

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.

RFS Expanded Data Collection – Testing Information

On March 11, 2024, Ginnie Mae released All Participants Memorandum [\(APM\) 24-03](#) announcing the **September 1, 2024, implementation date** of additional loan-level data elements to be incorporated as part of the Reporting and Feedback System (RFS) investor reporting process. The enhancement will allow for expanded data collection of **11 additional** and **1 updated** existing **Single Family (SF) and Multifamily (MF)** data elements. Furthermore, APM 24-03 announced that **file testing of the new data elements will begin in March 2024**, at which time Ginnie Mae will require the below Testing Organizations to successfully complete **at least one** test file submission prior to implementation. The additional data elements will enhance existing investor reporting that will increase accuracy and efficiency of Ginnie Mae's monthly investor reporting, provide greater visibility and monitoring of the loan collateral in the Ginnie Mae MBS Program, and align with industry standards.

Testing Organizations:

- **Issuers who use proprietary in-house monthly reporting software, or a custom configuration** of a service bureau's monthly reporting file.
- **Service bureaus or other providers of monthly reporting software.** Issuers who utilize service bureaus, or other providers of monthly reporting software, are not required to test individually. Issuers relying on those entities will be considered compliant with the testing requirements with a successful test completed by service bureaus or other software providers.
- **Issuers who voluntarily desire to test** but who use a service bureau and are not otherwise required to test.
- **Note:** Issuers who **manually key data** in MyGinnieMae are **not required to test**. Additional training will be provided on manually entering expanded RFS data in MyGinnieMae prior to requiring the submission of RFS expanded data.

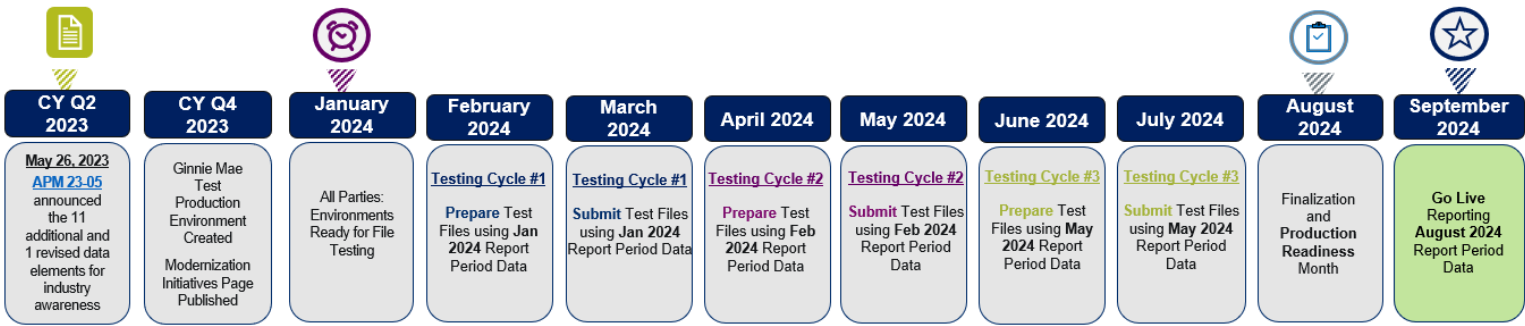
Data File Testing Requirements for Testing Organizations:

Each Testing Organization will be required to complete the following:

- **Register for file testing through the [RFS Registration Form](#).** The registration process will collect core information about the Testing Organization and the Issuers they support.
- **Submit an [RFS Test Plan](#).** Each Test Plan will describe the overall testing strategy for the Testing Organization.
- **Successfully complete at least one testing cycle** as outlined in the timeline below. The first testing cycle, which will utilize January 2024 reporting data, must be submitted by March 29, 2024. The second testing cycle, which

will utilize February 2024 reporting data, must be submitted by May 31, 2024. The third and final testing cycle, which will utilize May reporting 2024 data, must be submitted by July 31, 2024.

Testing Organizations will compile their test data and submit through one of the two Ginnie Mae approved testing methods (MyGinnieMae file upload or sFTP submission). Additional testing details and instructions will be provided to organizations upon submission and approval of their RFS Test Plan.



https://www.ginniemae.gov/issuers/program_guidelines/Modernization%20Bulletins/modernization_bulletin_no39.pdf on Initiatives, under Reporting Feedback System (RFS) Expanded Loan Level Data Collection. For additional questions and assistance please contact Ginnie Mae Customer Support at 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.

