

In the [January 30, 2018 joint Freddie Mac/Fannie Mae communication](#), the GSEs announced the Application Received Date and mandate for Phase 3 of the Uniform Loan Delivery Dataset (ULDD), which supports further alignment and continued improvement of loan delivery standards. Sellers must comply with the ULDD Phase 3 requirements effective for Mortgages with Application Received Dates on and after January 1, 2019 and Delivery Dates on and after May 20, 2019.

This document supplements [Guide Bulletin 2018-1](#) addressing the ULDD Phase 3 changes, and provides tips for loan delivery through Loan Selling Advisor®. The following topics are covered:

Important Dates for ULDD Phase 3.....	1
The Transition Period.....	2
Customer Test Environment	2
The Technical Specification.....	2
Phase 3 Data Points	3
Other Important Changes and Tips.....	11
Leverage ULDD Technical Resources and Questions and Answers.....	13

Important Dates for ULDD Phase 3

The following table presents milestones for ULDD Phase 3.

Date	Milestone	Description
December 13, 2016	ULDD Phase 3 announced.	Freddie Mac and Fannie Mae announced Phase 3 of the ULDD, and published the initial ULDD Phase 3 specification.
June 5, 2017	Optional delivery of warehouse lender data permitted.	Sellers have the option to deliver warehouse lender data, including the Warehouse Lender Identifier (Sort ID 650.1) and Warehouse Lender Indicator (Sort ID 398.1). The Warehouse Lender Indicator will be required for all mortgages delivered on or after May 20, 2019.
January 30, 2018	ULDD Phase 3 Customer Test Environment (CTE) is available.	Sellers may use the customer test environment (CTE) to test the complete ULDD Phase 3 data in Loan Selling Advisor.
March 5, 2018	Loan Selling Advisor was updated with ULDD Phase 3 requirements	Loan Selling Advisor Loan screens and import capability updated to support ULDD Phase 3 data and XML file.
March 5, 2018 – May 19, 2019	The Freddie Mac ULDD Phase 3 transition period.	Sellers may transition to the ULDD Phase 3 requirements as soon as they are operationally ready. During this transition period, Loan Selling Advisor will accept delivery of either the Phase 3 or Phase 2 XML file and data.
January 1, 2019	The Application Received Date.	Sellers must deliver the complete ULDD Phase 3 requirements for all mortgages with Application Received Dates on or after January 1, 2019 and Delivery Dates on or after May 20, 2019.
May 20, 2019	The Mandate Date.	

The Transition Period

Loan Selling Advisor will be updated to accept the Phase 3 data points on March 5, 2018. **The Phase 3 “transition period” begins March 5, 2018 and ends May 19, 2019.** **NOTE:** While Phase 3 data points are not required for delivery until the Mandate Date of May 20, 2019, you may begin delivering them at any time during the transition period if you are operationally able to do so. During this period, Loan Selling Advisor will accept either full or partial Phase 3 data or full Phase 2 data via manual entry or data import. Click [here to access Loan Selling Advisor](#).

Customer Test Environment

Effective immediately, users can test their Phase 3 readiness in the Customer Test Environment for Loan Selling Advisor. We encourage Sellers to use the CTE for testing of full functionality for all the data points and formats in ULDD Phase 3, including the subset of the Home Mortgage Disclosure Act (HMDA) demographic information data points being implemented by the GSEs. [Click here to access the CTE](#) and enter your Loan Selling Advisor login credentials. For your convenience, a link to the CTE is also available on the Loan Selling Advisor home page.

The Technical Specification

The ULDD technical specification is a unified set of loan delivery data requirements that integrates each GSE’s loan delivery processes and business policies. This joint loan delivery file is based on the Mortgage Industry Standards Maintenance Organization (MISMO) Version 3.0 (v3.0) Reference Model, an Extensible Markup Language (XML) schema file.

The Freddie Mac technical specification is set forth at [Appendix A \[PDF\] – Freddie Mac XML Data Requirements](#) and [Appendix D \[XLS\] – Freddie Mac XML Data Requirements Reference Tool V.4.0.3](#). These two documents contain identical information; however, *Appendix A* is in PDF format, whereas *Appendix D* is in Microsoft Excel® format which makes it easy to sort and organize the data.

Since ULDD Phase 3 was announced in December 2016, there have been four updates to the technical specification. The table below provides a summary of the changes.

