



Uniform Loan Delivery Dataset (ULDD) FAQs

Updated July 10, 2018

This document provides answers to questions frequently asked about the Uniform Loan Delivery Dataset (ULDD), which provides common requirements for loan delivery data. For additional information, visit the [ULDD](#) page.

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

Table of Contents

Uniform Loan Delivery Dataset (ULDD).....	1
Leveraging Documentation & Resources	4
Demographic Information.....	4
Miscellaneous MISMO and Data Point Questions.....	7
ULDD Phase 3 Update Questions.....	8

Uniform Loan Delivery Dataset (ULDD)

Q1. Are Freddie Mac and Fannie Mae (the GSEs) aligned on the ULDD Phase 3 dataset?

The GSEs recognize the need for continued alignment on the ULDD data standards. The majority of the ULDD Phase 3 requirements are consistent among the GSEs, including the Demographic Information (DI) requirements for borrower’s Race, Ethnicity, and Gender data. Note that there are certain data requirements that are unique to the GSEs. To determine these differences, we recommend merging the list of data points from each GSE’s [Appendix D](#) (Microsoft Excel® format with filtering capabilities) and reviewing the list side by side.

Q2. What are the important dates I need to keep in mind for ULDD Phase 3? **UPDATED**

Date	Change
December 18, 2017 – May 19, 2019	Phase 3 data points: Sellers transition to delivering all Phase 3 data points as soon as they are operationally ready.
	Loan Delivery: Sellers may use the Loan Delivery user interface to manually update Demographic Information for individual loans, if needed. See Loan Delivery FAQs for additional details.
	Demographic Information (DI): 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.



Date	Change
	<p>Universal Loan Identifier (ULI): Sellers may deliver the ULI. If ULI data is imported, it may only be provided using the new XML file Extension container.</p> <p>XML file Extension container: Sellers must use the new XML file Extension container if they choose to deliver ULI or new DI data.</p>
TBD	<p>Loan Delivery: 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.</p>
January 1, 2019	<p>Phase 3 Application Received Date: Certain ULDD Phase 3 data points may not be required for loan applications dated prior to January 1, 2019.</p>
May 20, 2019	<p>Phase 3 data points: Sellers <i>must</i> 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.</p> <p>Demographic Information (DI): Sellers <i>must</i> deliver the new DI in the new XML file Extension container.</p> <p>Universal Loan Identifier (ULI): Sellers <i>may</i> deliver the ULI in the new XML file Extension container.</p> <p>XML file Extension container: Sellers <i>must</i> deliver data using the new XML file Extension container.</p>

Q3. Are the Uniform Loan Application Dataset (ULAD), Uniform Appraisal Dataset (UAD), and Uniform Closing Dataset (UCD) part of the ULDD?

No. These separate datasets are not part of the ULDD. However, since they leverage the MISMO® reference model, some of the same data points from these file formats are included in ULDD. This promotes better consistency and transparency among datasets.

Q4. Do you have any plans to transition to another version of MISMO in the future?

No. We have no plans at this time to transition to another version of MISMO.

Q5. What is XML?

XML stands for eXtensible Markup Language. It is a flexible and widely used standard to transport and store data that simplifies the way businesses exchange electronic data.

Q6. Will the same loan delivery file work for delivery submission to both GSEs?

Although the basic loan delivery XML file format is supported by each GSE, there are differences in the data conditionality and/or the supported valid values for certain data points based on each GSE’s policy and delivery eligibility requirements. These differences are detailed in the GSE-specific Implementation Guides. Additionally, it is important to note that when delivering loans to either GSE, sellers must continue to meet the terms and conditions of their contracts.



Q7. Why do the GSEs have different allowable values for certain data points?

Based on each GSE's credit policy and delivery eligibility, there are certain data points that have different expected and allowable values or enumerations. The details in each GSE's [Implementation Guides for Loan Delivery Data](#) provides the information needed to code these data points with the GSE-specific values.

