



Uniform Loan Delivery Dataset (ULDD) FAQs

Updated December 10, 2019

This document provides answers to questions frequently asked about the Uniform Loan Delivery Dataset (ULDD), which provides common requirements for loan delivery data. For additional information, visit the [ULDD page](#).

NOTE: Changes since the last update are labeled **NEW** or **UPDATED**. Minor (nonsubstantive) wording, numbering, and header changes are not marked.

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General ULDD

Q1. Are Freddie Mac and Fannie Mae (the GSEs) aligned on the ULDD ?

The GSEs recognize the need for continued alignment on the ULDD data standards. The GSEs are fully aligned on the ULDD Phase 3 Demographic Information (DI) data requirements for borrower’s race, ethnicity, and gender. However, there are certain other data requirements that are unique to each GSE. To determine these differences, we recommend merging the list of data points from each GSE’s [Appendix D](#) (Microsoft Excel® format with filtering capabilities) and reviewing the list side by side.

Q2. Why was the “AppraisalUpdateAndOrCompletionReport” (FNM 1004D / FRE 442) enumeration removed from the “PropertyValuationFormType” (Sort ID 85) data point?

The AppraisalUpdateAndOrCompletionReport enumeration is used to update the value of an appraisal that is more than four months old or to confirm completion of, construction of, or renovations to a dwelling when the original appraisal was performed prior to completion. As such, this form is a supplement to the original appraisal. Sellers should include in the ULDD file data from the property valuation form used for the *original* valuation, prior to the update and/or completion. For example, provide the effective date of the original appraisal as the PropertyValuationEffectiveDate (Sort ID 84), not the date of the Fannie Mae Form 1004D. Sellers should continue to provide the Appraisal Update and/or Completion Report (Fannie Mae Form 1004D / Freddie Mac Form 442) in the Uniform Collateral Data Portal® (UCDP®).

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



Q3. Why was the “PropertyInspectionWaiver” enumeration added to the “InvestorCollateralProgramIdentifier” (Sort ID 376) data point? I am currently reporting the enumeration “Level1PropertyInspectionWaiver” in the ULDD file, do I need to change to the new enumeration?

In the future we expect to retire “Level1PropertyInspectionWaiver” as a valid enumeration. For the foreseeable future, sellers may report either “PropertyInspectionWaiver” or “Level1PropertyInspectionWaiver” when delivering a loan exercising a DU appraisal waiver. Please note, sellers that elect to exercise the appraisal waiver must include SFC 801 or 807 at delivery.

Q4. I have a loan that was closed on or after September 25, 2017; do I need to include a Fannie Mae Casefile ID in the ULDD file?

Yes. If a loan was closed on or after September 25, 2017, a Fannie Mae Casefile ID (reported in ULDD using AutomatedUnderwritingCaseIdentifier – Sort ID 322) is required for delivery, regardless of the underwriting method. If the loan was not assigned a Fannie Mae Casefile ID by DU, one will be assigned by Fannie Mae’s UCD Collection Solution as part of the Uniform Closing Dataset (UCD) submission. Learn more on the [UCD page](#).

NOTE: Sellers should only report a Casefile ID generated by Fannie Mae (either DU or UCD Collection Solution). Do not report Automated Underwriting Identifiers assigned by non-Fannie Mae systems.

Q5. Why does the ULDD include data related to the identification of warehouse lenders?

The GSEs collect the Warehouse Lender Identifier through the ULDD XML import file to identify loans that are pledged to a warehouse line of credit. Sellers can more efficiently identify the warehouse lender on the loan record at delivery, thereby streamlining the identification of loans requiring release of funds at settlement.

Q6. How do I obtain the identifier number assigned by Fannie Mae to my warehouse bank? When do I need to provide Payee Identifiers? **UPDATED**

Fannie Mae has assigned each warehouse lender its own 9-digit identification number, to be reported at loan delivery, when applicable. See the Help links on the Loan Delivery web page or contact your Fannie Mae Technology Alliance Manager for assistance. The Loan Detail tab within the Seller Profile page in Loan Delivery displays Warehouse Lender Identifier (Sort ID 650.1) as “Warehouse Lender” and Payee Identifier (Sort ID 642) as “Wire Nickname”.

