

Uniform Loan Delivery Dataset

ULDD Phase 5 Specification Release Notes

Jan. 30, 2024

Fannie Mae has updated the Uniform Loan Delivery Dataset (ULDD) Phase 5 specification to include implementation and mandate dates for business-critical enhancements.

ULDD Phase 5 Update Summary

This Fannie Mae Phase 5 update (5.0.1) incorporates implementation dates (test and production environment effective dates) and a mandate date for the data enhancements aligned with UAD 3.6, the *Selling Guide*, and business-critical updates. It also includes corrections based on feedback to the published ULDD Phase 5 enhancements. Implementation and mandate dates are included for the following categories:

- Alignment of ULDD property data points with Uniform Appraisal Dataset (UAD) redesign specification (3.6)
- Updates to support business critical needs.

Notes:

- Effective dates (test and production environment) are when an update is available in that environment.
- Mandate dates are when an update is required based on the conditionality for that data point.
- 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 Update (5.0.1) as follows:

Alignment with UAD 3.6 Updates

Alignment with UAD Redesign and ULDD Property Data Point Updates						
SID	Data Point Name	Enhancement	Test Environment Effective Date	Production Environment Effective Date	Application Received Date	Mandate Date
51	Construction Method Type	New Valid Value	6/21/2024	7/19/2024	N/A	*7/28/2025
52	Construction Method Type Other Description	New Data Point	6/21/2024	7/19/2024	N/A	*7/28/2025
85	Property Valuation Form Type	Conditionality Update	6/21/2024	7/19/2024	N/A	*7/28/2025

* 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.



Business-Critical Updates

Business-Critical Updates						
<i>First Implementation (Test Effective Date – 3/22/2024) (Production Effective Date – 3/22/2024) (Mandate Date – 7/28/2025)</i>						
SID	Data Point Name	Enhancement	Test Environment Effective Date	Production Environment Effective Date	Application Received Date	Mandate Date
90	Property Valuation Method Type Other Description	New Valid Value	3/22/2024	3/22/2024	3/3/2025	7/28/2025
157	Other Funds Collected At Closing Amount	New Data Point for FNM	3/22/2024	3/22/2024	3/3/2025	7/28/2025
158	Other Funds Collected At Closing Type	New Data Point for FNM	3/22/2024	3/22/2024	3/3/2025	7/28/2025
159	Other Funds Collected At Closing Type Other Description	New Data Point for FNM	3/22/2024	3/22/2024	3/3/2025	7/28/2025
376	Investor Collateral Program Identifier	Add New Enumeration Remove No Longer Used Enumerations Implementation Note Update	3/22/2024	3/22/2024	3/3/2025	7/28/2025
453	Servicing Transfer Effective Date	New Data Point	3/22/2024	3/22/2024	3/3/2025	7/28/2025
<i>Second Implementation (Test Effective Date – 6/21/2024) (Production Effective Date – 7/19/2024) (Mandate Date – 7/28/2025)</i>						
SID	Data Point Name	Enhancement	Test Environment Effective Date	Production Environment Effective Date	Application Received Date	Mandate Date
49.1	FNM Condominium Project Manager Certification Identifier	New Data Point	6/21/2024	7/19/2024	3/3/2025	7/28/2025
49.2	FNM Condominium Project Manager Phase Identifier	New Data Point	6/21/2024	7/19/2024	3/3/2025	7/28/2025
77	Bedroom Count	Conditionality and Implementation Note Update	6/21/2024	7/19/2024	3/3/2025	7/28/2025
398.2	Remote Online	New Data Point	6/21/2024	7/19/2024	3/3/2025	7/28/2025



	Notarization Indicator					
408.1	MERS Registration Status Type	New Data Point	6/21/2024	7/19/2024	3/3/2025	7/28/2025
408.2	MERS Registration Status Type Other Description	New Data Point	6/21/2024	7/19/2024	3/3/2025	7/28/2025
<i>Third Implementation (Test Effective Date – 9/30/2024) (Production Effective Date – 10/18/2024) (Mandate Date – 7/28/2025)</i>						
13	Address Unit Identifier	New Data Point	9/30/2024	10/18/2024	3/3/2025	7/28/2025
63	Property Estate Type	Remove Enumeration	9/30/2024	10/18/2024	3/3/2025	7/28/2025
64	Property Estate Type Other Description	Remove Data Point	9/30/2024	10/18/2024	3/3/2025	7/28/2025
90.1	Deed Restriction Term Months Count	New Data Point for FNM	9/30/2024	10/18/2024	3/3/2025	7/28/2025
208	HMDA Rate Spread Percent	Conditionality Update	9/30/2024	10/18/2024	3/3/2025	7/28/2025
384	Lender Target Funding Date	New Data Point	9/30/2024	10/18/2024	3/3/2025	7/28/2025
398.1	Warehouse Lender Indicator	Conditionality Update	9/30/2024	10/18/2024	3/3/2025	7/28/2025
398.3	Wire Instruction Reference Identifier	New Data Point	9/30/2024	10/18/2024	3/3/2025	7/28/2025
411	Lender Paid MI Interest Rate Adjustment Percent	Remove Data Point	9/30/2024	10/18/2024	3/3/2025	7/28/2025
413	MI Company Name Type	Remove Enumerations	9/30/2024	10/18/2024	3/3/2025	7/28/2025
414	MI Company Name Type Other Description	Remove Enumerations	9/30/2024	10/18/2024	3/3/2025	7/28/2025
426	MI Premium Source Type	New Valid Value	9/30/2024	10/18/2024	3/3/2025	7/28/2025
427	MI Premium Source Type Other Description	New Data Point	9/30/2024	10/18/2024	3/3/2025	7/28/2025