The data points within the ULDD also have varying levels of conditionality – some are required for both GSEs, some are conditionally required (such as ARM data attributes), and some are conditionally independent (such as pool data for Fannie Mae only). The basic framework of the file is the same and the hierarchical structure of the containers that define specified collections of loan data points within the file is the same.

Q8. Why does ULDD Phase 3 use extension containers?

The ULDD Phase 3 update includes some new data points and valid values that are not supported by the MISMO v3.0 Reference Model. Because MISMO allows for expansion of the schema through the use of extension containers, the GSEs are leveraging this feature to accommodate the ULDD Phase 3 requirements. Sellers and technology solution providers will need to build their XML files according to the GSE proprietary extended MISMO v3.0 schema.

ULDD Phase 3 includes the following four new extension containers:

- LOAN_IDENTIFIER_EXTENSION
- GOVERNMENT_MONITORING_EXTENSION
- GOVERNMENT_MONITORING_DETAIL_EXTENSION, and
- HMDA_RACE_EXTENSION

[Appendix E](#) provides the extension schema that supports Demographic Information and Universal Loan Identifier (ULI) data in ULDD Phase 3. Visit Fannie Mae's [ULDD page](#) for more training and resources.

Q9. In the ULDD data requirements, what do the following designations mean: Required, Conditionally Required, Conditionally Independent, and Optional?

Within the ULDD *Appendix A: XML Data Requirements* (PDF format) or *Appendix D: XML Data Reference* (XLS format), the data points are divided into four categories:

- **Required:** Data points that are required for all loan delivery transactions, regardless of the GSE.
- **Conditionally Required:** Data points that are required for all loan delivery transactions when a defined business condition exists (e.g., ARMs). These conditions are consistent among each of the GSE's unique delivery systems.
- **Conditionally Independent:** GSE-specific data points that are required for all loan delivery transactions when a defined business condition exists. These conditions are not consistent for both GSE's delivery applications.
- **Optional:** Data points that may be required for delivery to one of the GSEs, but not required for the other. These are listed as Optional for the GSE that does not require them.

Q10. Does Fannie Mae intend to eliminate special feature codes?

No. Although it is our intention to eventually reduce the number of special feature codes (SFCs), Fannie Mae does not have plans to eliminate any codes at this time. Loan Delivery is able to derive some SFCs



based on the data provided. This gives sellers the option to continue delivering SFCs or have Loan Delivery derive them. Refer to the [Special Feature Code Job Aid](#) for additional details.

Q11. How do I deliver loans with concurrent closings?

Fannie Mae requires delivery of “Related Loan” data when the subject loan has secondary financing. We allow delivery of up to three Related Loan containers. Refer to the [Subordinate Financing Job Aid](#) for additional details.

Q12. Do I need to support the exact ULDD format lengths? For example, my system does not capture 100 characters for address.

No. You do not need to support the exact format length in your systems. In the example of address length, the loan delivery XML file will allow a maximum of 100 characters. Provided the address does not exceed 100 characters, your loan delivery XML file will be in compliance with the ULDD format length for this field. For specific fields, each GSE may specify what reasonable business values.

Leveraging Documentation & Resources

Q13. How is *Appendix A* different from *Appendix D*?

Appendix A – XML Data Requirements and *Appendix D – XML Data Reference* contain identical information; however, *Appendix A* is in PDF format and *Appendix D* is in Excel format.

Q14. How can I compare the differences between the Fannie Mae and Freddie Mac file and data requirements?

[Appendix D - Fannie Mae XML Data Requirements Reference](#) is an Excel spreadsheet jointly developed with Freddie Mac and can be easily merged with the corresponding [Freddie Mac XML Data Requirements Reference Tool](#), allowing you to compare the differences.

Demographic Information

NOTE: Additional details on delivering the Demographic Information is provided in Fannie Mae’s [Loan Delivery FAQs](#).

Q15. Why are the GSEs requesting delivery of the new Demographic Information (DI) data? Do the GSEs require that I collect DI using the new Demographic Information Addendum?

