

ULDD Phase 5 Implementation Considerations

Overview

Freddie Mac and Fannie Mae (the GSEs) provided an update to the Uniform Loan Delivery Dataset (ULDD) to align with current GSE requirements and support the continued improvement of our loan delivery standards. The [announcement](#) from Sept. 12, 2023, provides an overview of the Phase 5 data requirements.

The Fannie Mae ULDD Phase 5 implementation includes updates to support the Enterprise Credit Score and Credit Reports Initiative requirements, aligns with the Uniform Appraisal Dataset (UAD) Redesign specification, Fannie Mae *Selling Guide* updates, and other business-critical needs. **On Jan. 30, 2024**, Fannie Mae published updated [ULDD Phase 5 Release Notes](#) with the specific details for each data point and when the updates will be available in the Loan Delivery application.

Fannie Mae is taking a phased approach to ULDD Phase 5 to allow lenders to begin providing new and updated values prior to the ULDD Phase 5 Mandate of July 28, 2025.

Please refer to [Appendix A](#) for upcoming changes to the ULDD Specification ([Appendix D](#))

ULDD Phase 5 Requirements

The Fannie Mae ULDD Phase 5 updates add new data points and update existing data points with a mandate of July 28, 2025, and support the following:

- Updates to support business critical needs and alignment with the [Fannie Mae Selling Guide](#).
- Alignment of ULDD property data points with Uniform Appraisal Dataset (UAD) redesign specification (3.6) to support the future UAD Redesign implementation.

Important Transition Information You Should Know

- Lenders and technology solution providers should refer to the **“Updates Phase 5.0.1-7 (1 24)”** tab in [Appendix D](#), which shows the phased changes for ULDD Phase 5.
 - New lenders and technology solution providers who are not currently supporting the ULDD MISMO 3.0 XML import file, but will begin building an XML file to deliver ULDD Phase 5 data should refer to the **“Complete ULDD 5.0.1-6”** tab in Appendix D. This lists all ULDD data points currently supported in Loan Delivery, in addition to all upcoming changes introduced in ULDD Phase 5.
- The [ULDD Release Notes](#) outline the three phased rollout approach for ULDD Phase 5.
- Lenders are not required to implement the ULDD Phase 5 data points in their XML files immediately in the Loan Delivery application. A flexible rollout is available allowing lenders to deliver earlier than the mandate.
- Business rules will be available in Loan Delivery/EarlyCheck to validate the ULDD Phase 5 requirements.

ULDD Phase 5 Timeline

ULDD Phase 5 Phased Release	LDTE Available Date	Loan Delivery User Interface (UI) Production Available Date	Loan Delivery Application Received Date	ULDD PHASE 5 Mandate Date
Phase 5(1)	3/25/2024	*3/25/2024	3/03/2025	7/28/2025
Phase 5(2)	6/24/2024	*7/22/2024	3/03/2025	7/28/2025
Phase 5(3)	9/23/2024	*10/21/2024	3/03/2025	7/28/2025

*Optional Delivery



The new data points and values will be **optional** until the mandate of July 28, 2025. The ULDD XML import file can be updated as the data points become available during the transition period from March 25, 2024, through July 28, 2025.

| *SID 398.3 Wire Instruction Reference Identifier will be available in LDTE and Production on March 24, 2025.*

Loan Delivery Test Environment

The dates [Loan Delivery Test Environment](#) (LDTE) will accept the ULDD Phase 5 data points are listed below:

LDTE Benefits:

- Validate your ULDD Phase 5 XML file to ensure the new data points and enumerations are properly formed and mapped accurately to the MISMO schema and ULDD Phase 5 requirements.
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- ULDD Phase 5 edits are fatal in LDTE to provide a preview of the ULDD Phase 5 Mandate

ULDD Phase 5 Phased Release	LDTE Release Date
Phase 5(1)	3/25/2024
Phase 5(2)	6/24/2024
Phase 5(3)	9/23/2024

| *SID 398.3 Wire Instruction Reference Identifier will be available in LDTE on March 24, 2025.*

For more information, please refer to the [Loan Delivery Test Environment Job Aid](#).

