

ULDD Phase 4a Updates and Phase 5 Specification Release

September 12, 2023

Freddie Mac and Fannie Mae (the GSEs) are providing an update to the Uniform Loan Delivery Dataset (ULDD) to align with current GSE requirements and support the continued improvement of our loan delivery standards. This announcement provides an overview of the Phase 4a updates (Freddie Mac only) and Phase 5 data requirements. The update will entail enhancements to support the Enterprise Credit Score and Credit Reports Initiative requirements, alignment with the new Uniform Appraisal Dataset (UAD) 3.6, alignment with *Single-Family Seller/Servicer Guide* updates for Sellers and business critical needs.

ULDD Phase 4a Updates

Freddie Mac is providing updates to existing ULDD Phase 4a data points (i.e., enumerations, implementation notes, conditionality, and conditionality details).

The Freddie Mac ULDD Phase 4a updates include:

- Previously announced Guide updates.
- Activating Freddie Mac optional data points for Document Custodian and Servicer.
- Adding and removing loan program identifiers.
- Updates for data points that use Property Valuation Method Type as part of their conditionality.

Refer to the [Summary of ULDD Phase 4a Updates and Phase 5 Specification](#) for further details on the ULDD Phase 4a updates.

ULDD Phase 5 Overview

The Phase 5 updates add new data points and updates to existing data points to support the Enterprise Credit Score and Credit Reports Initiative requirements, alignment with the new UAD 3.6 and business critical requirements.

Enterprise Credit Score and Credit Reports Initiative Requirements

The Credit Score requirements are based on the Enterprise Credit Score and Credit Reports Initiative and consist of updates for tri-merge to bi-merge, credit score average calculation and Multiple Credit Score Models (inclusion of FICO® Score 10 T and VantageScore® 4.0). Further information can be found on the [Credit Score Models website](#).

ULDD updates for the Credit Score Requirements include:

- Data point additions and removals.
- Data point relocations to repeating and non-repeating data structures.
- Valid values additions and removals.

Alignment with UAD 3.6

With the development of the redesigned UAD 3.6, ULDD has added the following updates to align ULDD and UAD. Further guidance for additional property data points will be published later.

ULDD updates for the UAD 3.6 include:

- Activation of a new data point that was previously optional in ULDD Phase 1.
- Valid values additions.
- Conditionality updates.

Business Critical Requirements

To support the continued improvement of our loan delivery standards, business initiatives and Freddie Mac's Duty to Serve, several business-critical updates have been added.

ULDD updates for business-critical needs include:

- Data points for remote online notarization (RON) and Mortgage Electronic Registration Systems (MERS®) registration.
- Data points for Property Address Unit Numbers.
- Data points to support Condo Project Advisor®.
- Valid values removals.
- Additional updates to support business initiatives.

Reference the [Summary of ULDD Phase 4a Updates and Phase 5 Specification](#) document for further details on the ULDD updates for Credit Score Requirements, Alignment with UAD 3.6 and Business Critical Requirements.

Note: The GSEs encourage all Sellers to review the updated Phase 5 specification, regardless of their loan delivery method. Most Sellers will need to update their systems and/or processes to capture and deliver the data points required for Phase 5. As with previous ULDD Phases, the GSEs will work closely with software partners to help ensure they will be prepared to support this implementation.

Removal of Previous ULDD Specifications from Appendix A and D

As part of this publication, Freddie Mac has removed the previous ULDD specifications (ULDD Phases 1, 2 and 3) from Appendix A and D. These previous ULDD specifications can now be found in Appendix G. Going forward, older ULDD specifications will be moved from Appendix D to Appendix G.

Credit Score Provider Values Removed from the ULDD Specification

The valid values list for Credit Score Provider Name (Sort ID 591.1) has been removed from the ULDD specification. The current list of valid values for Credit Repository Companies and Technical Affiliates Codes can now be downloaded from the [Credit Reporting Companies and Technical Affiliates webpage](#).

Implementation Timing

Refer to the published timeline on the [ULDD webpage](#) and the [Summary of ULDD Phase 4a Updates and Phase 5 Specification](#). Please note some implementation and mandate dates shown as TBD will be provided as soon as possible pending ongoing analysis of industry feedback.

Next Steps

The GSEs will publish supporting documentation, including a new ULDD Phase 5 extension schema.

Resources

To support your development and adoption of ULDD Phase 5, we're publishing updates to the following documents on the [ULDD webpage](#):

- [Summary of ULDD Phase 4a Updates and Phase 5 Specification](#)
- XML Data Requirements specifications: [Appendix A](#) (.pdf) and [Appendix D](#) (.xlsx)
- Archived XML Data Requirements specifications: [Appendix G](#)
- [Credit Score Models website](#)
- [Credit Reporting Companies and Technical Affiliates webpage](#)

Questions about this announcement, or ULDD Phase 4a and Phase 5 data requirements, can be directed to your Freddie Mac representative or our [ULDD mailbox](#).