

Summary of ULDD Phase 4a Updates and Phase 5 Specification

The Freddie Mac Uniform Loan Delivery Dataset (ULDD) Phase 4a update details and Phase 5 requirements are displayed in the tables below. The updates for ULDD Phase 4a include updates for existing ULDD data points and their revision effective dates. The updates for ULDD Phase 5 are separated into different sections and are categorized by specific dates for the system implementation, delivery readiness and mandate. New data points are listed along with updates to existing data points.

Sellers should continue to comply with the requirements set forth in *Single-Family Seller/Servicer Guide* (Guide) Chapter 6302. ULDD Phase 5 requirements will be subsequently amended to incorporate the ULDD Phase 5 updates in accordance with the dates detailed below. However, Sellers may elect to deliver ULDD Phase 5 updates as of the transition delivery dates listed below.

NOTE: The GSEs strongly encourage all Sellers to review the Freddie Mac XML Data Requirements (Appendix A/D) for the effective dates and impacts, regardless of their loan delivery method. As with previous ULDD phases, Freddie Mac will work closely with software partners to help ensure they will be prepared to support this implementation. ULDD Phase 5 incorporates all Phase 4a updates.

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.
- **Transition 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 5 information for loans with applications received on or after the application received date shown below, if applicable.

ULDD Phase 4a Updates

Summary:

- 4 activated data points and 3 data points removed
- 8 conditionality detail updates
- 9 implementation note updates
- 6 enumerations added and 19 enumerations removed

Details:

Sort ID	Data Point Name	Brief Description	Revision Effective Date
85	Property Valuation Form Type	Updated Conditionality Details and Implementation Notes for Desktop Appraisal - Bulletin 2022-2	03/06/2022

Sort ID	Data Point Name	Brief Description	Revision Effective Date
63	Property Estate Type	Implementation Note update for Community Land Trust – Bulletin 2021-36	03/28/2022
42	Project Classification Identifier	Removed enumeration – <i>ProjectEligibilityReviewService</i> and Implementation Note update - Bulletin 2022-11	09/01/2022
193.1	Alterations Improvements And Repairs Amount	Implementation Note update for CHOICERenovation Mortgages® - Bulletin 2023-3	05/22/2023
195	Purchase Price Amount	Implementation Note update for Deed Restricted Mortgages – ULDD April 26, 2022 Announcement	
85	Property Valuation Form Type	Implementation Note update for Hybrid Appraisal - Bulletin 2023-16	08/02/2023
515.1	Initial Principal And Interest Payment Amount	Updated Conditionality Details - Bulletin 2023-9	09/01/2023
591.1	Credit Score Provider Name	The enumerations have been removed from the ULDD specification. Use the Credit Reporting Companies and Technical Affiliates web page for the latest enumerations list.	09/12/2023
404	Loan Program Identifier	Added enumeration – <i>HeritageOne</i> - Bulletin 2023-13	10/02/2023
608	Gender Type	Specification cleanup removing old HMDA data points that were replaced in ULDD Phase 3	10/23/2023
609	HMDA Ethnicity Type		
610	HMDA Race Type		
404	Loan Program Identifier	Added enumeration – <i>BorrowSmart</i>	01/29/2024
404	Loan Program Identifier	Removed 10 legacy enumerations	
413	MI Company Name Type	Removed 5 legacy enumerations	
414	MI Company Name Type Other Description		
620	Party Role Identifier	Activated previously optional data points	
621	Party Role Type (Document Custodian)		
645	Party Role Identifier		
646	Party Role Type (Servicer)		

Sort ID	Data Point Name	Brief Description	Revision Effective Date
77	Bedroom Count	Updated Conditionality Details for Property Valuation Method Type	06/03/2024
78	Property Dwelling Unit Eligible Rent Amount		
82	Appraisal Identifier		
85	Property Valuation Form Type		
528	Party Role Type (Appraiser)		
537	Party Role Type (Appraiser Supervisor)		
89	Property Valuation Method Type	Removed enumeration – <i>PriorAppraisalUsed</i>	
90	Property Valuation Method Type Other Description	Added enumeration – <i>HybridAppraisal</i>	
376	Investor Collateral Program Identifier	Added 3 enumerations – <i>AutomatedCollateralEvaluation</i> , <i>PropertyDataCollection</i> and <i>ValueAcceptance</i> Removed 2 enumerations – <i>Form2070</i> and <i>Form2075</i>	

ULDD Phase 5 Specification

The Freddie Mac Phase 5 Specification adds new data points and updates existing data points to support business critical requirements, alignment with UAD 3.6 and the Enterprise Credit Score and Credit Reports Initiative requirements.

NOTE: ULDD Phase 5 incorporates all Phase 4a updates.