EarlyCheck Timeline

The dates EarlyCheck will accept the ULDD Phase 5 data points are listed below:

ULDD Phase 5 Phased Release	EarlyCheck Integration Available Date	EarlyCheck Production Available Date	Application Received Date	ULDD Phase 5 Mandate Date
Phase 5(1)	3/20/2024	3/25/2024	3/03/2025	7/28/2025
Phase 5(2)	7/10/2024	7/22/2024	3/03/2025	7/28/2025
Phase 5(3)	10/02/2024	10/21/2024	3/03/2025	7/28/2025

New ULDD Phase 5 Data Points

To locate the new ULDD Phase 5 data points, take the following steps:

- Go to the Updates Phase 5.0.0-7 (9 23) Tab in [Appendix D](#)
 - Go to column E – **Data Point New / Net New / Revision**
 - Apply a filter for **New**



Sort ID	Loan Delivery Available Date	MISMO Data Point Name	Enhancement
453	3/25/2024	Servicing Transfer Effective Date	New Data Point
49.1	7/22/2024	FNM Condominium Project Manager Certification Identifier	New Data Point
49.2	7/22/2024	FNM Condominium Project Manager Phase Identifier	New Data Point
52	7/22/2024	Construction Method Type Other Description	New Data Point
398.2	7/22/2024	Remote Online Notarization Indicator	New Data Point
408.1	7/22/2024	MERS Registration Status Type	New Data Point
408.2	7/22/2024	MERS Registration Status Type Other Description	New Data Point
13	10/21/2024	Address Unit Identifier	New Data Point
384	10/21/2024	Lender Target Funding Date	New Data Point
398.3	3/24/2025	Wire Instruction Reference Identifier	New Data Point
427	10/21/2024	MI Premium Source Type Other Description	New Data Point
430.1	10/21/2024	MI Interest Rate Adjustment Percent	New Data Point
430.2	10/21/2024	MI Premium Plan Type	New Data Point
553	10/21/2024	Address Unit Identifier	New Data Point
598.1	10/21/2024	Intent To Occupy Type	New Data Point
686.1	10/21/2024	Government Bond Finance Indicator	New Data Point

Revisions

To locate the revised ULDD Phase 5 data points, take the following steps:

- Go to the Updates Phase 5.0.1-7 (1 24) Tab in [Appendix D](#)
 - Go to column E – **Data Point New / Net New / Revision**
 - Apply a filter for **Revision**

Sort ID	Loan Delivery Available Date	MISMO Data Point Name	Enhancement
157	3/25/2024	Other Funds Collected At Closing Amount	New Data Point for FNM
158	3/25/2024	Other Funds Collected At Closing Type	New Data Point for FNM
159	3/25/2024	Other Funds Collected At Closing Type Other Description	New Data Point for FNM
90.1	10/21/2024	Deed Restriction Term Months Count	New Data Point for FNM
90	3/25/2024	Property Valuation Method Type Other Description	New Valid Value
376	3/25/2024	Investor Collateral Program Identifier	New Valid Value
51	7/22/2024	Construction Method Type	New Valid Value
426	10/21/2024	MI Premium Source Type	New Valid Value
77	7/22/2024	Bedroom Count	Conditionality and Implementation & Note Update



