

Uniform Loan Delivery Dataset

ULDD Phase 5 Specification Release Notes

May 20, 2025

Fannie Mae has updated the Uniform Loan Delivery Dataset (ULDD) Phase 5 specification to include implementation note updates and conditionality tweaks.

ULDD Phase 5 Update Summary

This Fannie Mae Phase 5 update (5.1.0) incorporates implementation note updates and conditionality tweaks based on feedback for the current published ULDD Phase 5 specification.

Notes:

- Effective dates (test and production environment) are when an update is available in that environment.
- Mandate dates are when an update is required based on the conditionality for that data point.

ULDD Phase 5 Timeline (Unchanged)

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	*3/24/2025	3/03/2025	7/28/2025

*Optional Delivery



Updates Included in ULDD Phase 5 (5.1.0)

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 provide clarity with additional details for certain data points.

The ULDD Specification Appendix D has been updated in the following manner for ULDD Phase 5 (5.1.0):

NOTE: Industry feedback has contributed to the updates.

SID	Data Point Name	Type of Update	Updated Details
10	Address Line Text	FNM Implementation Notes	<p>The Subject Property address populated in the loan delivery XML file must accurately reflect the subject property address (including unit, if applicable) documented on the Note associated with the specified mortgage loan.</p> <p>If parsed address fields are used, this field is still required. Include the unit designator (APT, Unit, etc.), if appropriate, and Address Unit Identifier even when you include the address unit in the Address Unit Identifier data point.</p>
13	Address Unit Identifier	FNM Implementation Notes	<p>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.</p> <p>*The length is limited to 11.</p>
39	FNM Condominium Project Manager Project Identifier	FNM Conditionality Details	<p>IF Sort ID 47 - ProjectLegalStructureType = ("Condominium" OR "Cooperative") AND IF applies</p> <p>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"))</p>
39	FNM Condominium Project Manager Project Identifier	FNM Implementation Notes	<p>Numeric data only.</p> <p>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".</p> <p>The CPM ID should not include the project phase ID.</p>
47	Project Legal Structure Type	FNM Implementation Notes	<p>Use "Cooperative" for "Condom" value on the new UAD 3.6 appraisal.</p>



SID	Data Point Name	Type of Update	Updated Details
49.1	FNM Condominium Project Manager Certification Identifier	FNM Conditionality Details	IF Sort ID 39- FNMCondominiumProjectManagerProjectIdentifier exists IF Sort ID 42- Project Classification Identifier = “R” OR Sort ID 42- Project Classification Identifier = “S”
49.1	FNM Condominium Project Manager Certification Identifier	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	FNM Condominium Project Manager Phase Identifier	FNM Conditionality Details	IF Sort ID 39- FNMCondominiumProjectManagerProjectIdentifier exists IF Sort ID 42- Project Classification Identifier = “T” and IF Applies
49.2	FNM Condominium Project Manager Phase Identifier	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.
82	Appraisal Identifier	FNM Implementation Notes	<p>The identifier referred to as the "Document File Identifier" in the Uniform Collateral Data Portal (UCDP). Lender obtains the "Document File Identifier" from UCDP and transmits it in the "Appraisal Identifier" field in Loan Delivery. This field associates the appraisal data transmitted by the lender to UCDP with the Loan Delivery record. As such, this field is conditional based on UCDP mandated requirements.</p> <p>At this time the only reasonable values are 10 characters long. UAD 3.6 appraisals begin with a first digit of 2 or higher.</p>



SID	Data Point Name	Type of Update	Updated Details
85	Property Valuation Form Type	FNM Implementation Notes	<p>Enter the name of the property valuation form used to provide the property value upon which the loan underwriting decision was based.</p> <p>Enumeration and Corresponding Appraisal Form #:</p> <ul style="list-style-type: none">▪ FNM 1004 / FRE 70 = UniformResidentialAppraisalReport▪ FNM 1004C / FRE 70B = ManufacturedHomeAppraisalReport▪ FNM 1025 / FRE 72 = SmallResidentialIncomePropertyAppraisalReport▪ FNM 1073 / FRE 465 = IndividualCondominiumUnitAppraisalReport▪ FNM 1075 / FRE 466 = ExteriorOnlyInspectionIndividualCondominiumUnitAppraisalReport▪ FNM 2000 / FRE1032 = OneUnitResidentialAppraisalFieldReviewReport▪ FNM 2000A / FRE 1072 = TwoToFourUnitResidentialAppraisal▪ FNM 2055 / FRE 2055 = ExteriorOnlyInspectionResidentialAppraisalReport▪ FNM 2090 = IndividualCooperativeInterestAppraisalReport▪ FNM 2095 = ExteriorOnlyInspectionIndividualCooperativeInterestAppraisalReport <p>NOTE: When using a UAD V3.6 appraisal (Sort ID 82 - Appraisal Identifier begins with a first digit of 2 or higher) this data point is no longer needed.</p>
90.1	Deed Restriction Term Months Count	FNM Implementation Notes	<p>Provide for Shared Equity loans with resale restrictions as designated by the Fannie Mae Selling Guide/policy.</p> <p>If more than one deed restriction exists then enter the number of months for the longest period.</p> <p>Enter "0" if not known.</p> <p>Enter "999" if deed restriction remains in perpetuity.</p>
145	Buydown Contributor Type	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>
208	HMDA Rate Spread Percent	FNM Conditionality Details	<p>Required for all loans</p> <p>IF Applies</p>