A Payee Identifier (Payee Code) is required for:

- Cash loans (Whole Loans)
- As Soon As Pooled® Plus (ASAP®) loans
- ASAP Sale pool loans, if the loan is under Bailee Letter at time of delivery



The table below displays the updated requirements:

Sale Type	Provide for loans under Bailee	Provide for loans not under Bailee
Cash	<ul style="list-style-type: none">Payee IdentifierWarehouse Lender ID	<ul style="list-style-type: none">Payee Identifier
ASAP Plus	<ul style="list-style-type: none">Payee IdentifierWarehouse Lender ID	<ul style="list-style-type: none">Payee Identifier
ASAP Sale	<ul style="list-style-type: none">Payee IdentifierWarehouse Lender ID	
All other loans	<ul style="list-style-type: none">Warehouse Lender ID	

Please contact fanniemaewarehouselendersupport@fanniemaecom with any questions.

Q7. What FIN numbers should be reported as the Party Role Identifier (Sort ID 620 and 652) for my Document Custodian?

The Document Certification process requires sellers to use the same BNY Mellon custodian FIN, 20000398668, for all executions (MBS, Cash, and ASAP Plus). Sellers using a document custodian other than BNY Mellon should provide the document custodian's 11-character FIN number.

Q8. Why does the ULDD include data related to the identification of units in condominium, cooperative and Planned Unit Development (PUD) projects?

In Q1 2016, in support of the Uniform Mortgage Data Program® (UMDP®), the GSEs introduced Condominium Project Questionnaires to provide greater consistency and clarity for lenders as they collect information to determine eligibility for mortgages secured by units in condominium projects. To further support this effort, ULDD includes conditional requirements for a unique project identifier, when the identifier is available. The GSEs will look at future opportunities to collect an identifier to help streamline the evaluation of units in condominium, cooperative and PUD projects, and reduce variations in the data being collected.

Q9. Where can I obtain the Homeowners Association's (HOA) Employee Identification Number (EIN) to provide as the TaxpayerIdentifierValue (Sort ID 641.6)?

The HOA EIN may be obtained from the HOA or the HOA's management company. Many lenders choose to use a form to gather needed information from the HOA or their management company. If lenders do not have a proprietary form to collect this information, they may use either of the Condominium Project Questionnaires ([Form 1076](#) or [Form 1077](#)).



Q10. For a refinance transaction, I can't identify if a resubordinated lien is an eligible Community Seconds® loan. How do I populate the required LoanAffordableIndicator (Sort ID 513.1)?

If the loan is a refinance transaction, and the related loan is a resubordinated second lien and it is unknown if the resubordinated second lien meets the eligibility criteria for Community Seconds®, the seller may report the LoanAffordableIndicator (Sort ID 513.1) as "false".

Please note: only subordinate financing identified as Community Seconds® is eligible for waiver of Loan Level Pricing Adjustment (LLPA) commonly applied to mortgages with Community Seconds® subordinate financing. Please see the [LLPA matrix](#) for complete details.

Q11. Can you provide additional guidance for population of the required PrimaryMIAbsenceReasonType (Sort ID 429)?

Fannie Mae updated its [Approved Mortgage Insurers and Related Identifiers](#) and now only permits "MICanceledBasedOnCurrentLTV" for negotiated (bulk) transactions.

The table below displays the updated requirements:

If	Then, provide PrimaryMIAbsenceReasonType (Sort ID 429)
The loan has Mortgage Insurance (MI)	Leave blank
The loan is less than or equal to 80% LTV and therefore MI is not required	NoMIBasedOnOriginalLTV
The loan is greater than 80% LTV and does not have MI because it is a High LTV Refi or DU Refi Plus transaction and the previous loan did not have MI	NoMIBasedOnOriginalLTV
The loan is in a negotiated (bulk) transaction and MI was canceled in accordance with the Fannie Mae Servicing Guide , or Fannie Mae instructs you to report this value	MICanceledBasedOnCurrentLTV

Q12. Why does the ULDD include data related to loan escrows?

Collecting escrow data helps Fannie Mae streamline our funding processes for loans delivered through Fannie Mae servicing solutions, such as Servicing Marketplace and Servicing Execution Tool™ (SET™). Co-issue servicers use the escrow balance to support loan/borrower boarding and for settlement of the servicing rights purchase with the co-issue seller. If the loan has not been delivered through a Fannie Mae servicing solution, reporting of escrow data is not required.

