMC) Financials Module in MyGinnieMae. Submissions are due 90 days from the Issuer's year-end financial close. For example, if your year-end is 12/31/2025, your submission date would be 3/31/2026.

While the new schedule templates are not published, the Annual Audited Financial Statement requirements announced in APMs [22-09](#) and [22-08](#) are effective. Issuers should create their own schedules to assist in proving compliance with Ginnie Mae requirements until future guidance is provided.

Refer to the [MBS Guide Chapter 3, Part 8](#), for more information on financial compliance requirements.

<p>How to enter Year End Financial information in GMC</p>	<ol style="list-style-type: none"> 1. Make sure you hold the required MyGinnieMae functional roles to input and submit your financials (Modernization Bulletin No.46). Authorized Signers must be on HUD Form 11702 and be the CEO, CFO or equivalent to submit and certify the financial package. 2. Log into the MyGinnieMae (MGM) Portal. 3. Under "My Tools," select Ginnie Mae Central (GMC) application link > Financials Module > Current Submission Information > Work on Questionnaire.
<p>Request for an Extension</p>	<ul style="list-style-type: none"> • If an Issuer requires more time and needs an extension, the request must be submitted at least 15 days prior to the submission due date. Example, if your submission due date is 3/31/2026, to request an exception, it must be submitted on or before 3/16/2026. • If approved, the extension will grant an additional 30 days for Issuers (except for HFAs, who may receive up to a 90-day extension) to complete the submission process.
<p>GMC Financials Resources</p>	<ul style="list-style-type: none"> • Quick Reference Cards <ul style="list-style-type: none"> ○ Complete Questionnaire ○ Complete AFS Submission ○ Certify AFS Submission and Deliver to Ginnie Mae ○ Request AFS Extension Request ○ Certify AFS Extension Request

- [GMC Financials Module User Manual](#)
- [GMC Financials Module Training Video](#)

For questions and assistance in submitting your Annual Audited Financial Statements email askGinnieMae@hud.gov or call Ginnie Mae Customer Support at 1-833 GNMA HELP / 1- 833-466-2435.

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.