Sort ID	Loan Delivery Available Date	MISMO Data Point Name	Enhancement
85	7/22/2024	Property Valuation Form Type	Conditionality Update
208	10/21/2024	HMDA Rate Spread Percent	Conditionality Update
398.1	10/21/2024	Warehouse Lender Indicator	Conditionality Update
225	10/21/2024	Assumability Indicator	Implementation Note Update
39	N/A	FNM Condominium Project Manager Project Identifier	Implementation Note Update
42	N/A	Project Classification Identifier	Implementation Note Update
43	N/A	Project Design Type	Implementation Note Update
45	N/A	Project Dwelling Unit Count	Implementation Note Update
46	N/A	Project Dwelling Units Sold Count	Implementation Note Update
154	N/A	Closing Cost Source Type	Implementation Note Update
173	N/A	Down Payment Source Type	Implementation Note Update
287	N/A	Borrower Reserves Monthly Payment Count	Implementation Note Update
393	N/A	Loan Comment Text	Implementation Note Update
596	N/A	Bankruptcy Indicator	Implementation Note Update
64	10/21/2024	Property Estate Type Other Description	Remove Data Point
411	10/21/2024	Lender Paid MI Interest Rate Adjustment Percent	Remove Data Point
608	10/21/2024	Gender Type	Remove Data Point
609	10/21/2024	HMDA Ethnicity Type	Remove Data Point
610	10/21/2024	HMDA Race Type	Remove Data Point
63	10/21/2024	Property Estate Type	Remove Enumeration
413	10/21/2024	MI Company Name Type	Remove Enumerations
414	10/21/2024	MI Company Name Type Other Description	Remove Enumerations

Enumerations no longer supported can be removed from the ULDD XML import file at any time prior to the mandate date of July 28, 2025.

All data points that only have implementation note changes should have no action required. The Loan Delivery system updates are already in place for these.



Fannie Mae Options – Special Attention Needed

Servicing Marketplace (SMP) Temporary Buydown

Fannie Mae’s Servicing Marketplace (SMP) is making enhancements to collect temporary buydown data. For temporary buydown enhancements, new data elements will need to be provided on your Loan Delivery submission, including Temporary Buydown Amount. The Temporary Buydown Amount will be available on the Loan Delivery User Interface (UI) on March 25 in the Closing Costs section.

The following data can be populated **manually** in the Loan Delivery UI **if the vendor solution is not ready to capture the new field in the ULDD XML:**

- **Temporary Buydown Amount (SID 157)**

The following data can be included in the ULDD XML file:

- OtherFundsCollectedAtClosingAmount (SID 157)
- OtherFundsCollectedAtClosingType (SID 158) = “Other”
- OtherFundsCollectedAtClosingTypeOtherDescription (SID 159) = “Buydown”

If the SMP servicer nets escrows from SRP proceeds, buydown funds will also be netted and will be reflected in the Funded SRP Proceeds on the Fannie Mae Purchase Advice. The buydown amount will be itemized on the Purchase Advice as of June 27. Please use the version named “June'24 (Prior version + TEMP BUYDOWN AMT).” The Purchase Advice API will also be updated. Please discuss the treatment of buydowns with your Servicing Marketplace servicer.

The following Loan Delivery and EarlyCheck business rules will be implemented only on SMP commitment loans with a buydown indicator of “Yes” prior to the July 28, 2025, mandate.

LD Edit Number	LD Edit Severity	Severity Glide Path: Informational to Warning	Severity Glide Path: Warning to Fatal	EarlyCheck Edit	Loan Delivery Edit Feedback Message
2697	Warning	6/24/24	8/26/24	Y	Temporary Buydown Amount, based on the OtherFundsCollectedAtClosingAmount and OtherFundsCollectedAtClosingType datapoints is required for loans committed through Servicing Marketplace (SMP) when Buydown Temporary Subsidy Indicator is Yes. [SID: 157, 158, 159, 228]
2699	Informational	10/21/24		N	Temporary Buydown Amount, based on the OtherFundsCollectedAtClosingAmount and OtherFundsCollectedAtClosingType datapoints, when provided, must be greater than 0 for loans committed through Servicing Marketplace (SMP).

Hybrid Appraisal

A Hybrid Appraisal includes property data collected by a trained and vetted third party (real estate agent, insurance inspector, appraiser, etc.) and is passed to an appraiser to perform an enhanced version of a desktop appraisal.

With ULDD Phase 5 we are adding Hybrid Appraisal as a valid value.

The new value will be available March 25, 2024. The value will not be required until the mandate of July 28, 2025, however, lenders are encouraged to adopt the new value once it is available in March 2024.

