



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

GOVERNMENT NATIONAL
MORTGAGE ASSOCIATION

October 21, 2005

APM 05-20

MEMORANDUM FOR: All Participants in Ginnie Mae Programs

FROM: Michael J. Frenz, Executive Vice President

SUBJECT: Response to Suggestions Submitted in Response to APM 04-16,
in Support of Ginnie Mae's Mission: Business Improvement
Initiative

Ginnie Mae is pleased to announce its response to suggestions submitted pursuant to APM 04-16, "Suggestions for Requirements and Procedural Changes to Promote Ginnie Mae's Mission", which solicited ideas from our business partners and program participants to improve our daily operations.

Suggestions received covered all facets of the Ginnie Mae program, and were submitted not only by Ginnie Mae's business partners, but also by Ginnie Mae staff and individuals and businesses interested in Ginnie Mae's policies. We received more than 70 suggestions, and carefully considered each one to determine its impact on our programs. In most instances, Ginnie Mae staff contacted the individual(s) to thoroughly discuss their ideas. If not already implemented, the suggestions that were accepted will be incorporated into upcoming policy and procedural changes. A [chart](#) containing each suggestion and Ginnie Mae's specific response to it can be found under the "What's New" section of the Ginnie Mae website at www.ginniemae.gov. As policy and program changes are incorporated, Ginnie Mae will update the chart to reflect those accomplishments. Ginnie Mae encourages interested parties to refer back to the chart for periodic updates.

These policy and procedural changes will enable us to better perform our mission of expanding affordable housing throughout America. Ginnie Mae sincerely appreciates your interest and efforts in responding with so many thoughtful and practical suggestions, and we believe that reducing and/or removing unnecessary barriers to our business partners' operations will ultimately increase the attractiveness of doing business with Ginnie Mae.