

ULDD Phase 5 Resources

The resources available below support implementation of the Appendix D: Fannie Mae XML Data Reference Uniform Loan Delivery Dataset (ULDD) Phase 5 Version 5.0.1. ULDD Phase 5 enhancements include the following categories:

- Alignment of ULDD property data points with Uniform Appraisal Dataset (UAD) redesign specification (3.6)
- Updates to support business critical needs

Available ULDD Phase 5 Job Aids

- [Hybrid Appraisal](#)
- [Borrower Address & Unit Identifier](#)
- [Requirements Tables for High LTV Refinance Loans](#)
- [Guidelines for Entering Housing Goals Data](#)
- [CPM Guidelines for Project Review](#)
- [Deed Restriction Term Months Count](#)
- [Wire Instruction Reference Identifier](#)
- [ULDD Alignment with UAD 3.6](#)

Updated/New Loan Delivery FAQs

[Loan Delivery Application FAQs](#)

Sort ID	Loan Delivery Field Name	Question #
389.3	Wire Nickname	31, 32
453	Servicing Transfer Effective Date	33, 34
157	Other Funds Collected at Closing Amount	35
158	Other Funds Collected at Closing Type	35
159	Other Funds Collected at Closing Type Other Description	35
384	Lender Target Funding Date	36,37
398.2	Remote Notarization Indicator	38
408.1	MERS Status	39
408.2	MERS Status (Other Description)	40
90.1	Deed Restriction Months Count	41



ULDD Phase 5 Implementation Considerations

Review the [ULDD Phase 5 Implementation Considerations](#) for specific details on implementing ULDD Phase 5 requirements including:

- ULDD Phase 5 timeline for Loan Delivery and EarlyCheck
- Fannie Mae specific requirements
- Future updates to the ULDD Phase 5 Specification Update (Appendix D)

Loan Delivery Test Environment

The Fannie Mae [Loan Delivery Test Environment \(LDTE\)](#) is available to support the rollout of Loan Delivery enhancements. LDTE mirrors the Loan Delivery production application.

LDTE is available to test your ULDD Phase 5 XML file when you are ready:

- 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.
- ULDD Phase 5 edits are fatal in LDTE to provide a preview of the ULDD Phase 5 Mandate
- To review the Loan Delivery edits for ULDD Phase 5 Go to the Loan Delivery Business Rules Dictionary on the Loan Delivery page. Within the spreadsheet on the Edits_LD tab under the “Sub-Category” column, click the dropdown for these values:
 - Existing Rule - ULDD Ph 5
 - Existing Rule - Impacted ULDD Ph 5

ULDD Phase 5 Reporting

The Loan Delivery Edit Dashboard in [Fannie Mae Connect™](#) can be used to review trends and patterns in monthly edits on loans delivered to Fannie Mae and compare their edit rate to industry standards, making the loan delivery process more efficient and reducing the number of fatal edits. The dashboard primarily focuses on the changes in monthly edit counts and tracks all levels of edit severities relative to the overall number of records. While the report can currently be filtered according to seller number, an additional filter will be added to accommodate the ULDD Phase 5 edits as the industry continues to prepare for the July 28, 2025 mandate. The Download Rate Data tab and Visualization Report (Tableau) tab will be updated.