

# **Uniform Loan Delivery Dataset (ULDD) Phase 3 Lender Checklist**

**April 2019**



Fannie Mae announced that sellers are required to deliver ULDD Phase 3 data beginning May 20, 2019, for all loans with an Application Received Date on/after January 1, 2019. This document will assist you in testing and implementing the ULDD Phase 3 data as you prepare for the May 20, 2019 mandate.

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## Preparing for ULDD Phase 3 Implementation

### Important Dates for ULDD Phase 3

Consider the following dates as you prepare for implementation.

Effective Date	Impacted Loan Delivery Screen/Process/Edits	Description
November 19, 2018	ULDD Phase 3 Edits	New ULDD Phase 3 edits were implemented in Loan Delivery with an Informational edit severity.
January 1, 2019	ULDD Phase 3	GSE Application Received Date. Loan applications received prior to this date will not have fatal edits enforced for new ULDD Phase 3 data.
January 10, 2019	ULDD Phase 3 Edits	In response to industry concerns, GSEs issue <a href="#">reminder communication</a> that fatal edits for ULDD Phase 3 Closing Cost and Down Payment data will be limited to data quality edits, such as for invalid enumerations.
January 28, 2019	ULDD Phase 3 Edits	ULDD Phase 3 edits transition from “Informational” to “Warning”.
	Loan Delivery Screens	Loan Details page in Loan Delivery application will be updated to include the new ULDD GSE Alignment Phase 3 data points and the new Escrow Item Types announced July 2018. Customers may update all imported ULDD Phase 3 data or manually key in all ULDD Phase 3 data.
May 20, 2019	ULDD Phase 3	GSE Phase 3 Mandate. ULDD Phase 3 data must be delivered for loan applications received on or after January 1, 2019
	ULDD Phase 3 Edits	ULDD Phase 3 edits transition from “Warning” to “Fatal”.

### Data Analysis

The checkpoints below will help you prepare for implementation.

- Complete data analysis:
  - Review the new ULDD Phase 3 data points and updates. [Appendix D: Fannie Mae XML Data Reference ULDD Phase 3](#) was updated on November 20, 2018. Review and save the updated version.
- Discuss the requirements with your vendor.
  - Are the new data points in your loan origination system?
  - Do you know where the data points are located in your loan origination system?
  - Do you know when the data points will be included in the ULDD XML file?
- Implement process changes for the collection of the new data for loans with an Application Received Date on or after January 1, 2019
- Identify any other resources needed to assist in the data analysis.
- Review ULDD Phase 3 resources.
  - [FAQs|ULDD](#)



- [ULDD Phase 3 Implementation Considerations](#)
- [FAQs | Loan Delivery](#)

## Browser Requirements

With this release of Loan Delivery, certain versions of Internet Explorer (IE10 and older) will not support these upcoming enhancements. If you are using IE10 when the release occurs, you will not be able to view some of the necessary information or pages in Loan Delivery.

### What version of Internet Explorer are you using?

You can check your IE version by launching it from the Start menu, then clicking the Tools menu in the menu bar or cog icon near the top-right corner and then the About Internet Explorer.

**NOTE:** Lenders must use Internet Explorer 11.0 (or higher) or Chrome or Firefox to access the new Loan Details page.

## Testing your Loan Delivery ULDD Phase 3 XML file

You should test your ULDD Phase 3 XML file using the [Loan Delivery Test Environment](#) (LDTE). If you have not received a software release from your vendor which embeds the new ULDD Phase 3 data points in the XML, you can use [Appendix B | Phase 3 Fannie Mae Usage Scenarios](#) and [Appendix C | Phase 3 XML Samples](#) for preliminary testing.

- If you have not received a software release from your vendor containing the new GSE alignment data points in the XML, you can use [Appendix B | Phase 3 Fannie Mae Usage Scenarios](#) and [Appendix C | Phase 3 XML Samples](#) for preliminary testing.
- The Loan Details page in LDTE was updated on November 19, 2018 to include the new ULDD GSE Alignment Phase 3 data points and the new Escrow Item Types.
- New ULDD Phase 3 edits were implemented in LDTE with a Warning edit severity. The warning edits will be based off a proxy application received date of Oct. 1, 2018, to allow lenders to experience the new edits in 2018.

**NOTE:** Refer to [At-A-Glance: Loan Delivery Test Environment](#) on what LDTE does and does not test for.

## Loan Delivery Business Rules Dictionary

To filter for the ULDD Phase 3 edits, follow these steps:

- Go to the [Loan Delivery Page](#) on Fanniemae.com.
- Locate the Loan Delivery Business Rules Dictionary under the Additional Resources Section.
- Go to the Edits LD tab (third tab).
- Highlight the column headers and set up your filters (Ctrl + Shift +L), this will apply the filter feature.
- Filter on Column D Severity Glide Path: Warning to Fatal for the value of “5/20/2019”.
  - This will display the 57 Warning Edits that will turn Fatal on May 20, 2019.

