

ULDD Phase 5 (5.0.1) Specification Release

Jan. 30, 2024

Fannie Mae is updating the Uniform Loan Delivery Dataset (ULDD) to make further guidance available on the implementation and mandate dates associated with the data enhancements included in the ULDD Phase 5 specification [published on Sept. 12, 2023](#).

ULDD Phase 5 (5.0.1) Overview

The Fannie Mae Phase 5 implementation added new data points and updates to existing data points to align with the Uniform Appraisal Dataset (UAD) Redesign specification, [Fannie Mae Selling Guide](#) updates, and business-critical needs.

The Fannie Mae ULDD Phase 5 (5.01) specification contains implementation and mandate dates and guidance for:

Alignment with UAD 3.6

With the development of the redesigned UAD 3.6, ULDD has added the following updates to align ULDD and UAD. Further guidance on additional property data points will be published later.

ULDD updates for the UAD 3.6 include:

- Activation of a new data point
- Valid values additions
- Conditionality updates

Business-Critical Requirements

To support the continued improvement of our loan delivery standards and support for business initiatives several business-critical updates have been added.

ULDD updates for business-critical needs include:

- Data points for remote online notarization (RON) and Mortgage Electronic Registration Systems (MERS®) registration
- Data points for Property Address Unit Numbers
- Data points to support Condo Project Manager®
- Valid values removals
- Additional updates to support business initiatives

Reference the [ULDD Phase 5 Specification release notes](#) for further details on the ULDD updates for alignment with UAD 3.6 and business critical requirements.

Note: The GSEs encourage all Sellers to review the updated Phase 5 specification, regardless of their loan delivery method. Most Sellers will need to update their systems and/or processes to capture and deliver the data points required for Phase 5. As with previous ULDD Phases, the GSEs will work closely with software partners to help ensure they will be prepared to support this implementation.

Implementation Timing

Refer to the published timeline in the ULDD Phase 5 Specification release notes.

Next Steps

Fannie Mae will publish additional supporting documentation including business use cases.

Resources

Refer to the release notes for additional information on the Phase 5 updates. Please direct any questions to your Fannie Mae representative or [the ULDD team](#). The following resources are also available on the [ULDD webpage](#):

- [ULDD Specification Appendix A](#) (.pdf format)
- [ULDD Specification Appendix D](#) (.xls format)
- [Credit Score Models website](#)
- [ULDD Phase 5 Specification Release Notes](#) (.pdf format)