If you normally import data into Loan Delivery and want to populate the new data but your system is not yet ready to transmit the updated ULDD file, you can import your existing ULDD file and manually update the data directly in the Loan Delivery UI.



Value Acceptance

Value Acceptance is defined as an optional offer to sell the loan without an appraisal for certain loan casefiles underwritten in Desktop Underwriter® (DU®). It is based on a data and modeling framework that confirms the validity of the value/sale price. Value Acceptance was formerly known as a property inspection waiver.

With ULDD Phase 5 we are removing all the current valid values and replacing them with just one value of Value Acceptance.

The new value will be available March 25, 2024. The value will not be required until the mandate of July 28, 2025, however, lenders are encouraged to adopt the new value once it is available in March 2024.

If you normally import data into Loan Delivery and want to populate the new data but your system is not yet ready to transmit the updated ULDD file, you can import your existing ULDD file and manually update the data directly in the Loan Delivery UI.

For more information, please refer to the [Hybrid Appraisal Job Aid](#)

UAD Alignment

The ULDD updates support loans that have appraisals in the new UAD 3.6 format. These changes support the current UAD 2.6 as well as the new UAD 3.6 format.

SID	Data Point Name	Enhancement	Test Environment Effective Date	Production Environment Effective Date	Application Received Date	Mandate Date
51	Construction Method Type	New Valid Value	6/24/2024	7/22/2024	N/A	7/28/2025
52	Construction Method Type Other Description	New Data Point	6/24/2024	7/22/2024	N/A	7/28/2025
85*	Property Valuation Form Type	Conditionality Update	6/24/2024	7/22/2024	N/A	7/28/2025

* Property Valuation Form Type is required for all UAD 2.6 formats. When you start delivering UAD 3.6 the data point is no longer required.

The UAD data points updated in ULDD Phase 5 do not have an application received date enforcement. UAD Limited Production begins July 2025, therefore not every loan delivered will initially implement the new UAD. We are implementing the new UAD updates needed for ULDD to support the new UAD (3.6) as of July 28, 2025, so when lenders are using the new UAD they will be supported in ULDD.

For more information, please refer to the [ULDD Job Aid for the Alignment with UAD 3.6](#).

Fannie Mae Enhancements

Wire Instructions

We are adding the Wire Nickname to the ULDD XML import file as part of ULDD Phase 5. This field is for standard MBS Pools only. The Wire Nickname is created, stored, and viewed in the Wire Details section of the Loan Delivery application. This data point is not mandatory for import files, the data point has been added for process efficiency for lenders who wish to include the information at import. Lenders will still be able to update the wire nickname in the Loan Delivery UI just as they do today.

- WireInstructionReferenceIdentifier (SID 398.3) – enter for MBS Pools only.



- The ability to import new data point SID 398.3 Wire Instruction Reference Identifier (Wire Nickname) will now be available in the Loan Delivery Test Environment (LDTE) and in the Loan Delivery Application **March 24, 2025**. It will no longer be part of the Sept/Oct 2024 ULDD Phase 5(3) updates, as previously communicated. Technology partners should adjust their planned updates accordingly.

Condo Project Manager (CPM)

To support CPM, two new data points will be available in the Loan Delivery application beginning July 22, 2024. These data points will be conditionally required when FNMCondominiumProjectManagerProjectIdentifier (Sort ID 39) exists. The data points are optional until the mandate of July 28, 2025.

If you normally import data into Loan Delivery, and want to populate the new data but your system is not yet ready to transmit the updated ULDD XML import file, you can import your existing ULDD file and manually update the data directly in the Loan Delivery UI:

- FNMCondominiumProjectManagerCertificationIdentifier (Sort ID 49.1) - The unique identifier assigned by Fannie Mae's CPM system verifying certification of the condominium project identifier as part of Fannie Mae's CPM system.
- FNMCondominiumProjectManagerPhaseIdentifier (Sort ID 49.2) - The unique identifier assigned by CPM system indicating the phase of the condominium project identifier as part of the CPM system.