**NOTE:** A portion of the ULDD Phase 3 Edits already exists as Warning or Fatal edits. These edits were implemented in earlier phases as the fields were being added to the Loan Details Page. Edits include: Existing Housing Goals, New High LTV Refi, Warehouse Lending (for New Doc Cert) and Escrow (for SMP). These edits are not part of the above mentioned filter. This filter is for new edits turning Fatal on 5/20/2019.



## New ULDD Phase 3 Fields in Loan Delivery

The list below displays the ULDD Phase 3 Fields and the date they were added to the Loan Details Screen.

Date Added to Loan Details Screen	Loan Details Sections	Field Name	ULDD Sort ID (SID)
5/1/17	Indicators	eNote	233
5/1/17	Escrow	Escrow Balance	363
5/1/17	Escrow	Escrow Item	364/365
5/1/17	Escrow	Monthly Payment Amount	366
5/1/17	Indicators	Warehouse Lender	398.1
5/1/17	General Loan Information	FM Loan Number	400.1
5/1/17	Subordinate Financing	Loan Affordable Indicator	513.1
5/1/17	Project Information	HOA Taxpayer ID	641.3/641.4/ 641.5/641.6
5/1/17	Wire Instructions	Warehouse Lender	650.1/650.2
12/28/17	General Loan Information	Universal Loan Identifier	403.1/403.2
12/28/17	Borrower	Gender Collected Based On Visual Observation Or Name	608.1
12/28/17	Borrower	Borrower Declined To Provide Gender	608.2
12/28/17	Borrower	Gender	608.3
12/28/17	Borrower	Ethnicity	609.1
12/28/17	Borrower	Ethnicity Origin	609.2/609.3
12/28/17	Borrower	Ethnicity Collected Based On Visual Observation Or Surname	609.4
12/28/17	Borrower	Borrower Declined To Provide Ethnicity	609.5
12/28/17	Borrower	Race Collected Based On Visual Observation Or Surname	610.1
12/28/17	Borrower	Borrower Declined To Provide Race	610.2
12/28/17	Borrower	Designation	610.3
12/28/17	Borrower	Race	610.5
12/28/17	Borrower	Race	610.6
12/28/17	Borrower	Other Asian Description	610.21
12/28/17	Borrower	Other Pacific Islander Description	610.22
1/28/19	Closing Costs	Closing Cost Amount	151
1/28/19	Closing Costs	Closing Cost Type	152/153
1/28/19	Closing Costs	Closing Cost Source	154/155
1/28/19	Down Payment	Down Payment Amount	172
1/28/19	Down Payment	Down Payment Source	173/174
1/28/19	Down Payment	Down Payment Type	175/176
1/28/19	Underwriting	Credit Score Impairment Type	247
1/28/19	Underwriting	Credit Score Method	249/250
1/28/19	General Loan Information	Convertible Status	354
1/28/19	General Loan Information	Servicer Loan Number	403



## Loan Details Screen

Below, you will find the location, detailed information, and the edit details for all Phase 3 fields.

### General Loan Information

The following new ULDD Phase 3 fields are located in the General Loan Information section.

General Loan Information

Lender Loan Number *	Seller Number 165700007	Financial Institution Number	Amortization Type	Date of Mortgage Note
FM Loan Number	Servicer Number	MERS MIN	Mortgage Type	Application Received Date
Lien Priority Type	Loan Purpose	Interest Calculation Type Simple	Interest Accrual Method	Payment Frequency
Case File ID	Servicer Loan Identifier	Universal Loan Identifier	Convertible Status	
Loan Comment				

- **FM Loan Number (SID 400.1)** For ASAP Plus loans, enter the previously assigned Fannie Mae Loan Number for the subject transaction. If a value is not provided, Fannie Mae will assign a loan number at delivery.

**NOTE:** *If the loan is not being delivered in an As Soon As Pooled® (ASAP®) Plus pool, the Investor Loan Identifier should be left blank*

- **Servicer Loan Identifier (SID 403)** is the unique identifier assigned by the servicer to identify the loan. The data should be provided if available.
- **Universal Loan Identifier (SID 403.1/403.2)** is for the capture of the Universal Loan Identifier (ULI), if exists. The ULI is a unique number assigned by a financial institution to a loan or application; it can be up to 45 characters in length. The ULI may be used to track loans throughout the loan's lifecycle.
- For additional information about generating a ULI, refer to:
  - [Compilation of Reportable Data](#) from Part 1003.4 of Regulation C on the CFPB website.
  - For more information on generating the ULI check-digits, refer to [Appendix C to Part 1003](#) on the CFPB website.

