

Prevent Data Errors and Untimely Servicing Set Up

For loans sold through Co-Issue XChange®, the delivery of accurate data for all [Uniform Loan Delivery Dataset \(ULDD\)](#) required data points will prevent data and servicing set-up errors. It is imperative that Sellers adhere to the delivery requirements in Guide Chapters [6302](#) and [6302.2](#).

Delivery of inaccurate or erroneous data to Freddie Mac will be used by the Servicer to set up the borrower's servicing account. Such errors can result in untimely servicing set up and lead to RESPA violations.

Deliver a Scheduled UPB and Valid LPIDD

When you sell loans for cash and concurrently transfer the servicing through Co-Issue XChange, and the loan's Funding Date is after the 10th of the month and the borrower's next payment is due the 1st of the following month, you must:

- Amortize the loan down by one principal payment and ensure the ULDD Data Point, [Loan Acquisition Scheduled UPB Amount \(Sort ID 385\)](#) reflects the same.
- Ensure the ULDD Data Point, [Last Paid Installment Due Date \(LPIDD\) \(Sort ID 440\)](#) is advanced to the first of the month after the loan's funding month.

The table below provides detailed steps on data delivery requirements for the Loan Acquisition Scheduled UPB Amount and the Last Paid Installment Due Date and Servicer packaging requirements for this circumstance.

Example:

| How to Deliver a Scheduled UPB and Update the Last Paid Installment Due Date | | |
|--|---|---|
| If the... | You must... | Here's what you need to do: |
| Funding Date is 04/11/2024 and the Last Paid Installment Due Date is 04/01/2024 and the Note date is 03/01/2024. | Amortize down the loan by the amount of principal due in the month following funding, whether or not the payment(s) was collected. | Go to the Loan Acquisition Scheduled UPB Amount data point and modify it by amortizing down the loan by one payment (include the April 2024 P&I payment), even if the payment was not collected. |
| | Advance the Last Paid Installment Due Date. | Go to the Last Paid Installment Due Date data point and enter a date of 05/01/2024. |
| | When amortizing down a loan with escrow collections, contact the Transferee Servicer for instructions on how to transfer the escrow portion of the payment. See note below. | N/A |
| | Include a payment history in the transfer of servicing file to the Servicer. | The delivery file to the Servicer must contain a legible loan payment history (attached in the order shown on the Document Checklist) that includes: <ol style="list-style-type: none"> 1. The amount of the applied payment 2. Date the payment was applied 3. Current UPB, etc. |



| How to Deliver a Scheduled UPB and Update the Last Paid Installment Due Date | | |
|---|---|---|
| If the... | You must... | Here's what you need to do: |
| Funding Date is 04/10/2024, the Last Paid Installment Due Date is 04/01/2024 and the Note Date is 03/01/2024. | If no payments or curtailments have been received, no adjustments are needed. | Enter the Loan Acquisition Scheduled UPB Amount as the same amount shown on the Note and enter the LIPDD also as shown on your lending documents of 04/01/2024. |

Note: When you amortize down a loan in which escrows are collected, the Transferee Servicer is due the escrow portion of the payment. Contact the Transferee Servicer for instructions on how to transfer the funds due them.

The illustration below displays the [ULDD](#) data points for the Loan Acquisition Scheduled UPB Amount (Sort ID 385) and the Last Paid Installment Due Date (Sort ID 440). These data points can be found in the Current section of the Create Loan page or Modify Loan page in Loan Selling Advisor®.

You will receive a warning edit/message in Loan Selling Advisor if the requirements noted above do not meet our delivery requirements.

Loan Selling Advisor [calculates the Loan Acquisition Scheduled UPB Amount](#) for you (a feature available in the Loan Pipeline); however, this feature cannot be used for loans in which the Freddie Mac Funding Date is on or before the 10th of the month and the Last Paid Installment Due Date is in the same month. Loans sold under this scenario do not need to be amortized down by a payment.

Example:

Freddie Mac Funding Date is February 10, 2024

Last Paid Installment Due Date is February 1, 2024, or after



Refer to the Concurrent Transfer of Servicing (CTOS) Selling and delivery requirements in Guide Sections [6101.6](#), [6102.7](#), [6302.5](#) and [6302.51](#) (Guide Section 6302.51 will be effective March 6, 2024).

For more information, refer to [Form 960](#), Agreement for Concurrent Transfer of Servicing of Single-Family Mortgages.

Contacts

For questions regarding mortgages sold through Co-Issue XChange, contact:

- Freddie Mac Customer Support Contact Center (800-FREDDIE)
- Freddie_Mac_Servicing_Released_Executions@freddiemac.com
- Your Freddie Mac Account Executive

This information is not a replacement or substitute for the requirements in the Freddie Mac *Single-Family Seller/Servicer Guide* or any other contractual agreements. This information does not constitute an agreement between Freddie Mac and any other party.

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