Date	What Changed?
March 28, 2017	<ul style="list-style-type: none"> Additional details on the implementation timeline and mandate date for ULDD Phase 3. Added one new data point to the Phase 3 specification. Conditionality, and appended new enumerations to several existing data points.
June 27, 2017	<ul style="list-style-type: none"> Introduced two new enumerations and associated data points to more accurately collect data for borrower race. Provided updates to clarify the conditionality details of HMDA data points and adjust cardinality limits. Provided minor changes to how the Phase 3 extension schema file is constructed.
November 7, 2017	<ul style="list-style-type: none"> Provided further guidance to clarify the conditionality details and implementation notes of HMDA data points to reflect changes related to Consumer Financial Protection Bureau (CFPB) Home Mortgage Disclosure (Regulation C) Final Rule. Addressed Seller feedback including requirements for the identification of condominium units. Included were several new demographic information test case scenarios and accompanying XML sample files. Aligned GSE loan delivery requirements. Fannie Mae updated the conditionality of several data points from “Conditionally Independent” to “Conditionally Required”, matching Freddie Mac’s conditionality status.
February 21, 2018	<ul style="list-style-type: none"> Incorporated the Application Received Date and mandate as announced on January 30.

The technical specification contains several tabs which help the user understand the contents and how to use it. For Phase 3, five new tabs were added. See below for a description of each tab.

Tab Name	Description
9A-ULDD Update Iss 11-7-2017	<ul style="list-style-type: none"> ✓ Provides a list of all modifications to ULDDS Phase 3 data points. ✓ Changes are indicated as either red strikethrough for text being removed or blue Underline for text that is being added.
9B-ULDD Phase 3 Only	<ul style="list-style-type: none"> ✓ Provides a list of data points that will be added or modified in Phase 3 ✓ Changes are indicated as either Red Strikethrough for text being removed or Blue Underline for text that is being added. ✓ Yellow highlighted rows indicate a new data point introduced in Phase 3
10-Ph 3 Complete	<ul style="list-style-type: none"> ✓ Provides the complete specification for all required data points from ULDD Phase 1 through Phase 3. ✓ Sets forth the entire list of ULDD data points as amended or modified by the changes announced for Phase 3. ✓ This is a clean copy format, with no changes indicated.
11-Ph 3 and Addenda 2012-2018	<ul style="list-style-type: none"> ✓ Provides the specification for all data points that are required to be delivered for Phase 3. ✓ The sub-set list of ULDD data points as amended or modified by the changes for Phase 3. ✓ Data points that are contained in more than one Addendum, appear as shaded rows. Refer to the issue date column to reference the original publication date. ✓ Changes within the ULDD are highlighted in light yellow.
12-Ph 3 Addnl Impl Notes	<ul style="list-style-type: none"> ✓ A few of the Sort IDs have accompanying Implementation Notes that are lengthy enough to make the manipulation of the spreadsheet cumbersome if the notes are provided in the small cell provided for that purpose. ✓ The purpose of this tab is to make the Phase 3 Complete tab easier to use, and very lengthy implementation notes easier to read, by relocating these implementation notes to a tab with a more suitable format.

Phase 3 Data Points

We encourage you to review the Phase 3 specification, regardless of your loan delivery method ULDD Phase 3 includes, numerous changes, and you may need to update your systems and/or processes to capture the new data points and enumerations. For ULDD Phase 3, 55 of the data points are Conditionally Required (required when a defined condition exists, e.g., ARMs), six are Required (required regardless of the GSE) and one is optional and may be used by the GSEs in the future.

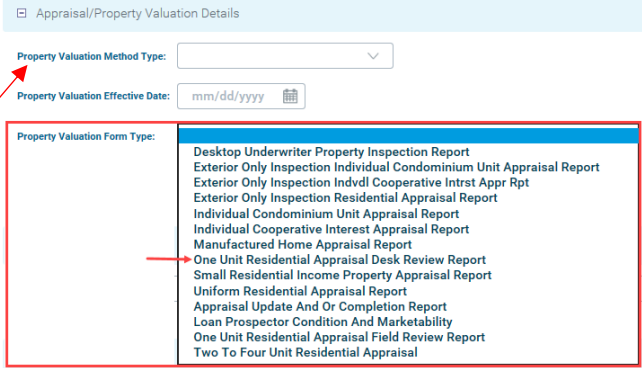
Below is a summary of the new Phase 3 data points:

- 30 new data points, of which 26 are net new to both GSEs
 - ◇ 14 new data points support current or emerging business needs.
 - ◇ 15 new data points support the delivery of expanded borrower demographic information under the Home Mortgage Disclosure Act (HMDA) Final Rule.
 - ◇ 1 optional data point supports the joint ULDD dataset.