**NOTE:** *Discuss support of the Universal Loan Identifier with your Technology Solution Provider.*

- **Convertible Status (SID 354)** is required when the Convertible Indicator is YES. The Convertible Indicator is located in the Indicators section. The values in the drop-down are:
  - Active: a conversion option is able to be exercised after delivery (Adjustable-Rate Mortgages (ARM) only)
  - Exercised: the conversion option has been exercised prior to delivery (fixed rate only).
  - Expired: there was a conversion option at one time, but it can no longer be exercised (ARM only).



### Related Edits to Convertible Status

LD Edit ID	LD Edit Severity	Severity Glide Path: Informational to Warning	Severity Glide Path: Warning to Fatal	Loan Delivery Edit Feedback Message
2533	Warning	01/28/19	05/20/19	When provided, the Convertible Status Type must equal a valid value. [SID: 354]
2534	Warning	01/28/19	05/20/19	A Convertible Status is required when a Convertible Indicator of Yes is provided. [SID: 354]
2535	Warning	01/28/19	05/20/19	The Convertible Status Type is not allowed when Convertible Indicator of No is provided. [SID: 354]
2536	Warning	01/28/19	05/20/19	The Convertible Status Type must equal Active or Expired for Adjustable Rate Mortgages. [SID: 354]
2537	Warning	01/28/19	05/20/19	The Amortization Type must equal Fixed when the Convertible Status Type is Exercised. [SID: 354]
2538	Warning	01/28/19	05/20/19	SFC 037 (Take-out option) or 038 (Market option) are required when the Convertible Status Type is Active. [SID: 354]
2539	Warning	01/28/19	05/20/19	The Convertible Status Type must equal Active when SFC 037 (Take-out option) or 038 (Market option) are provided. [SID: 354]
2540	Warning	01/28/19	05/20/19	SFC 036 (Fixed Rate Mortgage - Resale of Converted ARM) is required when the Convertible Status Type is Exercised. [SID: 354]
2541	Warning	01/28/19	05/20/19	The Convertible Status Type must equal Exercised when SFC 036 (Fixed-Rate Mortgage - Resale of Converted ARM) is provided. [SID: 354]

### Wire Instructions

The new ULDD Phase 3 field below is located in the Wire Instructions section.

#### Wire Instructions

Warehouse Lender

Wire Nickname

**Warehouse Lender (650.1/650.2)** Enter the unique identifier for the Warehouse Lender provided by Fannie Mae, posted under Help links on the Loan Delivery web page.

### Related Edits to Warehouse

LD Edit ID	LD Edit Severity	Severity Glide Path: Informational to Warning	Severity Glide Path: Warning to Fatal	Loan Delivery Edit Feedback Message
2033	Warning	01/28/19	05/20/19	Warehouse Lender Identifier is required when Warehouse Lender indicator is yes.



## Indicators

The following new ULDD Phase 3 fields are located in the Indicators section.

Indicators					
Affordable No	Assumability No	Balloon No	Balloon Reset No	Buydown Temporary Subsidy No	Capitalized Loan No
Construction Loan No	Convertible No	eNote No	Escrow No	HOEPA No	Interest Only No
Modification No	Prepayment Penalty No	PUD No	Relocation No	Shared Equity No	Warehouse Lender No

- **eNote (SID 233)** Enter "Yes" if the Note is stored electronically instead of traditional paper documentation.
- **Warehouse Lender (SID 398.1)** Enter "Yes" if a Warehouse Bank is involved in the transaction.

## Related Edits to Indicators

LD Edit ID	LD Edit Severity	Severity Glide Path: Informational to Warning	Severity Glide Path: Warning to Fatal	Loan Delivery Edit Feedback Message
2026	Warning	11/19/18		E-Note Indicator is required and must be Yes when SFC 508 (E-Mortgage) is provided. [SID: 233]
2032	Warning	01/28/19	05/20/19	Warehouse Lender Indicator is required and must be Yes when Warehouse Lender Identifier is provided. [SID: 398.1]

## Underwriting

The following new ULDD Phase 3 fields are located in the Underwriting section.