Per the Home Mortgage Disclosure Act (HMDA) Final Rule, most lenders must begin collecting the new Demographic Information data for loans with an Application Date on or after January 1, 2018. The ULDD Phase 3 requirements support the collection of this new Demographic Information, which is also consistent with the redesigned Uniform Residential Loan Application ([URLA](#)), *Section 7. Demographic Information* and the *URLA – Demographic Information Addendum*.

Fannie Mae does not specify the method lenders use to collect the Demographic Information. Refer to the [URLA/ULAD FAQs](#) for additional information.

Q16. I have updated my origination systems to collect the new Demographic Information data. What are the next steps for updating DI data at loan delivery? **NEW**

Sellers should work with their technology partners to update the ULDD/Loan Delivery import file prior to



May 20, 2019. Although the core Gender, Ethnicity and Race category types have only minor changes, they have been issued new Sort ID numbers in the ULDD Specification, and are being treated as new data points by many seller and vendor systems. Please use caution when implementing Phase 3; specifically to ensure your loan delivery systems are capable of continuous population of Demographic Information during the transition phase.

Q17. What is changing regarding collection of the Demographic Information at loan delivery? Is Fannie Mae applying the same changes to Desktop Underwriter® (DU®)?

On Sept. 23, 2016, the Consumer Finance Protection Bureau (CFPB) published a final rule amending Regulation C to implement amendments to the HMDA. Among other changes, the final rule modified the reportable data requirements related to the collection of borrower ethnicity, race, and gender. Lenders will be required to collect the new and amended borrower Demographic Information on loans with an application date on or after January 1, 2018. However, lenders may begin collecting the expanded Demographic Information in 2017 as part of their preparation to meet the January 2018 mandate. Visit the [CFPB website](#) for additional information, including details of the September 20, 2017, final rule that amends Regulation B in order to facilitate compliance with Regulation C.

The ULDD file is being expanded as part of Phase 3 to enable the collection of the new and amended borrower Demographic Information. In addition, the placement of the Demographic Information within the ULDD XML file is being changed. Loan Delivery has been updated to collect the Demographic Information in both the current and new formats. The data and format provided at loan delivery do not need to match the data and format provided in a previous EarlyCheck™ or DU submission for the same loan. Refer to the [Loan Delivery FAQs](#) and Loan Delivery/ULDD Job Aids: [Housing Goals Data](#) section for details.

New Demographic Information Data Format	Loan Delivery	EarlyCheck	DU
Available	December 18, 2017	November 18, 2017	July 2017
Required	May 20, 2019	May 20, 2019	DU does not require Demographic Information

Q18. How do I invoke the ULDD extension container and ensure my ULDD XML submissions are well formed?

To invoke the ULDD extension schema, which in turn invokes the MISMO schema, you must modify the header record in your ULDD XML data submission file to specify the ULDD extension information. The ULDD namespace has been added to uniquely identify the ULDD extended containers and data, and is necessary to distinguish the ULDD extension schema from the MISMO 3.0 schema. If the schema location is not accurately specified, your XML files may incorrectly validate, or may not validate prior to submission to Fannie Mae. Fannie Mae recommends using the [Loan Delivery Test Environment](#) (LDTE) to confirm the validity of ULDD XML files.

NOTE: In order to correctly validate the submission file against the schema and extension, implementers will need to modify the submission file header to align with one of the sample header records below. Previous Fannie Mae test case XML files contained a “MISMO” namespace, note the update below to “ULDD” name space.