Business Critical Requirements

Summary:

- 10 net new data points and 2 new / activated data points
- 2 data points removed
- 1 conditionality and 2 conditionality detail updates
- 5 implementation note updates
- 2 enumerations added and 1 enumeration removed from existing data points

Details:

Sort ID	Data Point Name	Brief Description	Transition Date	Application Received Date	Mandate Date
2	About Version Identifier	Added enumeration – 6.0.0	06/03/2024	03/03/2025	07/28/2025
10	Address Line Text	Implementation Note update and activated previously optional data point in ULDD Phase 1			
13	Address Unit Identifier				
49.3	FRE Condo Project Advisor Project Assessment Request Identifier	New data points for Freddie Mac's Condo Project Advisor®			
49.4	FRE Condo Project Advisor Project Waiver Request Identifier				
63	Property Estate Type	Removed 2 enumerations – <i>Other and LifeEstate</i>			
64	Property Estate Type Other Description	Removed data point			
208	HMDA Rate Spread Percent	Updated Conditionality			
398.2	Remote Online Notarization Indicator	New data points for Remote Online Notarization and MERS Registration			
408.1	MERS Registration Status Type				
408.2	MERS Registration Status Type Other Description				
411	Lender Paid MI Interest Rate Adjustment Percent	Replaced data point with MI Interest Rate Adjustment Percent			
426	MI Premium Source Type	Added enumeration – <i>Other</i> and updated Implementation Notes			
427	MI Premium Source Type Other Description	New data points for Mortgage Insurance			
430.1	MI Interest Rate Adjustment Percent				
430.2	MI Premium Plan Type				

Sort ID	Data Point Name	Brief Description	Transition Date	Application Received Date	Mandate Date
548	Address Line Text	Implementation Note update and activated previously optional data point in ULDD Phase 1			
553	Address Unit Identifier				
598.1	Intent To Occupy Type	New data point for occupancy			
599.1	Prior Property Short Sale Completed Indicator	New data point for short sales			

Alignment with Uniform Appraisal Dataset (UAD) 3.6

Summary:

- 1 new / activated data point
- 3 new enumerations
- 1 conditionality details and implementation note update

Details:

Sort ID	Data Point Name	Brief Description	Transition Date	Application Received Date	Mandate Date
51	Construction Method Type	Added 3 enumerations – <i>Other, Container, ThreeDimensionalPrintingTechnology</i> and activated previously optional data point in ULDD Phase 1	*07/28/2025	N/A	*07/28/2025
52	Construction Method Type Other Description				
85	Property Valuation Form Type	Updated conditionality and implementation notes for UAD 3.6			

* ULDD updates needed to support loans that have appraisals in the new UAD 3.6 format. These changes support the current UAD 2.6 as well as the new UAD 3.6.

Enterprise Credit Score and Credit Reports Initiative Requirements

Summary:

- 3 net new data points and 1 new / activated data point
- 1 data point removed
- 4 data points moved to a repeatable structure and 2 data points moved to a non-repeating structure
- 2 new enumerations for existing data points and 1 enumeration removed from existing data point

Details:

Sort ID	Data Point Name	Brief Description	Transition Date	Application Received Date	Mandate Date
250	Loan Level Credit Score Selection Method Type Other Description	Added enumeration – <i>AverageThenLowest</i>	*TBD	*TBD	*TBD
251.1	Credit Score Category Version Type	New data point for Credit Score Model – New Repeatable Structure			
247 251.2	Credit Score Impairment Type	Existing data points moved to New Repeatable Structure			
249 251.3	Loan Level Credit Score Selection Method Type				
250 251.4	Loan Level Credit Score Selection Method Type Other Description				
251 251.5	Loan Level Credit Score Value				
580 591.2	Credit Report Identifier	Existing data point moved to New Non-Repeating Structure with updated conditionality	*TBD	*TBD	*TBD
582	Credit Repository Source Indicator	Removed data point			
583	Credit Repository Source Type	Added enumeration – Other Removed enumeration – <i>MergedData</i>			
584	Credit Repository Source Type Other Description	Activated previously optional data point in ULDD Phase 1 to identify Credit Repositories			
590.1	Credit Score Category Version Type	New data point for Credit Score Model			
591.1 591.3	Credit Score Provider Name	Existing data point moved to New Non-Repeating Structure with updated conditionality			
591.4	Merged Credit Report Indicator	New data point - New Non-Repeating Structure			

* Implementation and mandate dates shown as TBD will be provided as soon as possible pending ongoing analysis of industry feedback. Sellers and software partners should review these requirements and begin planning for the required updates.

NOTE: This summary is not a replacement or substitute for the requirements found in the Freddie Mac Single-Family Seller/Service Guide or your other Purchase Documents.