UMDP
UNIFORM MORTGAGE DATA PROGRAM

Fannie Mae Freddie Mac

Uniform Loan Delivery Dataset

ULDD Phase 5 (5.3.0) Specification Release

November 10, 2026

Fannie Mae is updating the Uniform Loan Delivery Dataset (ULDD) to provide further guidance on ULDD Phase 5 data implementations based on feedback and new business requirements.

ULDD Phase 5 (5.3.0) Overview

Fannie Mae has updated the Uniform Loan Delivery Dataset (ULDD) Phase 5 specification for version 5.3.0 to include implementation note updates, conditionality updates and the addition of several new data enhancements.

Implementation Timing

Most updates will be available in our test and production environments as of this publication but check the FNM Revision Effective Date (column C in the ULDD specification document, Appendix D) for specific availability.

Next Steps

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

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 D (.xls format)
- ULDD Phase 5 (5.3.0) Specification Release Notes (.pdf format)
- ULDD FAQs
- ULDD Phase 5 Implementation Considerations (.pdf format)

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