

ULDD: Tips for Bedroom Count and Property Dwelling Unit Eligible Rent Amount

This job aid will help you understand data delivery requirements for the following Uniform Loan Delivery Dataset (ULDD) data points:

- Bedroom Count, Sort ID #77.
- Property Dwelling Unit Eligible Rent Amount, Sort ID #78.

To confirm you enter the correct Bedroom Count and Property Dwelling Unit Eligible Rent Amount, please follow these guidelines:

- Ensure that the required data points for Financed Unit Count (Sort ID #57) and Property Usage Type (Sort ID #69) are complete and accurate.
- When the property is a primary residence and contains more than one unit, the primary residence information must be entered first in the row titled "Unit 1 (Primary)."
- When the property is an investment, enter the Bedroom Count and the Property Dwelling Unit Eligible Rent Amount starting with the row titled "Unit 1 (Primary)," and do not skip lines, as in the following example.

	BEDROOM COUNT	PROPERTY DWELLING UNIT ELIGIBLE RENT AMOUNT
Unit 1 (Primary):	<input type="text" value="3"/>	<input type="text" value="\$ 800"/>
Unit 2:	<input type="text" value="3"/>	<input type="text" value="\$ 1000"/>
Unit 3:	<input type="text"/>	<input type="text" value="\$"/>
Unit 4:	<input type="text"/>	<input type="text" value="\$"/>

- If the Property Valuation Method Type (Sort ID #89) is not completed with either Full Appraisal or Prior Appraisal Used (for example, if property valuation for eligible 1- to 2-unit properties was determined using Home Value Explorer (HVE)), then the Bedroom Count and Property Dwelling Unit Eligible Rent Amount data points may be left blank.

Use the following tables to assist you in making the correct selections to avoid data entry, data delivery, fee, and billing errors for these data points.

Table 1: 1-unit, Primary Residence or Second Home		
If ...	Do this	Example
<p>The Financed Unit Code is 1 and the Property Usage Type is Primary Residence.</p> <p>Property Usage Type: <input type="text" value="Primary Residence"/></p> <p>Attachment Type: <input type="text"/></p> <p>Project Legal Structure Type: <input type="text"/></p> <p>Property Structure Built Year: <input type="text"/></p> <p>Financed Unit Count:* <input type="text" value="1"/></p>	<p>Leave both the Bedroom Count and the Property Dwelling Unit Eligible Rent Amount blank.</p>	
<p>Scenario 2: The Financed Unit Code is 1 and the Property Usage Type is Second Home.</p> <p>Property Usage Type: <input type="text" value="Second Home"/></p> <p>Attachment Type: <input type="text"/></p> <p>Project Legal Structure Type: <input type="text"/></p> <p>Property Structure Built Year: <input type="text"/></p> <p>Financed Unit Count:* <input type="text" value="1"/></p>	<p>Leave both the Bedroom Count and the Property Dwelling Unit Eligible Rent Amount blank.</p>	

Table 2: 2- to 4-unit, Primary Residence

If ...	Do this	Example															
<p>The following conditions are met:</p> <ul style="list-style-type: none"> The Financed Unit Count is 2, or 3, or 4. <p>Financed Unit Count:*</p> <div style="border: 1px solid #ccc; padding: 2px; display: inline-block;"> 2 ▼ </div> <p style="margin-left: 20px;">3 4</p> <ul style="list-style-type: none"> One of the units is owner occupied. <p>Property Usage Type: Primary Residence ▼</p> <ul style="list-style-type: none"> Property Valuation Method Type is Full Appraisal or Prior Appraisal Used <p>Property Valuation Method Type: Full Appraisal Prior Appraisal Used ▼</p>	<p>Bedroom Count:</p> <ul style="list-style-type: none"> Unit 1 (Primary). Enter the number of bedrooms for Unit 1, the owner-occupied unit or enter "0" if the unit is a studio or efficiency. Units 2, 3, and 4. Enter the number of bedrooms that are above and below grade for each unit, or enter "0" if the unit is a studio efficiency. <p>Property Dwelling Unit Eligible Rent Amount:</p> <ul style="list-style-type: none"> Unit 1 (Primary). Leave blank. Units 2, 3, and 4. Enter the gross monthly rental income for each non-owner-occupied unit as indicated on the signed lease(s) for the Mortgaged Premises; or if there is no active lease for a unit, or the borrower rents the unit to a family member, enter the gross monthly rental income as estimated on the applicable appraisal report or addendum. 	<p>Unit 1 is owner occupied; and units 2, 3, and 4 are rented.</p> <p>For owner-occupied units, enter the Bedroom Count and leave the Property Dwelling Unit Eligible Rent Amount field blank. For units that are non-owner occupied, you must deliver data in the Bedroom Count and the Property Dwelling Unit Eligible Rent Amount fields. Additionally, do not leave preceding rows blank. For example, if the property is a 4-unit dwelling, and units 1 and 2 are owner-occupied, and units 3 and 4 are non-owner-occupied, the applicable data must be delivered for units 3 and 4.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #e1f5fe;"> <th></th> <th>BEDROOM COUNT</th> <th>PROPERTY DWELLING UNIT ELIGIBLE RENT AMOUNT</th> </tr> </thead> <tbody> <tr> <td>Unit 1 (Primary):</td> <td style="text-align: center;">2</td> <td style="text-align: center;">\$</td> </tr> <tr style="background-color: #e1f5fe;"> <td>Unit 2:</td> <td style="text-align: center;">2</td> <td style="text-align: center;">\$1200</td> </tr> <tr> <td>Unit 3:</td> <td style="text-align: center;">3</td> <td style="text-align: center;">\$1500</td> </tr> <tr style="background-color: #e1f5fe;"> <td>Unit 4:</td> <td style="text-align: center;">2</td> <td style="text-align: center;">\$1200</td> </tr> </tbody> </table>		BEDROOM COUNT	PROPERTY DWELLING UNIT ELIGIBLE RENT AMOUNT	Unit 1 (Primary):	2	\$	Unit 2:	2	\$1200	Unit 3:	3	\$1500	Unit 4:	2	\$1200
	BEDROOM COUNT	PROPERTY DWELLING UNIT ELIGIBLE RENT AMOUNT															
Unit 1 (Primary):	2	\$															
Unit 2:	2	\$1200															
Unit 3:	3	\$1500															
Unit 4:	2	\$1200															

