

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.

PDD Specifications 3.0 Release Announcement

Ginnie Mae's Pool Delivery Dataset (PDD) for the delivery of Single Family and Manufactured Housing pools in the Single Family Pool Delivery Module (SFPDM) has undergone minor changes to align with new Ginnie Mae programs and to clarify the conditionality of some data elements. Ginnie Mae Issuers are actively transitioning from GinnieNET to SFPDM; therefore, these changes have been carefully selected to not affect previously created files. **Effective 3/31/2023 the SFPDM and the Validation & Testing Tool (VTT) applications will be updated to support the new version 3.0 PDD Specifications.** Once the application updates are implemented, **PDD files built to version 2.0 Specifications (published on 1/28/21) will continue to pass validations, except if the LIBOR Index is included in the file.**

An overview of these updates is provided below.



ADDITIONS

1. Introduction of Extended Term (ET) Pools

The new version of the PDD supports *ET* as a valid pool suffix.

2. Introduction of Reperforming (RG) Loans and Pools

The new version of the PDD supports *RG* as a valid pool suffix and introduces the *Reperforming Loan Indicator* as a net new data point that is *conditionally required for loans within RG pools or SF Multiple Issuer Pools where the data is available.*

3. Introduction of TotalMonthlyIncomeAmount Data Point

The new version of the PDD introduces *TotalMonthlyIncomeAmount* as a net new data point at the loan level. *The data point is conditionally required for loans where the data is available.*

4. Introduction of ENoteIndicator Data Point

The new version of the PDD introduces *ENoteIndicator* as a net new data point at the loan level. *The data point is conditionally required for loans in non-MH pools where the data is available.*



REMOVALS

1. Decommission of LIBOR Index

The new version of the PDD removes *LIBOR* as a valid index type for ARM loans and makes pool suffixes associated with LIBOR no longer valid (*FB, FL, QL, RL, SL, TL, XL*). For more information about the decommission of LIBOR, please reference the [LIBOR Index Transition Reference Guide](#).



MODIFICATIONS

1. Update to Container Requirements in PDD Schema

The new version of the PDD makes:

- (1) the <DECLARATION> and <DECLARATION_DETAIL> containers not required,
- (2) the <EXTENSION> and <OTHER> containers that sit within the <GOVERNMENT_LOAN> container not required.

Ginnie Mae’s implementation expectations of the new PDD Specifications are depicted via the following notional timeline:

Milestone	Expected Date	Description
PDD Specifications 3.0 Release	2/2/2023	The new PDD Specifications are available as of today, February 2 nd , 2023. Issuers that transact RG and ET pools will be required to convert to the new version by the end of the 18-month Adoption Period per APM 22-02.
SFPDM & VTT Update Release	Target: 3/31/2023	New PDD updates will be implemented in both SFPDM and VTT applications. Files built to version 2.0 PDD Specifications will still pass validations, except if LIBOR Index is included in the file. <u>PDD files that include the LIBOR Index will not be accepted once these updates are implemented.</u>

The PDD Specifications are available on the [Modernization Initiatives](#) page of GinnieMae.gov under the *Technical Implementation Resources section of the Single Family Pool Delivery Module (SFPDM) – MISMO* dropdown. The PDD Implementation Guide and its Appendices B and C were slightly modified to reflect the new PDD Specifications. Appendices A, D, E, and F contain information on both the previous and newest PDD Specifications as separate tabs or folders depending on the document type, given that both sets of specifications will be accepted by SFPDM.

For questions regarding the PDD adoption effort, email 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 inquiries related to PDD and VTT. For assistance with SFPDM and functional role assignments, please select option 1 or email ginniemae1@bnymellon.com.

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