

Overview

On December 14, 2021, Freddie Mac and Fannie Mae [announced](#) through the Uniform Mortgage Data Program® (UMDP®), the Uniform Loan Delivery Dataset (ULDD) Phase 4a data requirements. And on April 26, 2022, [additional updates were announced](#). This job aid will assist you with the ULDD Phase 4a data points, all of which will become “Required” or “Conditionally Required” on the mandate date of May 22, 2023, for loans with Application Received Dates on or after January 1, 2023.

Sellers should continue to comply with the requirements set forth in the *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 in this job aid.

Note: Sellers must incorporate all Phase 3 data points recently updated.

The Freddie Mac ULDD Phase 4a specification includes the following:

- 8 new data points
- 12 enumeration updates
- 2 Implementation Note updates

Phase 4a Data Points

Phase 4a data points are required for mortgages sold through Freddie Mac’s Duty to Serve (DTS), Affordable Lending and Housing Finance Agency programs. These data points are required for mortgages delivered to Freddie Mac on or after May 22, 2023, with Application Received Dates on or after January 1, 2023. Data points are shown in ULDD Sort ID order.

The table below identifies the ULDD Phase 4a data points along with the program name, a brief description and whether the data point is subject to an optional delivery date and/or transition period.

MISMO v3.0 Data Point Name	Sort ID	Program	Description	Transition Period* (also known as Optional Delivery Date)
About Version Identifier	2	N/A	<p>A unique value that represents a user-defined version identifier.</p> <p>Enter the version of the Freddie Mac Implementation Guide in effect as of the loan delivery date. For Phase 4a, the version is FRE 5.0.0.</p> <p>This data point is required for all loans.</p>	N/A



MISMO v3.0 Data Point Name	Sort ID	Program	Description	Transition Period* (also known as Optional Delivery Date)
Deed Restriction Term Months Count	90.1	Duty to Serve and Affordable Lending	<p>New data point for Deed Restricted Mortgages.</p> <p>Length of period in which the resale restrictions may remain in place on the property.</p> <p>This data point is required when the Loan Program Identifier (Sort ID 404) is:</p> <ul style="list-style-type: none">Income Based Deed Restrictions TerminateIncome Based Deed Restrictions Survive	09/26/22 to 05/19/23
Renewable Energy Component Type	90.2	Duty to Serve and Affordable Lending	<p>New data point for GreenCHOICE Mortgages®.</p> <p>A value from a MISMO prescribed list that specifies the type of renewable energy component present on the site:</p> <ul style="list-style-type: none">GeothermalSolarWind TurbineOther Energy Component <p>This data point is required when the Loan Program Identifier (Sort ID 404) is:</p> <ul style="list-style-type: none">GreenCHOICEGreenCHOICE To PayOff Outstanding Energy Debt <p>This data point may be delivered for any other mortgage at the lender's option, if it applies.</p>	08/01/22 to 05/19/23



MISMO v3.0 Data Point Name	Sort ID	Program	Description	Transition Period* (also known as Optional Delivery Date)
Alterations Improvements And Repairs Amount	193.1	Duty to Serve and Affordable Lending	<p>New data point for CHOICERenovation®.</p> <p>The cost of any alterations, improvements, repairs and rehabilitation to be made on the subject property. Collected on the URLA in Section VII line b.</p> <p>This data point is required and must be greater than zero when the Loan Program Identifier (Sort ID 404) is:</p> <ul style="list-style-type: none"> • CHOICERenovation • CHOICEReno EXpress • CHOICEReno EXpress DTS Area • CHOICERenovation Mortgage With Recourse 	08/01/22 to 05/19/23
Purchase Price Amount	195	This data point is required when the Loan Purpose Type (Sort ID 325) is Purchase and the Lien Priority Type (Sort ID 313) is First Lien.		
		Duty to Serve and Affordable Lending	Updated Implementation Notes for GreenCHOICE Mortgages and CHOICERenovation to remove the addition of the actual cost of the energy and/or water efficiency improvements and total renovation costs.	08/01/22 to 05/19/23
			Updated Implementation Notes for Deed Restricted Mortgages to remove the requirement to enter the appraised value (for mortgages secured by properties with resale restrictions that terminate upon foreclosure [or expiration of any applicable redemption period] or recordation of a deed-in-lieu of foreclosure).	09/26/22 to 05/19/23



MISMO v3.0 Data Point Name	Sort ID	Program	Description	Transition Period* (also known as Optional Delivery Date)
Energy Improvement Amount	244.1	Duty to Serve and Affordable Lending	<p>New data point for GreenCHOICE Mortgages.</p> <p>The total dollar amount of energy-related improvements included in the transaction.</p> <p>This data point is required and must be greater than zero when the Loan Program Identifier (Sort ID 404) is:</p> <ul style="list-style-type: none"> • GreenCHOICE • GreenCHOICE To PayOff Outstanding Energy Debt 	08/01/22 to 05/19/23
Loan Program Identifier	404	Identifies the mortgage program associated with the loan as defined by a specific entity.		
		Required if it applies.		
		Duty to Serve and Affordable Lending	<p>Added seven enumerations to replace current Investor Feature Identifiers for:</p> <ul style="list-style-type: none"> • CHOICEHome • GreenCHOICE • GreenCHOICE To PayOff Outstanding Energy Debt • CHOICERenovation • CHOICEReno EXpress • CHOICEReno EXpress DTS Area • CHOICERenovation Mortgage With Recourse 	08/01/22 to 05/19/23
			Added enumeration of HFA Advantage and removed enumeration of Home Possible Advantage HFA.	