Table 3: 1- to 4-Unit, Investment																	
If ...	Do this	Example															
<p>The following conditions are met:</p> <ul style="list-style-type: none"> The Financed Unit Count is 1, 2, 3, or 4. <p>Financed Unit Count:*</p> <div style="border: 1px solid #ccc; padding: 2px; display: inline-block;"> 1 2 3 4 </div> <ul style="list-style-type: none"> The Property Usage Type is Investment. <p>Property Usage Type:</p> <div style="border: 1px solid #ccc; padding: 2px; display: inline-block;"> Investment </div> <ul style="list-style-type: none"> The Property Valuation Method Type is either Full Appraisal or Prior Appraisal Used. <p>Property Valuation Method Type:</p> <div style="border: 1px solid #ccc; padding: 2px; display: inline-block;"> Full Appraisal Prior Appraisal Used </div>	<p>Bedroom Count:</p> <ul style="list-style-type: none"> Unit 1. Enter only the number of above-grade bedrooms for 1-unit properties, or enter “0” if the unit is a studio or efficiency. Units 2, 3, and 4. For each unit, enter the number of bedrooms that are above and below grade, or enter “0” if the unit is a studio or efficiency. <p>Property Dwelling Unit Eligible Rent Amount:</p> <ul style="list-style-type: none"> Unit 1 (Primary). Enter the gross monthly rental income for each non-owner-occupied unit as indicated on the signed lease(s) for the Mortgaged Premises; or, if there is no active lease for a unit, or the borrower rents the unit to a family member, enter the gross monthly rental income as estimated on the applicable appraisal report or addendum. Units 2, 3, and 4. Enter the gross monthly rental income for each non-owner-occupied unit as indicated on the signed lease(s) for the Mortgaged Premises; or if there is no active lease for a unit, or the borrower rents the unit to a family member, enter the gross monthly rental income as estimated on the applicable appraisal report or addendum. 	<p>All units are for investment use, and unit 3 is a studio/efficiency. You must report the data in the Bedroom Count and the Property Dwelling Unit Eligible Rent Amount fields. Do not leave preceding rows blank. For example, if the property is a 3-unit dwelling, the you must enter the applicable data units 1 – 3. Do not skip rows.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>BEDROOM COUNT</th> <th>PROPERTY DWELLING UNIT ELIGIBLE RENT AMOUNT</th> </tr> </thead> <tbody> <tr> <td>Unit 1 (Primary):</td> <td style="text-align: center;">3</td> <td style="text-align: center;">\$ 800</td> </tr> <tr> <td>Unit 2:</td> <td style="text-align: center;">3</td> <td style="text-align: center;">\$ 1000</td> </tr> <tr> <td>Unit 3:</td> <td style="text-align: center;">0</td> <td style="text-align: center;">\$ 500</td> </tr> <tr> <td>Unit 4:</td> <td style="text-align: center;">2</td> <td style="text-align: center;">\$ 600</td> </tr> </tbody> </table>		BEDROOM COUNT	PROPERTY DWELLING UNIT ELIGIBLE RENT AMOUNT	Unit 1 (Primary):	3	\$ 800	Unit 2:	3	\$ 1000	Unit 3:	0	\$ 500	Unit 4:	2	\$ 600
	BEDROOM COUNT	PROPERTY DWELLING UNIT ELIGIBLE RENT AMOUNT															
Unit 1 (Primary):	3	\$ 800															
Unit 2:	3	\$ 1000															
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Unit 4:	2	\$ 600															

For more information about the ULDD delivery requirements for mortgages sold to Freddie Mac, see *Single-Family Seller/Servicer Guide* Chapter 6302.

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