Underwriting			
Loan 1st Time Homebuyer	Monthly Housing Expense	Monthly Income	Monthly Debt Expense
Loan Manual Underwriting Indicator	Automated Underwriting System	Automated Underwriting Recommendation	Delinquent Past 12 Mos.
Paid Discount Points Amount	Loan Representative Credit Score	Credit Score Method	Credit Score Impairment Type
Monthly Reserves Count	Total Mortgaged Properties		





- **Credit Score Method (SID 249/250)** is conditionally required if the Loan Representative Score exists. The values in the drop-down are:
  - Average Then Average (not valid – will trigger a fatal edit)
  - Middle Or Lower Then Average (not valid – will trigger a fatal edit)
  - Middle Or Lower Then Lowest - this is the only valid value. All loans delivered to Fannie Mae, (including those not underwritten by Desktop Underwriter® (DU®) must provide a loan-level credit score calculated in accordance with the Fannie Mae Selling Guide.
  - Seller Specific (not valid – will trigger a fatal edit)
- **If the Credit score Method is not provided, Edit 2528 will fire. To resolve this edit, select “Middle Or Lower Then Lowest” in the Credit Score Method field located in the Underwriting section on the Loan Details Screen.**
- Credit Score Impairment Type (SID 247) is required if applicable. The values in the drop-down are:
  - Insufficient Credit History
    - If all borrowers have non-traditional credit, report "Insufficient Credit History".
  - Significant Errors Score
    - If any borrower’s credit file does not include complete and accurate information that is sufficient to ensure the validity of the credit score, report “Significant Errors Score”.
    - If the lender has instructed DU to disregard confirmed incorrect foreclosure, bankruptcy, and/or mortgage delinquency information, report “Significant Errors Score”. Do not report “Significant Errors Score” when the lender has instructed DU to disregard derogatory credit data due to extenuating circumstances.
    - If the borrower is a Corporation, Government Entity, Joint Venture, Limited Liability Company, Limited Partnership, Non-Profit Corporation, or Partnership, do not populate.

**NOTE:** Refer to the [Credit Score](#) Section of Borrower Information Job Aid.

### Related Edits Credit Score Method and Credit Score Impairment Type

LD Edit ID	LD Edit Severity	Severity Glide Path: Informational to Warning	Severity Glide Path: Warning to Fatal	Loan Delivery Edit Feedback Message
2527	Warning	01/28/19	05/20/19	When provided, the Loan Level Representative Credit Score Selection Method must equal a valid value. [SID: 249]
2528	Warning	01/28/19	05/20/19	The Loan Level Representative Credit Score Selection Method is required when the Loan Level Representative Credit Score is greater than zero. [SID: 249]



LD Edit ID	LD Edit Severity	Severity Glide Path: Informational to Warning	Severity Glide Path: Warning to Fatal	Loan Delivery Edit Feedback Message
2529	Warning	01/28/19	05/20/19	When provided, the Credit Score Impairment Type must equal a valid value. [SID: 247]
2530	Warning	01/28/19	05/20/19	When the Credit Score Impairment Type value of Significant Errors Score is provided, then a Loan Level Representative Credit Score that is greater than zero is required. [SID: 247]
2531	Warning	01/28/19	05/20/19	When the Credit Score Impairment Type value of Insufficient Credit History is provided, then the Loan Level Representative Credit Score must equal zero. [SID: 247]
2532	Warning	01/28/19	05/20/19	The Credit Score Impairment Type must equal Insufficient Credit History when the Loan Level Representative Credit Score is zero. [SID: 247]
2554	Warning	01/28/19	05/20/19	Loan Level Representative Credit Score Selection Methods of Average Then Average, Middle Or Lower Then Average, and Seller Specific are not allowed. [SID: 249]

## Closing Costs

**NOTE:** The [GSEs published a Reminder communication on January 10, 2019](#), notifying customers we are working to determine how to address industry concerns about the collection of closing cost and down payment data.


- The GSEs are analyzing whether the necessary closing cost and down payment data may be obtained from alternate sources. If so, the GSEs may be able to reduce or eliminate our dependency on the ULDD to collect these data points.
- Beginning May 20, 2019, the GSEs will only generate fatal edits for these data points when invalid enumerations or incomplete data containers are reported. Further updates related to these data points will be provided by the end of Q1 2019.


The information provided below reflects the conditionality in the current ULDD Specification. Loan Delivery will not be generating fatal edits on May 20, 2019 if Closing Cost data is not provided.

The following new ULDD Phase 3 fields are located in the Closing Cost section.

**[-] Closing Costs**

Closing Cost Amount  Closing Cost Source  Closing Cost Fund Type

 Delete Closing Cost Item

 Add Closing Cost Item

- **Closing Cost Amount (SID 151):** enter when the Loan Affordable Indicator is “Yes” and if exists



- **Closing Cost Source (SID 154/155):** enter when a Closing Cost Amount exists
- **Closing Cost Fund Type (SID 152/15):** enter when a Closing Cost Amount exists

**NOTE:** You may use the “+ Add Closing Cost Item” link to add up to 12 Closing Cost Amount, Source and Type combinations.