MISMO v3.0 Data Point Name	Sort ID	Program	Description	Transition Period* (also known as Optional Delivery Date)
			<p>Added two enumerations to replace current Investor Feature Identifiers for:</p> <ul style="list-style-type: none"> Income Based Deed Restrictions Terminate Income Based Deed Restrictions Survive <p>Identifies the mortgage program associated with the loan as defined by a specific entity.</p>	09/26/22 to 05/19/23
Initial Principal And Interest Payment Amount	515.1	Affordable Lending	<p>New data point for Related Loans.</p> <p>Enter "0" for Affordable Seconds® meeting the requirements of Guide Section 4204.2(a)(iv), where the principal and interest payment on the related loan is not due for the first five or more years following the Note Date.</p> <p>This data point is required when the Loan Purpose Type (Sort ID 315) is Purchase and the HELOC Indicator (Sort ID 513) is False and the Loan Affordable Indicator is True (513.1).</p>	09/26/22 to 05/19/23
Party Role Identifier	641.7	Affordable Lending/Housing Finance Agencies	<p>New data point.</p> <p>The unique identifier assigned to the Housing Finance Agency.</p> <p>This data point is required if the Loan Program Identifier (Sort ID 404) is:</p> <ul style="list-style-type: none"> HFA Advantage HFA Preferred <p>This data point may be delivered for any other mortgage if permitted by Seller's negotiated term.</p>	08/01/22 to 05/19/23



MISMO v3.0 Data Point Name	Sort ID	Program	Description	Transition Period* (also known as Optional Delivery Date)
Party Role Type	641.8	Affordable Lending/Housing Finance Agencies	<p>New data point.</p> <p>Identifies the Housing Finance Agency.**</p> <p>This data point is required if the Loan Program Identifier (Sort ID 404) is:</p> <ul style="list-style-type: none"> • HFA Advantage • HFA Preferred <p>This data point may be delivered for any other mortgage if permitted by Seller's negotiated term.</p>	08/01/22 to 05/19/23
Party Role Type Other Description	641.9	Affordable Lending/Housing Finance Agencies	<p>New data point.</p> <p>Identifies the Housing Finance Agency.**</p> <p>This data point is required if the Loan Program Identifier (Sort ID 404) is:</p> <ul style="list-style-type: none"> • HFA Advantage • HFA Preferred <p>This data point may be delivered for any other mortgage if permitted by Seller's negotiated term.</p>	08/01/22 to 05/19/23

*The Transition Period is also known as the Optional Delivery Date.

**If you import a Party Role Type (Sort ID 641.8) of Other and Party Role Type Other Description (Sort ID 641.9) of Housing Finance Agency, you will import the Housing Finance Agency Identifier (Sort ID 641.7) in Loan Selling Advisor®.

The Transition Period

The transition period lets you deliver data under the new requirements before they are implemented. While Phase 4a data points are not required for delivery until the mandate date of May 22, 2023, you may begin delivering them during the transition period if you are operationally able to do so.

Note: There are two transition periods for Phase 4a.



The initial transition period begins on August 1, 2022, and updates the data points and valid values for:

- Renewable Energy Component Type (Sort ID 90.2)
- Alterations Improvements And Repairs Amount (Sort ID 193.1)
- Purchase Price Amount (Sort ID 195)
- Energy Improvement Amount (Sort ID 244.1)
- Loan Program Identifier (Sort ID 404)
- Party Role Identifier (Sort ID 641.7)
- Party Role Type (Sort ID 641.8)
- Party Role Type Other Description (Sort ID 641.9)

The second transition period begins on September 26, 2022, for the remaining ULDD Phase 4a data points and valid values:

- About Version Identifier (Sort ID 2)
- Deed Restriction Term Months Count (Sort ID 90.1)
- Purchase Price Amount (Sort ID 195)
- Loan Program Identifier (Sort ID 404)
- Initial Principal And Interest Payment Amount (Sort ID 515.1)

During the second transition period, you may deliver a complete set of:

- Phase 4a data points, or
- Phase 3 data points

You may not deliver a combination of Phase 3 and Phase 4a data points.

For more details on the data points, refer to the table above.

Customer Test Environment and Testing Periods

The Loan Selling Advisor customer test environment (CTE) with the complete ULDD Phase 4a data requirements will be updated. There will be two testing periods. Testing Period 1 starts June 2, 2022, for the initial transition period. Testing Period 2 starts August 18, 2022, for the second transition period. Refer to the [ULDD Phase 4a Timeline](#). Client access to the CTE will be made available soon.

