

# ULDD Phase 4a Specification Release

December 14, 2021

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 data requirements, which entails new data points as well as updates to existing data points. The GSEs continue to assess the plan for future installments in the Phase 4 series and will provide updates as they become available.

## ULDD Phase 4a Overview

The Freddie Mac Phase 4a introduces eight new data points, five of which exclusively support Freddie Mac’s Duty to Serve and affordable lending programs, while the remaining three facilitate the collection of Housing Finance Agency data. In addition, Phase 4a includes updates to existing ULDD data points (i.e., enumerations, implementation notes and conditionality details). These updates align with current GSE requirements as well as Freddie Mac’s *Single-Family Seller/Servicer Guide* (Guide). Freddie Mac has also incorporated previously announced Guide updates from Bulletins [2021-29](#), [2021-31](#), [2021-34](#), and [2021-36](#).

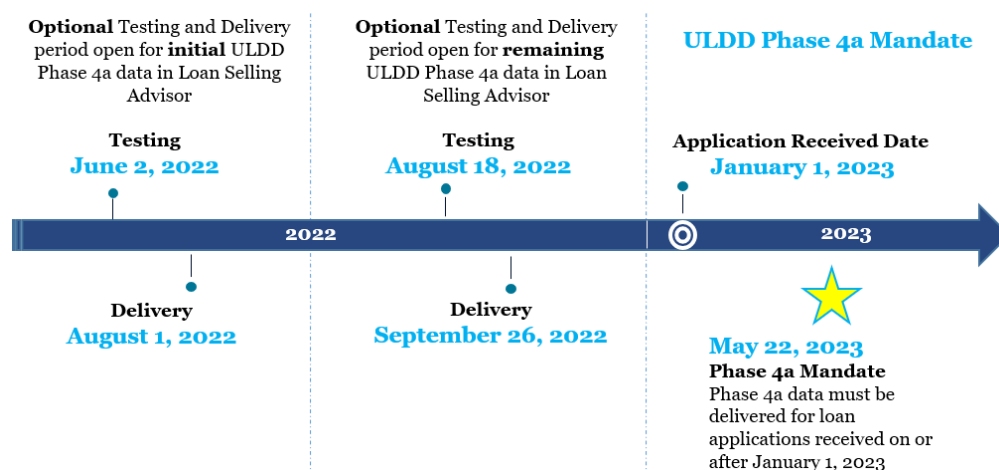
The Freddie Mac ULDD Phase 4a specification contains:

- 8 new data points to support current and new business needs
- 30 enumeration updates
- 21 implementation note updates

Note: Reference the [Summary of ULDD Phase 4a Updates](#) for further details on the Phase 4a data requirements.

## Implementation Timing

The following timeline provides transition-related guidance to help Sellers comply with the implementation of the Phase 4a requirements. Sellers will need to begin collecting the new affordable lending, Duty to Serve and Housing Finance Agency data points for loans with Application Received Dates on or after January 1, 2023.



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The GSEs strongly encourage all Sellers to review the Phase 4a specification (*Appendix A/D*) for the effective dates and impacts, 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 4a. As with previous ULDD phases, Freddie Mac will work closely with software partners to ensure they will be prepared to support this implementation.

## Resources

To support your development and adoption of ULDD Phase 4a, we're publishing updates to the following documents on the [ULDD web page](#):

- [Summary of ULDD Phase 4a Updates](#)
- XML Data Requirements specifications: [Appendix A](#) (.pdf) and [Appendix D](#) (.xlsx)

For more information on the changes related to ULDD Phase 4a, refer to Guide Bulletins [2021-29](#), [2021-31](#), [2021-34](#), and [2021-36](#). Please direct questions to your Freddie Mac representative or our [ULDD mailbox](#).