As a reminder, the FNMCondominiumProjectManagerProjectIdentifier (Sort ID 39) was required as of Oct. 30, 2023, for projects where CPM was used, including projects with a Fannie Mae Approval.

For more information, please refer to the [CPM Guidelines for Project Review Job Aid](#)

Working with your Technology Solution Provider

Contact your technology solution provider to discuss ULDD Phase 5 updates:

- Determine when they will release the new and updated XML file for testing and production (will they release all changes at once or in phases?).
- If the new and updated XML is ready prior to the availability date in Loan Delivery, the new fields and valid values imported will be ignored.

For More Information

Please visit the [Uniform Loan Delivery Dataset](#) page.

Please refer to the following key resources:

- ULDD Phase 5 Announcement dated Jan. 30, 2024
- ULDD Phase 5 Specification Release Notes dated Jan. 30, 2024
- ULDD Specification (Excel) (Appendix D) dates Jan. 30, 2024

Please contact the [ULDD](#) mailbox for any additional questions regarding the implementation of ULDD Phase 5.



Appendix A: Updates to the ULDD Phase 5 Specification to be published in a future release

Since the publication of the ULDD Phase 5 (5.0.1) Specification on January 30, 2024, several data points needed to be updated. The intent for the updated specification is to clarify and provide additional details for certain data points.

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

The updates consist of three categories, FNM Conditionality, FNM Implementation Notes, and FNM Format

Updates to FNM Conditionality Details (listed numerically by Sort ID)

- SID (39): FNMCondominiumProjectManagerProjectIdentifier
- SID (49.1): FNMCondominiumProjectManagerCertificationIdentifier
- SID (49.2): FNMCondominiumProjectManagerPhaseIdentifier
- SID (90,1): DeedRestrictionTermMonthsCount
- SID (208): HMDARateSpreadPercent
- SID (251.5): LoanLevelCreditScoreValue
- SID (401): MERS_MINIdentifier
- SID (403.2): LoanIdentifierType
- SID (430.1): MIIInterestRateAdjustmentPercent

Updates to FNM Implementation Notes (listed numerically by Sort ID)

- SID (13): AddressUnitIdentifier
- SID (39): FNMCondominiumProjectManagerProjectIdentifier
- SID (49.1): FNMCondominiumProjectManagerCertificationIdentifier
- SID (49.2): FNMCondominiumProjectManagerPhaseIdentifier
- SID (90.1): DeedRestrictionTermMonthsCount
- SID (145): BuydownContributorType
- SID (208): HMDARateSpreadPercent
- SID (251.1): CreditScoreCategoryVersionType
- SID (251.5): LoanLevelCreditScoreValue
- SID (384): LenderTargetFundingDate
- SID (398.3): WireInstructionReferenceIdentifier
- SID (403.1): LoanIdentifier
- SID (403.2): LoanIdentifierType
- SID (548): Address Line Text
- SID (553): AddressUnitIdentifier
- SID (590): CreditScoreValue

Updates to FNM Format

- SID (398.3): WireInstructionReferenceIdentifier

In advance of the ULDD Phase 5 (5.1.0) Specification being published in a future release, we are providing the details of the updates now so you can continue to update and test your XML file for the ULDD mandate on July 28, 2025.

Appendix A Table: Fields are arranged by Loan Delivery UI Section

For the current details for FNM Conditionality and FNM Implementation Notes refer to the [Appendix D: ULDD Phase 5 Specification v5.0.1](#)

