





#### 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 UMDP does 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

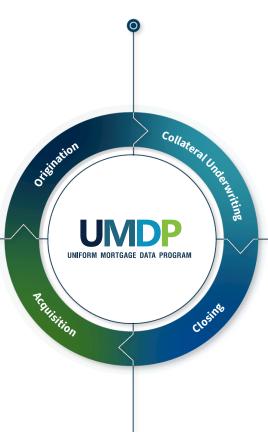
**Uniform Loan Application Dataset** 

The ULAD initiative standardizes the collection of Uniform Residential Loan Application (URLA) data into a cohesive dataset, which has become the foundation for Fannie Mae's Desktop Underwriter® (DU®) and Freddie Mac's Loan Product Advisor® (LPA®) AUS specifications. Under ULAD, the GSEs continue to collaborate on specification changes, ensuring aligned data collection and underwriting requirements.



**Uniform Loan Delivery Dataset** 

The ULDD standardizes data for singlefamily loan deliveries to the GSEs, with substantial consistency across both entities, adjusted only for specific policies. Data is submitted through Fannie Mae's Loan Delivery system and Freddie Mac's Loan Selling Advisor® and Loan Quality Advisor®.



#### **UAD**

**Uniform Appraisal Dataset** 

The UAD standardizes appraisal data for any residential property type submitted through the joint-GSE Uniform Collateral Data Portal® (UCDP®). A revised UAD and single data-driven, dynamic Uniform Residential Appraisal Report (URAR) will replace current appraisal forms, with broad adoption starting on Jan. 26, 2026.

# UCD

**Uniform Closing Dataset** 

The UCD standardizes closing disclosure data submitted through Fannie Mae's UCD Collection Solution and Freddie Mac's Loan Closing Advisor®. Since 2020, the GSEs have implemented phased improvements to enhance data quality, with the new UCD v2.0 specification set to become mandatory in 2026.

#### **Learn more**

UMDP on fanniemae.com: singlefamily.fanniemae.com/delivering/uniform-mortgage-data-program UMDP on freddiemac.com: sf.freddiemac.com/tools-learning/uniform-mortgage-data-program/overview