

## Summary of ULDD Phase 4a Updates

The Freddie Mac Uniform Loan Delivery Dataset (ULDD) Phase 4a update details are displayed in the tables below. They are categorized by specific dates for the system implementation, delivery readiness and mandate. New data points are listed along with updates to enumerations, implementation notes and conditionality details.

Sellers should continue to comply with the requirements set forth in *Single-Family Seller/Servicer Guide* (Guide) Section 6302, which will be subsequently amended to incorporate the ULDD Phase 4a updates in accordance with the dates detailed below. However, Sellers may elect to deliver ULDD Phase 4a updates as of the optional delivery dates listed below.

**APRIL 2022 UPDATE** - Added Implementation Note update for Purchase Price Amount (Sort ID 195) to remove the requirement to enter the appraised value for Deed Restricted Mortgages. Optional Delivery Date starting 09/26/2021, Application Received Date of 01/01/2023 and Mandate Date of 05/22/2023.

**JULY 2022 UPDATE** – Extended the delivery period for MI Company Name Type (Sort ID 413) to allow both “Genworth” and “Enact” as valid values from 08/01/2022 – 10/02/2022 for Mortgages with mortgage insurance policies issued by Enact. Freddie Mac will no longer accept “Genworth” as a valid value on or after 10/03/2022 (Revision Effective Date).

*NOTE: The GSEs strongly encourage all Sellers to review the ULDD 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.*

### Definitions:

- **Revision Effective Date / Mandate Date:** The date upon which sellers are expected to include the associated change(s) in their loan delivery XML files if applicable.
- **Optional Delivery Date:** The date upon which sellers can choose to start including the associated change(s) in their loan delivery XML files if applicable.
- **Application Received Date:** The date upon which sellers will be required to collect the new ULDD Phase 4a information for loans with applications received on or after January 1, 2023 if applicable.

Sort ID	Data Point Name	Brief Description	Revision Effective Date	Optional Delivery Date	Application Received Date	Mandate Date
158	Other Funds Collected At Closing Type	Removed enumerations - AdvancedPITI Payment and PrincipalCurtailment - <a href="#">Bulletin 2021-29</a>	09/01/2021	N/A	N/A	N/A
322	Automated Underwriting Case Identifier	Implementation Note update - <a href="#">Bulletin 2021-29</a>				
328	Loan Manual Underwriting Indicator					
83	Property Valuation Amount	Implementation Note update - <a href="#">Bulletin 2021-31</a>	10/06/2021	N/A	N/A	N/A

Sort ID	Data Point Name	Brief Description	Revision Effective Date	Optional Delivery Date	Application Received Date	Mandate Date
91	Combined LTV Ratio Percent					
92	Home Equity Combined LTV Ratio Percent					
195	Purchase Price Amount					
255	LTV Ratio Percent					
42	Project Classification Identifier	Implementation Note update - <a href="#">Bulletin 2021-34</a>	11/03/2021	N/A	N/A	N/A
572	Borrower Mail To Address Same As Property Indicator	Implementation Note update - <a href="#">Bulletin 2021-29</a>	12/01/2021	N/A	N/A	N/A
67	Property Structure Built Year	Implementation Note update	12/14/2021	N/A	N/A	N/A
85	Property Valuation Form Type	Removed enumeration – DesktopUnderwriter PropertyInspectionReport				
326	Automated Underwriting System Type	Removed enumerations - Assetwise, Capstone and Strategyware				
591.1	Credit Score Provider Name	Updated Implementation Notes, updated Credit Score Provider and Technical Affiliate Names and removed 2 enumerations				
596	Bankruptcy Indicator	Updated Implementation Notes to remove the word “redesigned” for Uniform Residential Loan Application (URLA)				
597	Borrower First Time Homebuyer Indicator					
598	Citizenship Residency Type					
599	Loan Foreclosure Or Judgment Indicator					
138	Loan Amortization Type	Removed enumeration – RateImprovementMortgage - <a href="#">Bulletin 2021-29</a>	01/01/2022	N/A	N/A	N/A
325	Automated Underwriting Recommendation Description	Removed enumeration – CautionEligibleForAMinus - <a href="#">Bulletin 2021-29</a>				

Sort ID	Data Point Name	Brief Description	Revision Effective Date	Optional Delivery Date	Application Received Date	Mandate Date
404	Loan Program Identifier	Removed enumeration – AminusMortgage - <a href="#">Bulletin 2021-29</a>				
591.1	Credit Score Provider Name	Added 4 enumerations	01/29/2022	N/A	N/A	N/A
195	Purchase Price Amount	Implementation Note update - <a href="#">Bulletin 2021- 36</a>				
404	Loan Program Identifier	Added enumeration – CommunityLandTrust to replace the current Investor Feature Identifier - <a href="#">Bulletin 2021- 36</a>	03/28/2022	N/A	N/A	N/A
414	MI Company Name Type Other Description	Added enumeration - Enact <a href="#">Bulletin 2021- 36</a>	08/01/2022	N/A	N/A	N/A
413	MI Company Name Type	Removed enumeration - Genworth	10/03/2022	N/A	N/A	N/A
<b>Initial ULDD Phase 4a Data</b>						
90.2	Renewable Energy Component Type	New data points for Duty to Serve and affordable lending programs (GreenCHOICE Mortgages® and CHOICERenovation®)				
193.1	Alterations Improvements And Repairs Amount					
244.1	Energy Improvement Amount					
404	Loan Program Identifier	Added 7 enumerations to replace current Investor Feature Identifiers for Duty to Serve and affordable lending programs (CHOICEHome®, GreenCHOICE Mortgages® and CHOICERenovation®)	N/A	08/01/2022	01/01/2023	05/22/2023
195	Purchase Price Amount	Implementation Note update for Duty to Serve and affordable lending programs (GreenCHOICE Mortgages® and CHOICERenovation®)				
404	Loan Program Identifier	Added enumeration - HFAAdvantage Removed enumeration - HomePossibleAdvantageHFA				

Sort ID	Data Point Name	Brief Description	Revision Effective Date	Optional Delivery Date	Application Received Date	Mandate Date
641.7	Party Role Identifier	New data points for Housing Finance Agency information				
641.8	Party Role Type					
641.9	Party Role Type Other Description					
<b>Remaining ULDD Phase 4a Data</b>						
2	About Version Identifier	ULDD Phase 4a Identifier - FRE 5.0.0	N/A	09/26/2022	01/01/2023	05/22/2023
90.1	Deed Restriction Term Months Count	New data point for Duty to Serve and affordable lending programs (Deed Restricted Mortgages)				
195	Purchase Price Amount	Implementation Note update for Duty to Serve and affordable lending programs (Deed Restricted Mortgages)				
404	Loan Program Identifier	Added 2 enumerations to replace current Investor Feature Identifiers for Duty to Serve and affordable lending programs (Deed Restricted Mortgages)				
515.1	Initial Principal And Interest Payment Amount	New data point for Related Loans				