

March 12, 2024

APM 24-03

MEMORANDUM FOR: All Participants in Ginnie Mae Programs

FROM: Alanna McCargo, President

SUBJECT: **Clarifications to Reporting and Feedback System (RFS) Loan Level Data Elements Announced in APM 23-05**

In [APM 23-05](#), Ginnie Mae announced requirements for the collection of additional loan-level data elements to be incorporated as part of the Reporting and Feedback System (RFS) investor reporting process. The purpose of this APM is to incorporate feedback obtained from industry outreach and provide further clarifications to the previously announced data elements. The field clarifications are noted below and apply to Single Family, Multifamily and Manufactured Housing MBS. Appendix VI-19—Issuers Monthly Report of Pool and Loan Data (Appendix VI-19) of the Ginnie Mae Mortgage-Backed Securities Guide 5500.3, Rev-1 (MBS Guide) has been updated accordingly. Effective September 1, 2024, Issuers will be required to report the additional loan level elements for August 2024 activity.

L-Loan Record

Field #	Field Name	Definition/Remarks
23	Actual Loan UPB	Loan UPB is revised to Actual Loan UPB and defined within the Loan Record Field Instructions section.
35	Curtailment Principal Code	Code 3 "Other Funds Curtailment" has been renumbered to Code 4 and a new Code 3 has been defined as "Both Borrower Funds Curtailment and Claim Funds Curtailments. Further detail is provided in the Loan Record Field Instructions section.

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Field #	Element Name	Definition/Remarks
27	Document Custodian	Data type changed from "Character" to "Numeric"



The three items listed above are noted as revised elements. For all additional clarifications and minor revisions to instructions, refer to Appendix VI-19.

Testing will begin in March 2024. Detailed information regarding testing and implementation schedules, testing procedures, and training materials can be found on the Modernization Initiatives page on Ginnie Mae's website at

https://www.ginniemae.gov/issuers/issuer_training/Pages/modernization.aspx

If you are an Issuer, service bureau or other industry participant and have technical questions regarding this announcement, please contact Ginnie Mae's centralized help desk at askGinnieMae@hud.gov.



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