



# Loan Delivery Application FAQs

Updated July 10, 2018

This document provides answers to frequently asked questions about Fannie Mae’s Loan Delivery application. For additional information, please visit the [Loan Delivery page](#) on FannieMae.com.

**NOTE:** Changes since the last update are labeled **NEW** or **UPDATED**.

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## GENERAL

### Q1. How do I obtain access to Loan Delivery?

Contact the Technology Manager Administrator at your company to have them register you as a Loan Delivery user. Once registered, users can set up their passwords and update personal profiles via [Technology Manager](#). Visit the [Loan Delivery page](#) for details on getting started with Loan Delivery.

### Q2. Are there any Web browser compatibility requirements for using Loan Delivery?

The [Technology Requirements: Configurations for All Applications](#) document located on FannieMae.com contains a list of standard hardware and software equipment configurations required for Fannie Mae's technology solutions, including Loan Delivery.

## FUNCTIONALITY

### Q3. Are we able to manually update information in Loan Delivery once data has been imported via an XML file?

Yes, you have the ability to edit your data in Loan Delivery once a loan has been imported via an XML file.



**Q4. How do I access/print reports in Loan Delivery?**

You can access/print the Schedule of Mortgages, Delivery Schedule, and Edit Reports from the Pool Management, Commitment Management, Pool Details, and Commitment Details pages. Instructions on accessing, printing, and exporting reports is available in the [Loan Delivery Job Aids](#).

**Q5. Can the Edit History report be exported in Excel format?**

The Edit History report provides a complete listing of edits issued upon submission. You have the option of requesting the Edit History report by Pool, Commitment, or both. The report can be generated in CSV (Microsoft Excel® compatible) format from the Pool or Commitment Management pages in Loan Delivery. Click “Save As” to save as an Excel-compatible format.

**Q6. What adjustments do I need to make to my operating system to enable export of the ULDD file in Loan Delivery?**

No updates are needed at this time. If you deliver the ULDD import file or manually enter the data, you can export the data using the Export button in Loan Delivery.

**Q7. When will the Loan Delivery export file contain the Phase 3 extension containers? **NEW****

Loan Delivery will export data in extension containers, when the imported data is in extension containers. For manually input loan data, Loan Delivery will export the data using extension containers when the Universal Loan Identifier is present or when the user selects the checkbox, “Use New Demographic Information” at the top the Loan Delivery Borrower page. The AboutVersionIdentifier (SID 2) is not used to determine the data export format.

**Q8. How can I check to see whether my pool submission has been certified?**

When you submit a pool to Fannie Mae, the pool data is also transmitted to the specified document custodian for certification (based on the Financial Institution Number). If the custodian identifies any errors or inconsistencies, these must be resolved before the MBS Pool can be certified. For MBS Pools that are certified in the Document Certification system, the Certified Status will display in Loan Delivery. Once certification occurs and the loans are purchased by Fannie Mae, you can retrieve the Purchase Advice the next day in [Fannie Mae Connect™](#). Refer to the [User Guide](#) for details.

**Q9. What is “asynchronous” processing?**

As an example, Loan Delivery “asynchronous” processing allows you to initiate import of another file while an initial import is already processing.



## DATA/ULDD

**NOTE:** Additional questions and answers related to this topic can be found in the [ULDD FAQs](#).

**Q10. Is Fannie Mae changing the MISMO® schema version used when importing ULDD files in Loan Delivery?**

No. Loan Delivery continues to use the MISMO v3.0 Build 263-12 Reference Model. Please note that other versions of the reference model are not compatible with ULDD.

**Q11. When *may* I begin delivering loans containing the new ULDD Phase 3 data? **UPDATED****

Sellers were able to deliver most of the ULDD Phase 3 data beginning May 22, 2017. Loan Delivery was updated on December 18, 2017 to allow delivery of the updated Demographic Information and Universal Loan Identifier (ULI) data points. Loan Delivery will be updated to recognize the 15 data points changing from “Optional” to “Conditionally Required” as announced in [November 2017](#). The specific Loan Delivery release date will be announced in the future.

**Q12. When *must* I deliver loans containing the ULDD Phase 3 data?**

May 20, 2019 is the official mandate determined by the GSEs for sellers to deliver loans using a complete ULDD Phase 3 file, including the new Demographic Information in the appropriate new XML file extension containers.

