



ULDD Phase 3 Implementation Considerations

Updated November 20, 2018
Updated July 17, 2018
May 18, 2018

Overview

The GSEs [announced](#) that sellers are required to deliver ULDD Phase 3 data beginning May 20, 2019, for all loans with an application received date on or after **January 1, 2019**. This implementation guide will walk you through key data updates, dates, and implementation considerations as you work to prepare for the May 20, 2019 mandate.

ULDD Phase 3 Data Requirements At a Glance

- 30 new data points
 - Updated Demographic Information (14 data points) – in support of the HMDA Final Rule and related to fair lending analysis and housing goals reporting
 - Business Process Streamlining (16 data points) – enabling capabilities such as eMortgage, Community Seconds Loans, Fannie Mae’s Servicing Marketplace, and streamlined Bailee Process
- 15 data points with Conditionality Changes
 - A set of data points have changed from “optional” to “conditionally required” in order to align with Freddie Mac

If you currently support ULDD Phase 2 Import

- Sellers/Technology solution providers currently supporting the ULDD Phase 2 XML import file should refer to the **“Cumulative Updates Phase 3-7 (MM_YY)”** tab in [Appendix D](#). It shows the complete changes from Phase 2 to Phase 3.
- ULDD Phase 3 requires the use of an Extension Schema for borrower Demographic Information. See **Extension Schema and File Validation Updates** below.
- The schema supporting the current ULDD Phase 2 XML import file is valid until May 19, 2019. Beginning May 20, 2019, all ULDD submissions regardless of the Loan Application Received Date must be made using the Phase 3 XML and extension schema.

	Prior to May 20, 2019	Beginning May 20, 2019
XML Import <u>without</u> Extension Container	Permitted (transition period to add Extension Container)	Will trigger fatal edit
XML Import <u>with</u> Extension Container	Permitted (transition period to add Extension Container)	Required



If you do not support ULDD Phase 2 Import

- Sellers/technology solution providers who are not currently supporting the ULDD Phase 2 XML import file should refer to the “**Complete ULDD 3.0-6**” tab in [Appendix D](#). This lists all ULDD Phase 3 data points necessary for loan delivery.

Note: ULDD uses MISMO version 3.0 which is not the most recent version of the MISMO standard.

Important Loan Delivery System Transition Information

- Loan Delivery currently accepts import of all ULDD Phase 3 data. On January 28, 2019, Loan Delivery will be updated to accept the remainder of the ULDD Phase 3 data, announced in [November 2017](#) synchronizing 15 data points with Freddie Mac. See the tables below which describe the availability of each data point in Loan Delivery.
- If your system is not ready to transmit the updated ULDD file, you can import a ULDD file and manually update the borrower Demographic Information directly in the Loan Delivery User Interface. Please refer to the [Loan Delivery FAQs](#) for specific Instructions.
- If Demographic Information is provided using the existing XML file construct (without Extension Container) and also provided using the new XML file construct (with Extension Container), the former will be ignored. Please refer to the [ULDD FAQs](#) for additional details.
- Sellers/Technology solution providers can test all the ULDD Phase 3 data using the [Loan Delivery Test Environment](#).

New Fannie Mae Initiatives – ACTION MAY BE NEEDED PRIOR TO MAY 2019

New Fannie Mae initiatives may require sellers to provide certain ULDD data prior to the May 20, 2019 mandate. Loan Delivery allows for manual data entry of all required data points.

Servicing Marketplace (SMP)

Fannie Mae’s Servicing Marketplace (SMP) provides a robust, flexible channel for Fannie Mae loan sellers to concurrently transfer mortgage servicing rights to third party servicers, at the same time they sell loans to Fannie Mae. To support new SMP capabilities, loan sellers participating in the SMP initiative will be required to deliver certain ULDD Phase 3 escrow data points, when the EscrowIndicator (Sort ID 234) is “TRUE”. Affected sellers have already been notified and can begin making the following changes at any time:

- EscrowBalanceAmount (Sort ID 363)
 - Data reported at loan delivery will be passed to the acquiring servicer. Depending on the Servicing Released Premium (SRP) funding option the seller has agreed to implement with their associated servicing partner, the reported escrow balance amount may be netted from the loan proceeds. In most transactions, the servicer will net the escrow balance against the net SRP funds to be paid by the servicer, known as “All-in Funding” (or funding of the loan and SRP proceeds in a single transaction). Failure to accurately report the current escrow balance will result in funding adjustments between the servicing buyer and seller after Fannie Mae’s acquisition. The loan seller is *not* required to notify Fannie Mae of escrow balance adjustments through post-funding adjustments or other methods of correction.