## Related Edits to Closing Costs

LD Edit ID	LD Edit Severity	Severity Glide Path: Informational to Warning	Severity Glide Path: Warning to Fatal	Loan Delivery Edit Feedback Message
2501	Warning	01/28/19	05/20/19	When provided, the Closing Cost Source Type must equal a valid value. [SID: 154]
2502	Warning	01/28/19	05/20/19	When provided, the Closing Cost Fund Type must equal a valid value. [SID: 152]
2505	Warning	01/28/19	05/20/19	The Closing Cost Fund Type is required when a Closing Cost Source Type is provided. [SID: 152]
2506	Warning	01/28/19	05/20/19	The Closing Cost Contribution Amount is required when a Closing Cost Fund Type is provided. [SID: 151]
2507	Warning	01/28/19	05/20/19	The Closing Cost Fund Type is required when a Closing Cost Contribution Amount is provided. [SID: 152]
2508	Warning	01/28/19	05/20/19	The Closing Cost Source Type is required when a Closing Cost Fund Type is provided. [SID: 154]
2522	Warning	01/28/19	05/20/19	A Closing Cost Contribution Amount that is greater than 1 dollar is required when the Closing Cost Contribution Amount is provided. [SID: 151]

## Down Payment

**NOTE:** The [GSEs published a Reminder communication on January 10, 2019](#), notifying customers we are working to determine how to address industry concerns about the collection of closing cost and down payment data.

- The GSEs are analyzing whether the necessary closing cost and down payment data may be obtained from alternate sources. If so, the GSEs may be able to reduce or eliminate our dependency on the ULDD to collect these data points.
- Beginning May 20, 2019, the GSEs will only generate fatal edits for these data points when invalid enumerations or incomplete data containers are reported. Further updates related to these data points will be provided by the end of Q1 2019.

The information provided below reflects the conditionality in the current ULDD Specification. Loan Delivery will not be generating fatal edits on May 20, 2019 if Down Payment data is not provided.

The following new ULDD Phase 3 field are located in the Down Payment section.



**Down Payment**

Down Payment Amount      Down Payment Source      Down Payment Type

[Delete Down Payment Item](#)

[+ Add Down Payment Item](#)

- **Down Payment Amount (SID 172):** enter when the Loan Purpose Type is Purchase and the Loan Affordable Indicator is “Yes”.
- **Down Payment Source (SID 173/174):** enter when a Down Payment Amount exists.
- **Down Payment Type (SID 175/176):** enter when a Down Payment Amount exists.

**NOTE:** You may use the “+ Add Down Payment Item” link to add up to 12 Down Payment Amount, Source, and Type combinations.

### Related Edits to Down Payment

LD Edit ID	LD Edit Severity	Severity Glide Path: Informational to Warning	Severity Glide Path: Warning to Fatal	Loan Delivery Edit Feedback Message
2509	Warning	01/28/19	05/20/19	The Down Payment Type must equal a valid value when provided. [SID: 175]
2510	Warning	01/28/19	05/20/19	The Down Payment Source Type must equal a valid value when provided. [SID: 173]
2517	Warning	01/28/19	05/20/19	A Down Payment Source Type is not allowed for Refinance Transactions. [SID: 173]
2519	Warning	01/28/19	05/20/19	The Down Payment Amount is required when the Down Payment Type is provided. [SID: 172]
2521	Warning	01/28/19	05/20/19	The Down Payment Source Type is required when the Down Payment Type is provided. [SID: 173]

### Escrow

The following new ULDD Phase 3 fields are located in the Escrow section.



### Escrow

**Escrow Balance**

**Escrow Item** **Monthly Payment Amount**

- **Escrow Balance (SID 363)** enter when Escrow Indicator is “Yes” and for loans with concurrent servicing sale through Fannie Mae’s Servicing Marketplace (SMP) or Servicing Execution Tool™ (SET).
- **Escrow Item (SID 364/365)** enter when a Monthly Payment Amount exists
- **Monthly Payment Amount (SID 366)** enter when Escrow Indicator is “Yes” and for loans with concurrent servicing sale through Fannie Mae’s Servicing Marketplace (SMP) or Servicing Execution Tool (SET).

Co-issue servicers need the Escrow Balance in order to support loan/borrower boarding and settlement of the servicing rights purchase with the co-issue seller. The escrow balance may need to be obtained from servicing systems if the borrower has made any payments or there have been escrow account disbursements.

