

Uniform Loan Delivery Dataset

ULDD Phase 5 (5.2.0) Specification Release Notes

May 26, 2026

Fannie Mae has updated the Uniform Loan Delivery Dataset (ULDD) Phase 5 specification for version 5.2.0 to include implementation note updates, conditionality updates and support for new data enhancements.

ULDD Phase 5 (5.2.0) Update Summary

This Fannie Mae Phase 5 update (5.2.0) 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 (5.2.0)

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 (5.2.0):

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



SID	Data Point Name	Type of Update	Updated Details
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> <p>At this time the only reasonable value is up to 10 digits long. Do not include any leading zeros.</p>
42	Project Classification Identifier	FNM Supported Enumerations	<p>E F G P Q R S T U V 1 2</p> <p>NOTE: Project Type Q will only be permitted for loans with an Application Received Date prior to August 3, 2026</p>
49.1	FNM Condominium Project Manager Certification Identifier	FNM Implementation Notes	<p>CPM Certification ID is a serial number associated with the certification performed by the user and can be found on the certification itself.</p> <p>At this time the only reasonable value is up to 10 digits long. Do not include any leading zeros.</p>



SID	Data Point Name	Type of Update	Updated Details
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. At this time the only reasonable value is up to 10 digits long. Do not include any leading zeros.
63	Property Estate Type	FNM Implementation Notes	If property is located on tribal trust land enter "Leasehold". Leasehold is not limited to tribal trust land. Indicate "Other" if "LifeEstate" is permitted.
63	Project Estate Type	FNM Supported Enumerations	FeeSimple Leasehold Other
64	Property Estate Type Other Description	Added Data Point	Added data point and valid value back to ULDD dataset. We found we had a business need to keep the data point.
90	Property Valuation Method Type Other Description	FNM Supported Enumerations	DeskReview FieldReview HybridAppraisal
90	Property Valuation Method Type Other Description	FNM Implementation Notes	Enter "DeskReview" if a desk review was used to value the subject property. Enter "FieldReview" if a field review was used to value the subject property. Enter "HybridAppraisal" if a hybrid appraisal was used to value the subject property.
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.
254	Base LTV Ratio Percent	FNM Implementation Notes	Unless otherwise specified in the Selling Guide, divide the sum of the original loan amount excluding any financed mortgage insurance premium amount by (i) in the case of a purchase transaction, the lower of the PurchasePriceAmount (SortID 195) or PropertyValuationAmount (SortID 83), or (ii) in the case of a refinance transaction, the PropertyValuationAmount (SortID 83), or (iii) in the case of an Affordable LTV in DU, the PropertyValuationAmount (SortID 83). Only whole numbers will be supported at this time. The BaseLTVRatioPercent must be truncated (shortened) to two decimal places. The truncated result must be rounded up to the next whole percent. For example: 96.001% will be delivered as 96; 80.01% will be delivered as 81.



SID	Data Point Name	Type of Update	Updated Details
376	Investor Collateral Program Identifier	FNM Implementation Notes	<ul style="list-style-type: none"> • SFC 774: DU-Issued Value Acceptance + Property Data • SFC 801: DU-Issued Value Acceptance (Appraisal Waiver) (non-High LTV Refinance) • SFC 807: DU-Issued Value Acceptance (Appraisal Waiver) (High LTV Refinance)
412	MI Certificate Identifier	FNM Implementation Notes	At this time the only reasonable values are up to 10 characters long. Do not include leading zeros.
426	MI Premium Source Type	FNM Supported Enumerations	Borrower Lender Other
427	MI Premium Source Type Other Description	FNM Conditionality	CR O
427	MI Premium Source Type Other Description	FNM Supported Enumerations	Investor
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)
545	Legal Entity Type	FNM Supported Enumerations	Corporation GovernmentEntity JointVenture LimitedLiabilityCompany LimitedPartnership NonProfitCorporation Other Partnership
546	Legal Entity Type Other Description	FNM Conditionality	CR O
546	Legal Entity Type Other Description	FNM Supported Enumerations	LandTrustAndBeneficiaryIsIndividual LivingTrust
580	Credit Report Identifier	FNM Implementation Notes	Enter the credit reference number associated with the Borrower credit report used to underwrite the delivered loan. This field is N/A for legal entities. For any loans underwritten in LP and an in-file credit report is used, this field is optional.
591.1	Credit Score Provider Name	Added Data Point	Added data point back to ULDD dataset. Have not moved to new Credit Score structures.
686.2	Lender Pool Target Funding Date	Added New Data Point	If a Lender wants to include a specific date as to when the Pool will be funded.



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](#)