



550 12th Street, SW, Third Floor  
Washington, DC 20024  
(202) 708-1535

APM 14-09

June 30, 2014

MEMORANDUM FOR: All Participants in Ginnie Mae Programs  
FROM: Theodore W. Tozer, President  
SUBJECT: Ginnie Mae MISMO Adoption Update

Today, Ginnie Mae has published the complete set of Pool Delivery Dataset (PDD) technical implementation resources which includes the PDD Implementation Guide and all appendices. These resources replace and expand upon the previous version of the PDD Implementation Guide released on the Ginnie Mae website on March 31, 2014. The PDD is a component of Ginnie Mae's commitment to align with the mortgage industry and adopt the MISMO standard for the transfer of pool delivery data. The PDD technical implementation resources are designed to facilitate Issuers' transition from current flat files to future PDD XML files.

The PDD XML files will replace the existing electronic flat files for the data required on Forms HUD-11705 (Schedule of Subscribers and Ginnie Mae Guaranty Agreement) and HUD-11706 (Schedule of Pooled Mortgages) for single-family pool delivery.

In order to successfully implement the PDD, Issuers should:

- Review the PDD technical implementation resources
- Analyze their current systems and processes to determine the modifications necessary to generate the PDD XML files
- Participate in Ginnie Mae training on the PDD XML submission process
- Participate in Ginnie Mae integration testing and validation of PDD XML files

**What is the Pool Delivery Dataset?** Ginnie Mae has contributed to and leveraged the MISMO Residential Specifications Version 3.3 Reference Model to create the PDD. The PDD is a subset of the MISMO reference model data points and provides a comprehensive list of pool and loan level data points that will be required for electronic delivery of new single-family pool issuances. The PDD contains some unique data points that may not be included in other MISMO compliant datasets in the mortgage industry.

**What does the MISMO Adoption Project encompass?** The MISMO adoption effort will drive the modernization of Ginnie Mae's systems and processes. This modernization effort includes the transition from flat files to PDD XML files as well as the development of the new Single Family Pool Delivery Module (SFPDM). Ginnie Mae's SFPDM is the new application that will receive and validate the PDD XML files during the submission process. Ginnie Mae's implementation plan provides for training, testing and adoption support for Issuers prior to delivery of PDD XML files.



Mailing Address  
451 Seventh Street SW, B-133  
Washington, DC 20410

## Technical Implementation Resources

The PDD Implementation Guide is provided to assist Ginnie Mae Issuers in adopting the MISMO standards for delivery of single-family pool and loan data in the PDD XML format. Detailed technical specifications and usage scenarios are included in its Appendices. Ginnie Mae is also providing Quick Guides and Frequently Asked Questions (FAQs) to provide additional information. All resources are available on [www.ginniemae.gov](http://www.ginniemae.gov).

Resource Name	Description
<b>PDD Implementation Guide</b>	This guide provides information to Issuers to facilitate the adoption of the Ginnie Mae Pool Delivery Dataset.
<b>PDD Implementation Guide: Appendix A - XML Data Requirements</b>	This appendix outlines the necessary data points that Issuers must transmit in XML format for new pool issuance.
<b>PDD Implementation Guide: Appendix B - Usage Scenarios</b>	This appendix contains usage scenarios that represent Ginnie Mae business cases. These scenarios explicitly demonstrate the required data points for the described cases in an easy to read format.
<b>PDD Implementation Guide: Appendix C - XML Samples</b>	This appendix contains XML files based on the scenarios listed in the PDD Implementation Guide: Appendix B – Usage Scenarios document. These XML files contain the required data points for each scenario and can be referenced in the testing and validation process.
<b>PDD Implementation Guide: Appendix D - XML Data Reference</b>	This appendix is a Microsoft Excel file that contains additional legacy details for the data points in the PDD Implementation Guide: Appendix A – XML Data Requirements document. This format gives Issuers the ability to sort and filter information during the development process. It is a reference tool listing the PDD data points, along with implementation and conditionality details, required for the submission of new pool delivery data.
<b>PDD Implementation Guide: Appendix E - XML Schema Definition</b>	This appendix contains XML schema files that can be used to validate Ginnie Mae’s PDD. All of the files are needed to validate the PDD XML file, ensuring that it contains the correct XML structure and that all data points adhere to the defined MISMO data type.
<b>PDD Implementation Guide: Appendix F - Legacy to MISMO Translation</b>	This appendix contains a mapping of the legacy Ginnie Mae fields from Forms 11705 and 11706 to the MISMO compliant data points.
<b>PDD Quick Guides</b>	This guide provides additional direction for Issuers in the implementation of the PDD. The Quick Guides complement the Implementation Guide and offer detailed information on data points and instructions relating to specific topics.
<b>Frequently Asked Questions (FAQs)</b>	This list provides answers to commonly asked questions and clarifying information about MISMO and Ginnie Mae’s PDD.

## Implementation Timeline

With today's publication of the PDD technical implementation resources, Ginnie Mae is providing Issuers over 18 months to complete any necessary changes to their business processes and systems, and to test file transfer processes prior to using the new SFPDM.

### Key Implementation Dates

Date	Implementation Activity
June 30, 2014	Ginnie Mae Releases the Complete PDD Technical Implementation Resources
June 30, 2015	Issuer Training & Testing on the PDD XML Submission Process Begins
January 31, 2016	Ginnie Mae Releases the New Single Family Pool Delivery Module into production

Additional, detailed information on the MISMO adoption effort, including training, testing and Issuer support will be provided throughout the duration of the project.

### References

Related updates to the Ginnie Mae Mortgage Backed Securities Guide 5500.3, Rev-1 (MBS Guide) will be announced separately in a future APM.

Questions regarding the Ginnie Mae MISMO Adoption Project and implementation schedule should be directed to [GinnieMaeMISMOProject@hud.gov](mailto:GinnieMaeMISMOProject@hud.gov).

For additional information about MISMO, please refer to <http://mismo.org/default.htm>.