**Q13. What revisions to existing data points are contained in the latest versions of the ULDD Phase 3 specification, and when are sellers required to adhere to these revisions? **UPDATED****

The recent ULDD Phase 3 announcements and specification updates included conditionality revisions to multiple existing data points. The key changes are provided below. Review [Appendix D: Phase 3 Update](#) for a complete list of all data revisions.

**NOTE:** This is in addition to the data point revisions that were announced in [March 2017](#) and [June 2017](#).

ULDD Data Point	Sort ID	Change	Effective Date
PartyRoleIdentifier (re: Payee Code)	642	Rolling implementation for sellers using warehouse lenders  March 2018: Update Conditionality of Payee Code for ASAP Plus loans, and ASAP Sale loans under bailee.	
PartyRoleType (re: Payee Code)	643		
PartyRoleIdentifier (re: Warehouse Lender)	650.1		
PartyRoleType (re: Warehouse Lender)	650.2		



ULDD Data Point	Sort ID	Change	Effective Date
ClosingCostContributionAmount	151	November 2017: Update Conditionality from "Optional" to "Conditionally Required"	Conditionally Required as of May 20, 2019
ClosingCostFundsType	152		
ClosingCostFundsTypeOtherDescription	153		
ClosingCostSourceType	154		
ClosingCostSourceTypeOtherDescription	155		
DownPaymentAmount	172		
DownPaymentSourceType	173		
DownPaymentSourceTypeOtherDescription	174		
DownPaymentType	175		
DownPaymentTypeOtherDescription	176		
CreditScoreImpairmentType	247		
LoanLevelCreditScoreSelectionMethodType	249		
LoanLevelCreditScoreSelectionMethodTypeOtherDescription	250		
ConvertibleStatusType	354	Rolling implementation for sellers using Servicing Marketplace	
ServicerLoanIdentifier	403		
EscrowBalanceAmount	363	July 2018: Add new enumerations to synchronize with Uniform Closing Disclosure (UCD)	
EscrowItemType	364		
EscrowItemTypeOtherDescription	365	November 2017: Add new enumerations to support High LTV Refi and Texas 50(a)(6) loans	
RefinanceProgramIdentifier	451		
PartyRoleType (re: Homeowners Association)	641.3	November 2017: Update Conditionality Details to be based on availability of the HOA's Taxpayer Identification Number. Applies to condominium, cooperative and Planned Unit Development projects	Conditionally Required, if available, as of May 20, 2019
TaxpayerIdentifierValue	641.6		



**Q14. What are the important dates I need to keep in mind for ULDD Phase 3? UPDATED**

Date	Change
<b>December 18, 2017 – May 19, 2019</b>	<b>Phase 3 data points:</b> Sellers transition to delivering all Phase 3 data points as soon as they are operationally ready.
	<b>Loan Delivery:</b> Sellers may use the Loan Delivery user interface to manually update Demographic Information for individual loans, if needed. See Loan Delivery <a href="#">FAQs</a> for additional details.
	<b>Demographic Information (DI):</b> Sellers transition to delivering the new DI, such as HMDARaceDesignationType of “Korean”. If new DI data is imported, it may only be provided using the new XML file extension container.  Sellers may continue to deliver the existing DI using ULDD Sort IDs 608, 609, and 610.
	<b>Universal Loan Identifier (ULI):</b> Sellers may deliver the ULI. If ULI data is imported, it may only be provided using the new XML file Extension container.
	<b>XML file Extension container:</b> Sellers must use the new XML file Extension container if they choose to deliver ULI or new DI data.
<b>TBD</b>	<b>Loan Delivery:</b> Loan Delivery will be updated in the future (exact date(s) TBD) to recognize the 15 data points which were announced in November 2017 as changing from “Optional” to “Conditionally Required”, and the additional Escrow Item Type enumerations announced in July 2018.
<b>January 1, 2019</b>	<b>Phase 3 Application Received Date:</b> Certain ULDD Phase 3 data points may not be required for loan applications dated prior to January 1, 2019.
<b>May 20, 2019</b>	<b>Phase 3 data points:</b> Sellers <b>must</b> deliver all Phase 3 data points.  Note: Certain ULDD Phase 3 data points may not be required for loan applications dated prior to January 1, 2019.
	<b>Demographic Information (DI):</b> Sellers <b>must</b> deliver the new DI in the new XML file Extension container.
	<b>Universal Loan Identifier (ULI):</b> Sellers <b>may</b> deliver the ULI in the new XML file Extension container.
	<b>XML file Extension container:</b> Sellers <b>must</b> deliver data using the new XML file Extension container.