- If a borrower has not made a loan payment, the escrow balance may be sourced from the Uniform Closing Disclosure for newly originated loans.
 - See Section G: Initial Escrow Payment at Closing (specifically: IntegratedDisclosureSectionTotalAmount / Unique ID 8.024 when the IntegratedDisclosureSectionType / Unique ID 8.023 is “InitialEscrowPaymentAtClosing”).
- If the borrower has made loan payments and/or amounts have been paid from the escrow account, the escrow balance may need to be sourced from servicing systems.
- Loan Delivery will identify commitments originated using SMP and will return an edit if the EscrowBalanceAmount is not provided.
- EscrowItemType (Sort ID 364), EscrowItemOtherDescription (Sort ID 365), and EscrowMonthlyPaymentAmount (Sort ID 366)
 - Data reported at loan delivery will be passed to the acquiring servicer and will be used to board the loan to the new servicer’s systems. Failure to accurately report the monthly escrow types and amounts will result in systems updates by the new servicer, but will not affect Fannie Mae funding or acquisition.
 - If a loan has not gone through an escrow analysis, these types and amounts may be sourced from the Uniform Closing Disclosure for newly originated loans.
 - See Section G: Initial Escrow Payment at Closing (specifically: EscrowMonthlyPaymentAmount / Unique ID 8.171 for each EscrowItemType / Unique ID 8.169). Note: some mapping may be required due to the mismatch in Escrow Item Type enumerations supported in UCD’s MISMO 3.3 XML and ULDD’s MISMO 3.0 XML.
 - The escrow types and payment amounts may need to be sourced from servicing systems if they are different from what was captured in the Closing Disclosure.
 - In July 2018, additional EscrowItemType enumerations were added to the ULDD specification, most of which are available for immediate implementation. See the [July 2018 ULDD Announcement](#) for additional information.

Visit the [Servicing Marketplace](#) page or see the Loan Delivery Release Notes published [April 3, 2018](#) and [April 24, 2018](#) for more details, including the enforcement of fatal edits.

Warehouse Lender Data Requirements

Fannie Mae is streamlining the acquisition process for loans initially funded by warehouse lenders whose notes are shipped under bailee letter. Sellers will need to identify loans funded by warehouse lenders and provide related ULDD Phase 3 funding data points:

- WarehouseLenderIndicator (Sort ID 398.1). Deliver “True” if a warehouse lender is involved in the transaction and bailee letter/2004A is required.
- A unique 9-digit identifier is assigned by Fannie Mae for each Document Custodian and should be reported to Fannie Mae using ULDD data points PartyRoleType (Sort ID 621) and PartyRoleIdentifier (Sort ID 620), for all loans.
- A unique 9-digit identifier is assigned by Fannie Mae for each Warehouse Lender and should be reported to Fannie Mae using ULDD data points PartyRoleType (Sort ID 650.2) and PartyRoleIdentifier (Sort ID 650.1), for all loans under bailee/2004A. Sellers can access the Fannie Mae-assigned Warehouse Lender ID via the Help links on the Loan Delivery web page or contact your Fannie Mae Representative for assistance.



- A unique 9-digit identifier is assigned by Fannie Mae for each Payee (recipient of funds) and should be reported to Fannie Mae using ULDD data points PartyRoleType (Sort ID 643) and PartyRoleIdentifier (Sort ID 642), for:
 - Cash loans (Whole Loans)
 - ASAP Plus loans
 - ASAP Sale pool loans, if the loan is under Bailee Letter at time of delivery

Note: the Payee Code is displayed as “Wire Nickname” on the Loan Delivery screen.

Lenders who have a single cash commitment or MBS pool with loans associated to different warehouse lenders may have difficulty updating warehouse lender data in Loan Delivery. Please contact warehouse_lender@fanniemae.com with any questions. See the [Loan Delivery Release Notes](#) for more details, including the enforcement of fatal edits.

