Home Mortgage Disclosure Act (HMDA) Borrower Demographic & Housing Goals Data Attribute Changes

Job Aid: Data Attribute Guidance Matrix

December 1, 2019

On December 1, 2019, Fannie Mae will be retiring the Additional Data Elements (ADE) application. You will be required to correct HMDA borrower demographic data elements through the <u>new self-service data change process</u>, available through Fannie Mae's Loan Servicing Data Utility (LSDU) platform. Housing goals data elements will be corrected through the <u>current post-purchase</u> <u>adjustments process</u>.

Please reference the table below for guidance on how to update your data attribute changes.

Data Attribute Name	Action Required to Make the Data Change
Borrower Age	Request data changes through the new <u>loan data changes</u> <u>component</u> on LSDU
HMDA Borrower Gender Information	
HMDA Borrower Ethnicity Information	
HMDA Borrower Race Information	
Property Year Built	
APR Spread	Request a data change by using the Fannie Mae <u>PPA Request</u> <u>Form</u>
First Time Homebuyer	
Home Ownership and Protection Act (HOEPA)	
MonthlyIncome	
Monthly Housing Expense	
Monthly Debt Expense	
Mortgage Note Date	
Number of Borrowers	
Property Original Appraisal Amount	
Property Purchase Price	
Property Number of Units, Rents, and/or Bedrooms	

For More Information

Please reference the following materials to learn more about self-service data changes on LSDU:

- <u>Self-service Data Changes on LSDU User Guide</u>
- <u>Frequently Asked Questions</u>

Please reference the following materials to learn more about the current post-purchase adjustment (PPA) process:

- <u>Seller/Servicer-Initiated Post-Purchase Adjustments Webpage</u>
- <u>Seller/Servicer Initiated Post-Purchase Adjustments Job Aid</u>
- PPA Data Change Rules Matrix
- PPA Request Form

Questions?

Please contact Master Servicing at 1-800-2-FANNIE and choose Option 1, Option 6, or email future_of_servicing@fanniemae.com with any questions.