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*This publication will be used periodically to provide reminders or further information about Ginnie Mae programs, as well as notification of upcoming training events or conference calls of interest to Issuers. Please note, APMs (All Participants Memoranda) will continue to be the formal communication device used to announce and 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 your Account Executive directly.*

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## MISMO Adoption Update

Ginnie Mae is adopting the Mortgage Industry Standards Maintenance Organization's (MISMO) standard for delivery of single family at-issuance pool and loan data to align with the broader mortgage industry. There are some minor updates to the Pool Delivery Dataset (PDD) and the PDD Implementation Guide, which are outlined below.

Ginnie Mae's technology modernization initiative has many interdependent projects that increase the effort's level of complexity and duration. We are assessing how these projects will impact the PDD implementation plan so that we can ultimately provide Issuers an accurate timeline. Once we have finalized the timeline, we will communicate it to the Issuer community.

Additionally, to promote a smooth rollout of the application, we will be leveraging a pilot Issuer group that will go-live with the application prior to the full Issuer community. This will allow Ginnie Mae to provide more focused support to this initial pilot group and to readily familiarize them with the new system. Please send an email to [GinnieMaeMISMOProject@hud.gov](mailto:GinnieMaeMISMOProject@hud.gov), if you would like to participate in the pilot Issuer group.

## Documentation Changes

A few minor changes were made to Ginnie Mae's PDD Implementation Guide. In general, the changes fall into three categories related to: XML Schema Definition (XSD), additional guidance, and other assorted changes. Note that the XSD changes will require updates to the PDD/XML file. Detailed descriptions of updates are noted in each document's Revision Log. An overview of the changes includes:

- **XSD Changes** - Minor changes have been incorporated into the PDD to further align with the MISMO standard and to enhance validations including the following:
  - Changes to element names, sequence, and structure\*
  - New export data points
  - New XSD validations
  - Enhanced XSD cardinality checks

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- **Guidance** - The following has been included in the PDD to improve clarity:
  - Updated implementation notes
  - Improved file submission guidance
  - Guidance on net-new fields
- **Other** - The remaining updates have also been included:
  - Updated usage scenarios
  - Amended business names and data point values

\*Sort ID sequences have been amended but actual Sort IDs have not changed in order to maintain consistent data point references.

The updated PDD Implementation Guide is available on Ginnie Mae's webpage under MISMO - Technical Implementation Resources at:

- [http://www.ginniemae.gov/doing\\_business\\_with\\_ginniemae/issuer\\_resources/mismo/Pages/technical\\_implementation\\_resources.aspx](http://www.ginniemae.gov/doing_business_with_ginniemae/issuer_resources/mismo/Pages/technical_implementation_resources.aspx)

For more information about the Ginnie Mae MISMO Adoption Project, email [GinnieMaeMISMOProject@hud.gov](mailto:GinnieMaeMISMOProject@hud.gov).

For additional information on MISMO, please visit the MISMO website, <http://mismo.org/default.htm>.