High LTV Refinance Requirements

At FHFA’s direction, the GSEs are retiring the Home Affordable Refinance Program (HARP). The new high LTV refinance program introduced in [Lender Letter 2017-05](#), will replace the existing HARP offerings, RefiPlus® and DURefiPlus®. To support the new program, sellers will need to identify high LTV refinance loans and provide related ULDD Phase 3 data points:

- The enumeration “HighLTVRefi” has been added to the data point RefinanceProgramIdentifier (Sort ID 451) and must be delivered for all high LTV refinance loans.
- Optional: Special Feature Code “839” may be delivered for high LTV refinance loans qualified following high LTV refinance standard underwriting.
- For high LTV refinance loans underwritten using the Alternative Qualification Path described in the Lender Letter, Special Feature Code “840” must be delivered using ULDD InvestorFeatureIdentifier (Sort ID 368).
- When a property valuation is not obtained, as may be permitted by Desktop Underwriter® for a high LTV refinance transaction, the following must be reported:
 - PropertyValuationFormType (Sort ID 85) of “None”,
 - InvestorCollateralProgramIdentifier (Sort ID 376) of “PropertyInspectionWaiver”, and
 - Optional: Special Feature Code “807” using ULDD InvestorFeatureIdentifier. (Sort ID 368)

ULDD Phase 3 Data Points

To locate the new ULDD Phase 3 data points, follow the steps below:

- Go to the *Com. Updates Phase 3-7 (11_18)* Tab in [Appendix D](#)
- Go to column E – **Data Point New / Net New / Revision**
 - Apply a filter for **New and Net New**
 (“New” means new for Fannie Mae only, “Net New” means new for Fannie Mae and Freddie Mac)



Sort ID	Data Point New / Net New / Revision	MISMO Data Point Name	FNM Conditionality	In Loan Delivery	In Extension Container	Important Notes (see Appendix D for additional information)
86	Net New	PropertyValuationFormTypeOtherDescription	O	N/A	N	Freddie Mac only
233	Net New	ENoteIndicator	CR	May 2017	N	Data consistency edits may be applied
258.1	Net New	BiweeklyComparableMonthlyMaturityDate	O	N/A	N	Freddie Mac only
363	Net New	EscrowBalanceAmount	CR	May 2017	N	Loan Delivery edits may be applied for Servicing Market Place loans if escrows are unreported
364	New	EscrowItemType	CR	May 2017*	N	Loan Delivery edits may be applied for Servicing Market Place loans if escrows are unreported *New enumerations added July 2018
365	New	EscrowItemTypeOtherDescription	CR	May 2017*	N	Loan Delivery edits may be applied for Servicing Market Place loans if escrows are unreported *New enumerations added July 2018
366	New	EscrowMonthlyPaymentAmount	CR	May 2017	N	Loan Delivery edits may be applied for Servicing Market Place loans with escrows
398.1	Net New	WarehouseLenderIndicator	CR	May 2017	N	Data consistency edits may be applied
400.1	Net New	InvestorLoanIdentifier	CR	May 2017	N	Data consistency edits may be applied for ASAP+ loans
403.1	Net New	LoanIdentifier (Universal Loan ID)	CR	Dec 2017	Y	Data consistency edits may be applied
403.2	Net New	LoanIdentifierType ("Universal Loan")	CR	Dec 2017	Y	Data consistency edits may be applied
513.1	Net New	LoanAffordableIndicator	CR	May 2017	N	Loan Delivery edits may be applied for subordinate lien, and Application Received Date on or after 1/1/19
608.1	Net New	HMDAGenderCollectedBasedOnVisualObservationOrNameIndicator	CR	Dec 2017	Y	Data consistency edits may be applied
608.2	Net New	HMDAGenderRefusalIndicator	CR	Dec 2017	Y	Data consistency edits may be applied
608.3	Net New	HMDAGenderType	CR	Dec 2017	Y	Loan Delivery edits will be applied – a gender is required for each borrower
609.1	Net New	HMDAEthnicityType	CR	Dec 2017	Y	Loan Delivery edits will be applied - at least one ethnicity data point is required per borrower (609.1, 609.2 or 609.3)
609.2	Net New	HMDAEthnicityOriginType	CR	Dec 2017	Y	Data consistency edits may be applied
609.3	Net New	HMDAEthnicityOriginTypeOtherDescription	CR	Dec 2017	Y	Data consistency edits may be applied
609.4	Net New	HMDAEthnicityCollectedBasedOnVisualObservationOrSurnameIndicator	CR	Dec 2017	Y	Data consistency edits may be applied
609.5	Net New	HMDAEthnicityRefusalIndicator	CR	Dec 2017	Y	Data consistency edits may be applied
610.1	Net New	HMDARaceCollectedBasedOnVisualObservationOrSurnameIndicator	CR	Dec 2017	Y	Data consistency edits may be applied
610.2	Net New	HMDARaceRefusalIndicator	CR	Dec 2017	Y	Data consistency edits may be applied