Data reported at loan delivery is 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). Loan Delivery identifies commitments originated using SMP and returns an edit if the EscrowBalanceAmount is not provided.

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



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.

Q13. If the escrow balance reported at loan delivery changes after acquisition, do I need to notify Fannie Mae or request a post-funding adjustment?

No. Failure to accurately report the current escrow balance may result in funding adjustments between the servicing buyer and seller after acquisition. The loan seller is *not* required to notify Fannie Mae of escrow adjustments through post-funding adjustments or other methods of correction.

Q14. Where can I obtain the ULDD data related to loan escrows?

EscrowBalanceAmount (Sort ID 363) –

- If a borrower has not made a loan payment and no amounts have been paid from the escrow account, the escrow balance may be sourced from the Uniform Closing Disclosure. 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.

EscrowItemType (Sort ID 364), EscrowItemTypeOtherDescription (Sort ID 365), and EscrowMonthlyPaymentAmount (Sort ID 366) –

- If a loan has not gone through an escrow analysis, these types and amounts may be sourced from the Uniform Closing Disclosure. See Section G: Initial Escrow Payment at Closing (specifically: EscrowMonthlyPaymentAmount / Unique ID 8.171 for each EscrowItemType / Unique ID 8.169).
- 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.

Q15. Are the GSEs aligned on the collection of down payment and closing cost data?

Yes. In November 2017, Fannie Mae announced our alignment with Freddie Mac to begin collecting down payment and closing cost amounts, along with their associated types and sources. Collecting this data helps the GSEs analyze the risks, utilization and effectiveness of alternative down payment and closing costs sources.

In May 2019, the GSEs announced that closing cost and down payment amounts should be delivered to the GSEs if they are available. Sellers who are already providing or are planning to provide this data should continue to do so. Any closing cost or down payment data provided must be accurate and complete. For example, if a type is provided, a related source and amount should also be provided. The GSEs will not generate fatal edits if closing cost or down payment amounts are absent from the ULDD for any loan, including affordable housing loans.

The conditionality and enumerations of the data points are aligned between the GSEs. Freddie Mac supports up to 4 unique Type/Source/Amount combinations and provides instructions to sellers regarding the summing and prioritization of reported enumerations, including the usage of enumerations “Aggregated Remaining Types”



and “Aggregated Remaining Source Types” when more than 4 unique Type/Source/Amount combinations exist. Fannie Mae supports up to 12 unique Type/Source/Amount combinations, and would prefer sellers separately report each Type/Source/Amount. As a convenience to sellers who have already coded their systems to Freddie Mac’s ULDD specification, Fannie Mae accepts the “Aggregated Remaining Types” and “Aggregated Remaining Source Types” enumerations, following Freddie Mac’s published instructions.

In addition, the redesigned [URLA](#) provides the opportunity for collection of Funds Source Types and Asset Types which are not valid ULDD enumerations. Until the ULDD is updated to include the new enumerations, the following mapping should be used.

If the URLA / ULAD / DU Funds Source enumeration is, and the gift or grant reported to DU was applied to closing costs or down payment,	Then, provide ULDD enumeration:
Non Parent Relative	Relative
Parent	Relative
Unmarried Partner	Relative
Institutional	Lender (Closing Cost Source Type) Originating Lender (Down Payment Source Type)
Non Profit Instrumentality Of Government	Community Non Profit
Unrelated Friend	DO NOT MAP TO A VALID ULDD ENUMERATION Not considered liquid assets and cannot be used for closing costs or down payment.

If the URLA / ULAD / DU Asset Type enumeration is, and the asset reported to DU was applied to closing costs or down payment,	Then, provide ULDD enumeration:
IndividualDevelopmentAccount	CheckingSavings
LifeInsurance	LifeInsuranceCashValue
ProceedsFromSaleOfNonRealEstateAsset	SaleOfChattel
ProceedsFromUnsecuredLoan	UnsecuredBorrowedFunds
StockOptions	StocksAndBonds
OtherLiquidAsset, OtherNonLiquidAsset	DO NOT MAP TO A VALID ULDD ENUMERATION Identify specific Asset Type used



Q16. How can Fannie Mae collect the “InvestorLoanIdentifier” (400.1) as part of the ULDD when the Fannie Mae Loan Number is generated as part of the loan delivery process? Should I report the prior Fannie Mae Loan Number associated to the new loan, such as for a high LTV refinance loan? Should I report the prior Fannie Mae Casefile Identifier, such as what may have been generated by DU or the UCD Collection Solution?

