UMDP
UNIFORM MORTGAGE DATA PROGRAM

Fannie Mae Freddie Mac

ULDD Phase 5 Updates

November 10, 2026

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

Update Summary

- Added ULDD Phase 5 updates previously announced in *Single-Family Seller/Servicer Guide* (Guide) Bulletins and published on the ULDD Revisions Page.
- Added new data points to allow the delivery of borrower contact information (phone number and email address). The ULDD revision effective date is November 8, 2027, but Sellers may elect to deliver the borrower contact information as soon as they're ready.
- Updated the number of unique type/source/amount combinations for the delivery of closing costs and down payments from 4 to 12. Added new enumeration for the source of closing costs and down payments.
- Updated implementation notes and loan program identifiers.
- Removed the "Additional Implementation Notes" tab from Appendix A/D.

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.
- For VantageScore® 4.0 credit scores, the Seller must also deliver *Investor Feature Identifier* (Sort ID 368) with valid value "H96".
- 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)

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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.

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