We encourage you to take advantage of the CTE to view purchase edit messages and ensure that your systems and processes are running smoothly prior to the mandate date of May 22, 2023.

If you use a technology vendor solution to import data into Loan Selling Advisor, check with your software partner about the status of their software update. Also check out our [Software Partners](#) web page for a listing of verified software partners.



ULDD Technical Specification

The Freddie Mac technical specification is set forth in:

- [Appendix A \[PDF\] – Freddie Mac XML Data Requirements V.5.0.0](#)
- [Appendix D \[XLSX\] – Freddie Mac XML Data Requirements Reference Tool V.5.0.0](#)

The technical specification contains several tabs to help the user navigate the contents and aids its use. The table below provides a brief description of tabs that pertain to changes associated with Phase 4a.

Tab Name	Description
2-Read Me	Summarizes tab content.
3-Revision Summary	A table of all published versions of this document, in reverse chronological order by publication date. See row 2.
4-Tab Format Revision Log	Detailed record of the changes to the format of this version of the document. See rows 1 – 12.
5-Tab Descriptions	A table of all the tabs of this document, listed in numeric order by Tab ID, describing the intended user, purpose, and contents of each tab. See rows 9 – 12.
6-Column Descriptions	A comprehensive list of all the columns in this document, sorted in alphabetical order by column name. ULDD Phase 4a descriptions are in multiple rows. For example, Row 29 to 30 and 35 to 53.
7-Cardinality Phase 4a	Provides details for new and extension containers of the MISMO v3.0 Reference Model within the Loan Delivery XML file.
8-Enumerations	Lists all Freddie Mac-supported enumerations that are included in ULDD.
9-Phase 4a Issued 12-14-2021	Provides the ULDD Phase 4a data requirements.
10-Phase 4a Complete (Version FRE 5.0.0)	The complete Phase 4a ULDD specification.
11-Phase 4a and Addenda 2012-2021	Provides the Sort ID and issue date of data points of when a change was introduced, modified or removed from Appendix D, beginning with Phase 1 and up to the current version.



Tab Name	Description
12-Phase 4a Additional Implementation Notes	Contains detailed implementation notes for a minimal number of ULDD Sort IDs that have lengthy notes.
13-Phase 3 Complete	The complete Phase 3 ULDD specification.
14-Phase 3 Additional Implementation Notes	The complete Phase 3 ULDD, including changes contained in the Addenda.
15–21	Apply to ULDD Phase 1 and 2 specifications.

ULDD Technical Resources

The following technical documents are provided to help implement Freddie Mac's delivery requirements:

- [Appendix B - Test Case Scenarios](#). Appendix B is designed to provide guidance on how the loan delivery XML file should be constructed, including the use of the ULDD Phase 4a Extension Schema. For ULDD Phase 4a, a new tab has been added to highlight delivery differences between Phase 3 and the new Phase 4a data points.
- [Appendix C - XML Samples](#). Appendix C provides examples of well-formed XML for each Appendix B Test Case Scenario. For ULDD Phase 4a, six new example XML files have been created for the new Phase 4a data points.
- [Appendix E - ULDD Phase 4a Extension Schema](#). Appendix E contains the MISMO 3.0 Reference Model, Xlink and ULDD Phase 4a Extension Schema files. A visual representation of the ULDD Phase 4a extension schema is also included. For ULDD Phase 4a, the following Phase 4a data points have been added:
 - Deed Restriction Term Months Count (Sort ID 90.1)
 - Renewable Energy Component Type (Sort ID 90.2)
 - Energy Improvement Amount (Sort ID 244.1)



How to Get Ready for ULDD Phase 4a

Begin preparing now for ULDD Phase 4a:

- Visit the Prepare for ULDD Phase 4a Conversion web page to learn about:
 - [Transition periods](#)
 - [Customer Test Environments](#)
 - [Loan Selling Advisor GUI updates and more](#)
- Visit the ULDD web page and click the tabs
 - [Business Resources](#) for general information
 - [Technical Resources](#) to access specification files
 - [Announcements](#) for the most recent announcements
- Conduct a thorough analysis of the Phase 4a data points
- Review Appendix A – Freddie Mac XML Data Requirements V.5.0.0 [PDF] or Appendix D – Freddie Mac XML Data Requirements Reference Tool V.5.0.0 [XLS]
- Check the [ULDD](#) web page for frequent updates
- [Uniform Loan Delivery Dataset FAQ](#)
- Visit the [Freddie Mac Uniform Mortgage Data Program](#)[®] (UMDP[®]) web page

Note: The Loan Selling Advisor import and export specification files will be updated soon with ULDD Phase 4a requirements. We will keep you posted on the availability of the updated files.



Questions

For questions regarding ULDD Phase 4a, please contact your Freddie Mac Representative, the [ULDD mailbox](#) or call Customer Contact Support Center (1-800-FREDDIE).

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.

This information is not a replacement or substitute for the requirements in the Freddie Mac *Single-Family Seller/Service Guide* and your other Purchase Documents.

© 2023 Freddie Mac

[Freddie Mac Learning](#)