Sample 1. For applications where the MISMO 3.0 Schema, ULDD Phase 3 extension, and XML submission files are **located within the same folder**:

```
<?xml version="1.0" encoding="UTF-8"?><MESSAGE xmlns="http://www.mismo.org/residential/2009/schemas"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:ULDD="http://www.datamodelextension.org/Schema/ULDD"
MISMOReferenceModelIdentifier="3.0.0.263.12" xsi:schemaLocation="http://www.datamodelextension.org/Schema/ULDD
ULDD_Phase_3_Extension.xsd">
```

Sample 2. For applications where the MISMO 3.0 Schema and ULDD Phase 3 extension files are **not located within the same folder** as the XML submission file, include the path for your schema location:

```
<?xml version="1.0" encoding="UTF-8"?><MESSAGE xmlns="http://www.mismo.org/residential/2009/schemas"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:ULDD="http://www.datamodelextension.org/Schema/ULDD"
MISMOReferenceModelIdentifier="3.0.0.263.12"
xsi:schemaLocation="http://www.datamodelextension.org/Schema/ULDD [REPLACE WITH PATH FOR YOUR SCHEMA
LOCATION]ULDD_Phase_3_Extension.xsd">
```

Q19. 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 in Loan Delivery.

Q20. The borrower has provided updated Demographic Information on the loan application that can only be reported using the extension containers, such as a 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. Prior to May 20, 2019, am I obligated to report this data to Fannie Mae at loan delivery? How do I report this data to Fannie Mae at loan delivery prior to May 20, 2019, if I so choose?

Sellers should report the same Demographic Information to the GSEs that they report for regulatory purposes to CFPB. However, during the transition period (December 18, 2017 to May 20, 2019), if the seller’s delivery systems have not been updated, sellers must continue to report the Demographic Information as supported in the existing (non-extension) data containers. For sellers who *choose* to report updated Demographic Information, the Loan Delivery system provides the option to remove the imported Demographic Information for all borrowers on the loan and manually update the loan with the new Demographic Information. Refer to the Loan Delivery FAQs for details.

Q21. The borrower has selected the checkbox on the loan application next to “I do not wish to provide this information,” but then actually provided the requested Demographic Information. What should I report to Fannie Mae at loan delivery?

Sellers should report the actual Demographic Information reported by the borrower. Do not simultaneously report an actual enumeration such as “Asian” and also report “InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication”. Sellers should report the actual enumeration and also report the Refusal Indicator = TRUE, since the “I do not wish to provide this information” checkbox was selected.

Q22. Is the Refusal Indicator the same as the Gender, Race or Ethnicity Type enumeration “Information Not Provided...”? **NEW**

No. Sellers should ensure their data mapping does not automatically set the Gender, Race or Ethnicity



Type to “InformationNotProvided...” when the RefusalIndicator is TRUE. The Refusal Indicator should be set to TRUE when the borrower has selected “I do not wish to provide this information” on the loan application, or has otherwise refused to provide Demographic Information. The Refusal Indicator can co-exist with any Type enumeration. The Type enumeration “Information Not Provided...” is mutually exclusive with other Type enumerations.

Q23. I have a loan application where the borrower provided their Race, Ethnicity, and Gender data using the “old” format, where there was no provision for them to provide supplemental ethnicity or race data such as “Cuban” or “Samoan”. If I deliver this loan on or after May 20, 2019, how do I report the Race, Ethnicity, and Gender data that the borrower provided?

The borrower’s Race, Ethnicity, and Gender data must be reported using the “new” XML extension containers for all loans delivered on or after May 20, 2019, regardless of the loan’s Application Date. The data should be mapped as follows:

“Old” Data Point Name	GenderType	HMDAEthnicityType	HMDARaceType
“Old” ULDD Sort ID	608	609	610
“Old” ULDD MISMO XPath (Non-Extension container)	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE
“New” Data Point Name	HMDAGenderType	HMDAEthnicityType (no change)	HMDARaceType (no change)
“New” ULDD Sort ID	608.3	609.1	610.5
“New” ULDD MISMO XPath (Extension container)	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/EXTENSION/OTHER/GOVERNMENT_MONITORING_EXTENSION/HMDA_ETHNICITIES/HMDA_ETHNICITY	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_EXTENSION_DETAIL

Miscellaneous MISMO and Data Point Questions

Q24. What does the term “Loan State” mean?

