






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).

## Announcing Enhancements to SFPDM and VTT

Ginnie Mae is excited to announce new enhancements to the Single Family Pool Delivery Module (SFPDM) and the Validation & Testing Tool (VTT) applications, implemented on **March 31, 2023**. The enhancements align SFPDM & the VTT with new Ginnie Mae policies and programs, as well as introduce functionality to improve user experience based on feedback received from Issuers actively pooling in SFPDM.

As part of this release, Issuers can deliver **Extended Term (ET) Pools**, **Re-performing (RG) Loans and Pools**, and **Digital Collateral Pools** in SFPDM manually or using PDD files built to the latest 3.0 Specifications. Per [Bulletin 2022-038](#), announcing a new stratification category based on borrower income, the release also introduced the Total Monthly Income Amount data field for loans where the data is available. SFPDM and the VTT currently support the two latest versions of the PDD: 2.0 (excluding LIBOR index) and 3.0. For more information on the PDD 3.0 Specifications release, refer to [Modernization Bulletin #22](#).

The additional enhancements to SFPDM, based on Issuer feedback, are listed below:

-  New **pool data report** for Issuer Investor Reporting
-  **Bulk generation** of HUD Forms
-  New **Entity name field** for loans with a Legal Entity as the Primary Borrower
-  **Streamlined ability to manually add loans:** "Add a Loan" button is displayed after saving a newly added loan
-  **Improved navigation** through *Loan Details* pages within a pool, from one loan to the next, similar to GinnieNET

Ginnie Mae continues to prioritize Issuer feedback for upcoming releases to enhance SFPDM's user experience. For guidance on how to use the application, the [SFPDM Training Recording](#) and [SFPDM Training Presentation](#) are available on the [Tools & Resources](#) page of GinnieMae.gov. Users can also reference the [SFPDM User Manual](#) for further instructions.

For assistance pooling in SFPDM, email [askGinnieMae@hud.gov](mailto:askGinnieMae@hud.gov) or call Ginnie Mae Customer Support at 1-833 GNMA HELP / 1-833-466-2435 and select option 1. For questions regarding the SFPDM/PDD adoption effort, email [GinnieMae\\_MISMO\\_Support@hud.gov](mailto:GinnieMae_MISMO_Support@hud.gov) or select option 2, and then option 6, for inquiries related to PDD and VTT.

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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