Sort ID	Data Point New / Net New / Revision	MISMO Data Point Name	FNM Conditionality	In Loan Delivery	In Extension Container	Important Notes (see Appendix D for additional information)
610.3	Net New	HMDARaceDesignationType	CR	Dec 2017	Y	Data consistency edits may be applied
610.5	Net New	HMDARaceType	CR	Dec 2017	Y	Loan Delivery edits will be applied – at least one race data point is required per borrower (610.3, 610.5, 610.6, 610.21 or 610.22)
610.6	Net New	HMDARaceTypeAdditionalDescription	CR	Dec 2017	Y	Data consistency edits may be applied
610.21	Net New	HMDARaceDesignationOtherAsianDescription	CR	Dec 2017	Y	Data consistency edits may be applied
610.22	Net New	HMDARaceDesignationOtherPacificIslanderDescription	CR	Dec 2017	Y	Data consistency edits may be applied
641.3	Net New	PartyRoleType (“Other” for Homeowners Association)	CR	May 2017	N	Data consistency edits may be applied
641.4	Net New	PartyRoleTypeOtherDescription (“Homeowners Association”)	CR	May 2017	N	Data consistency edits may be applied
641.5	Net New	TaxpayerIdentifierType (“EIN” for Homeowners Association)	CR	May 2017	N	Data consistency edits may be applied
641.6	Net New	TaxpayerIdentifierValue (Homeowners Association’s EIN)	CR	May 2017	N	Data consistency edits may be applied
650.1	Net New	PartyRoleIdentifier (for Warehouse Lender)	CR	May 2017	N	Data consistency edits may be applied
650.2	Net New	PartyRoleType (“Warehouse Lender”)	CR	May 2017	N	Data consistency edits may be applied

Revisions to Existing ULDD Data

To locate these data points, follow the steps below:

- From the *Com. Updates Phase 3-7 (11_18)* Tab in [Appendix D](#)
- Go to column E – **Data Point New / Net New / Revision**
 - Apply a filter for **Revision**

Sort ID	Data Point New / Net New / Revision	MISMO Data Point Name	FNM Conditionality	In Loan Delivery	In Extension Container	Revision Notes
1	Revision	MISMOReferenceModelIdentifier	R	Import Only	N	No change to conditionality
2	Revision	AboutVersionIdentifier	R	Import Only	N	Update enumeration to “FNM 3.0”
24	Revision	SpecialFloodHazardAreaIndicator	R	July 2012	N	Add reference to Selling Guide, Synchronize implementation notes with Freddie Mac
41	Revision	ProjectAttachmentType	CR	July 2012	N	Synchronize implementation notes with Freddie Mac