430.1	MI Interest Rate Adjustment Percent	New Data Point	9/30/2024	10/18/2024	3/3/2025	7/28/2025
430.2	MI Premium Plan Type	New Data Point	9/30/2024	10/18/2024	3/3/2025	7/28/2025
553	Address Unit Identifier	New Data Point	9/30/2024	10/18/2024	3/3/2025	7/28/2025
598.1	Intent To Occupy Type	New Data Point	9/30/2024	10/18/2024	3/3/2025	7/28/2025
608	Gender Type	Remove Data Point	9/30/2024	10/18/2024	3/3/2025	7/28/2025
609	HMDA Ethnicity Type	Remove Data Point	9/30/2024	10/18/2024	3/3/2025	7/28/2025
610	HMDA Race Type	Remove Data Point	9/30/2024	10/18/2024	3/3/2025	7/28/2025
686.1	Government Bond Finance Indicator	New Data Point	9/30/2024	10/18/2024	3/3/2025	7/28/2025



Enterprise Credit Score and Credit Reports Initiative Updates

The Enterprise Credit Score and Credit Reports Initiative updates still remain unchanged and will be determined at a later date.

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

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



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

Implementation Note Only Changes

The following data points have implementation note changes only. Business rules are already in place for the updates.

- SID 39: FNM Condominium Project Manager Project Identifier
- SID 42: Project Classification Identifier
- SID 43: Project Design Type
- SID 45: Project Dwelling Unit Count
- SID 46: Project Dwelling Units Sold Count
- SID 154: Closing Cost Source Type
- SID 173: Down Payment Source Type
- SID 225: Assumability Indicator
- SID 287: Borrower Reserves Monthly Payment Count
- SID 393: Loan Comment Text
- SID 596: Bankruptcy Indicator



ULDD Phase 5 Errata/Corrections:

Bi-Merge and Average Borrower Credit Score Calculation Updates			
SID	Data Point Name	Correction Description	Correction
39	FNM Condominium Project Manager Project Identifier	Corrected the conditionality to include Cooperative	FNM Conditionality Details: IF Sort ID 47-ProjectLegalStructureType = ("Condominium" OR "Cooperative") AND IF applies
249	Loan Level Credit Score Selection Method Type	Corrected the conditionality from exists to > 0.	FNM Conditionality Details: IF Sort ID 251-LoanLevelCreditScoreValue exists > 0
251.3	Loan Level Credit Score Selection Method Type	Corrected the conditionality from exists to > 0.	FNM Conditionality Details: IF Sort ID 251.5-LoanLevelCreditScoreValue exists > 0
426	MI Premium Source Type	Corrected the Implementation Notes to remove an incorrect statement.	FNM Implementation Notes: If the MI premiums for the mortgage are either paid monthly or paid upfront, select the source ("Borrower" or "Lender") for the payment of the premium(s). If the premiums are paid both monthly and upfront, select the source of the monthly premium payment only. If MI Premium Payment Type is "Rate Premium", select "Lender" as the valid value.
430.1	MI Interest Rate Adjustment Percent	Corrected the conditionality to remove "Borrower" and add ("Investor" and If Available).	FNM Conditionality Details: IF Sort ID 426-MIPremiumSourceType = "Lender" or "Borrower" ("Investor" and If Available)
453 (formerly 392)	Servicing Transfer Effective Date	Corrected the XPath which required a relocation in the ULDD specification and a new sort id.	XPath: MESSAGE/ DEAL_SETS/ DEAL_SET/ DEALS/ DEAL/ LOANS/ LOAN/ SERVICING/ DISCLOSURE_ON_SERVICER INVESTOR_LOAN_INFORMATION

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 \(.xls format\)](#)