

ULDD Phase 4a and Phase 5 Updates and Guidance

May 20, 2025

Freddie Mac is providing updates to the Uniform Loan Delivery Dataset (ULDD) Phase 4a and Phase 5 specifications and guidance for the delivery of credit scores.

We're also reminding Sellers to begin collecting specific new data points for loans with an Application Received Date on or after March 3, 2025, for the ULDD Phase 5 – Business Critical Requirements mandate on July 28, 2025.

Update Summary

- ULDD Phase 4a and Phase 5 updates previously announced in *Single-Family Seller/Service Guide* (Guide) *Bulletins* and published on the [ULDD Revisions Page](#).
- Added implementation notes to *Appraisal Identifier* (Sort ID 82) and *Property Valuation Form Type* (Sort ID 85) to help identify Uniform Appraisal Dataset (UAD) 3.6 appraisals in ULDD:
 - UAD 3.6 appraisal file identifiers begin with a first digit of 2.

Alignment with UAD 3.6

To prepare for the UAD 3.6 limited and broad production periods, we're reminding Sellers of the ULDD mandate date of July 28, 2025, for updates to:

- *Construction Method Type* (Sort ID 51)
- *Construction Method Type Other Description* (Sort ID 52)
- *Property Valuation Form Type* (Sort ID 85)

The [ULDD Job Aid for the Alignment with UAD 3.6](#) has been updated to provide guidance for multiple construction method types in UAD 3.6.

Credit Score Requirements

- Sellers should continue to use the ULDD Phase 4a Credit Score Requirements until dates are provided for the new credit score requirements that are shown in the ULDD Phase 5 tab.
- A new tab "Current Credit Score Requirements" has been added to show the ULDD Phase 4a credit score requirements that should be used for delivery with ULDD Phase 5.
- Further information about the Credit Score Models and Reports Initiative can be found on the [Credit Score Models and Reports Initiative webpage](#).

ULDD Revisions Page Update

The ULDD Phase 4a and Phase 5 updates previously published on the [ULDD Revisions Page](#) have been removed as they are now incorporated into the ULDD specification. The ULDD Revisions Page will continue to be periodically updated with ULDD revisions until the next ULDD publication.

ULDD Specification Updates

- The “Read Me” tab now includes the “Tab Format Revision Log”, “Tab Descriptions” and “Column Descriptions”.
- Removed numbers from the tabs (i.e., ~~4~~Front Cover).
- Added a new tab “Current Credit Score Requirements” to show the credit score requirements that should be used with ULDD Phase 5.
- On the Revisions Log tab, the *Data Point Revision Type* column now displays the information previously shown under *Data Point Revision Description*. The *Data Point Revision Description* column now includes a description of the update and the date when the update was published on the ULDD Revisions Page.

Updated Resources

To support your development and adoption of ULDD Phase 5, we’re publishing updates to the following documents on the [ULDD webpage](#):

- XML Data Requirements specifications: [Appendix A](#) (.pdf) and [Appendix D](#) (.xlsx)

Additional Resources

- [ULDD Phase 4a Updates and Phase 5 Specification Release](#)
- [Summary of ULDD Phase 4a Updates and Phase 5 Specification](#)
- [ULDD Phase 5 Supporting Documentation Updates](#)
- [Appendix B – Test Case Scenarios](#)
- [Appendix C – XML Samples](#)
- [ULDD Revisions Page](#)
- [ULDD Job Aid for the Alignment with UAD 3.6](#)
- [Credit Score Models and Reports Initiative webpage](#)

Questions about this announcement, or ULDD Phase 4a and Phase 5 data requirements, can be directed to your Freddie Mac representative or our [ULDD mailbox](#).