Sort ID	Data Point New / Net New / Revision	MISMO Data Point Name	FNM Conditionality	In Loan Delivery	In Extension Container	Revision Notes
42	Revision	ProjectClassificationIdentifier	CR	July 2012	N	Provide enumeration detail/definitions
50	Revision	AttachmentType	R	July 2012	N	Synchronize implementation notes with Freddie Mac
65	Revision	PropertyFloodInsuranceIndicator	R	July 2012	N	Add reference to Selling Guide, Synchronize implementation notes with Freddie Mac
83	Revision	PropertyValuationAmount	CR	July 2012	N	Round down to nearest whole number
84	Revision	PropertyValuationEffectiveDate	CR	June 2016	N	Clarification of date to be provided when 1004D is obtained.
85	Revision	PropertyValuationFormType	CR	June 2016	N	"AppraisalUpdateAndOrCompletionReport" not permitted as of 5/22/17
91	Revision	CombinedLTV RatioPercent	R	July 2012	N	Add reference to Selling Guide, standardize LTV Implementation Notes
92	Revision	HomeEquityCombinedLTV RatioPercent	R	July 2012	N	Add reference to Selling Guide, standardize LTV Implementation Notes
116	Revision	FloorRatePercent	CR	July 2012	N	If no floor, provide ARM Margin as of 10/1/17
151	Revision	ClosingCostContributionAmount	CR	January 2019	N	Will be expected for Affordable Housing loans with Application Received Date on or after 1/1/19, synchronizes with Freddie Mac
152	Revision	ClosingCostFundsType	CR	January 2019	N	Will be expected if Closing Cost Amount is provided, synchronizes with Freddie Mac
153	Revision	ClosingCostFundsTypeOtherDescription	CR	January 2019	N	Used to report additional Funds Type enumerations, synchronizes with Freddie Mac
154	Revision	ClosingCostSourceType	CR	January 2019	N	Will be expected if Closing Cost Amount is provided, synchronizes with Freddie Mac
155	Revision	ClosingCostSourceTypeOtherDescription	CR	January 2019	N	Used to report additional Source Type enumerations, synchronizes with Freddie Mac
172	Revision	DownPaymentAmount	CR	January 2019	N	Will be expected for Affordable Housing purchase loans or if the borrower is the source of down payment funds for loans with Application Received Date on or after 1/1/19, synchronizes with Freddie Mac
173	Revision	DownPaymentSourceType	CR	January 2019	N	Will be expected if Down Payment Amount is provided, synchronizes with Freddie Mac
174	Revision	DownPaymentSourceTypeOtherDescription	CR	January 2019	N	Used to report additional Source Type enumerations, synchronizes with Freddie Mac
175	Revision	DownPaymentType	CR	January 2019	N	Will be expected if Down Payment Amount is provided for Affordable Housing purchase loans, synchronizes with Freddie Mac



Sort ID	Data Point New / Net New / Revision	MISMO Data Point Name	FNM Conditionality	In Loan Delivery	In Extension Container	Revision Notes
176	Revision	DownPaymentTypeOtherDescription	CR	January 2019	N	Used to report additional Type enumerations, synchronizes with Freddie Mac
195	Revision	PurchasePriceAmount	CR	July 2012	N	Added reference to Selling Guide
221	Revision	RelatedInvestorLoanIdentifier	CR	July 2012	N	Updated conditionality and notes for new High LTV Refinance Program
222	Revision	RelatedLoanInvestorType	CR	July 2012	N	Updated conditionality and notes for new High LTV Refinance Program
233	Revision	ENoteIndicator	CR	May 2017	N	Updated Implementation Notes description
247	Revision	CreditScoreImpairmentType	CR	January 2019	N	Required if applies, and Application Received Date on or after 1/1/19 View comprehensive Implementation Notes
249	Revision	LoanLevelCreditScoreSelectionMethodType	CR	January 2019	N	Report "MiddleOrLowerThenLowest" if loan's credit score > 0, and Application Received Date on or after 1/1/19, synchronizes with Freddie Mac
250	Revision	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	CR	N/A	N	Not used at this time, synchronizes with Freddie Mac
251	Revision	LoanLevelCreditScoreValue	R	June 2016	N	If all borrowers have non-traditional credit, provide '0'
254	Revision	BaseLTVRatioPercent	R	July 2012	N	Add reference to Selling Guide, standardize LTV Implementation Notes
255	Revision	LTVRatioPercent	R	July 2012	N	Add reference to Selling Guide, standardize LTV Implementation Notes
272	Revision	ScheduledFirstPaymentDate	R	July 2012	N	The first payment date must be no later than two months from the final disbursement date of the loan proceeds
290	Revision	TotalLiabilitiesMonthlyPaymentAmount	R	July 2012	N	Add reference to Selling Guide calculation
291	Revision	TotalMonthlyIncomeAmount	R	July 2012	N	Add reference to borrower income Sort ID 573.
292	Revision	TotalMonthlyProposedHousingExpenseAmount	R	July 2012	N	Add reference to principal and interest based on interest rate at loan delivery.
312	Revision	DisclosedIndexRatePercent	CR	July 2012	N	Add reference to Closing Disclosure
320	Revision	NoteDate	CR	July 2012	N	Use Sort ID 350 to report when state is "At Modification"
322	Revision	AutomatedUnderwritingCaseIdentifier	R	July 2012	N	Required for all loans except when underwritten outside of DU and closed before 9/27/17
332.1	Revision	AdjustmentRuleType (for modified loans)	CR	July 2012	N	Synchronized conditionality with other pre-acquisition modification data points



