



Loan Delivery Application FAQs

Updated March 28, 2017

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: Newly added FAQs are labeled with **NEW**.*

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](#). Reference 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 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 Fannie Mae's Loan Delivery application once data has been imported via an XML file? **NEW**

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. How can I check to see whether my 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.

Q8. What is “asynchronous” processing?

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

DATA/ULDD

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

Q9. Is Fannie Mae changing the MISMO schema version used when importing ULDD files in Loan Delivery? **NEW**

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.

Q10. When *may* I begin delivering loans using the new ULDD Phase 3 data? **NEW**

Lenders will be able to deliver most of the ULDD Phase 3 data beginning May 22, 2017. The Home Mortgage Disclosure Act (HMDA) and Universal Loan Identifier (ULI) data will be available in Loan Delivery in Q4 2017.

Q11. When *must* I deliver loans using the ULDD Phase 3 data? **NEW**

All lenders must deliver the ULDD Phase 3 data by May 2019. The mandate date for delivering loans using a complete ULDD Phase 3 file, including the new HMDA data in the appropriate new XML file extension containers, is May 2019 (the specific date in May 2019 will be announced in the future).

 **Quick Tip:** Reference Fannie Mae's [Appendix D: Phase 3 Update](#) for a complete list of the ULDD Phase 3 data requirements.



Q12. What revisions to existing data points are contained in the ULDD Phase 3 specification, and when are these revisions required? **NEW**

The ULDD Phase 3 requirements contain revisions to 12 existing data points. The key changes are highlighted below. Review [Appendix D: Phase 3 Update](#) for a complete list of all data revisions.

ULDD Data Point	Sort ID	Change	Required for Loan Delivery
Automated Underwriting Case Identifier	322	From “Conditionally Required” to “Required” for all loans (Except loans closed prior to 9/25/17 that were underwritten outside of Desktop Underwriter)	September 25, 2017 (Except loans closed prior to 9/25/17 that were underwritten outside of Desktop Underwriter)
Refinance Program Identifier	451	The enumeration “HighLTVRefi” has been added.	October 1, 2017 (This date may be updated based on guidance from FHFA introducing program to replace DU/RefiPlus.)
Floor Rate Percent	116	If the ARM floor rate is not indicated on the Note, the Mortgage Margin should be reported.	October 1, 2017 (Loan Delivery will issue warning message beginning April 3, 2017)



Q13. What are all the important dates I need to keep in mind for ULDD Phase 3? NEW

Date	Applies To	Change
May 22, 2017	All lenders	Lenders may deliver the ULDD Phase 3 data in Loan Delivery – except the new HMDA demographic and Universal Loan Identifier (ULI) data in the XML data “extension” containers.
Sept. 25, 2017	All lenders	The Automated Underwriting Case Identifier (Sort ID 322) changes from “Conditionally Required” to “Required” for all loans (Except loans closed prior to 9/25/17 that were underwritten outside of DU)
Oct. 1, 2017	All lenders	The enumeration “HighLTVRefi” will be added to Refinance Program ID (Sort ID 451). (This date may be updated based on guidance from FHFA introducing program to replace DU/RefiPlus.)
		If the ARM floor rate is not indicated on the Note, the Mortgage Margin should be reported as Floor Rate Percent (Sort ID 116).
Q4 2017	All lenders	Lenders may deliver the complete ULDD Phase 3 data in Loan Delivery – including the new HMDA demographic and ULI data in the XML data “extension” containers.
May 2019	All lenders	Lenders must deliver the complete ULDD Phase 3 data in Loan Delivery – including the new HMDA demographic and ULI data in the XML data “extension” containers.

Q14. 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 Job Aids, and more.

Q15. 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

Q16. 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.

Q17. When will the Loan Delivery Test Environment be available for testing ULDD Phase 3? **NEW**

The Loan Delivery Test Environment will be available for testing ULDD Phase 3 in mid-April 2017, excluding the HMDA and Universal Loan Identifier data points.

Q18. Are test cases available?

Yes, a total of 11 test cases and scenarios (which support ULDD Phase 3) are available on the [Loan Delivery Test Environment page](#) to assist lenders and technology solution providers with testing. These test cases have been updated to exercise new and revised ULDD Phase 3 data requirements. New test cases include the following scenarios: VA, FHA, High Balance Loan, and RefiPlus. In addition, a new test case has been developed jointly with Freddie Mac.

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 test results.

Q19. 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).

HMDA DEMOGRAPHIC INFORMATION

Q20. What are the guidelines for delivering Housing Goals data?

Lenders 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 that fulfill the HMDA Government data reporting requirements. Several new data points were added to enable collection of additional details regarding the borrower's race and ethnicity. In addition, all the HMDA data has been restructured to reside in different XML containers.

Q21. Does the HMDA demographic information I submit to Loan Delivery need to match the



HMDA demographic information I submitted to Desktop Underwriter or EarlyCheck™? **NEW**

Loan Delivery will be updated to simultaneously accept borrower HMDA data in all available formats.

- **Example:** If a lender collected the borrower's HMDA data at the time of loan application in the current format, and during the loan application process the lender updated the borrower's HMDA data to contain detail in the new format, at delivery Fannie Mae will accept either the old format or the new format.

The HMDA data submitted to Loan Delivery does not need to match the data and format provided in a previous EarlyCheck or Desktop Underwriter® (DU®) submission for the same loan. 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.

The new HMDA data format will be available in Loan Delivery in Q4 2017 (a specific release date will be provided in Q2 2017), and will not be mandated until May 2019.

Q22. Does the HMDA demographic information I submit to Loan Delivery need to be formatted consistently for multiple loans in the same import file? **NEW**

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

- **Example:** The lender can report the HMDA data for loan one in the current format, and report the HMDA data for loan two in the new format.

Q23. Can Fannie Mae provide me with additional guidance related to HMDA data and regulatory reporting? **NEW**

The GSEs are not permitted to provide lenders any regulatory guidance. Lenders should seek assistance from their legal counsel, regulator, or the Consumer Financial Protection Bureau (CFPB).

OTHER

Q24. 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, lenders 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.

Q25. 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.

Q26. How can I access Housing Goals data reports?

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

Q27. 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 whole loans for cash 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 lenders 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 Job Aids](#)
- [Uniform Loan Delivery Dataset \(ULDD\) page](#)
- [ULDD FAQs](#)