

ULDD Phase 3 Update

July 10, 2018

Fannie Mae and Freddie Mac (the GSEs) are providing an update to Phase 3 of the Uniform Loan Delivery Dataset (ULDD), as a follow up to our [January 30, 2018 announcement](#). The GSEs are introducing new enumerations and clarifying updates to existing ULDD Phase 3 data points, as described below.

Update Summary

Today's updates reflect joint-GSE changes to:

- Further align GSE loan delivery requirements
- Support each GSE's implementation of the Home Affordable Refinance Program (HARP®) replacement program for high loan-to-value mortgages
- Clarify the down payment data required for affordable housing purchase transactions
- Incorporate additional valid values to allow delivery of escrow item data available on the Uniform Closing Disclosure (UCD).
- Address lender feedback

As a reminder, because the Phase 3 import file contains all Phase 2 data, you can use the Phase 3 import file as soon as you are operationally ready to deliver both Phase 2 and Phase 3 loans during the transition period.

Effective May 20, 2019, loans with Application Received Dates on or after January 1, 2019, must meet the ULDD Phase 3 requirements.

Additional Information

The following documents have been updated and published to the ULDD web page:

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

Visit Fannie Mae's [ULDD page](#) to learn more about the loan delivery data requirements. For further information about ULDD Phase 3, or this announcement, please reach out to your Fannie Mae representative. Questions may also be sent to ULDD_mailbox@fanniemae.com.