

**What is UMDP?** In 2010, the Uniform Mortgage Data Program® (UMDP®) was launched jointly by Fannie Mae and Freddie Mac (the GSEs), at the direction of the Federal Housing Finance Agency, to enhance mortgage data quality through standardization. UMDP governs several ongoing GSE initiatives supporting data exchanges across the loan life cycle. Since its inception, UMDP has accelerated the mortgage industry’s adoption of data standards, which has contributed to operational efficiencies and enhanced risk management capabilities for mortgage lenders. Each successive UMDP project has increased the accuracy and overall quality of the vast amount of data supporting mortgage loans.

## What Does UMDP Do for Mortgage Lenders?

- Reduces ambiguities in data names and definitions through the specific Mortgage Industry Standards Maintenance Organization (MISMO®) standard associated with each dataset, while providing consistency in business terms and loan data.
- Improves quality, consistency, and accuracy of loan, borrower, and property data throughout the mortgage life cycle.
- Promotes transparency, better controls, and trustworthy data exchanges between business partners.
- Offers more certainty regarding the eligibility of a loan for sale in the secondary market to the GSEs.

## Closing the Circle with UMDP

### ULAD/ URLA

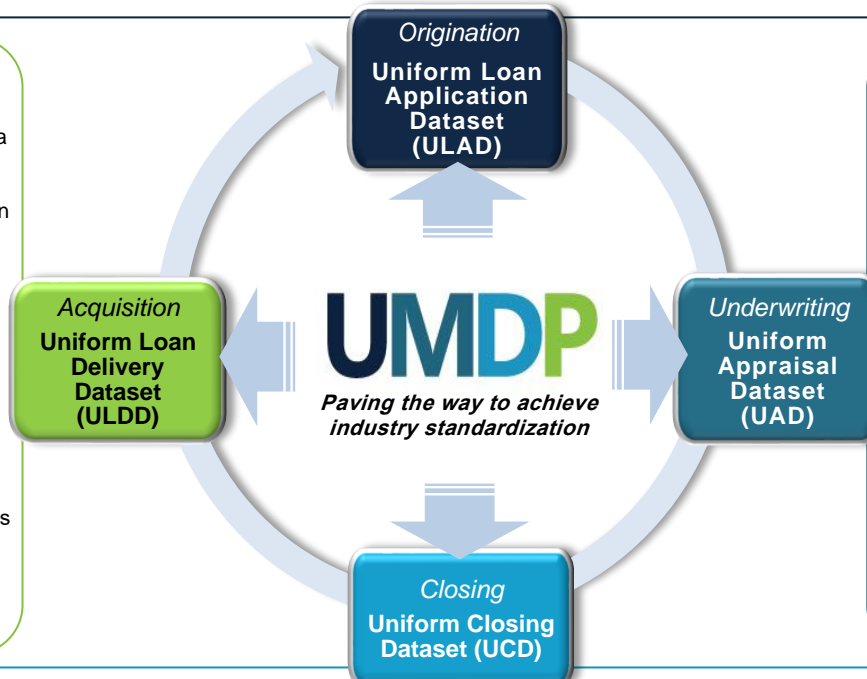
In 2013, the GSEs began the process of assessing, redesigning, and modernizing the Uniform Residential Loan Application (URLA) to improve the borrower and lender loan origination experience. To assist the industry’s transition to the updated automated underwriting systems, the ULAD was created to cross-reference each URLA field to an applicable MISMO v3.4 data point. The final version of the redesigned URLA was published in 2019 and has been required for all new loans submitted to the GSEs since March 1, 2021. Fannie Mae’s Desktop Underwriter® (DU®) and Freddie Mac’s Loan Product Advisor® (LPA<sup>SM</sup>) have been updated to accept redesigned URLA data based on MISMO v3.4.

### ULDD

Implemented in phases starting in 2012, ULDD is a common set of data elements required by the GSEs for single-family loan deliveries.

Required at the time of loan delivery, approximately 85% of the data is consistent across the GSEs, only differing to reflect GSE-specific policies.

The data is delivered via Fannie Mae’s Loan Delivery and Freddie Mac’s Loan Selling Advisor®.



### UAD

First published in 2010, the UAD defines fields required for delivering appraisals and standardizes definitions.

Appraisals are submitted to the joint-GSE Uniform Collateral Data Portal® (UCDP®).

In 2018, the GSEs launched a multi-year initiative to update the UAD and Uniform Residential Appraisal Report.

### UCD

The UCD is a common industry dataset that enables information on the Consumer Financial Protection Bureau’s Closing Disclosure to be transmitted electronically to the GSEs. The first UCD specification was published in 2015. The UCD XML file is the same for both GSEs, but it is submitted via GSE-specific applications: Fannie Mae’s UCD Collection Solution and Freddie Mac’s Loan Closing Advisor.

Effective Sep. 25, 2017, the UCD file must be submitted for all loans delivered to the GSEs. In 2020, the GSEs announced the introduction and transition of critical edits from “warning” to “critical/fatal” to enhance data quality through a multi-phased approach.

### Learn More

- UMDP on FannieMae.com: <https://singlefamily.fanniemae.com/delivering/uniform-mortgage-data-program>
- UMDP on FreddieMac.com: <https://sf.freddie.com/tools-learning/uniform-mortgage-data-program/overview>