In some cases, Fannie Mae generates a loan number in advance of loan delivery, for example, a loan delivered under the As Soon As Pooled® (ASAP®) Plus program. In these cases, in order to avoid a duplicate loan number being assigned, the seller should report the assigned Fannie Mae Loan Number. Do not provide a Fannie Mae Loan Number for a different loan, such as a loan being refinanced as part of a high LTV refinance, Refi Plus or DU Refi Plus transaction. Do not provide a previously issued Fannie Mae (AUS) Casefile Identifier.

Q17. What is a Universal Loan Identifier (ULI)? How is it different from a MERS/MIN?

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, whereas the MERS® Mortgage Identification Number (MIN) is primarily used to identify a loan’s servicer or to facilitate closed loan sales or sale of servicing rights. 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.

Q18. Why are the GSEs requiring delivery of the Universal Loan Identifier (ULI) data?

The ULI may be used to track a loan throughout its lifecycle. Per the Home Mortgage Disclosure Act (HMDA) Final Rule, most lenders must begin assigning a ULI for loans with an Application Received Date on or after January 1, 2018. The ULI is Conditionally Required; the GSEs require sellers to deliver the ULI at loan delivery, if it is available. Sellers should report the same ULI to the GSEs that they report for regulatory purposes to CFPB.

Q19. I see the URLA has been redesigned, and some of the data has been removed or changed. Where should I obtain the ULDD data if it is no longer available in the URLA?

The Fannie Mae ULDD has been updated to reflect changes as a result of the redesigned URLA. Specifically:

- LoanForeclosureOrJudgmentIndicator (Sort ID 599) conditionality has been updated. For loans originated using the redesigned URLA, this data is not required.
- PropertyStructureBuiltYear (Sort ID 67) conditionality has been updated. For loans originated using the redesigned URLA, the data is not required if the loan has no appraisal - for example, for certain High LTV Refi transactions or for loans delivered with a DU-issued appraisal waiver.
- BorrowerPaidDiscountPointsTotalAmount (Sort ID 194) conditionality has been changed to Optional. Sellers may source this data from the UCD if they wish to provide it in the ULDD.



Q20. In the ULDD data specification, what is the difference between Loan Affordable Indicator in Sort ID 238 and Loan Affordable Indicator in Sort ID 513.1?

Loan Affordable Indicator Sort ID 238 is used to identify a first lien mortgage meeting Fannie Mae’s affordable lending criteria, such as a HomeReady® loan. Loan Affordable Indicator Sort ID 513.1 is used to identify when a first lien being delivered to Fannie Mae has a second lien mortgage meeting Fannie Mae’s affordable lending criteria, such as a Community Seconds® loan. The ULDD Specification contains Loan Role Type information used to differentiate between data points with the same MISMO name. Sort ID 238’s Loan Role Type is “Subject Loan”, whereas Sort ID 513.1’s Loan Role Type is “Related Loan”. These two data points also have different conditionality. Some examples are listed below:

If,	Then provide, Sort ID 238 (first lien)	Then provide, Sort ID 513.1 (second lien)
Non-HomeReady loan and no subordinate financing	FALSE	null
Non-HomeReady loan with subordinate financing that is not a Community Seconds loan	FALSE	FALSE
Non-HomeReady loan and a Community Seconds loan	FALSE	TRUE
HomeReady loan and no subordinate financing	TRUE	null
HomeReady loan with subordinate financing that is not a Community Seconds loan	TRUE	FALSE
HomeReady loan and a Community Seconds loan	TRUE	TRUE



Q21. Can you provide additional guidance for population of loan level credit score data?

Sellers should use LoanLevelCreditScoreSelectionMethodType (SID 249) to identify the formula used to derive each borrower’s representative credit score, and then the loan’s representative credit score.

Sellers should use CreditScoreImpairmentType (SID 247) to identify characteristics of the loan level credit score that may impairs its effectiveness as an indicator of credit risk.

