

ULDD Phase 3 Updates and Guidance

November 07, 2017

The Uniform Loan Delivery Dataset (ULDD) is the common set of loan delivery data standards under the Uniform Mortgage Data Program® (UMDP®) required by Freddie Mac and Fannie Mae (the GSEs) for single-family loan deliveries. The GSEs are introducing updates to the existing ULDD Phase 3 specification, which are described in this announcement.

Update Summary

Today's updates reflect joint-GSE changes related to:

- The Consumer Financial Protection Bureau's (CFPB's) Home Mortgage Disclosure (Regulation C) Final Rule
- Addressing lender feedback
- Further aligning GSE loan delivery requirements.

Home Mortgage Disclosure Act (HMDA) Demographic Information

The GSEs are making the following changes to the ULDD Phase 3 specification:

- Revising conditionality details for several HMDA data points including race, ethnicity, and gender
- Expanding implementation notes for all HMDA data points introduced with ULDD Phase 3 to provide additional context
- Providing a graphic representing the placement of MISMO extension containers, as well as updated cardinality requirements for two of the extension containers
- Publishing 10 new demographic information usage scenarios and accompanying XML sample files to help lenders more accurately report HMDA-related data.

Additional Updates

Also with this announcement, and in response to lender feedback, the GSEs updated the conditionality details for collecting the Employer Identification Number (EIN) for a Homeowners' Association (HOA) when a loan is secured by a condominium unit.

If the HOA's EIN is *available*, lenders should provide it for any loan secured by a unit in a condominium or cooperative project, or in a Planned Unit Development for the project where the unit is located. If the HOA's EIN is *unavailable*, it will not be required.

Each GSE republished the following ULDD Phase 3 documents to their respective ULDD web pages:

- *XML Data Requirements specifications (Appendix A and Appendix D)*
- *Appendix B – Test Case Scenarios*
- *Appendix C – XML Sample Files*

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- *Appendix E – MISMO V3.0 Reference Model and ULDD Phase 3 Extension Schema (includes new graphic)*
 - Updated Questions and Answers

Additional Information

The GSEs expect to implement these updates according to the timing provided in *Appendix A/D*, and mandated for May 2019.

Freddie Mac is committed to working with our lenders and vendors to help them prepare for these updates. As with previous ULDD phases, Freddie Mac provides a Customer Test Environment (CTE) for lenders and vendors to test the new data requirements and formats. We recently began rollout of the CTE with import functionality, and will provide communication of additional functionality in the coming weeks.

Questions about this announcement or the updated ULDD Phase 3 data requirements, can be directed to your Freddie Mac or Fannie Mae representative. As always, for the complete ULDD Phase 3 requirements, please visit the Freddie Mac [ULDD page](#) or Fannie Mae [ULDD page](#).