ULDD Phase 5 Implementation Considerations

Overview

Freddie Mac and Fannie Mae (the GSEs) have updated the Uniform Loan Delivery Dataset (ULDD) to align with current GSE requirements and support the continued improvement of our loan delivery standards. Refer to the announcement from November 10, 2026, for an overview of these Phase 5.3.0 data requirements.

Our Approach

Lender and TSP Adoption

- Lenders and Technology Solution Providers (TSPs) should refer to the **"Updates Phase 5.3.0-7 (11 26)"** tab in Appendix D, which shows the phased changes for ULDD Phase 5.
    - New lenders and technology solution providers who are not currently supporting the ULDD MISMO 3.0 XML import file, but will begin building an XML file to deliver ULDD Phase 5 data should refer to the ***"Complete ULDD 5.3.0-6"*** tab in Appendix D. This lists all ULDD data points currently supported in Loan Delivery, in addition to all upcoming changes introduced in ULDD Phase 5.0.
- Lenders are not required to implement the ULDD Phase 5.3 data points in their XML files. However, all ULDD Phase 5.3 data points are effective immediately in the Loan Delivery application.
- Business rules are available in Loan Delivery/EarlyCheck™ to validate the ULDD Phase 5.3 requirements.

ULDD Phase 5.3.0 Timeline

ULDD Phase 5 Phased Release	LDTE Available Date	Loan Delivery User Interface (UI)Production Available Date	ULDD PHASE 5 Mandate Date
Phase 5.3.0	11/10/2026	11/10/2026	11/10/2026

Loan Delivery Test Environment

The dates Loan Delivery Test Environment (LDTE) will accept the ULDD Phase 5.3.0 data points are listed below:

LDTE Benefits:

- Validate your ULDD Phase 5.3.0 XML file to ensure the new data points and enumerations are properly formed and mapped accurately to the MISMO schema and ULDD Phase 5 requirements.
- ULDD Phase 5.3.0 edits are fatal in LDTE to provide a preview of the ULDD Phase 5 Mandate

For more information, please refer to the Loan Delivery Test Environment Job Aid.

New ULDD Phase 5 Data Points

To locate the new ULDD Phase 5 data points, take the following steps:

- Go to the Updates Phase **5.3.0-7 (11 26)**) Tab in Appendix D
  - Go to column E – ***Data Point New / Net New / Revision***
  - Apply a filter for ***New***

Sort ID	Loan Delivery Available Date	MISMO Data Point Name	Enhancement
538.5	11/10/2026	ContactPointEmailValue	New Data Point
539	11/10/2026	ContactPointTelephoneValue	New Data Point
539.5	11/10/2026	ContactPointRoleType	New Data Point
539.7	11/10/2026	ContactPointPreferenceIndicator	New Data Point

Revisions

To locate the revised ULDD Phase 5 data points, take the following steps:

- Go to the Updates Phase 5.3.0-7 (11 26)Tab in Appendix D
  - Go to column E – ***Data Point New / Net New / Revision***
  - Apply a filter for ***Revision***

Sort ID	Loan Delivery Available Date	MISMO Data Point Name	Enhancement
225	11/10/2026	AssumabilityIndicator	Implementation Note Update
686.2	11/10/2026	LenderPoolTargetFundingDate	Implementation Note Update

> *All data points that only have implementation note changes should have no action required. The Loan Delivery system updates are already in place for these.*

Fannie Mae Options – Special Attention Needed

UAD Alignment – REMINDER

The ULDD updates 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 format.

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	6/24/2024	7/22/2024	N/A	7/28/2025
52	Construction Method Type Other Description	New Data Point	6/24/2024	7/22/2024	N/A	7/28/2025

85*	Property Valuation Form Type	Conditionality Update	6/24/2024	7/22/2024	N/A	7/28/2025

* Property Valuation Form Type is required for all UAD 2.6 formats. When you start delivering UAD 3.6 the data point is no longer required.

> *The UAD data points updated in ULDD Phase 5 do not have an application received date enforcement*

For more information, please refer to the

- ULDD Job Aid for the Alignment with UAD 3.6
- For Loan Delivery, refer to the Job Aid for the Alignment with UAD 3.6
- Earlycheck Job Aid for the Alignment with UAD 3.6

Working with your Technology Service Provider

Contact your technology service provider to discuss ULDD Phase 5 updates:

- Determine when they will release the new and updated XML file for testing and production (will they release all changes at once or in phases?).
- If the new and updated XML is ready prior to the availability date in Loan Delivery, the new fields and valid values imported will be ignored.

For More Information

Please visit the Uniform Loan Delivery Dataset page.

Please refer to the following key resources:

- ULDD Phase 5 Announcement dated Nov 10, 2026
- ULDD Phase 5 Specification Release Notes dated Nov 10, 2026
- ULDD Specification (Appendix D) (Excel) dates Nov 10, 2026

Please contact the ULDD mailbox for any additional questions regarding the implementation of ULDD Phase 5.