New Escrow Item enumerations have been introduced to align with the enumerations available in the Uniform Closing Disclosure. The values in BLUE are the new drop-down values that will be available for Escrow Item (SIDS 364 and 365).

Escrow Item Drop-down values		
Assessment Tax	Debt Cancellation Insurance	Other Tax
Borough Property Tax	Debt Suspension Insurance	Parish Tax
City Bond Tax	District Property Tax	Pest Insurance
City Property Tax	Earthquake Insurance	Property Tax
Condominium Association Dues	Energy Efficient Improvement Funds	Rehabilitation Funds
Condominium Association Special Assessment	Flood Insurance	School Property Tax
Construction Completion Funds	Ground Rent	State Property Tax
Cooperative Association Dues	Hail Insurance	Storm Insurance
Cooperative Association Special Assessment	Hazard Insurance	Town Property Tax
County Bond Tax	Homeowners Association Dues	Township Property Tax
County Property Tax	Homeowners Association Special Assessment	Village Property Tax
Credit Disability Insurance	Homeowners Insurance	Volcano Insurance
Credit Life Insurance	Leasehold	Windstorm Insurance
Credit Property Insurance	Mortgage Insurance	
Credit Unemployment Insurance	Other	



**NOTE:** You may use the “+ Add Escrow Item” link to add up to 12 Escrow Item and Monthly Payment Amount combinations.

### Related Edits to Escrows

LD Edit ID	LD Edit Severity	Severity Glide Path: Informational to Warning	Severity Glide Path: Warning to Fatal	Loan Delivery Edit Feedback Message
2027	Warning	01/28/19	05/20/19	For loans committed through the Servicing Marketplace (SMP), Loan Escrow Balance is required. [SID: 234, 363]
2029	Warning	01/28/19	05/20/19	When Escrow Item Monthly Payment Amount is provided, Loan Escrow Item Type is required. [SID: 364, 366]
2030	Warning	01/28/19	05/20/19	Loan Escrow Item Type is not allowed when Escrow Item Monthly Payment Amount is not provided. [SID: 364, 366]
2031	Warning	01/28/19	05/20/19	Loan Escrow Item Type, if provided, must be a valid value. [SID: 364]
2050	Warning	01/28/19	05/20/19	For loans committed through the Servicing Marketplace (SMP), Loan Escrow Item Type is required. [SID: 364]
2051	Warning	01/28/19	05/20/19	For loans committed through the Servicing Marketplace (SMP), Loan Escrow Item Monthly Payment Amount is required. [SID: 366]

### Project Information

The following new ULDD Phase 3 field is located in the Project Information section

Project Information

CPM ID	Legal Structure	Project Name	HOA Taxpayer ID	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Condo Status	Attachment Type	Design Type	Project Total Units	Units Sold
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

- **HOA Taxpayer ID** (SID 641.3 / 641.4 / 641.5 / 641.6) If the Employer Identification Number (EIN) for the Homeowners Association (HOA) or Cooperative Housing Corporation is available, it should be entered. The EIN is also referred to as the Taxpayers Identification Number (TIN). If the unit is located in a project having its own Homeowners Association within a Master Association or Umbrella Planned Unit Development (PUD), enter the EIN of the HOA associated with the project. Do not enter the EIN of the Master Association or Umbrella PUD.



## Related Edits to HOA Taxpayer ID

LD Edit ID	LD Edit Severity	Severity Glide Path: Informational to Warning	Severity Glide Path: Warning to Fatal	Loan Delivery Edit Feedback Message
2558	Warning	01/28/19	05/20/19	The Home Owners Association Tax Payer Identifier is only allowed for Condominium, Cooperative and Planned Unit Development mortgages. [SID: 641.3]

## Other Financing

The following new ULDD Phase 3 field is located on the Other Financing screen

**Other Financing**

Subordinate Financing

Lien Priority Type:  HELOC Indicator:  Mortgage Type:  **Loan Affordable Indicator:**

Current UPB:  HELOC Max Credit Line:  HELOC Outstanding UPB:

- **Loan Affordable Indicator** (SID 513.1) - Enter "Yes" if the related loan is a Community Seconds®, otherwise enter "false".

## Related Edits Related to Loan Affordable Indicator

LD Edit ID	LD Edit Severity	Severity Glide Path: Informational to Warning	Severity Glide Path: Warning to Fatal	Loan Delivery Edit Feedback Message
2035	Warning	01/28/19	05/20/19	When the Related Loan Subordinate Lien Priority Type is 2nd, 3rd, or 4th, the Related Loan Affordable Indicator is required. [SID: 513.1]
2036	Warning	01/28/19	05/20/19	When any Related loan Affordable Indicator is set to Yes, at least one Related Loan Affordable Indicator must be Yes for Community Seconds (SFC 118) Loans. [SID: 513.1]



## Borrower Demographic Information

The following new ULDD Phase 3 fields are located in the Borrower(s) section.

