Fannie Mae

Uniform Loan Delivery Dataset

ULDD Phase 5 (5.3.0) Specification Release Notes

November 10, 2026

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 support for new data enhancements.

ULDD Phase 5 (5.3.0) Update Summary

This Fannie Mae Phase 5 update (5.3.0) incorporates implementation note updates and conditionality updates based on feedback as well as several new data enhancements.

NOTE: *Most updates will be available in our test and production environments as of this publication but check for specific dates in column B of the ULDD specification document (Appendix D).*

Updates Included in ULDD Phase 5 (5.3.0)

The intent for the updated specification is to provide clarity with additional details for certain data points and support the business need for the new data enhancements.

The ULDD Specification Appendix D has been updated in the following manner for ULDD Phase 5 (5.3.0):

NOTE: *Industry feedback has contributed to the updates.*

SID	Data Point Name	Type of Update	Updated Details
225	Assumability Indicator	FNM Implementation Notes	Enter “false” unless the Mortgage is assumable ~~as of the Note Date~~. For more details see the Loan Delivery Job Aid for Assumability Indicator. For MBS, all loans in the pool must have the same AssumabilityIndicator.
538.5	Contact Point Email Value	Added Data Point	The email address for the contact. NOTE: Up to 3 emails allowed in separate occurrences
539	Contact Point Telephone Value	Added Data Point	The telephone number for the contact. NOTE: Up to 3 telephone numbers allowed in separate occurrences
539.5	Contact Point Role Type	Added Data Point	This element sets the type of role (i.e. Home, Work or Mobile) used for the Contact Point Type (Phone, Fax, Email).
539.7	Contact Point Preference Indicator	Added Data Point	This indicator is set to be true when the particular contacts Contact Point (i.e. phone number) is preferred over any others.
686.2	Lender Pool Target Funding Date	FNM Implementation Notes	If a Lender wants to include a specific date as to when the Pool will be funded. For ASAP Sale Pool Only. When provided, the date will be validated to confirm that it applies to an ASAP Sale pool and is not a weekend, holiday, or after the pool delivery date.

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Resources

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 Implementation Considerations

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