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.

PDS Continuation of Supplemental Forbearance Reporting

Ginnie Mae released All Participants Memorandum (APM) 24-06 announcing the Single Family Monthly Payment Default Status Loan Level Reporting (PDS) Dataset. In accordance with the APM, effective December 1, 2024, PDS submissions will be required as part of the Reporting and Feedback System (RFS) investor reporting process.

In subsequent guidance, Ginnie Mae informed Single Family Issuers that PDS reporting will replace the current <u>supplemental forbearance file</u>. To ensure a seamless transition in default reporting, **Issuers are to continue submitting the existing supplemental forbearance file for a period of six months.** During this time, Issuers will submit both PDS and supplemental forbearance files in RFS.

The current supplemental forbearance period will be discontinued in calendar month June 2025 (May 2025 reporting period), when Issuers will only report the PDS file.



For information on how to use the PDS system, review the RFS <u>Quick Reference Cards</u> on GinnieMae.gov. If you have questions or require assistance, please contact Ginnie Mae Customer Support at <u>askGinnieMae@hud.gov</u>.

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.





