

September 30, 2026

APM 26-12

MEMORANDUM FOR: All Participants in Ginnie Mae Programs

FROM: Joseph M. Gormley, President

SUBJECT: Pool Delivery Dataset Version 4.0

Ginnie Mae is preparing to implement the Pool Delivery Dataset Version 4.0 (PDD 4.0), a new PDD version to be used by Issuers to submit pool and loan issuance data to Ginnie Mae for the Single-Family and Manufactured Housing programs. The new PDD 4.0 will replace the current PDD 3.0. This APM provides the implementation timeline so that Issuers and technology providers can plan and prepare their systems accordingly.

Implementation Timeline:

- **PDD 4.0 Testing Period Begins — January 2027.** Beginning in January 2027, Issuers and their technology providers will be able to begin testing the PDD 4.0 in the Validation & Testing Tool (VTT). Additionally, this period of time will allow Issuers to test the XML format and validations of their newly developed PDD 4.0 files. During this period, Issuers will continue to deliver the current PDD 3.0 through SFPDM and test their newly developed PDD 4.0 through Ginnie Mae's VTT application.
- **Mandatory Compliance Date — June 30, 2027.** After the testing period, use of the new PDD 4.0 will become mandatory and the PDD 3.0 will no longer be accepted. Detailed information about activities surrounding the mandatory compliance date will be provided in future communications.

Action Required

Issuers should begin coordinating now with their internal technology teams and third-party software providers to prepare for testing and adoption of the PDD 4.0. Ginnie Mae encourages all Issuers to participate early in the testing period to identify and resolve any issues in advance of the mandatory compliance date to ensure compliance with Chapter 10 of the Ginnie Mae MBS Guide.

Detailed specifications are provided in the PDD Implementation Guide and Appendices located in the Single-Family Pool Delivery Module (SFPDM) - MISMO section of the [Modernization Initiatives](#) page on [GinnieMae.gov](#). Further guidance will be provided in forthcoming communications. If you have any technical PDD questions, please email askGinnieMae@hud.gov. Ginnie Mae has a dedicated team of data and technical experts ready to help Issuers and associated software vendors transition to the PDD 4.0.

