

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 [CXG@hud.gov](mailto:CXG@hud.gov).

## Announcing the SFPDM 18-Month Adoption Window

On January 31, 2022, Ginnie Mae released an All Participants Memorandum (APM) officially announcing the start of an 18-Month Adoption Window for the transition to the new user-friendly Single Family Pool Delivery Module (SFPDM). At this time, all Issuers participating in the Single Family (SF) and Manufactured Housing (MH) Programs are expected to begin preparing for this exciting transition to the modernized application. Please see [APM 22-02](#) for more details.

Ginnie Mae plans to roll out SFPDM to Single Family Issuers during Q2 2022, providing adequate time for Issuers to adopt and become familiar with the new application in preparation for the retirement of pooling functions in GinnieNET. Within this 18-month window, Issuers are expected to start submitting pools to SFPDM using the MISMO-compliant (v3.3) Pool Delivery Dataset (PDD) or by manually entering pool and loan data. At the conclusion of the 18-Month Window, SFPDM will be used exclusively for SF and MH pooling, as access to pool in GinnieNET will be removed.

Ginnie Mae's expectations throughout the SFPDM adoption are depicted via this Notional Timeline:

Milestone	Expected Date	Description
VTT Release	2/22/2021	Ginnie Mae's Validation and Testing Tool (VTT) released. Issuers should review Pool Delivery Dataset (PDD) specifications, engage Vendors (if applicable), and begin developing and testing PDDs in VTT.
SFPDM 18-Month Adoption Window	1/31/2022 – 7/31/2023	Issuers are expected to submit pools to SFPDM using the MISMO-compliant (v3.3) PDD or by manually entering pool and loan data.
1 <sup>st</sup> APM Release	1/31/2022	Ginnie Mae APM release announcing official policy change and start of 18-month timeline for mandated transition to PDD and SFPDM.
SFPDM Production Rollout	Q2 2022	Production SFPDM available to all Ginnie Mae Issuers for pooling. Within 18 months of APM release, Issuers are expected to complete their PDD development and testing to begin pooling in SFPDM.
Case Management Start (Final 6 Months)	Q1 2023 – Q3 2023	Ginnie Mae will individually work with any Issuers who have not successfully pooled in SFPDM 6 months prior to GinnieNET cutover. This will include having regular check-ins with Issuers and engaging with their AEs to ensure they are prepared for full cutover.
2 <sup>nd</sup> APM Release & GinnieNET Cutover	7/31/2023	Ginnie Mae APM release announcing MBS Guide changes and that GinnieNET will no longer be used for SF and MH pooling. Only SFPDM will be available to Issuers for SF and MH pooling.

Issuers that intend to import pools to SFPDM using the PDD should take the following steps to complete this transition:

1. **Develop and Implement the PDD** - Issuers should engage their IT teams and any software Vendor to prioritize development of the PDD during this 18-month Adoption Period.
2. **Test Your PDD in the VTT** - Issuers should leverage the VTT to test their PDD files before pooling in SFPDM. This will include validation of the XML document structure (using the XML Schema Definition) and validation against the Ginnie Mae Edits (Business Rules).
3. **Pool in SFPDM** - Issuers can start pooling in SFPDM once they have a working PDD file. Issuers can also manually enter pool and loan data if they do not intend to import pool data using the PDD.

For more information on this Program and available resources, please visit Ginnie Mae's "[Modernization Initiatives](#)" page under the "SFPDM-MISMO" dropdown and previously published resources:

- [PDD Implementation Guide](#) (and associated Appendices)
- [PDD Quick Guides](#)
- [FAQs](#)
- [Modernization Bulletin 7: Business Rules and Error Guide](#)
- [Modernization Bulletin 6: Validation and Testing Tool \(VTT\) Training](#)

Please begin preparing for this transition today by reviewing the resources above and engaging with your organization and any software vendors. Ginnie Mae has a dedicated team of data and technical experts readily available to support your organization with any questions you have. Finally, please be on the lookout for updates regarding the release of SFPDM in the coming months.

For questions regarding the SFPDM adoption effort, please email [GinnieMae\\_MISMO\\_Support@hud.gov](mailto:GinnieMae_MISMO_Support@hud.gov) or call Ginnie Mae Customer Support at 1-833 GNMA HELP / 1-833-466-2435 and select option 2, then option 6 for inquires related to PDD and VTT. For assistance with SFPDM and functional role assignments, please select option 1 or email [ginniemae1@bnymellon.com](mailto:ginniemae1@bnymellon.com).

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.

