

ULDD Phase 3 Addendum Updates

June 27, 2017

Freddie Mac and Fannie Mae (the GSEs) are providing minor updates to Phase 3 of the Uniform Loan Delivery Dataset (ULDD). We're updating some of the requirements for collecting Home Mortgage Disclosure Act (HMDA) data and announcing the implementation dates for the second release of ULDD Phase 3.

Specification Updates

To help ensure optimal data quality, the GSEs are introducing new enumerations and data points, which will help identify borrower race. Other updates clarify the conditionality details of HMDA data points, adjust cardinality limits, and provide minor changes to how the Phase 3 extension schema file is constructed.

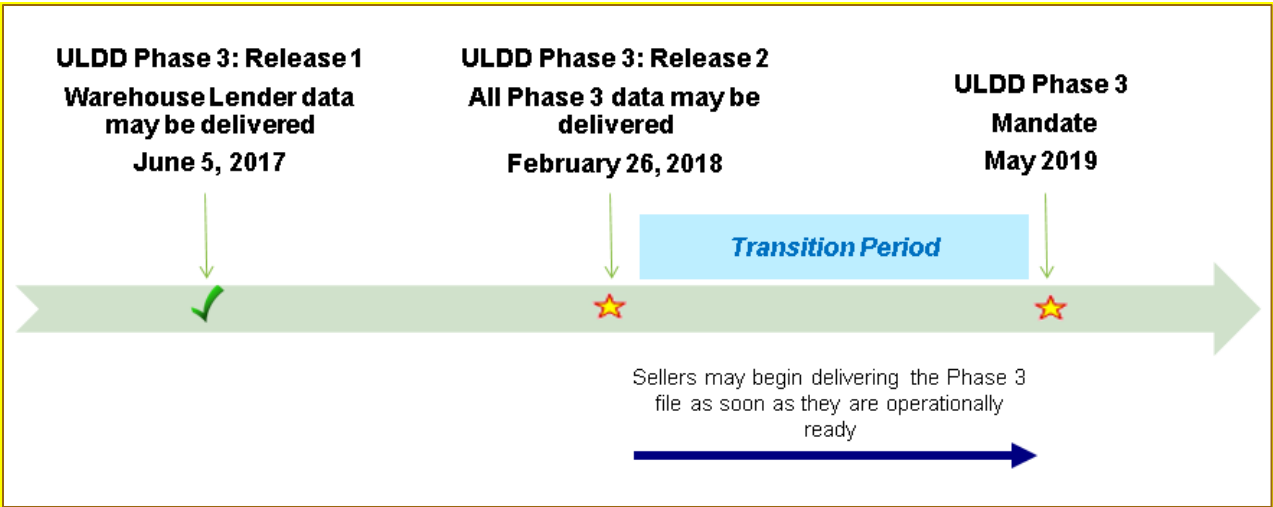
Specifically, the following changes were made with this update:

- To more accurately collect data for borrowers who self-identify as "Other Asian" or "Other Pacific Islander," we are:
 - Adding **two new valid values to HMDA Race Designation Type** (Sort ID 610.3) for "Other Asian" and "Other Pacific Islander" designations. The two new valid values replace the existing "Other" race designation valid value.
 - Introducing **two new data points, HMDA Race Designation Other Asian Description** (Sort ID 610.21) and **HMDA Race Designation Other Pacific Islander Description** (Sort ID 610.22), to separate borrower write-in values for these designations.
- Updating **conditionality details** for several HMDA data points for enhanced clarity.
- Increasing **cardinality limits** for ethnicity and race containers from a maximum of five to the maximum allowable value for each.
- Adjusting the ULDD Phase 3 extension schema to support the re-declarations of HMDA Ethnicity Type and HMDA Race Type data points.

Release 2 Data Delivery

As a reminder, ULDD Phase 3 data, including the HMDA data, must be delivered to the GSEs beginning in **May 2019**. As a follow-up to the March 28 ULDD Phase 3 [announcement](#), the GSEs are providing their individual release schedules for capturing this data.

Freddie Mac's **second release will be implemented on February 26, 2018**. At that time, Sellers will be able to deliver the remaining Phase 3 data points, including the new HMDA Demographic Information data, into the Freddie Mac Selling System® as soon as they're ready to do so.



Updates to ULDD Specifications and Resources

To accommodate the changes outlined in this announcement, the GSEs published the following updated specifications and resources to our respective ULDD webpages:

- *ULDD Phase 3 XML Data Requirements (Appendix A and Appendix D)*
- *Appendix B – Test Case Scenarios*
- *Appendix C - XML Sample Files*
- *Appendix E - MISMO V3.0 Reference Model and ULDD Phase 3 Extension Schema*

The GSEs encourage all sellers to review the updated Phase 3 specification and resources, regardless of their loan delivery method. As with previous ULDD Phases, the GSEs will work closely with technology integration vendors to ensure they are prepared to support this implementation.

Additional Information

For questions about this announcement, or ULDD Phase 3 in general, please reach out to your Freddie Mac or Fannie Mae representative. Reference the [Freddie Mac ULDD page](#) or the [Fannie Mae ULDD page](#) for more information and resources.