Loan Delivery Fields – Loan Level Credit Information				
Sort ID	ULDD Data Point	One or More Borrower(s) have Traditional Credit and No Borrower(s) have Scoring Errors	No Borrower(s) have Traditional Credit (a Non-Traditional Credit loan)	One or More Borrower(s) have Traditional Credit and One or More Borrower(s) have Scoring Errors
251	Loan Level Credit Score Value	Deliver the value from among all borrowers with traditional credit	Deliver zero	Deliver the value from among all borrowers with traditional credit including borrowers with impaired scores
249	Loan Level Credit Score Selection Method Type	Middle Or Lower Then Lowest*	Leave blank	Middle Or Lower Then Lowest
247	Credit Score Impairment Type	Leave blank	Insufficient Credit History	Significant Errors Score**

*This is the only value supported for Fannie Mae loans, including loans not evaluated by DU

**Report if any borrower’s credit file does not include complete and accurate information that is sufficient to ensure the validity of the credit score or if the lender has instructed DU to disregard *confirmed incorrect* foreclosure, bankruptcy, and/or mortgage delinquency information. 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.

Sellers should refer to the [Credit Score Job Aid](#) for additional details, including information about borrower level credit score data.

Q22. Is the RefinanceCashOutAmount reported in ULDD Sort ID 293 meant to be the same as the CashToBorrowerAtClosingAmount data point in the UCD or the DU Specification?

No. The ULDD does not expect the RefinanceCashOutAmount (Sort ID 293) to be equal to the UCD/DU CashToBorrowerAtClosingAmount in all circumstances. The amount reported in the ULDD data point should include amounts used to pay off credit cards, installment debt, and any subordinate liens not used to finance the property. The Implementation Notes for the ULDD data point are intended to mirror Fannie Mae’s definition of how a loan is classified as Limited Cash Out versus a Cash Out, with the intention that the



RefinanceCashOutAmount the seller reports in ULDD could be tested against the lesser of \$2,000 or 2% of the new loan amount. The seller should follow Fannie Mae's implementation guidance rather than a strict interpretation of MISMO's definition.

MISMO and XML Formatting

Q23. What version of MISMO does ULDD use?

The ULDD continues to leverage the MISMO v3.0 Build 263-12 Reference Model (version 2010-05). Please note that other versions of the reference model are not currently compatible with the ULDD.

Q24. Do you have any plans to transition to another version of MISMO in the future?

No. We have no plans at this time to transition to another version of MISMO.

Q25. Will the same loan delivery file work for delivery submission to both GSEs?

Although the basic loan delivery XML file format is supported by each GSE, there are differences in the data conditionality and/or the supported valid values for certain data points based on each GSE's policies and delivery eligibility requirements. These differences are detailed in the GSE-specific Implementation Guides. Additionally, it is important to note that when delivering loans to either GSE, sellers must continue to meet the terms and conditions of their contracts.

Q26. What is XML?

XML stands for eXtensible Markup Language. It is a flexible and widely used standard to transport and store data that simplifies the way businesses exchange electronic data.

Q27. Why do the GSEs have different allowable values for certain data points?

Based on each GSE's credit policy and delivery eligibility, there are certain data points that have different expected and allowable values or enumerations. The details in the GSE-specific [Implementation Guides for Loan Delivery Data](#) provide the information needed to code these data points with the GSE-specific values.

The data points within the ULDD also have varying levels of conditionality – some are required for both GSEs, some are conditionally required (such as ARM data attributes), and some are conditionally independent (such as pool data for Fannie Mae only). The basic framework of the file is the same and the hierarchical structure of the containers that define specified collections of loan data points within the file is the same.

Q28. How can I compare the differences between the Fannie Mae and Freddie Mac file and data requirements?

The GSEs jointly developed Appendix D in Excel® format. The two GSE spreadsheets can be easily merged allowing you to compare the differences.



Q29. Do all Fannie Mae applications use the same MISMO Reference Model?

No. Fannie Mae applications use several different versions of MISMO. Please reference each program's specific web page for details on their files and corresponding MISMO format.

Q30. Why does ULDD use extension containers?

