

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.

Payment Default Status (PDS) – Testing Information for Single Family

Per [APM 24-06](#), effective December 1, 2024, Ginnie Mae will implement a collection of additional data on Single Family delinquent loans. **Payment Default Status (PDS) Reporting will be a new reporting record available in the Reporting Feedback System (RFS).** File testing will begin in April 2024, this Modernization Bulletin is intended to provide additional details around testing requirements.

Ginnie Mae requires the following **Testing Organizations** to successfully complete **at least one** test file submission:

- **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 desire to test** regardless of other considerations.
- **NOTE: Issuers who manually key data in MyGinnieMae are not required to test.** Additional training will be provided on manually entering PDS data in MyGinnieMae prior to requiring the submission of PDS data.

Data File Testing Requirements for Testing Organizations:

Prior to testing, each Testing Organization will be required to do the following:

- **Register for file testing by May 31st** via the [PDS Registration Form](#). The registration process will collect core information about the Testing Organization and the Issuers they support.
- **Complete a test plan by June 30th** via the [PDS Test Plan](#). Each Test Plan will describe the overall testing strategy for the Testing Organization.

Successfully complete one rolling testing cycle by October 31st. Once a Testing Organization successfully tests, the Testing Organization may begin submitting production PDS data.

Testing Organizations will compile their test data and submit through one of the following methods:

- The high-volume secure FTP (sFTP) Issuer file reporting workflow.
- MyGinnieMae portal file upload for loan level files.

Additional testing data and information can be found on Ginnie Mae's [Modernization Initiatives](#) web page, under Payment Default Status (PDS). For additional questions or assistance registering as a Testing Organization, 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.