The Loan State indicates a point in time for which all data elements within a loan container apply. An “At Current” Loan State is a snapshot of specific loan data on the date the data was retrieved from the lender’s and/or seller’s system. “At Closing” is a snapshot of specific loan data at the completion of the closing process. The “At Modification” Loan State displays the loan data at the time a pre-Fannie Mae acquisition modification becomes effective, such as when a lender uses a modification to convert a construction loan to permanent financing. For more information on Loan States, refer to the MISMO V3.0 or the *ULDD Specification*, available on the [ULDD page](#).



Q25. How do I obtain access to MISMO?

To obtain access to MISMO, register on the MISMO website at www.mismo.org. The website features information about the various Reference Models.

Q26. What version of MISMO does ULDD use?

The ULDD implementation continues to leverage the MISMO v3.0 Build 263-12 Reference Model (version 2010-05). Please note that other versions of the reference model are not currently compatible with the ULDD.

Q27. Do all Fannie Mae applications use the same MISMO Reference Model?

No. Fannie Mae applications use several different versions of MISMO. Please reference each program's specific web page for details on their files and corresponding MISMO format.

Q28. My organization is not required to report HMDA data to CFPB; are the data requirements for loan delivery based on my HMDA filing status?

No. Fannie Mae's loan delivery data requirements are based on our business needs. Demographic Information is used by the GSEs for fair lending analysis and other business uses. The HMDA dataset and the ULDD have different purposes and contain different data.

Q29. Is the RefinanceCashOutAmount reported in ULDD Sort ID 293 meant to be the same as the CashToBorrowerAtClosingAmount data point in the Uniform Closing Dataset (UCD) or the Desktop Underwriter (DU) Specification?

No. The ULDD does not expect the RefinanceCashOutAmount (Sort ID 293) to be equal to the UCD/DU CashToBorrowerAtClosingAmount in all circumstances. The amount reported in the ULDD data point should include amounts used to pay off credit cards, installment debt, and any subordinate liens not used to finance the property. The Implementation Notes for the ULDD data point are intended to mirror Fannie Mae's definition of how a loan is classified as Limited Cash Out versus a Cash Out, with the intention that the RefinanceCashOutAmount the seller reports in ULDD could be tested against the lesser of \$2,000 or 2% of the new loan amount. The seller should follow Fannie Mae's implementation guidance rather than a strict interpretation of MISMO's definition.

ULDD Phase 3 Update Questions

Q30. Have there been changes to the ULDD Phase 3 *Appendix A – XML Data Requirements* since the original announcement in December 2016? **UPDATED**

Yes. On [March 28, 2017](#), the GSEs provided additional details on the implementation timeline and mandate date for ULDD Phase 3. In addition, we added one new data point to the Phase 3 specification, and new enumerations were appended to several existing data points.

On [June 27, 2017](#), the GSEs introduced two new enumerations and associated data points to more accurately collect data for borrower race and announced updates to clarify the conditionality details of Demographic Information, adjust cardinality limits, and minor changes to how the Phase 3 extension schema file is constructed.

On [November 7, 2017](#), the GSEs provided further guidance to clarify the conditionality details and implementation notes for the Demographic Information data points to reflect changes related to CFPB's



Home Mortgage Disclosure (Regulation C) Final Rule and to address seller questions. Also included were several new Demographic Information usage scenarios and accompanying XML sample files. In addition, Fannie Mae updated the conditionality of several data points from “Optional” to “Conditionally Required,” aligning with Freddie Mac’s conditionality status.

On [January 30, 2018](#), the GSEs provided additional details on the Application Received Date and mandate date for ULDD Phase 3. No changes were made to the ULDD Phase 3 XML Data Requirements.

On [March 9, 2018](#), Fannie Mae updated the Payee Code Conditionality Details and Implementation Notes.

On [July 10, 2018](#), the GSEs updated the specification to include additional valid values for delivery of certain escrow item data, and provided clarification of conditionality details and implementation notes to continue alignment efforts, satisfy business needs and address seller questions.