SID	Data Point Name	Loan Delivery UI Section	Loan Delivery Business Name	Type of Update	Updated Details – for next published Appendix D for Conditionality & Implementation Notes
13	AddressUnit Identifier	Property Address	Unit Identifier (Optional - Unit Identifier Only e.g. 1A,2B,123,etc)	FNM Implementation Notes	If the unit number is provided in AddressUnitIdentifier then it must also be included in the AddressLineText as well. Only provide the unit number, not the unit designator (APT, Unit, etc.), in AddressUnitIdentifier. *The length is limited to 11.
553	AddressUnit Identifier	Mailing Address	Unit Identifier (Optional - Unit Identifier Only e.g. 1A,2B,123,etc)	FNM Implementation Notes	If the unit number is provided in AddressUnitIdentifier then it must also be included in the AddressLineText as well. Only provide the unit number, not the unit designator (APT, Unit, etc.), in AddressUnitIdentifier. *The length is limited to 11.
548	AddressLineText	Mailing Address		FNM Implementation Notes	Provide the appropriate mailing address information for the Primary Borrower if the Primary Borrower mailing address is not the same as the subject property address.
90.1	DeedRestrictionTermMonthsCount	Property Information	Deed Restriction Term Months Count	FNM Conditionality Details	IF Sort ID 368 – InvestorFeatureIdentifier = “054” OR “630” OR “631”
90.1	DeedRestrictionTermMonthsCount	Property Information	Deed Restriction Term Months Count	FNM Implementation Notes	If Special Feature Codes 054, 630 or 631 are included in Investor Feature Code (Sort ID 368) then enter the length of the period (in months) in which the resale restrictions may remain in place on the property. If more than one deed restriction exists then enter the number of months for the longest period. Enter "0" if not known.



SID	Data Point Name	Loan Delivery UI Section	Loan Delivery Business Name	Type of Update	Updated Details – for next published Appendix D for Conditionality & Implementation Notes
					Enter “999” if deed restriction remains in perpetuity.
39	FNMCondominium ProjectManager ProjectIdentifier	Project Information	CPM ID	FNM Conditionality Details	IF (Sort ID 42- Project Classification Identifier = “T or 2”) OR ((Sort ID 42- Project Classification Identifier = “R” or “S”) AND (Sort ID 47 – ProjectLegalStructureType <> “Cooperative”) AND (Sort ID 51 – ConstructionMethodType <> “Manufactured”))
39	FNMCondominium ProjectManager ProjectIdentifier	Project Information	CPM ID	FNM Implementation Notes	Numeric data only. Provide the CPM ID (ULDD SORT ID 39) when Fannie Mae's Condo Project Manager (CPM) system was used to certify a condominium project review; or when a Fannie Mae project approval was used in lieu of a lender project review (Sort ID 42- Project Classification Identifier =“T” for Condos, Sort ID 42- Project Classification Identifier = “2” for Co-ops) OR Sort ID 42 – Project Classification Identifier = “R” or “S” and Sort ID 47 – Project Legal Structure Type <> “Cooperative” and Sort ID 51 – Construction Method Type <> “Manufactured”. The CPM ID should not include the project phase ID.
49.1	FNMCondominium ProjectManager Certification Identifier	Project Information	CPM Certification ID	FNM Conditionality Details	IF Sort ID 42- Project Classification Identifier = “R” OR Sort ID 42- Project Classification Identifier = “S”
49.1	FNMCondominium ProjectManager Certification Identifier	Project Information	CPM Certification ID	FNM Implementation Notes	CPM Certification ID is a serial number associated with the certification performed by the user and can be found on the certification itself.
49.2	FNMCondominium ProjectManager PhaseIdentifier	Project Information	CPM Phase ID	FNM Conditionality Details	IF Sort ID 42- Project Classification Identifier = “T” and IF Applies



