

## ULDD Phase 5 and Documentation Updates

May 26, 2026

Freddie Mac updated the Uniform Loan Delivery Dataset (ULDD) to incorporate revisions from the ULDD Revisions Page, new business requirements and documentation updates.

### Update Summary

- Added ULDD Phase 5 updates previously announced in *Single-Family Seller/Servicer Guide* (Guide) Bulletins and published on the [ULDD Revisions Page](#).
- Updated ULDD Extension Schema (Appendix E) to add a data point that is not used by Freddie Mac.
- Updated ULDD FAQs.
- Documentation Updates:
  - Clarified Conditionality Details and Implementation Notes.
  - Added MISMO Unique IDs and Reference IDs.
  - Enhanced the Cardinality tab by adding the ULDD namespace, end containers, data groupings, and data point information; and separated the current and new credit score requirements.
  - Updated the Loan Selling Advisor® Screen Name to align with the Loan Selling Advisor graphical user interface (GUI) changes that were deployed on July 28, 2025.
  - Moved ULDD Phase 4a tab and updates from Appendix A/D to Appendix G.
  - Removed columns “Required to Save File in Loan Selling Advisor” and “ULDDS Format” from Appendix A/D (available in Appendix G).

### Credit Score Requirements

- Sellers should continue to use the current credit score requirements until dates are provided for the new credit score requirements that are shown in the ULDD Phase 5 tab.
- The Current Credit Score Requirements tab shows the 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 5 updates previously published on the [ULDD Revisions Page](#) have been removed as they’re now incorporated into the specification. The ULDD Revisions Page will continue to be periodically updated with revisions until the next ULDD publication.

## Updated Resources

- XML Data Requirements: [Appendix A](#) (.pdf) and [Appendix D](#) (.xlsx)
- ULDD Phase 5 Extension Schema: [Appendix E](#)
- Archived XML Data Requirements: [Appendix G](#)
- [ULDD FAQs](#)

## Additional Resources

- [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 5 data requirements, can be directed to your Freddie Mac representative or our [ULDD mailbox](#).