Please review the entire ULDD Phase 3 XML Data Requirements [Appendix A – Phase 3 Update](#) (PDF) or [Appendix D – Phase 3 Update](#) (XLS) for additional details, including conditionality.

Q31. Do the revisions to the existing ULDD data points have system impacts ?

Yes, some of the revisions to existing data points include new valid values or necessary system coding changes. Other updates include additional clarification on how to capture or deliver the data. Please review each GSE’s individual ULDD Phase 3 XML Data Requirements (*Appendix A* or *Appendix D*) with your technical staff and loan delivery team to assess any changes to your systems or processes .

Q32. Do I need to wait until all of my deliveries contain all of the Phase 3 data before I begin delivering any Phase 3 data? For example, if updated Demographic Information is available from my West Coast branches, but not my East Coast branches, can I deliver the updated data that is available from my West Coast branches? If a second lien’s Loan Affordable Indicator data is available, do I need to wait for Phase 3 Demographic Information on that loan as well? **NEW**

The Phase 3 ULDD file is constructed in a manner that also permits the reporting of Phase 2 data. New (extension) data containers house the Phase 3 Demographic Information, but the data containers housing the Phase 2 Demographic Information have not been removed from the ULDD file. Loans within a pool may contain a mix of Phase 2 and Phase 3 data, provided the data within a single loan is consistently formatted.

Until May 20, 2019, you may deliver some, but not all Phase 3 data for any given loan. When Phase 3 data (such as a second lien’s LoanAffordableIndicator in Sort ID 513.1) is provided prior to May 20, 2019, Loan Delivery may trigger related data consistency edits on a loan-by-loan basis. For example, Loan Delivery may validate when Sort ID 513.1 LoanAffordableIndicator is TRUE, it is accompanied by other data related to CommunitySeconds®. However, providing Sort ID 513.1 LoanAffordableIndicator is TRUE, will not cause Loan Delivery to demand the seller provide ALL Phase 3 data.

Q33. Why is the “AppraisalUpdateAndOrCompletionReport” (FNM 1004D / FRE 442) enumeration being removed from the “PropertyValuationFormType” (Sort ID 85) data point?

The AppraisalUpdateAndOrCompletionReport enumeration is used to update the value of an appraisal that is more than four months old or to confirm completion of construction of, or renovations to a dwelling when the original appraisal was performed prior to completion. As such, this form is a supplement to the original appraisal. Sellers should include in the ULDD file the property valuation form used for the *original* valuation, prior to the update and/or completion. Sellers should continue to provide the Appraisal Update and/or Completion Report (Fannie Mae Form 1004D / Freddie Mac Form 442) in the Uniform Collateral Data Portal® (UCDP®).



Q34. I have a loan that was closed before September 25, 2017, and was underwritten outside of DU. Do I need to include a Casefile ID in the ULDD file?

No. If the loan was underwritten outside of DU and closed prior to September 25, 2017, a Casefile ID (reported in ULDD using AutomatedUnderwritingCaseIdentifier – Sort ID 322) is not required for delivery.

Q35. I have a loan that was closed on or after September 25, 2017; do I need to include a Fannie Mae Casefile ID in the ULDD file?

Yes. If a loan was closed on or after September 25, 2017, a Fannie Mae Casefile ID (reported in ULDD using AutomatedUnderwritingCaseIdentifier – Sort ID 322) is required for delivery, regardless of the underwriting method. If the loan was not assigned a Fannie Mae Casefile ID by DU, one will be assigned by Fannie Mae’s UCD Collection Solution as part of the UCD submission. Learn more on the [UCD page](#).

NOTE: Sellers should only report a Casefile ID generated by Fannie Mae (either DU or UCD). Do not report Automated Underwriting Identifiers assigned by non-Fannie Mae systems.

Q36. Why is the “PropertyInspectionWaiver” enumeration being added to the “InvestorCollateralProgramIdentifier” (Sort ID 376) data point? I am currently reporting the enumeration “Level1PropertyInspectionWaiver” in the ULDD file, do I need to change to the new enumeration?