**Borrower(s)**

Number of Borrowers

Use New Demographic Information (applies to every borrower)

- Check the “Use New Demographic Information (applies to every borrower)” checkbox when providing ULDD Phase 3 demographic information. **As of May 20, 2019, if you do not provide demographic information in the new format, the loan will receive Fatal edit(s).**

### Edits Related to enforcing the new data fields

LD Edit ID	LD Edit Severity	Severity Glide Path: Informational to Warning	Severity Glide Path: Warning to Fatal	Loan Delivery Edit Feedback Message
839	Warning	01/28/19	05/20/19	The Home Mortgage Disclosure Act value delivered for Borrower Full Name (Derived) is no longer allowed. With the implementation of ULDD Phase 3 requirements, Borrower Ethnicity is only allowed in the new format.
840	Warning	01/28/19	05/20/19	The Home Mortgage Disclosure Act value delivered for Borrower Full Name (Derived) is no longer allowed. With the implementation of ULDD Phase 3 requirements, Borrower Race(s) is only allowed in the new format.
841	Warning	01/28/19	05/20/19	The Home Mortgage Disclosure Act value delivered for Borrower Full Name (Derived) is no longer allowed. With the implementation of ULDD Phase 3 requirements, Borrower Gender is only allowed in the new format.

### For edits 839, 840, and 841 in Loan Delivery:

- The borrower's Demographic Information must be moved to a different location in the Loan Delivery import file before May 20, 2019.
- On the Loan Details page in Loan Delivery, select the "Use New Demographic Information" option to populate data in the correct location.
- Warning edits indicate a potential data issue but will not prevent the loan from being submitted.

**NOTE:** Refer to the [Manual Entry of Demographic Information](#) section in the *Housing Goals Job Aid*.

## Ethnicity

The following new ULDD Phase 3 fields are located in the Borrower(s) Ethnicity section.





**Ethnicity Information**

Ethnicity

Add Ethnicity

**Ethnicity Origin Information**

Ethnicity Origin

Add Ethnicity Origin

- **Ethnicity (SID 609.1):** include all ethnicity data reported by the borrower on the loan application.
- **Ethnicity Origin (SID 609.2/609.3):** include all ethnicity data reported by the borrower on the loan application.

**Related Edits to Ethnicity**

LD Edit ID	LD Edit Severity	Severity Glide Path: Informational to Warning	Severity Glide Path: Warning to Fatal	Loan Delivery Edit Feedback Message
801	Fatal			The ethnicity for this borrower ( Borrower Full Name ) is required. [SID: 609, 609.1, 609.2, 609.5] Note: On May 20, 2019 SID 609 will trigger Fatal Edit 839
802	Warning	01/28/19	05/20/19	The provided data indicates ethnicity was not provided for borrower  Derived.BorrowerFullName  in a mail, internet or telephone application; therefore, ethnicity origin is not allowed for this borrower. [SID: 609.1, 609.2]
835	Warning	01/28/19	05/20/19	The provided loan data indicates the ethnicity for borrower  BorrowerFullName  is Not Applicable; therefore, no other borrower ethnicity or ethnicity origin is allowed for this borrower. [SID: 609.1, 609.2, 609.3]
837	Warning	01/28/19	05/20/19	The provided loan data indicates the borrower  BorrowerFullName  declined to provide ethnicity; therefore, the borrower ethnicity cannot be 'Not Applicable'. [SID: 609.1, 609.5]

**Race**

The following new ULDD Phase 3 fields are located in the Borrower(s) Race section.



Race Information

Race	Designation	Other Pacific Islander Description	Other Asian Description	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Enrolled/Principal Tribe Name				
<input type="text"/>				
Delete Race	Add Designation			

- **Race (SID 610.5)** enter all race data reported by the borrower on the loan application.
- **Enrolled/Principal Tribe Name (SID 610.6)** enter all race data reported by the borrower on the loan application. If the data was not reported on the loan application, do not populate.
- **Designation (SID 610.3)** enter all race data reported by the borrower on the loan application. If the data was not reported on the loan application, do not populate.
- **Other Asian Description (SID 610.21)** enter all race data reported by the borrower on the loan application. If the data was not reported on the loan application, do not populate.
- **Other Pacific Islander Description (SID 610.22)** enter all race data reported by the borrower on the loan application. If the data was not reported on the loan application, do not populate.

