

Uniform Loan Delivery Dataset

ULDD Phase 5 Specification Release Notes

Sept. 12, 2023

Freddie Mac and Fannie Mae (the GSEs) will update the Uniform Loan Delivery Dataset (ULDD) to align with current GSE requirements and support the continued improvement of our loan delivery standards.

ULDD Phase 5 Summary

The Fannie Mae Phase 5 updates add new data points and updates existing data points to support:

- Enterprise Credit Score and Credit Reports Initiative requirements
 - Tri-merge to bi-merge credit reports and borrower representative credit score to average calculation
 - Multiple credit score models (inclusion of FICO® Score 10 T and VantageScore® 4.0)
- Alignment of ULDD property data points with Uniform Appraisal Dataset (UAD) redesign specification (3.6)
- Updates to support business critical needs and alignment with the [Fannie Mae Selling Guide](#) .

Notes:

- *Implementation and mandate dates shown as TBD will be provided as soon as possible pending ongoing analysis of industry feedback.*
- *Lenders and vendors should review these requirements and begin planning for the required updates.*

The ULDD Specification Appendix D has been updated for ULDD Phase 5 as follows:

Alignment with UAD 3.6 Updates

Alignment with UAD Redesign and ULDD Property Data Updates					
SID	Data Point Name	Enhancement	Effective Date (Available Date)	Application Received Date	Mandate Date
51	Construction Method Type	New Valid Value	July 2025	N/A	*July 2025
52	Construction Method Type Other Description	New Data Point	July 2025	N/A	*July 2025
85	Property Valuation Form Type	Conditionality Update	July 2025	N/A	*July 2025

* ULDD updates needed to support loans that have appraisals in the new UAD 3.6 format. These changes support the current UAD 2.6 as well as the new UAD 3.6.



Enterprise Credit Score and Credit Reports Initiative Updates

Bi-Merge and Average Borrower Credit Score Calculation Updates					
SID	Data Point Name	Enhancement	Effective Date (Available Date)	Application Received Date	Mandate Date
249	Loan Level Credit Score Selection Method Type	Implementation Note Update	TBD	TBD	TBD
250	Loan Level Credit Score Selection Method Type Other Description	New Valid Value	TBD	TBD	TBD
251	Loan Level Credit Score Value	Implementation Note Update	TBD	TBD	TBD
583	Credit Repository Source Type	Implementation Note Update New Valid Value	TBD	TBD	TBD
584	Credit Repository Source Type Other Description	New Data Point	TBD	TBD	TBD
590	Credit Score Value	Implementation Note Update	TBD	TBD	TBD

Multiple Credit Score Model Updates (FICO Score 10 T and VantageScore 4.0)					
SID	Data Point Name	Enhancement	Effective Date (Available Date)	Application Received Date	Mandate Date
251.1	Credit Score Category Version Type	New Data Point (New Repeatable Structure)	TBD	TBD	TBD
251.2	Credit Score Impairment Type	Existing Data Point (New Repeatable Structure)	TBD	TBD	TBD
251.3	Loan Level Credit Score Selection Method Type	Existing Data Point (New Repeatable Structure)	TBD	TBD	TBD
251.4	Loan Level Credit Score Selection Method Type Other Description	Existing Data Point (New Repeatable Structure)	TBD	TBD	TBD



251.5	Loan Level Credit Score Value	Existing Data Point (New Repeatable Structure)	TBD	TBD	TBD
590	Credit Score Value	Implementation Note Update	TBD	TBD	TBD
590.1	Credit Score Category Version Type	New Data Point (New Structure)	TBD	TBD	TBD
590.2	Credit Report Identifier	Existing Data Point (New Structure)	TBD	TBD	TBD