In the future we expect to retire “Level1PropertyInspectionWaiver” as a valid enumeration. For the foreseeable future, sellers may report either “PropertyInspectionWaiver” or “Level1PropertyInspectionWaiver” when delivering a loan exercising a DU Property Inspection Waiver (PIW). Please note, sellers that elect to exercise the PIW must include SFC 801 at delivery.

Q37. Why does ULDD Phase 3 include data related to the identification of warehouse lenders?

The GSEs will collect the Warehouse Lender Identifier through the ULDD XML import file to identify loans that are pledged to a warehouse line of credit. Sellers can more efficiently identify the warehouse lender on the loan record at delivery, thereby streamlining the lender’s identification of loans requiring release of funds at settlement.



Q38. How do I obtain the identifier number assigned by Fannie Mae to my warehouse bank? When do I need to provide Payee Identifiers? **UPDATED**

Fannie Mae has assigned each warehouse lender its own identification number, to be reported at loan delivery, when applicable. See the Help links on the Loan Delivery web page or contact your Fannie Mae Technology Alliance Manager for assistance. The Loan Detail tab within the Seller Profile page in Loan Delivery displays Warehouse Lender Identifier (Sort ID 650.1) as “Warehouse Lender” and Payee Identifier (Sort ID 642) as “Wire Nickname”.

A Payee Identifier (Payee Code) is required for:

- Cash loans (Whole Loans)
- ASAP Plus loans
- ASAP Sale pool loans, if the loan is under Bailee Letter at time of delivery

The table below displays the updated requirements:

Sale Type	Provide for loans under Bailee	Provide for loans not under Bailee
Cash	<ul style="list-style-type: none"> • Payee Identifier • Warehouse Lender ID (<i>new</i>) 	<ul style="list-style-type: none"> • Payee Identifier
ASAP Plus	<ul style="list-style-type: none"> • Payee Identifier (<i>new</i>) • Warehouse Lender ID (<i>new</i>) 	<ul style="list-style-type: none"> • Payee Identifier (<i>new</i>)
ASAP Sale	<ul style="list-style-type: none"> • Payee Identifier (<i>new</i>) • Warehouse Lender ID (<i>new</i>) 	
All other loans	<ul style="list-style-type: none"> • Warehouse Lender ID (<i>new</i>) 	

Please contact warehouse_lender@fanniemae.com with any questions.

Q39. Why does ULDD Phase 3 include data related to the identification of units in condominium, cooperative, and Planned Unit Development (PUD) projects?

In Q1 2016, in support of the Uniform Mortgage Data Program® (UMDP®), the GSEs introduced Condominium Project Questionnaires to provide greater consistency and clarity for lenders as they collect information to determine eligibility for mortgages secured by units in condominium projects. To further support this effort, ULDD Phase 3 includes conditional requirements for a unique project identifier, when the identifier is available. The GSEs will look at future opportunities to collect an identifier to help streamline the evaluation of units in condominium, cooperative, and Planned Unit Development projects and reduce variations in the data being collected.

Q40. Why does ULDD Phase 3 include data related to loan escrows? **UPDATED**

Collecting escrow data helps Fannie Mae streamline our funding processes for loans delivered through Fannie Mae servicing solutions, such as Servicing Marketplace and Servicing Execution Tool™ (SET™). Co-issue servicers use the escrow balance to support loan/borrower boarding and for settlement of the servicing rights purchase with the co-issue seller.

Data reported at loan delivery will be passed to the acquiring servicer. Depending on the Servicing Released Premium (SRP) funding option the seller has agreed to implement with their associated



servicing partner, the reported escrow balance amount may be netted from the loan proceeds. In most transactions, the servicer will net the escrow balance against the net SRP funds to be paid by the servicer, known as “All-in Funding” (or funding of the loan and SRP proceeds in a single transaction). Loan Delivery will identify commitments originated using SMP and will return an edit if the EscrowBalanceAmount is not provided.