Sort ID	Data Point New / Net New / Revision	MISMO Data Point Name	FNM Conditionality	In Loan Delivery	In Extension Container	Revision Notes
332.2	Revision	PerChangeRateAdjustmentFrequencyMonthsCount (for modified loans)	CR	July 2012	N	Synchronized conditionality with other pre-acquisition modification data points
337.1	Revision	InitialFixedPeriodEffectiveMonthsCount (for modified loans)	CR	July 2012	N	Synchronized conditionality with other pre-acquisition modification data points
354	Revision	ConvertibleStatusType	CR	January 2019	N	Report for convertible loans with Application Received Date on or after 1/1/19, synchronizes with Freddie Mac
376	Revision	InvestorCollateralProgramIdentifier	CR	July 2012	N	Added "PropertyInspectionWaiver" enumeration with intent to remove "Level1PropertyInspectionWaiver". Report PropertyInspectionWaiver for high LTV refinance loans if applicable
401	Revision	MERS_MINIdentifier	CR	July 2012	N	Required when eNoteIndicator is TRUE
403	Revision	ServicerLoanIdentifier	CR	January 2019	N	Conditionality is If Exists, synchronizes with Freddie Mac; max 45 characters
411	Revision	LenderPaidMIInterestRateAdjustmentPercent	CR	July 2012	N	Only report for monthly LPMI. Do not report for single premium
413	Revision	MICompany Name Type	CR	July 2012	N	"CMG" not permitted PMI, RMIC, and Triad are eligible insurers only for certain transactions
414	Revision	MICompany Name Type Other Description	CR	July 2012	N	"SONYMA" not permitted CAHLIF and MDHousing are eligible insurers only for certain transactions
429	Revision	PrimaryMIAbsenceReasonType	CR	July 2012	N	Conditionality restated from narrative to data-specific. Clarified enumerations
440	Revision	LastPaidInstallmentDueDate	R	July 2012	N	Clarified date to be provided if no borrower payments have been made
451	Revision	RefinanceProgramIdentifier	CR	Nov 2018	N	New enumerations "HighLTVRefi" and "TexasEquity"
506	Revision	ScheduledFirstPaymentDate (for a related loan)	R	July 2012	N	The first payment date must be no later than two months from the final disbursement date of the loan proceeds
573	Revision	BorrowerQualifyingIncomeAmount	R	July 2012	N	Add reference to Selling Guide
576	Revision	CounselingConfirmationType	CR	July 2012	N	Added Implementation Notes from FAQ/Job Aid
577	Revision	CounselingConfirmationTypeOther Description	CR	July 2012	N	Added Implementation Notes from FAQ/Job Aid
578	Revision	CounselingFormatType	CR	July 2012	N	Added Implementation Notes from FAQ/Job Aid
579	Revision	CounselingFormatTypeOther Description	CR	July 2012	N	Added Implementation Notes from FAQ/Job Aid
580	Revision	CreditReportIdentifier	CR	June 2016	N	Not required for loans underwritten by Loan Product Advisor® with an in-file