The ULDD includes some data points and valid values that are not supported by the MISMO v3.0 Reference Model. Because MISMO allows for expansion of the schema through the use of extension containers, the GSEs are leveraging this feature to accommodate the ULDD data requirements without transitioning to a newer MISMO model. Sellers and technology solution providers need to build their XML files according to the GSE proprietary extended MISMO v3.0 schema.

ULDD includes the following extension containers:

- LOAN_IDENTIFIER_EXTENSION
- GOVERNMENT_MONITORING_EXTENSION
- GOVERNMENT_MONITORING_DETAIL_EXTENSION, and
- HMDA_RACE_EXTENSION

[Appendix E](#) provides the extension schema that supports Demographic Information and Universal Loan Identifier (ULI) data in ULDD. Visit Fannie Mae's [ULDD web page](#) for resources and training to support your implementation.

Q31. How do I invoke the ULDD extension schema and ensure my ULDD XML submissions are well formed?

To invoke the ULDD extension schema, which in turn invokes the MISMO schema, you must modify the header record in your ULDD XML data submission file to specify the ULDD extension information. The ULDD namespace has been added to uniquely identify the ULDD extended containers and data, and is necessary to distinguish the ULDD extension schema from the MISMO 3.0 schema. If the schema location is not accurately specified, your XML files may incorrectly validate, or may not validate prior to submission to Fannie Mae. Fannie Mae recommends using the [Loan Delivery Test Environment](#) (LDTE) to confirm the validity of ULDD XML files.

NOTE: To correctly validate the submission file against the schema and extension, implementers need to modify the submission file header to align with one of the sample header records below. Notice the update below to the "ULDD" namespace.