The table below will familiarize you with Freddie Mac’s Phase 3 data points – it is organized in Sort ID order, and for each Sort ID contains the Data Point Name, Revision Category, Freddie Mac Conditionality (FRE Cond.) and Reference/Comments. The Reference/Comments column identifies which columns to cross reference within the technical specification as it relates to that data point. The Revision Categories are Net New, Net New Revision (revision to a new

data point), and ULDDS “O” Activation (was Optional in a previous ULDD phase). For additional details, consult the technical specification.

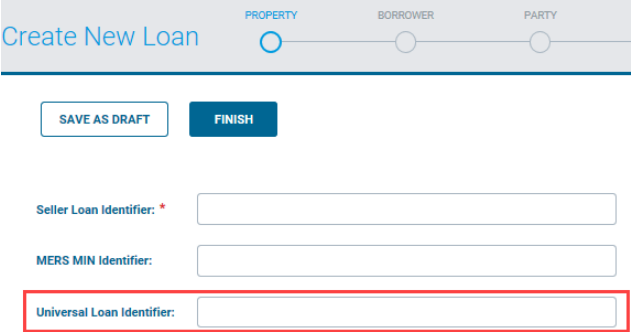
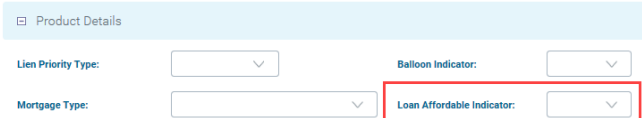
Also included is a sample image of the Borrower Demographic Information section.

Sort ID	Data Point Name	Revision Category	FRE Cond.	Reference/Comments
2	About Version Identifier	Revision	R	FRE Enumeration 4.0.0 - for import files.
85	Property Valuation Form Type	Revision	CR	FRE Conditionality Details and FRE-Supported Enumerations.
86	Property Valuation Form Type Other Description	ULDDS "O" Activation	CR	<p>This data point was previously optional. Definition, FRE Conditionality Details, FRE Implementation Notes and FRE-Supported Enumerations.</p> <p>Access data point in the Property section under Appraisal/Property Valuation Details. In the Loan screen, displays as the Property Valuation Form Type.</p> 
89	Property Valuation Method Type	Revision	R	FRE Implementation Notes.
90	Property Valuation Method Type Other Description	Revision	CR	<p>FRE Implementation Notes and FRE-Supported Enumerations.</p> <p>Access data point in the Property section under Appraisal/Property Valuation Details. In the Loan screen, displays as the Property Valuation Method Type.</p>
116	Floor Rate Percent	Revision	CR	FRE Conditionality Details and FRE Implementation Notes.
151 ¹	Closing Cost Contribution Amount	Revision	CR	ULDDS Conditionality.
152 ¹	Closing Cost Funds Type	Revision	CR	ULDDS Conditionality, FRE Implementation Notes and FRE-Supported Enumerations.
153 ¹	Closing Cost Funds Type Other Description	Revision	CR	ULDDS Conditionality.

¹ Sort IDs 151-176 were previously, and remain, Conditionally Required for Freddie Mac and do not impact Freddie Mac Sellers. They are noted as revisions because Fannie Mae will begin accepting them with ULDD Phase 3.

