



GOVERNMENT NATIONAL  
MORTGAGE ASSOCIATION

**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**  
WASHINGTON, DC 20410-9000

December 8, 2010

APM 10-23

**MEMORANDUM FOR:** All Participants in Ginnie Mae Programs  
**FROM:** Theodore W. Tozer, President  
**SUBJECT:** Adoption of MISMO/ULDD Data Standards

Ginnie Mae is pleased to announce that it has joined with Fannie Mae and Freddie Mac (GSEs) in adopting the Mortgage Industry Standards Maintenance Organization's ("MISMO") Uniform Loan Delivery Dataset ("ULDD") for delivering loan information to the agencies. The GSEs have been working on this effort; and, announced to their respective program participants that effective September 1, 2011, and forward, all loans delivered to the GSEs will be required to be transmitted to the GSEs using the ULDD specifications.

The mortgage finance industry supports the adoption of standards and common file formats, as they lead to higher quality data, less rework, and lower costs for all participants in the industry, including borrowers.

Ginnie Mae will be contacting its program participants no later than January 2011, to obtain their input on this effort before developing an implementation plan.

For further information, Issuers may contact their Ginnie Mae Account Executive in the Office of Mortgage-Backed Securities at (202) 708-1535.