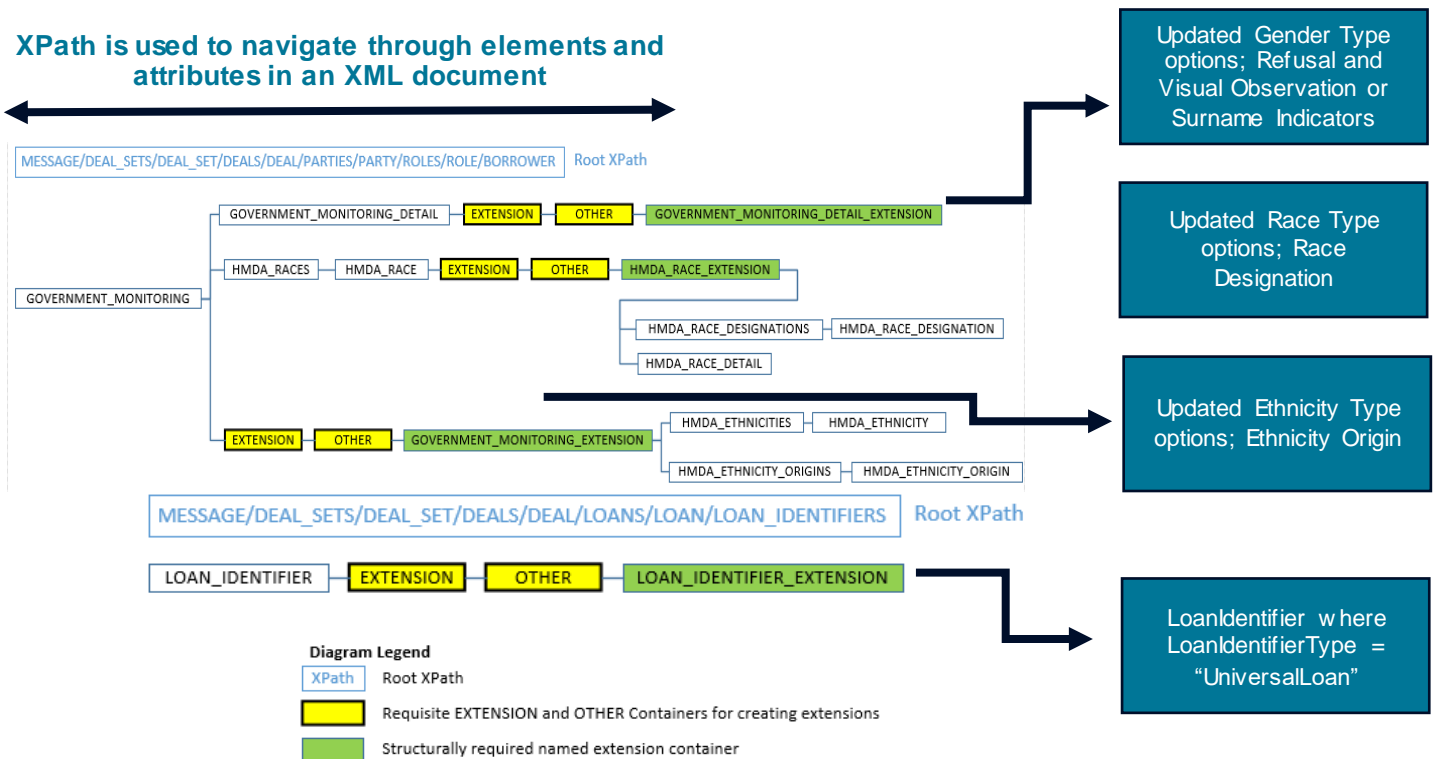


Sort ID	Data Point New / Net New / Revision	MISMO Data Point Name	FNM Conditionality	In Loan Delivery	In Extension Container	Revision Notes
590	Revision	CreditScoreValue	R	June 2016	N	Add reference to Selling Guide
608	Revision	GenderType	CR	July 2012	N	Not permitted for deliveries after May 20, 2019 regardless of Application Received Date
609	Revision	HMDAEthnicityType	CR	July 2012	N	Not permitted for deliveries after May 20, 2019 regardless of Application Received Date
610	Revision	HMDARaceType	CR	July 2012	N	Not permitted for deliveries after May 20, 2019 regardless of Application Received Date
620	Revision	PartyRoleIdentifier (for Document Custodian at the loan level)	CR	July 2012	N	Updated valid inputs, per new document certification application
627	Revision	PartyRoleIdentifier (for Loan Origination Company)	CR	July 2012	N	Clarifies 4-12 numeric digits are accepted
634	Revision	PartyRoleIdentifier (for Loan Originator)	CR	July 2012	N	Clarifies 4-12 numeric digits are accepted
642	Revision	PartyRoleIdentifier (for Payee)	CR	July 2012	N	Required for phased rollout of new Bailee process
643	Revision	PartyRoleType ("Payee")	CR	July 2012	N	Required for phased rollout of new Bailee process
652	Revision	PartyRoleIdentifier (for Document Custodian at the pool level)	CR	July 2012	N	Updated valid inputs, per new document certification application
683	Revision	PoolStructureType	CR	July 2012	N	"LenderInitiatedMultipleLender" not permitted