### Related Edits to Race

LD Edit ID	LD Edit Severity	Severity Glide Path: Informational to Warning	Severity Glide Path: Warning to Fatal	Loan Delivery Edit Feedback Message
814	Fatal			The race for borrower ( Borrower Full Name ) is required. [SID: 610, 610.2, 610.21, 610.22, 610.3] <i>Note: On May 20, 2019 SID 610 will trigger Fatal Edit 840</i>
834	Warning	01/28/19	05/20/19	The provided loan data indicates the race for borrower  BorrowerFullName  is 'Not Applicable'; therefore, no other borrower race or race designation is allowed for this borrower. [SID: 610.3, 610.5]
836	Warning	01/28/19	05/20/19	The provided loan data indicates borrower  BorrowerFullName  declined to provide race; therefore, the borrower race cannot be 'Not Applicable'. [SID: 610.5]

### Gender

The following new ULDD Phase 3 fields are located in the Borrower(s) Gender section.



Gender <input type="text"/>	Gender Collected Based On Visual Observation or Name <input type="text"/>	Borrower Declined To Provide Gender <input type="text"/>	
Ethnicity Collected Based On Visual Observation or Surname <input type="text"/>	Borrower Declined To Provide Ethnicity <input type="text"/>	Race Collected Based On Visual Observation or Surname <input type="text"/>	Borrower Declined To Provide Race <input type="text"/>

- **Gender (SID 608.3):** enter all gender data reported by the borrower in the loan application.
- **Gender Collected Based on Visual Observation or Name (SID 608.1):** for each borrower, indicate if the gender was collected based on visual observation or name.
- **Borrower Declined to Provide Gender (SID 608.2):** for each borrower, indicate if the borrower has selected the option "I do not wish to provide this information" related to sex, or has refused to provide gender information on the loan application.

### Remaining Demographic Fields

- **Ethnicity Collected Based on Visual Observation or Surname (SID 609.4):** for each borrower, indicate if the ethnicity was collected based on visual observation or surname.
- **Borrower Declined to Provide Ethnicity (SID 609.5):** for each borrower, indicate if the borrower has selected the checkbox on the loan application "I do not wish to provide this information" related to ethnicity, or has refused to provide ethnicity information.
- **Race Collected Based on Visual Observation or Surname (SID 610.1):** for each borrower, indicate if the race was collected based on visual observation or surname.
- **Borrower Declined to Provide Race (SID 610.2):** for each borrower, indicate if the borrower has selected the checkbox on the loan application "I do not wish to provide this information" related to race, or has refused to provide race information.

### Related Edits Related to Gender

LD Edit ID	LD Edit Severity	Severity Glide Path: Informational to Warning	Severity Glide Path: Warning to Fatal	Loan Delivery Edit Feedback Message
838	Warning	01/28/19	05/20/19	The provided loan data indicates borrower  BorrowerFullName  declined to provide gender; therefore, the borrower gender cannot be 'Entity'. [SID: 608.2, 608.3]
905	Fatal			The gender for borrower ( Borrower Full Name ) is required. [SID: 608, 608.2, 608.3] <i>Note: On May 20, 2019 SID 608 will trigger Fatal Edit 840</i>



## ULDD Resources

Description	Link
Loan Delivery Page	<a href="https://www.fanniemae.com/singlefamily/loan-delivery">https://www.fanniemae.com/singlefamily/loan-delivery</a>
Business Rules Dictionary	<a href="https://www.fanniemae.com/content/tool/loan-delivery-business-rules-dictionary.xlsx">https://www.fanniemae.com/content/tool/loan-delivery-business-rules-dictionary.xlsx</a>
Loan Delivery Job Aids	<a href="https://www.fanniemae.com/content/job-aid/loan-delivery/topic/welcomenew.htm">https://www.fanniemae.com/content/job-aid/loan-delivery/topic/welcomenew.htm</a>
Loan Delivery Release Notes	<a href="https://www.fanniemae.com/content/news/loan-delivery-release-notes-enhancements#!">https://www.fanniemae.com/content/news/loan-delivery-release-notes-enhancements#!</a>
ULDD Page	<a href="https://www.fanniemae.com/singlefamily/uniform-loan-delivery-dataset-uldd">https://www.fanniemae.com/singlefamily/uniform-loan-delivery-dataset-uldd</a>
Appendix D – Phase 3	<a href="https://www.fanniemae.com/content/technology_requirements/uldd-implementation-guide-appendix-d-update.xlsx">https://www.fanniemae.com/content/technology_requirements/uldd-implementation-guide-appendix-d-update.xlsx</a>
Technology Requirements	<a href="https://www.fanniemae.com/content/technology_requirements/technology-requirements.pdf">https://www.fanniemae.com/content/technology_requirements/technology-requirements.pdf</a>