

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).

## PDD 3.0 Appendices Clarifications – February 2024

Ginnie Mae has made minor clarification updates to the PDD Implementation Guide: Appendix A – XML Data Requirements and PDD Implementation Guide: Appendix D – XML Data Reference. No changes have been made to the requirements in the PDD schema; notes have been incorporated or adjusted in Appendix A and Appendix D in response to Issuer feedback to address points of confusion. These updates clarified the Conditionality Details and/or Implementation Notes for certain data points. The Implementation Notes for eNote Indicator have aligned with the expectation for elssuers, which has been enforced through a new business rule released in SFPDM on December 15, 2023. Please note this eNote Indicator business rule is not active in the VTT since the VTT does not determine elssuer status.

A list of the updates, as they appear in the revision logs of the appendices, is included below.

### UPDATES:

#### 1. Updated v3.0 Cardinality

Modified placement of ENoteIndicator and ReperformingLoanIndicator to reflect their loan state of "AtClosing" to align with the specifications in the MISMO Data Points tab and PDD schema.

#### 2. Updated MISMO Data Points Tab Sort ID 59 (GovernmentUpfrontPremiumPercent)

Added language to the Implementation Notes to account for the relationship with MortgageModificationIndicator and ReperformingLoanIndicator.

#### 3. Updated MISMO Data Points Tab Sort ID 62 (ApplicationReceivedDate)

Modified Conditionality Details to better account for additional conditionality components concerning manufactured housing pools.

#### 4. Updated MISMO Data Points Tab Sort ID 72 (MortgageType)

Removed language from the Implementation Notes that incorrectly stated that for MBS, all loans in the pool must have the same MortgageType.

#### 5. Updated MISMO Data Points Tab Sort ID 79 (LoanPurposeType)

Modified Conditionality Details to account for instances where ReperformingLoanIndicator is not provided.

#### 6. Updated MISMO Data Points Tab Sort ID 92.1 (ENoteIndicator)

Added language to the Implementation Notes that explicitly states expectation for elssuers.

#### 7. Updated MISMO Data Points Tab Sort ID 117 (BorrowerFirstTimeHomebuyerIndicator)

Modified Conditionality Details to account for the relationship between borrower type and BorrowerClassificationType. Added language to the Implementation Notes delineating cases where data point is required or optional.

For additional information on Ginnie Mae's SFPDM modernization effort and the PDD, please visit the [Modernization Initiatives](#) page of GinnieMae.gov. For questions regarding the SFPDM adoption effort, please 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 2, then option 6 for inquires related to PDD and VTT.

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