Extension Schema and File Validation Updates

The ULDD Phase 3 Extension Schema must be invoked in the header of the Phase 3 XML file. For guidance on the purpose of the containers and how to invoke the containers, please see the ULDD FAQ. The diagram below provides a high level overview of the EXTENSION container paths (highlighted in yellow and green) and the associated ULDD Phase 3 data points that are in each.





Common XML File Troubleshooting

- Containers must be in alphabetical order
- Every open tag must have a corresponding close tag
- Universal Loan Identifier data Universal Loan Identifier data and Phase 3 borrower ethnicity, race, and gender data must be located in EXTENSION containers
- Namespace must explicitly reference "ULDD:" in the containers below the EXTENSION container. See example below. For additional examples, including Ethnicity, Gender and Universal Loan Identifier, please see [Appendix C](#) on the ULDD web page.

```
<GOVERNMENT_MONITORING>
  <HMDA_RACES>
    <HMDA_RACE>
      <EXTENSION>
        <ULDD:OTHER>
          <ULDD:HMDA_RACE_EXTENSION>
            <ULDD:HMDA_RACE_DESIGNATIONS>
              <ULDD:HMDA_RACE_DESIGNATION>
                <ULDD:HMDA Race Designation Type>Other</ULDD: HMDA Race Designation Type>
                <ULDD:HMDA Race Designation Type Other Description>Korean</ULDD: HMDA Race Designation Type Other Description>
              </ULDD:HMDA_RACE_DESIGNATION>
            </ULDD:HMDA_RACE_DESIGNATIONS>
          <ULDD:HMDA_RACE_DETAIL>
            <ULDD:HMDA Race Type>Asian</ULDD: HMDA Race Type>
          </ULDD:HMDA_RACE_DETAIL>
        </ULDD:HMDA_RACE_EXTENSION>
      </ULDD:OTHER>
    </EXTENSION>
  </HMDA_RACE>
</HMDA_RACES>
</GOVERNMENT_MONITORING>
```

- Ensure that each XML file has the proper header invoking the **ULDD Phase 3 Extension Schema**

Sample 1. For applications where the MISMO 3.0 Schema, ULDD Phase 3 extension, and XML submission files are **located within the same folder**:

```
<?xml version="1.0" encoding="UTF-8"?><MESSAGE xmlns="http://www.mismo.org/residential/2009/schemas"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:ULDD="http://www.datamodlextension.org/Schemas/ULDD" MISMOReferenceModelIdentifier="3.0.0.263.12"
xsi:schemaLocation="http://www.datamodlextension.org/Schemas/ULDD ULDD_Phase_3_Extension.xsd">
```

Sample 2. For applications where the MISMO 3.0 Schema and ULDD Phase 3 extension files are **not located within the same folder** as the XML submission file, include the path for your schema location:

```
<?xml version="1.0" encoding="UTF-8"?><MESSAGE xmlns="http://www.mismo.org/residential/2009/schemas"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:ULDD="http://www.datamodlextension.org/Schemas/ULDD" MISMOReferenceModelIdentifier="3.0.0.263.12"
xsi:schemaLocation="http://www.datamodlextension.org/Schemas/ULDD REPLACE WITH PATH FOR YOUR SCHEMA
LOCATION/ULDD_Phase_3_Extension.xsd">
```



- The ULDD extension schema should not be invoked from any location other than MISMO message header – [see correct header examples above](#)

Incorrect Example:

```
<EXTENSION xmlns:ULDD="http://www.datamodelextension.org/Schema/ULDD" >  
  <ULDD:OTHER>  
    <ULDD:HMDA_RACE_EXTENSION>
```