SID	Data Point Name	Loan Delivery UI Section	Loan Delivery Business Name	Type of Update	Updated Details – for next published Appendix D for Conditionality & Implementation Notes
49.2	FNMCondominiumProjectManagerPhaseIdentifier	Project Information	CPM Phase ID	FNM Implementation Notes	The CPM Phase ID is an extension of the Project ID and is generated based on the order entered into the system and not necessarily aligned with the Phase number.
401	MERS_MINIdentifier	General Loan Information	MERS_MINIdentifier	FNM Conditionality Details	IF (the loan is registered with MERS) or (Sort ID 233 - ENoteIndicator = "True")
403.1	LoanIdentifier	General Loan Information	Universal Loan Identifier	FNM Implementation Notes	Used for capture of the Universal Loan Identifier (ULI)
403.2	LoanIdentifierType	General Loan Information	Universal Loan Identifier	FNM Conditionality Details	IF Applies
403.2	LoanIdentifierType	General Loan Information	Universal Loan Identifier	FNM Implementation Notes	Enter the Universal Loan Identifier (ULI) if required pursuant to HMDA Reporting and available at loan delivery.
208	HMDARateSpreadPercent	Other	APR Spread	FNM Conditionality Details	IF Applies
208	HMDARateSpreadPercent	Other	APR Spread	FNM Implementation Notes	<p>Enter the rate spread if required pursuant to HMDA Reporting.</p> <p>FFIEC provides institutions a rate spread calculator at: https://ffiec.cfpb.gov/tools/rate-spread</p> <p>The only reasonable values supported at this time are restricted to a format of Percent 2.2.</p>
384	LenderTargetFundingDate	ASAP Only Loans	Lender Target Funding Date	FNM Implementation Notes	<p>If a Lender wants to include a specific date as to when the loan will be funded.</p> <p>For ASAP Plus loans only.</p>
398.3	WireInstructionReferenceIdentifier	Wire Instructions (MBS)	Wire Nickname	FNM Implementation Notes	For MBS only.



SID	Data Point Name	Loan Delivery UI Section	Loan Delivery Business Name	Type of Update	Updated Details – for next published Appendix D for Conditionality & Implementation Notes
398.3	WireInstructionReferenceIdentifier	Wire Instructions (MBS)	Wire Nickname	FNM Format	String 50
430.1	MIInterestRateAdjustmentPercent	Insurance	MI Interest Rate Adjustment %	FNM Conditionality Details	IF (Sort ID 426-MIPremiumSourceType = "Lender") or (Sort ID 427-MIPremiumSourceTypeOtherDescription = "Investor" and IF Available)
251.1	CreditScoreCategoryVersionType	TBD	TBD	FNM Implementation Notes	Provide the credit model associated with the LoanLevelCreditScoreValue (Sort ID - 251.5) if a loan level credit score value exists. NOTE: FICO4 is also known as Classic FICO.
251.5	LoanLevelCreditScoreValue	TBD	TBD	FNM Conditionality Details	IF Sort ID 611-PartyRoleType = "Borrower" AND at least one Borrower is an Individual
251.5	LoanLevelCreditScoreValue	TBD	TBD	FNM Implementation Notes	A value indicating the representative credit score assigned to the loan for the credit score model indicated in Sort ID 251.1-CreditScoreCategoryVersionType. Disregard any borrower without a credit score when determining this value. If all borrowers have non-traditional credit, provide '0', otherwise a non-zero value will be expected. If the borrower is a Corporation, Government Entity, Joint Venture, Limited Liability Company, Limited Partnership, Non-Profit Corporation, or Partnership, do not populate.
590	CreditScoreValue	Borrower	Credit Score	FNM Implementation Notes	A value indicating the representative credit score assigned to the borrower. When credit score values are provided for multiple credit score models the associated Credit Score Model will need to be provided in



SID	Data Point Name	Loan Delivery UI Section	Loan Delivery Business Name	Type of Update	Updated Details – for next published Appendix D for Conditionality & Implementation Notes
					<p>CreditScoreCategoryVersionType (Sort ID 590.1).</p> <p>If the borrower is a Corporation, Government Entity, Joint Venture, Limited Liability Company, Limited Partnership, Non-Profit Corporation, or Partnership, do not populate.</p>
145	BuydownContributorType	Special Products – Buydowns	Contributor	FNM Implementation Notes	<p>Only one source may be supplied. Enter the value for the predominant source.</p> <p>Supply "Other" if the contributor is an Interested Party.</p> <p>Supply "Lender" for temporary buydowns funded with Premium Financing.</p> <p>Supply "Borrower" for all other temporary buydown contributors.</p> <p>If loan does not have a temporary buydown (i.e. permanent buydown) then this field does not apply.</p>