**Q15. Where can I learn more about the ULDD Phase 3 requirements?**

The ULDD Phase 3 requirements are outlined in Fannie Mae's [Appendix D](#). Additional documents are provided on the [ULDD page](#) including the Implementation Guide, Vendor List, ULDD FAQs, Loan Delivery/ULDD Job Aids, and more.

**Q16. Are there any other key considerations when creating the ULDD XML file to import in Loan Delivery?**

When preparing your ULDD file, it is important to only deliver data that is relevant to the loan transaction. When working with your technology team or technology solution provider, ensure the XML import file contains only the relevant data points and that none of your data defaults to a “zero” value. If a data point does not apply, do not populate it in the XML file or within Loan Delivery via manual entry.

- **Example:** For a Fixed Rate loan transaction, if the ULDD XML file contains an Adjustable Rate Mortgage (ARM) data field with a default value of zero, Loan Delivery will evaluate the field, which could result in fatal edits.

## TESTING

**Q17. What is the purpose of using the Loan Delivery Test Environment?**

The Loan Delivery Test Environment (LDTE) closely mirrors the Loan Delivery solution in production and offers an opportunity to test your ability to submit your loans (via XML import file or manual entry) and receive edits prior to a production release of Loan Delivery. Reference the [Loan Delivery Test Environment](#) page for additional resources.

**Q18. When will the Loan Delivery Test Environment be available for testing ULDD Phase 3?**

The Loan Delivery Test Environment (LDTE) is currently available for testing the ULDD Phase 3 Demographic Information and Universal Loan Identifier data points. The 15 data points which were announced in November 2017 as changing from “Optional” to “Conditionally Required” and the additional Escrow Item Type enumerations announced in July 2018, will be available for testing in LDTE. Specific dates will be announced in the future.

**Q19. Are test cases available? **UPDATED****

Yes, a total of 11 test cases and scenarios (which support ULDD Phase 3) are available on the [ULDD page](#) and [Loan Delivery Test Environment page](#) to assist sellers and technology solution providers with testing. These test cases have been updated to exercise new and revised ULDD Phase 3 data requirements, including VA, FHA, High Balance Loan, RefiPlus, and a test case developed jointly with Freddie Mac. A new test scenario (4F) has been developed for Affordable Lending. In addition, 10 new test borrower scenarios exercising the extension container data have been developed jointly with Freddie Mac. When leveraging Fannie Mae-provided test cases, please ensure:

- The user is authorized to access the loan’s commitment or pool,
- The commitment has not expired, and
- If an Investor Loan Identifier has been provided for an ASAP Plus loan, it has been assigned to the Loan Seller.



We also provide Appraisal Doc File ID and Desktop Underwriter® (DU®) test data that can be included in test submissions to help obtain more complete testing of data imports.

**Q20. How do I obtain access to the Loan Delivery Test Environment?**

Contact the Technology Manager Administrator at your company to have them register you as a Loan Delivery Test Environment user. Once registered, users can set up their passwords and update personal profiles via [Technology Manager](#). If you do not know who your Administrator is, contact your Account Team representative or the Technology Support Center (800-2FANNIE) (800-232-6643).

## DEMOGRAPHIC INFORMATION

**Q21. What are the guidelines for delivering Housing Goals data?**

Sellers must provide all required Housing Goals data fields for every loan acquired by the GSEs. This information is used by our regulator to determine whether the GSEs are satisfying their requirements to provide affordable housing to low-income borrowers and those borrowers living in low-income areas. Housing Goals data captures borrower details (race, ethnicity, gender, age, income, first-time homebuyer status, etc.) as well as specific loan details (mortgage note date, APR spread, loan purpose, loan type, etc.).

ULDD Phase 3 contains significant changes to the Demographic Information (DI) requirements for borrower's Race, Ethnicity and Gender data. Several new data points were added to enable collection of additional details regarding the borrower's race and ethnicity. In addition, all DI data has been restructured to reside in new XML containers in alignment with future versions of the MISMO reference model.

**Q22. Does the format and/or values of Demographic Information submitted to Loan Delivery need to match that in which was submitted to DU or EarlyCheck™?**

The format and values for the Demographic Information submitted to Loan Delivery does not need to match the format and content provided in a previous EarlyCheck or Desktop Underwriter® (DU®) submission for the same loan. Loan Delivery has been updated to simultaneously accept borrower Demographic Information data in both the current and new ULDD formats. The new Demographic Information data format is currently available in Loan Delivery and will not be mandated until May 20, 2019.