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.datamodelextension.org/Schema/ULDD"
MISMOReferenceModelIdentifier="3.0.0.263.12" xsi:schemaLocation="http://www.datamodelextension.org/Schema/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.datamodelextension.org/Schema/ULDD"
MISMOReferenceModelIdentifier="3.0.0.263.12" xsi:schemaLocation="http://www.datamodelextension.org/Schema/ULDD[REPLACE
WITH PATH FOR YOUR SCHEMA LOCATION]ULDD_Phase_3_Extension.xsd">
```

Q32. How is Appendix A different from Appendix D?

Appendix A – XML Data Requirements and *Appendix D – XML Data Reference* contain identical information; however, *Appendix A* is in PDF format and *Appendix D* is in Microsoft Excel® format.

Q33. In the ULDD data requirements, what do the following designations mean: Required, Conditionally Required, Conditionally Independent, and Optional?

Within the ULDD *Appendix A: XML Data Requirements* (PDF format) or *Appendix D: XML Data Reference* (XLS format), the data points are divided into four categories:

- **Required:** Data points that are required for all loan delivery transactions, regardless of the GSE.
- **Conditionally Required:** Data points that are required to be included in the loan delivery XML file when a defined business condition exists (e.g., ARM loan). The conditionally required parameters are provided in the Conditionality Details column.
- **Conditionally Independent:** GSE-specific data points that are required for all loan delivery transactions when a defined business condition exists. These conditions are not the same for both GSEs' delivery applications.
- **Optional:** Data points that are required for one GSE's delivery but are not required for the other GSE. These are listed as Optional for the GSE that does not require them.

Q34. Do I need to support the exact ULDD format lengths? For example, my system does not capture 100 characters for address.

No. You do not need to support the exact format length in your systems. In the example of address length, the loan delivery XML file allows a maximum of 100 characters. Provided the address does not exceed 100 characters, your loan delivery XML file will be in compliance with the ULDD format length for this field. For specific fields, each GSE may specify reasonable business values.

Q35. What does the term “Loan State” mean?

The Loan State indicates a point in time for which all data elements within a loan container apply. An “At Current” Loan State is a snapshot of specific loan data on the date the data was retrieved from the lender's and/or seller's system. “At Closing” is a snapshot of specific loan data at the completion of the closing process. The “At Modification” Loan State displays the loan data at the time a pre-Fannie Mae acquisition modification becomes effective, such as when a lender uses a modification to convert a construction loan to permanent financing. For more information on Loan States, refer to the MISMO V3.0 or the *ULDD Specification*, available on the [ULDD page](#).



Q36. Does Fannie Mae intend to eliminate special feature codes?

No. Although it is our intention to eventually reduce the number of special feature codes (SFCs), Fannie Mae does not have plans to eliminate any codes at this time. Loan Delivery is able to derive some SFCs based on the data provided. This gives sellers the option to continue delivering SFCs or have Loan Delivery derive them. Refer to the [Special Feature Code Job Aid](#) for additional details.

Q37. How do I deliver loans with concurrent closings?

The GSEs require delivery of “Related Loan” data when the subject loan has subordinate financing. Delivery of up to three Related Loan containers is permitted. Refer to the [Subordinate Financing Job Aid](#) for additional details.

Demographic Information

NOTE: Additional details on delivering the Demographic Information is provided in Fannie Mae’s [Loan Delivery FAQs](#).

Q38. Why do the GSEs request delivery of Demographic Information (DI)? What DI should I report to the GSEs?

DI is used by the GSEs for fair lending analysis and other business uses. The ULDD supports the collection of DI consistent with the redesigned URLA, *Section 8. Demographic Information* and the *URLA – Demographic Information Addendum*.

Fannie Mae does not specify the method lenders use to collect the DI. Refer to the [URLA web page](#) for additional information.

Q39. Should I report the same Demographic Information (DI) to the GSEs that I report to CFPB?

Sellers should report the same DI to the GSEs that they report for regulatory purposes to CFPB. In the event CFPB requires the seller to curtail the reporting of demographic data to accommodate a maximum number of simultaneously reported instances (e.g., a maximum of five races), the GSEs are not similarly constrained and can accept all the DI provided by the borrower. Sellers are encouraged to report to the GSEs all the DI collected from the borrower.

In addition, the GSEs also collect a borrower’s refusal to provide DI using Refusal Indicators.

Q40. The borrower has selected the checkbox on the loan application next to “I do not wish to provide this information”, but then actually provided the requested Demographic Information. What should I report to Fannie Mae at loan delivery?

Sellers should report the actual Demographic Information as reported by the borrower. Sellers should also report the Refusal Indicator = TRUE, since the “I do not wish to provide this information” checkbox was selected.



Q41. The loan application form has a checkbox labeled “I do not wish to provide this information”. Is this the same as the enumeration “Information Not Provided...” which appears under the HMDA Ethnicity Type, HMDA Gender Type and HMDA Race Type fields?

No. When the borrower selects “I do not wish to provide this information” on the loan application, or otherwise refuses to provide Demographic Information, then the corresponding ULDD Refusal Indicator (Sort ID 608.2, 609.5, or 610.2) should be set to TRUE. Sellers should ensure their data mapping does not automatically set the Gender, Race or Ethnicity Type to “InformationNotProvided...” when the Refusal Indicator is TRUE. The Refusal Indicator is a separate data point and can coexist with any Gender, Race, or Ethnicity Type enumeration. The Type enumeration “Information Not Provided...” is mutually exclusive with other Type enumerations.

Q42. I have a loan application where the borrower provided their Race, Ethnicity, and Gender data using the “old” format, where there was no provision for them to provide supplemental ethnicity or race data such as “Cuban” or “Samoan”. How do I report the Race, Ethnicity, and Gender data that the borrower provided?

The borrower’s Race, Ethnicity, and Gender data must be reported using the XML extension containers, regardless of the Application Received Date. The data should be mapped as follows:

“Old” Data Point Name	GenderType	HMDAEthnicityType	HMDARaceType
“Old” ULDD Sort ID	608	609	610
“Old” ULDD MISMO XPath (Non-Extension container)	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE
“New” Data Point Name	HMDAGenderType	HMDAEthnicityType (no change)	HMDARaceType (no change)
“New” ULDD Sort ID	608.3	609.1	610.5
“New” ULDD MISMO XPath (Extension container)	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/ EXTENSION /OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/ EXTENSION /OTHER/GOVERNMENT_MONITORING_EXTENSION/HMDA_ETHNICITIES/HMDA_ETHNICITY	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/ EXTENSION /OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DETAIL



Q43. My organization is not required to report HMDA data to CFPB; are the data requirements for loan delivery based upon my HMDA filing status?

No. Fannie Mae's loan delivery data requirements are based on our business needs. Demographic Information is used by the GSEs for fair lending analysis and other business uses. The HMDA dataset and the ULDD have different purposes and contain different data.