

These Frequently Asked Questions (FAQs) are available to assist Single Family Issuers with understanding the PDS reporting requirements as specified in [Appendix VI-22](#).

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### 1. What is the intent of the PDS Reporting Codes?

PDS reporting codes are “action” or “event” codes, not status codes, and are meant to be reported only when an event occurs within a reporting period. Hence that is the reason every action code has a corresponding action code date. A notable exception is action code 042 (Delinquent, no action), which should be repeated monthly if there are no specific reportable events to report for a given loan in the reporting population in each month. The following four codes are the only codes that are treated as monthly action and should be reported for each month they are applicable:

- 006 – Forbearance. Report monthly until the loan exits the forbearance plan.
- 009 – Special Forbearance. Report monthly until the loan exits the forbearance plan.
- 091 – Trial Modification or Payment Plan Started. Report monthly while the trial is in effect.
- 032 – Military indulgence. Report monthly while the servicemember is receiving foreclosure protection.

### 2. What date should be used to report each action code?

Each Action Code reported represents an event. Generally, the Action Code Date is supposed to represent the date the event occurred. There are certain special instances, such as trial plans, where we want to get not only the initial event, but also a report of a "repeating event" representing the active continuation of the trial plan into the next month. But in almost all cases, we want the event reported with the date that pertains to the event happening. Generally, we expect that if an event occurs within a given month, then that action code will be included for that loan in the reporting for that month.

### 3. When to stop reporting a loan to PDS?

Issuers must continue to report PDS data on each loan until:

- The loan is not delinquent (Last Installment Paid Date is current or prepaid).
- The loan is liquidated from the pool.
- An alternative to foreclosure has been completed, and the loan is reinstated.
- The loan is no longer in forbearance and is current.
- The borrower is no longer in bankruptcy and the loan is current.

### 4. How to submit your PDS data?

PDS is a new module within RFS reporting in MyGinnieMae. Organizations will use the same methods (MyGinnieMae file upload, sFTP submission, or manual entry) currently used to submit their monthly RFS data.