Sort ID	Data Point Name	Revision Category	FRE Cond.	Reference/Comments
154 ¹	Closing Cost Source Type	Revision	CR	ULDDS Conditionality.
155 ¹	Closing Cost Source Type Other Description	Revision	CR	ULDDS Conditionality.
172 ¹	Down Payment Amount	Revision	CR	ULDDS Conditionality.
173 ¹	Down Payment Source Type	Revision	CR	ULDDS Conditionality and FRE-Supported Enumerations.
174 ¹	Down Payment Source Type Other Description	Revision	CR	ULDDS Conditionality.
175 ¹	Down Payment Type	Revision	CR	ULDDS Conditionality and FRE-Supported Enumerations.
176 ¹	Down Payment Type Other Description	Revision	CR	ULDDS Conditionality and FRE-Supported Enumerations.
233	eNote Indicator (Also see Mortgages with eNotes on page 12.)	ULDDS "O" Activation	CR	<p>This data point was previously optional. During the transition period (until 5/20/2019), deliver either IFI 251 or this indicator if permitted by your negotiated terms of business.</p> <p>Definition, FRE Conditionality Details, FRE Implementation Notes, ULDDS Format and FRE-Supported Enumerations.</p> <p>Access data point in the Closing section under Note Information > Note Details.</p> <p>Note Information</p> <div style="border: 1px solid #ccc; padding: 5px; margin: 5px 0;"> <p>Note Details</p> <p>ENote Indicator: <input type="text" value=""/></p> </div>
244	Total Mortgaged Properties Count	Revision	R	FRE Implementation Notes.
247	Credit Score Impairment Type	Revision	CR	FRE Conditionality Details.
249	Loan Level Credit Score Selection Method Type	Revision	CR	ULDDS Conditionality.
250	Loan Level Credit Score Selection Method Type Other Description	Revision	CR	ULDDS Conditionality.
251	Loan Level Credit Score Value	Revision	CR	FRE Conditionality Details.
254	Base LTV Ratio Percent	Revision	R	FRE Implementation Notes.
258.1	Biweekly Comparable Monthly Maturity Date	Net New	CR	New Data Point. Deliver if permitted by your negotiated terms of business.

Sort ID	Data Point Name	Revision Category	FRE Cond.	Reference/Comments
				<p>Definition, FRE Conditionality, FRE Conditionality Details, FRE Implementation Notes and ULDDS Format.</p> <p>Access data point in the Closing section under Note Information > Note Details.</p> <p> <input type="checkbox"/> Note Information <input type="checkbox"/> Note Details </p>
322	Automated Underwriting Case Identifier	Revision	CR	FRE Conditionality Details and FRE Implementation Notes.
325	Automated Underwriting Recommendation Description	Revision	CR	FRE Conditionality Details and FRE Implementation Notes.
326	Automated Underwriting System Type	Revision	CR	FRE Implementation Notes and FRE-Supported Enumerations.
327	Automated Underwriting System Type Other Description	Revision	CR	FRE Implementation Notes and FRE-Supported Enumerations.
328	Loan Manual Underwriting Indicator	Revision	R	FRE Implementation Notes.
354	Convertible Status Type	Revision	CR	ULDDS Conditionality.
363	Escrow Balance Amount	ULDDS "O" Activation	CR	<p>(This data point was previously optional.)</p> <p>Definition, FRE Conditionality Details, FRE Implementation Notes and ULDDS Format.</p> <p>Access data point in the Current section under Escrow Details.</p> <p> <input type="checkbox"/> Origination Information <input type="checkbox"/> Escrow Details </p>
376	Investor Collateral Program Identifier	Revision	CR	FRE Implementation Notes.
400.1	Investor Loan Identifier	Net New	O	N/A
403	Servicer Loan Identifier	Revision	CR	ULDDS Conditionality.

Sort ID	Data Point Name	Revision Category	FRE Cond.	Reference/Comments
403.1 ²	Loan Identifier	Net New	CR	New Data Point. Definition, FRE Conditionality Details and ULDDS Format. Access data point at top of loan screen or the Product Details section.
403.2 ²	Loan Identifier Type	Net New	CR	New Data Point. Definition, FRE Conditionality Details, ULDDS and FRE-Supported Enumerations. Access data point at top of loan screen or the Product Details section. 
404	Loan Program Identifier	Revision	CR	FRE-Supported Enumerations
451	Refinance Program Identifier	Revision	CR	FRE-Supported Enumerations
513.1	Loan Affordable Indicator (Also see Mortgages with Affordable Seconds [®] on page 12.)	Net New	CR	New Data Point. (For mortgages with Affordable Secondary Financing.) Definition, FRE Conditionality Details, FRE Implementation Notes, ULDDS Format and FRE-Supported Enumerations. Access data point in the Closing section, under Product Details or in the Current section under Related Loan. 

