



GOVERNMENT NATIONAL  
MORTGAGE ASSOCIATION

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

June 25, 2009

APM 09-13

MEMORANDUM FOR: All Participants in Ginnie Mae Programs

FROM: Thomas R. Weakland, Acting Executive Vice President

SUBJECT: Clarification of Ginnie Mae Policy on Unique Loan Identification Numbers

Ginnie Mae would like to provide additional clarification on its policy relating to the assignment of Unique Loan Identification Numbers (IDs) for single family and multifamily loans. In May 2008, Ginnie Mae began the process of assigning Unique Loan IDs to each loan in a pool that is submitted electronically via *GinnieNET*. As a result, all Issuers are expected to capture the Unique Loan IDs in their servicing systems. In addition, the Unique Loan IDs assigned by Ginnie Mae must be included in the Issuer's monthly report of loan level information.

The Unique Loan ID is assigned to each loan in the pool. The Unique Loan ID is never "reused" in another pool. When a loan is liquidated from a pool, the Unique Loan ID remains with the loan. Ginnie Mae's system records the Unique Loan ID as a permanent record of the loan in that particular pool. Please note that if a loan is subsequently re-pooled, Ginnie Mae will assign a new Unique Loan ID to the loan at pool issuance.

The same policy applies to multifamily loans. In the special case of planned conversions of construction loan securities to project loan securities, Ginnie Mae will assign a Unique Loan ID to the construction loan upon issuance of the construction loan security. Subsequently, upon issuance of the project loan security, Ginnie Mae will assign another Unique Loan ID to the loan in the project pool.

In summary, Ginnie Mae's policy is that each loan within a pool will have a Unique Loan ID. The Unique Loan ID for any particular loan will not be reused in any other pool. If you have any questions regarding this announcement, please contact the *GinnieNET* Help Desk at 1-800-234-GNMA (4662), Option 1, for assistance.