



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

GOVERNMENT NATIONAL
MORTGAGE ASSOCIATION

December 29, 2004

04-22

MEMORANDUM FOR: All Participants in Ginnie Mae Programs

FROM: Michael J. Frenz, Executive Vice President

SUBJECT: Updates to Ginnie Mae's Targeted Lending Initiative

On July 1, 2004, Ginnie Mae expanded its Targeted Lending Initiative ("TLI") to include 40 new Renewal Communities and 8 new Urban Enterprise Zones designated by HUD. Concurrent with these additions, Ginnie Mae updated all eligible TLI tracts from the 1990 Census to the 2000 Census.

Since these updates in July, HUD has revised the list of underlying areas eligible for TLI. Effective December 31, 2004, several communities in the TLI will lose their designation as rural or urban Enterprise Communities under HUD's Enterprise Communities program. Accordingly, these affected communities will no longer be eligible under Ginnie Mae's TLI. In addition to these changes, Ginnie Mae has included a corrected list of eligible tracts for the District of Columbia. These changes and corrections have been incorporated into an updated list of TLI eligible census tracts.

The updated census tracts are available for download on the Ginnie Mae web site at www.ginniemae.gov. The new TLI census tracts will be effective on January 1, 2005.

If you have any questions regarding this memorandum, please contact your Ginnie Mae Account Executive in the Office of Mortgage-Backed Securities at (202) 708-1535.

[Attachment](#)