Visit the [Servicing Marketplace](#) page or see the Loan Delivery Release Notes published [April 3, 2018](#) and [April 24, 2018](#) for more details, including the enforcement of fatal edits.

Q41. If the escrow balance reported to Loan Delivery, changes after Fannie Mae acquisition, do I need to notify Fannie Mae or request a post-funding adjustment? **NEW**

No. Failure to accurately report the current escrow balance may result in funding adjustments between the servicing buyer and seller after Fannie Mae’s acquisition. The loan seller is *not* required to notify Fannie Mae of escrow adjustments through post-funding adjustments or other methods of correction.

Q42. Where can I obtain the ULDD Phase 3 data related to loan escrows? **NEW**

EscrowBalanceAmount (Sort ID 363) –

- If a borrower has not made a loan payment and no amounts have been paid from the escrow account, the escrow balance may be sourced from the Uniform Closing Disclosure. See Section G: Initial Escrow Payment at Closing (specifically: IntegratedDisclosureSectionTotalAmount / Unique ID 8.024 when the IntegratedDisclosureSectionType / Unique ID 8.023 is “InitialEscrowPaymentAtClosing”).
- If the borrower has made loan payments and/or amounts have been paid from the escrow account, the escrow balance may need to be sourced from servicing systems.

EscrowItemType (Sort ID 364), EscrowItemTypeOtherDescription (Sort ID 365), and EscrowMonthlyPaymentAmount (Sort ID 366) –

- If a loan has not gone through an escrow analysis, these types and amounts may be sourced from the Uniform Closing Disclosure. See Section G: Initial Escrow Payment at Closing (specifically: EscrowMonthlyPaymentAmount / Unique ID 8.171 for each EscrowItemType / Unique ID 8.169).

Note: some mapping may be required due to the temporary mismatch in Escrow Item Type enumerations supported in UCD’s MISMO 3.3 XML and ULDD’s MISMO 3.0 XML.

- The escrow types and payment amounts may need to be sourced from servicing systems if they are different from what was captured in the Closing Disclosure.

Q43. How can Fannie Mae collect the “InvestorLoanIdentifier” (400.1) as part of the ULDD when the Fannie Mae Loan Number is generated as part of the loan delivery process? Should I report the prior Fannie Mae Loan Number associated to the new loan, such as for a Refi Plus™ loan? Should I report the prior Fannie Mae Casefile Identifier, such as what may have been generated by DU or the UCD Collection Solution? **UPDATED**

In some cases, Fannie Mae will generate a loan number in advance of loan delivery, for example, a loan delivered under the As Soon As Pooled® (ASAP®) Plus program. In these cases, in order to avoid a duplicate loan number being assigned, the seller should report the assigned Fannie Mae Loan Number. Do not provide a Fannie Mae Loan Number for a different loan, such as a loan being refinanced as part



of a Refi Plus or DU Refi Plus™ transaction. Do not provide a previously issued Fannie Mae (AUS) Casefile Identifier.

Q44. What is a Universal Loan Identifier (ULI)? How is it different than a MERS/MIN?

The ULI is a unique number that a financial institution assigns for a loan or application; it can be up to 45 characters in length. The ULI may be used to track loans throughout the loan's lifecycle, whereas the MERS® Mortgage Identification Number (MIN) is primarily used to identify a loan's servicer or to facilitate closed loan sales or sale of servicing rights. For additional information about generating a ULI, refer to [Compilation of Reportable Data](#) from Part 1003.4 of Regulation C on the CFPB website. For more information on generating the ULI check-digits, refer to [Appendix C to Part 1003](#) on the CFPB website.

Q45. Why are the GSEs requiring delivery of the new Universal Loan Identifier (ULI) data?

The ULI may be used to track a loan throughout its lifecycle. Per the HMDA Final Rule, most lenders must begin assigning a ULI for loans with an Application Received Date on or after January 1, 2018. The ULI is Conditionally Required, the GSEs require sellers to deliver the ULI at loan delivery, if it is available. Sellers should report the same ULI to the GSEs that they report for regulatory purposes to CFPB.