Selling Guide Alignment and Business-Critical Updates

Selling Guide Alignment and Business-Critical Need Updates					
First Implementation (Effective Date)					
SID	Data Point Name	Enhancement	Effective Date (Available Date)	Application Received Date	Mandate Date
39	FNM Condominium Project Manager Project Identifier	Implementation Note Update	TBD	TBD	TBD
42	Project Classification Identifier	Implementation Note Update	TBD	TBD	TBD
43	Project Design Type	Implementation Note Update	TBD	TBD	TBD
45	Project Dwelling Unit Count	Implementation Note Update	TBD	TBD	TBD
46	Project Dwelling Units Sold Count	Implementation Note Update	TBD	TBD	TBD
49.1	FNM Condominium Project Manager Certification Identifier	New Data Point	TBD	TBD	TBD
49.2	FNM Condominium Project Manager Phase Identifier	New Data Point	TBD	TBD	TBD
77	Bedroom Count	Conditionality and Implementation Note Update	TBD	TBD	TBD
90	Property Valuation Method Type Other Description	New Valid Value	TBD	TBD	TBD
154	Closing Cost Source Type	Implementation Note Update	TBD	TBD	TBD
157	Other Funds Collected At Closing Amount	New Data Point for FNM	TBD	TBD	TBD
158	Other Funds Collected At Closing Type	New Data Point for FNM	TBD	TBD	TBD



159	Other Funds Collected At Closing Type Other Description	New Data Point for FNM	TBD	TBD	TBD
173	Down Payment Source Type	Implementation Note Update	TBD	TBD	TBD
208	HMDA Rate Spread Percent	Conditionality Update	TBD	TBD	TBD
225	Assumability Indicator	Implementation Note Update	TBD	TBD	TBD
287	Borrower Reserves Monthly Payment Count	Implementation Note Update	TBD	TBD	TBD
376	Investor Collateral Program Identifier	Remove Enumerations Implementation Note Update	TBD	TBD	TBD
384	Lender Target Funding Date	New Data Point	TBD	TBD	TBD
392	Servicing Transfer Effective Date	New Data Point	TBD	TBD	TBD
393	Loan Comment Text	Implementation Note Update	TBD	TBD	TBD
398.1	Warehouse Lender Indicator	Conditionality Update	TBD	TBD	TBD
398.2	Remote Online Notarization Indicator	New Data Point	TBD	TBD	TBD
398.3	Wire Instruction Reference Identifier	New Data Point	TBD	TBD	TBD
408.1	MERS Registration Status Type	New Data Point	TBD	TBD	TBD
408.2	MERS Registration Status Type Other Description	New Data Point	TBD	TBD	TBD
413	MI Company Name Type	Remove Enumerations	TBD	TBD	TBD
414	MI Company Name Type	Remove Enumerations	TBD	TBD	TBD



	Other Description				
596	Bankruptcy Indicator	Implementation Note Update	TBD	TBD	TBD
598.1	Intent To Occupy Type	New Data Point	TBD	TBD	TBD
686.1	Government Bond Finance Indicator	New Data Point	TBD	TBD	TBD
<i>Second Implementation (Effective Date)</i>					
SID	Data Point Name	Enhancement	Effective Date (Available Date)	Application Received Date	Mandate Date
13	Address Unit Identifier	New Data Point	TBD	TBD	TBD
63	Property Estate Type	Remove Enumeration	TBD	TBD	TBD
64	Property Estate Type Other Description	Remove Data Point	TBD	TBD	TBD
90.1	Deed Restriction Term Months Count	New Data Point for FNM	TBD	TBD	TBD
411	Lender Paid MI Interest Rate Adjustment Percent	Remove Data Point	TBD	TBD	TBD
426	MI Premium Source Type	New Valid Value	TBD	TBD	TBD
427	MI Premium Source Type Other Description	New Data Point	TBD	TBD	TBD
430.1	MI Interest Rate Adjustment Percent	New Data Point	TBD	TBD	TBD
430.2	MI Premium Plan Type	New Data Point	TBD	TBD	TBD
553	Address Unit Identifier	New Data Point	TBD	TBD	TBD
608	Gender Type	Remove Data Point	TBD	TBD	TBD
609	HMDA Ethnicity Type	Remove Data Point	TBD	TBD	TBD
610	HMDA Race Type	Remove Data Point	TBD	TBD	TBD



Resources

Please direct any questions to your Fannie Mae representative or [the ULDD team](#). The following resources are also available on the [ULDD webpage](#):

- [ULDD Specification Appendix A](#) (.pdf format)
- [ULDD Specification Appendix D](#) (.xls format)