- **Example:** If a seller collected the borrower's Demographic Information at the time of loan application in the current format, and during the loan application process the seller updated the borrower's Demographic Information to contain detail in the new format, Fannie Mae will accept either the old format or the new format at delivery until May 20, 2019, after which only the new format will be accepted.

Refer to the Loan Delivery/ULDD Job Aids: [Housing Goals Data](#) section for more information as well as a complete listing of required data fields.





**Q23. Does the Demographic Information I submit to Loan Delivery need to be formatted consistently for multiple loans in the same import file?**

The borrower Demographic Information is not required to be reported in a consistent format for all loans in an import file.

- **Example:** The seller can report the Demographic Information data for Loan 1 in the current format, and then report the Demographic Information data for Loan 2 in the new format.

**Q24. Does the Demographic Information I submit to Loan Delivery need to be formatted consistently for multiple borrowers on the same loan?**

Yes, the borrower Demographic Information data is required to be reported in a consistent format for all borrowers on a given loan. Loan Delivery will interrogate all data on a given loan, looking for the presence of an extension container. If Loan Delivery finds any data within an extension container, it will only recognize Demographic Information data reported within the extension container format. Loan Delivery may issue a file validation Warning edit if any data is present in an extension container and Demographic Information data is present in a non-extension container.

- **Example:** If the seller reports the Demographic Information data for Borrower 1 using the extension container format, they must report the Demographic Information data for all other borrowers on the same loan using the extension container format.

**Q25. What will happen if Demographic Information is provided in both the extension containers (new method) and the existing containers (old method)?**

If Demographic Information is reported in an extension container (new method), all Demographic Information in the existing (old method) containers will be ignored. If the Demographic Information in the extension container is insufficient, the loan will receive a fatal edit.

**Q26. Are test borrower scenarios available supporting the new Demographic Information?**

Yes, a total of 10 test borrower scenarios, developed jointly with Freddie Mac, are available as part of [Appendix B – Fannie Mae Test Case Scenarios](#) to assist sellers and technology solution providers with testing. We also provide examples of well-formed XML for each of the 10 test scenarios to guide you in the construction of your XML file submissions; refer to [Appendix C – XML Samples](#).

**Q27. Can Fannie Mae provide me with additional guidance related to HMDA data and regulatory reporting?**

No. Lenders should seek assistance from their legal counsel, regulator, or the Consumer Financial Protection Bureau (CFPB).





**Q28. How is the reporting of Demographic Information collected for individual borrowers different than the reporting of Demographic Information collected for legal entities and borrowers holding title in a trust?**

Sellers should report Demographic Information based on the borrower type:

<b>If Reported ULDD Borrower Type is:</b>	<b>Then:</b>
<b>Legal entity</b> , such as a non-profit corporation*	Report “Not Applicable” for Gender, Race, and Ethnicity Type.
<b>Tax or estate planning trust</b> , such as an <i>inter vivos</i> (living) trust*	Report Demographic Information for the individual(s) who established the trust / the underwritten settlor using the same guidance provided for individual borrowers.
<b>Individual borrower</b>	Report demographic information according to ULDD Phase 3 <i>Appendix A/Appendix D</i> , supplemented with the additional guidance below.

\*See Fannie Mae’s *Selling Guide* for additional information related to non-individual borrower eligibility and/or delivery requirements.

**Q29. Should I report the same Demographic Information to the GSEs that I report to CFPB?**

Sellers should report the same Demographic Information to the GSEs that was reported for regulatory purposes to the CFPB. In the event CFPB requires the curtailment of Demographic Information to accommodate a maximum number of simultaneously reported instances (e.g., a maximum of five races), the GSEs are not similarly constrained and can accept all the Demographic Information provided by the borrower. Sellers are encouraged to report to the GSEs all the Demographic Information that was collected from the borrower.

In addition, the GSEs also collect a borrower’s refusal to provide Demographic Information using Refusal Indicators.

**Q30. Should I indicate if the borrower’s Demographic Information was collected based on visual observation or (sur)name only for loan applications taken in person?**

Sellers should indicate if the borrower’s Demographic Information was collected by the financial institution based on visual observation or (sur)name regardless of the application method, including for applications not taken in person. If the financial institution collected the borrower’s Gender, Race or Ethnicity Type based on visual observation or (sur)name, report “True,” otherwise report “False”.



