

Freddie Mac and Fannie Mae Publish Updated AUS Specifications and Supporting Documents

November 12, 2019

Freddie Mac and Fannie Mae (the GSEs) have published the updated data specifications for their automated underwriting systems (AUSs) along with corresponding supporting documents. All documents were revised based on the updated redesigned Uniform Residential Loan Application (URLA) (Freddie Mac Form 65/ Fannie Mae Form 1003) reflecting revisions from the GSE's joint announcements on August 8, 2019 and October 23, 2019. The documents also include updates based on both GSEs customer feedback from early testing.

The GSEs have published the following supporting documents for the updated redesigned URLA:

- **Updated Loan Product Advisor® AUS Specification** – Loan Product Advisor specification v.5.0.06 provides updated requirements to create a loan application submission file based on the Mortgage Industry Standards Maintenance Organization® (MISMO®) v3.4 Reference Model.
- **Updated Desktop Underwriter® (DU®) Specification** – DU specification v1.8 provides updated requirements to create a loan application submission file based on MISMO v3.4.
- **Updated Uniform Loan Application Dataset (ULAD) Mapping Document** – The updated mapping document links each data field on the updated redesigned URLA to an equivalent datapoint on the MISMO v3.4 Reference Model dataset.
- **Updated Numbered URLA Components** – Changes have been made to the Borrower Information, Lender Loan Information, and Unmarried Addendum numbered components. A detailed cross-reference to each change is provided in the Appendix.
- **Removed ULAD Mapping Test Cases** – ULAD Mapping Test Cases were removed from our respective URLA web pages.

The GSEs are on track to announce the updated implementation timeline and mandate before the end of the year and will publish the interactive (fillable) PDF version of the updated redesigned URLA in early 2020.

Freddie Mac has published the following additional documents to accompany the updated v5.0.06 Request File:

- **Revised Loan Product Advisor v5.0.06 Request Data Revision Log** – This detailed revision log is being posted as a standalone document to enable easier identification of changes.
- **Updated Technical Users Guide and Data Preparation Guides** – These documents supporting Loan Product Advisor System-to-System users have been updated to reflect the changes in v5.0.06.

Freddie Mac is pleased to make the Loan Product Advisor Request File requirements available for the first time from our public URLA/ULAD webpage. The Requirements package will include Appendix A. Loan Product Advisor v5.0.06 Request File Specifications, the Request Data Revision Log, the ulad.xsd and lpa.xsd EXTENSION Schema files, and the Data Preparation Guide.

Additional Information

We are committed to helping our customers and other industry stakeholders understand and adopt the updated redesigned URLA and AUS specifications. We will continue to work closely with lenders and technology solution providers to assist them throughout the implementation process.

The documents referenced in this announcement, as well as other supporting materials, are located on the [Freddie Mac URLA web page](#).

If you have questions about the redesigned URLA, AUS Specifications, or other supporting documents, please contact your GSE representative or email ULAD@FreddieMac.com or ULAD@FannieMae.com.

Appendix: Cross Reference - Numbered URLA Form Field IDs

The following table provides a cross-reference between the current numbered URLA Form Field IDs and the new Form Field ID numbers that reflect the updated redesigned URLA. The "Form Field Name" column provides the value from the "Form Field Name" column in the ULAD_Mapping_Document v1_8.

Borrower Information Form Field Name	Current Form Field ID	Updated Form Field ID
Universal Loan Identifier ¹	B.01	B.03
Unit #	New	1b.4.2
City ²	1b.4.2	1b.4.3
State ²	1b.4.3	1b.4.4
Zip ²	1b.4.4	1b.4.5
Country	New	1b.4.6
Unit #	New	1d.3.2
City ²	1d.3.2	1d.3.3
State ²	1d.3.3	1d.3.4
Zip ²	1d.3.4	1d.3.5
Country	New	1d.3.6
Credits	2b.1	2b.4
Country	New	3a.2.6
Intended Occupancy: Investment, Primary Residence, Second Home, Other	New	3a.5
Monthly Insurance, Taxes, Association Dues, etc. ³	3a.5	3a.6

Borrower Information Form Field Name	Current Form Field ID	Updated Form Field ID
Monthly Rental Income	3a.6	3a.7
Net Monthly Rental Income	3a.7	3a.8
Creditor Name	3a.8	3a.9
Account Number	3a.9	3a.10
Monthly Mortgage Payment	3a.10	3a.11
Unpaid Balance	3a.11	3a.12
To be paid off at or before closing	3a.12	3a.13
Type	3a.13	3a.14
Credit Limit	3a.14	3a.15
FHA Secondary Residence	4a.6	4a.6.1
Military Service	1a.18	7a.1
If YES, check all that apply	1a.18.1	7a.2
If YES, check all that apply ⁴	1a.18.1	7a.2.1
Projected expiration date of service/tour	1a.18.1.1	7a.3
Ethnicity	7.1	8.1
Ethnicity	7.1.1	8.1.1

¹ Universal Loan Identifier is a distinct data point and was re-numbered to avoid confusion.

² The Form Field IDs for City, State and ZIP have been updated across the URLA components, so they end with the same number.

³ Renumbered the fields in this section sequentially after the new inserted field.

⁴ Surviving spouse is a distinct data point and was re-numbered to avoid confusion.

Borrower Information Form Field Name	Current Form Field ID	Updated Form Field ID
Ethnicity ⁵	7.1.2	8.1.1.1
Sex	7.2	8.2
Race	7.3	8.3
Race	7.3.1	8.3.1
Race	7.3.2	8.3.2
Race	7.3.2.1	8.3.2.1
Race	7.3.3	8.3.3
Race	7.3.3.1	8.3.3.1
Was the ethnicity of the Borrower collected on the basis of visual observation or surname?	7.4	8.4
Was the sex of the Borrower collected on the basis of visual observation or surname?	7.5	8.5
Was the race of the Borrower collected on the basis of visual observation or surname?	7.6	8.6
The Demographic Information was provided through:	7.7	8.7
Loan Originator Organization Name	8.1	9.1
Address	8.2	9.2
Loan Originator Organization NMLSR ID#	8.3	9.3
State License ID#	8.4	9.4
Loan Originator Name	8.5	9.5
Loan Originator NMLSR ID#	8.6	9.6
State License ID#	8.7	9.7
Email	8.8	9.8
Phone	8.9	9.9
Date	8.10	9.10

Lender Loan Information Form Field Name	Current Form Field ID	Updated Form Field ID
Lender Loan No. ⁶	L.01	B.01
Universal Loan Identifier ^{1, 6}	L.01	B.03
Agency Case No. ⁶	L.02	B.02
Conversion of Contract for Deed or Land Contract ⁷	L1.3	L1.3.1
Renovation ⁷	L1.3	L1.3.2
Construction-Conversion/Construction-to-Permanent ⁷	L1.3	L1.3.3
Single Closing Two Closing	L1.3.1	L1.3.3.1
Project Type ⁸	L1.11	L1.12
Project Type ⁸	L1.11	L1.13

Unmarried Addendum Form Field Name	Current Form Field ID	Updated Form Field ID
Lender Loan No. ⁶	UA.01	B.01
Universal Loan Identifier ^{1, 6}	UA.01	B.03
Agency Case No. ⁶	UA.02	B.02

⁵ Changed numbering to be consistent with other "Others" in this section.

⁶ This data point was already numbered as B.0n.

⁷ This item is not mutually exclusive with the others originally numbered L1.3 so was re-numbered.

⁸ This item is not mutually exclusive with the others originally numbered L1.11 so was re-numbered.