



What is UMDP?

In 2010, the Uniform Mortgage Data Program[®] (UMDP[®]) was launched jointly by Fannie Mae and Freddie Mac (the GSEs), at the direction of the Federal Housing Finance Agency, to enhance mortgage data quality through standardization. UMDP governs several ongoing GSE initiatives supporting data exchanges across the loan life cycle. Since its inception, UMDP has accelerated the mortgage industry's adoption of data standards, which has contributed to operational efficiencies and enhanced risk management capabilities for mortgage lenders. Each successive UMDP project has increased the accuracy and overall quality of the vast amount of data supporting mortgage loans.

What UMDP does for mortgage lenders

- Reduces ambiguities in data names and definitions through the specific Mortgage Industry Standards Maintenance Organization (MISMO[®]) standard associated with each dataset while providing consistency in business terms and loan data.
- Improves quality, consistency, and accuracy of loan, borrower, and property data throughout the mortgage life cycle.
- Promotes transparency, better controls, and trustworthy data exchanges between business partners.
- Offers more certainty regarding the eligibility of a loan for sale in the secondary market to the GSEs.

Closing the circle with UMDP

UAD ULAD **Uniform Appraisal Dataset Uniform Loan Application Dataset** The UAD standardizes appraisal data for The ULAD initiative standardizes the collection of Uniform Residential Loan any residential property type submitted Collateral Undermitting through the joint-GSE Uniform Collateral Application (URLA) data into a cohesive Data Portal[®] (UCDP[®]). A revised UAD and dataset, which has become the foundation oignation single data-driven, dynamic Uniform for Fannie Mae's Desktop Underwriter® Residential Appraisal Report (URAR) will (DU®) and Freddie Mac's Loan Product Advisor[®] (LPA[®]) AUS specifications. Under replace current appraisal forms, with broad adoption starting on Jan. 26, 2026. ULAD, the GSEs continue to collaborate on specification changes, ensuring aligned data collection and underwriting requirements. UNFORM MORTGAGE DATA PROGRAM ULDD UCD Requisition **Uniform Loan Delivery Dataset Uniform Closing Dataset** closing The ULDD standardizes data for single-The UCD standardizes closing disclosure family loan deliveries to the GSEs, with data submitted through Fannie Mae's substantial consistency across both entities, UCD Collection Solution and Freddie adjusted only for specific policies. Data Mac's Loan Closing Advisor®. Since 2020, is submitted through Fannie Mae's Loan the GSEs have implemented phased Delivery system and Freddie Mac's Loan improvements to enhance data quality, Selling Advisor® and Loan Quality Advisor®. with the new UCD v2.0 specification set to become mandatory in 2026.

Learn more

UMDP on fanniemae.com: <u>singlefamily.fanniemae.com/delivering/uniform-mortgage-data-program</u> UMDP on freddiemac.com: <u>sf.freddiemac.com/tools-learning/uniform-mortgage-data-program/overview</u>

This communication relates to the Uniform Mortgage Data Program[®], an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of the Federal Housing Finance Agency. © 2025 Fannie Mae and Freddie Mac.