

ULDD Phase 3 Specification Release

December 13, 2016

The Uniform Loan Delivery Dataset (ULDD) is the common set of loan delivery data standards under the Uniform Mortgage Data Program® (UMDP) required by Fannie Mae and Freddie Mac (the GSEs) for single-family loan deliveries. The GSEs are introducing updates to the existing ULDD, which will be known as ULDD Phase 3. This announcement provides an overview of the ULDD Phase 3 data requirements.

ULDD Phase 3 Summary

The ULDD Phase 3 supports the continued improvement of our loan delivery standards, including new GSE-aligned data points, some of which will help identify warehouse lenders and condominium projects, as well as identify when an eNote is being delivered. This data should bring greater efficiencies and consistency across the loan manufacturing process. ULDD Phase 3 also contains 14 new data points that will be required for collection of the expanded borrower Demographic Information in support of the Home Mortgage Disclosure Act (HMDA) Final Rule for Housing Goals reporting. Pursuant to the HMDA Final Rule, most lenders must begin collection of the new Demographic Information data for loan applications taken on or after January 1, 2018.

Each GSE's ULDD Phase 3 *Appendix A – XML Data Requirements* has been published to our respective ULDD pages with a new tab providing additional details about each of the new data points, plus several updates to existing ULDD data points.

Demographic Information

The current ULDD Phase 2 XML file contains several data points relating to the Uniform Residential Loan Application (URLA) *Section X. Government Monitoring*. In order to support lender collection and delivery of the new HMDA borrower Demographic Information, consistent with the redesigned URLA (*Section 7. Demographic Information*), the GSEs have updated the ULDD requirements for Phase 3. This update includes new extension containers to the MISMO v3.0 Reference Model.

Next Steps

The GSEs will publish additional information on the timeline for implementation of ULDD Phase 3 in Q1 2017 along with supporting documentation, including the expanded MISMO schema for the ULDD Phase 3 specification.

Additional Information

Questions about this announcement, or ULDD Phase 3 data requirements, can be directed to your Fannie Mae or Freddie Mac representative.

Reference each GSE's *Appendix A* or *Appendix D* for a complete listing of the ULDD Phase 3 data requirements, available on each GSE's respective ULDD page.