**Q31. Are there limits to the Demographic Information that is allowed or required at loan delivery?**

The GSEs will accept all values that are simultaneously reported. For example, for any borrower, Loan Delivery will allow the simultaneous reporting of all Ethnicity Origin Types: Cuban, Mexican, Other Hispanic or Latino, and Puerto Rican as well as an Ethnicity Origin Type Other Description.

The GSEs are expecting the following minimal set of Demographic Information:

- One value for HMDAGenderType (Sort ID 608.3) for each borrower.
- One or more values for HMDAEthnicityType (Sort ID 609.1) for each borrower, except where the borrower has provided other ethnicity data on the Demographic Information section of the Uniform Residential Loan Application (URLA) and has not selected the HMDAEthnicityType.
- One or more values for HMDARaceType (Sort ID 610.5) for each borrower, except where the borrower has provided other race data on the Demographic Information section of the URLA and has not selected the HMDARaceType.

**Q32. The borrower has provided updated Demographic Information on the loan application that can only be reported using the extension containers, such as HMDARaceDesignationType (Sort ID 610.3) of “Japanese,” or selection of multiple HMDAEthnicityTypes (Sort ID 609.1) but my delivery systems are not yet equipped to import ULDD data in the extension containers. How do I report this data to Fannie Mae at loan delivery prior to May 20, 2019, if I so choose?**

For sellers who *choose* to report updated Demographic Information prior to their delivery system’s transition to using the ULDD extension containers, Loan Delivery provides the option to remove the imported Demographic Information for all borrowers on the loan and manually update the loan with the updated Demographic Information using the following steps:

1. Import the file into Loan Delivery
  - a. using existing (non-extension) data containers for Demographic Information, or
  - b. without Demographic Information.
2. Navigate to the Borrower page on the Loan Delivery user interface.
3. Select the checkbox, “Use New Demographic Information” at the top of the page. The Demographic Information for all borrowers will be removed.
4. Manually key in the updated Demographic Information on the Loan Delivery user interface.

Sellers who *do not choose* to deliver Demographic Information using the new XML file extension containers during the system transition period (from December 18, 2017 to May 20, 2019) must continue to report the Demographic Information as supported in the existing (non-extension) XML file containers.



## OTHER

### Q33. How are HomeReady loans identified in Loan Delivery?

When delivering a [HomeReady](#)® loan in Loan Delivery, you must provide Special Feature Code (SFC) 900. In addition, as part of the delivery data for HomeReady, sellers need to ensure the following:

- ULDD Sort ID 238 – Loan Affordable Indicator is set to “True,” for any mortgage where the borrower completes homeownership education through Framework or housing counseling through any HUD-approved agency.
- ULDD Sort ID 576 is set to “HUD Approved Counseling Agency”
- ULDD Sort ID 578 is set to “HomeStudy” if the borrower completed the [Framework online course](#)
- ULDD Sort ID 578 is set to “Individual” if the borrower completed counseling through a HUD-approved agency.

### Q34. How can I get more information about the Schedule of Mortgages?

Details about the Schedule of Mortgages report are provided in the Loan Delivery/ULDD Job Aids: [Schedule of Mortgages](#) section on the ULDD page.

### Q35. How can I access Housing Goals data reports?

The [Additional Data Elements](#) (ADE) report is not available within Loan Delivery. Sellers can access the [Housing Goals Data Field and Edit Definitions](#) on the [Housing Goals Data page](#) for additional information.

### Q36. What is the relationship between Loan Delivery and PE - Whole Loan/PE - MBS?

Pricing & Execution - Whole Loan® (PE - Whole Loan®) enables committing mandatory and Best Efforts loans for Whole loan delivery. PE - Whole Loan data is available in Loan Delivery, as all mandatory commitments automatically appear in Loan Delivery, and all Best Efforts commitments are available in Loan Delivery once moved to a closed status.

Pricing & Execution - MBS® (PE - MBS®) is a Web-based application that enables sellers to browse live guaranty fee pricing, and create and manage mandatory commitments to deliver mortgage loans to Fannie Mae under MBS execution. PE - MBS is designed to complement PE - Whole Loan so you have a consistent committing experience across MBS and whole loan executions.

## Additional Resources

- [Loan Delivery page](#)
- [Loan Delivery/ULDD Job Aids](#)
- [Uniform Loan Delivery Dataset \(ULDD\) page](#)
- [ULDD FAQs](#)
- [ULDD Specification \(Appendix D | Phase 3 Update\)](#)