SID	Data Point Name	Type of Update	Updated Details
208	HMDA Rate Spread Percent	FNM Implementation Notes	<p>Any loan with an Annual Percentage Rate (APR) that is "greater than or equal to 1.5 percentage points above the applicable Average Prime Offer Rate for first lien loans," must be reported. Fannie Mae will not accept any value that is less than 1.5%.</p> <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>
251.1	Credit Score Category Version Type	FNM Implementation Notes	<p>Provide the credit model associated with the LoanLevelCreditScoreValue (Sort ID - 251.5) if a non-zero loan level credit score value exists.</p> <p>NOTE: FICO4 is also known as Classic FICO.</p>
251.5	Loan Level Credit Score Value	FNM Conditionality Details	<p>Required for all loans:</p> <p>IF Sort ID 611-PartyRoleType = "Borrower" AND at least one Borrower is an Individual</p>
251.5	Loan Level Credit Score Value	FNM Implementation Notes	<p>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.</p> <p>If all borrowers have non-traditional credit, provide '0', otherwise a non-zero value will be expected.</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>
384	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	Wire Instruction Reference Identifier	FNM Implementation Notes	<p>For MBS only.</p>
398.3	Wire Instruction Reference Identifier	FNM Format	<p>String 3050</p>
401	MERS_MIN Identifier	FNM Conditionality Details	<p>IF (the loan is registered with MERS) or (Sort ID 233 - ENoteIndicator = "true")</p>



SID	Data Point Name	Type of Update	Updated Details
403.1	Loan Identifier	FNM Implementation Notes	Used for capture of the Universal Loan Identifier (ULI), if exists . Only provide a ULI. Do not provide a Non-ULI (NULI) in place of the ULI.
403.2	Loan Identifier Type	FNM Implementation Notes	Used for capture of the Universal Loan Identifier (ULI), if exists . Enter the Universal Loan Identifier (ULI) if required pursuant to HMDA Reporting and available at loan delivery.
430.1	MI Interest Rate Adjustment Percent	FNM Conditionality Details	IF (Sort ID 426-MIPremiumSourceType = "Lender") or (Sort ID 427 - MIPremiumSourceTypeOtherDescription = "Investor" and IF Available)
548	Address Line Text	FNM Implementation Notes	<p>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.</p> <p>If parsed address fields are used, this field is still required. Include the unit designator (APT, Unit, etc.), if appropriate, and Address Unit Identifier even when you include the address unit in the Address Unit Identifier data point.</p>
549	Address Type	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.
553	Address Unit Identifier	FNM Implementation Notes	<p>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.</p> <p>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.</p> <p>*The length is limited to 11.</p>
554	City Name	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.
555	Country Code	FNM Implementation Notes	<p>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.</p> <p>Enter two-character code from the International Organization for Standardization (ISO) 3166-1-alpha-2 code list at https://www.iso.org/iso-3166-country-codes.html</p>



SID	Data Point Name	Type of Update	Updated Details
557	Postal Code	FNM Implementation Notes	<p>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.</p> <p>Valid US format options are either: NNNNN or NNNNNNNNN (no dash). Valid Canadian format is: ANA NAN (where "N" is a numeric and "A" is an alphabetic character).</p>
560	State Code	FNM Implementation Notes	<p>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.</p> <p>If the Borrower's mailing address is outside of the United States or Canada, do not send this data point.</p> <p>Enter State abbreviation maintained by the United States Postal Service (USPS). Refer to USPS (Publication 28) for guidance about state codes.</p>
590	Credit Score Value		<p>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 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>

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](#)