² When Sort IDs 403.1 and 403.2 are imported into Loan Selling Advisor, they display in the loan screen as a single data field, Universal Loan Identifier.

Sort ID	Data Point Name	Revision Category	FRE Cond.	Reference/Comments
591.1	Credit Score Provider Name	Revision	CR	FRE Implementation Notes.
641.3 ³	Party Role Type	Net New Revision	CR	Definition, FRE Conditionality Details, FRE Implementation Notes, ULDDS Format and FRE-Supported Enumerations.
641.4 ³	Party Role Type Other Description	Net New Revision	CR	Definition FRE Conditionality Details, FRE Implementation Notes, ULDDS Format and FRE-Supported Enumerations.
641.5 ³	Taxpayer Identifier Type	Net New Revision	CR	Definition, FRE Conditionality Details, ULDDS Format and FRE-Supported Enumerations.
641.6 ³	Taxpayer Identifier Value	Net New Revision	CR	Definition, FRE Conditionality Details, FRE Implementation Notes and ULDDS Format. HOA or Cooperative Housing Corporation Taxpayer Identifier: <input type="text"/>
650.1	Party Role Identifier	Net New Revision	CR	Definition, FRE Conditionality Details, FRE Implementation Notes, ULDDS Format.
650.2	Party Role Type	Net New Revision	CR	Definition, FRE Conditionality Details, ULDDS Format and FRE-Supported Enumerations.
398.1 ⁴	Warehouse Lender Indicator	Net New	R	New Data Point.
650.1 ⁴	Party Role Identifier	Net New Revision	CR	Definition, FRE Conditionality Details, FRE Implementation Notes, ULDDS Format.
650.2 ⁴	Party Role Type	Net New Revision	CR	Definition, FRE Conditionality Details, ULDDS Format and FRE-Supported Enumerations.

³ Sort IDs 641.3, 641.4, 641.5 and 641.6 are Conditionally Required to deliver the Identifier fields for condominium units, Planned Unit Development (PUD), or Cooperative Share Loans (eligible if permitted under your terms of business). Note: When you import the Taxpayer Identifier Type (Sort ID 641.5) and the Taxpayer Identifier Value (Sort ID 641.6), they will display in the Loan screen as the HOA or Cooperative Housing Corporation Taxpayer Identifier field.

⁴ Sort IDs 398.1, 650.1 and 650.2 identify Pledged Mortgages and became Conditionally Required by Freddie Mac on June 5, 2017. Sort ID 398.1 Warehouse Lender Indicator becomes Required for all Mortgages on May 20, 2019.

If you import a Warehouse Lender Indicator of True and a Party Role Type of Warehouse Lender, the Party Role Identifier will display in the Loan screen as the Warehouse Lender Identifier and will display on the Form 996E, Warehouse Provider Release and Transfer as the Warehouse Provider Identifier. Click here to access the [Form 996E Tips and Best Practices](#) job aid.

Sort ID	Data Point Name	Revision Category	FRE Cond.	Reference/Comments
608.1 ⁵	HMDA Gender Collected Based On Visual Observation Or Name Indicator	Net New Revision	CR	<p>FRE Conditionality Details and FRE Implementation Notes.</p> <p>Access data point in the Borrower section under Borrower Demographic Information.</p>
608.2 ⁵	HMDA Gender Refusal Indicator	Net New Revision	CR	<p>FRE Conditionality Details and FRE Implementation Notes.</p> <p>Access data point in the Borrower section under Borrower Demographic Information.</p>
608.3 ⁵	HMDA Gender Type	Net New Revision	CR	<p>FRE Implementation Notes.</p>
609.1 ⁵	HMDA Ethnicity Type	Net New Revision	CR	<p>FRE Conditionality Details and FRE Implementation Notes.</p>
609.2 ⁵	HMDA Ethnicity Origin Type	Net New Revision	CR	<p>FRE Implementation Notes.</p>
609.3 ⁵	HMDA Ethnicity Origin Type Other Description	Net New Revision	CR	<p>FRE Implementation Notes.</p>
609.4 ⁵	HMDA Ethnicity Collected Based On Visual Observation Or Surname Indicator	Net New Revision	CR	<p>FRE Conditionality Details, FRE Implementation Notes.</p>

⁵ This data point is in the Borrower Demographic Information section of the Loan screen in Loan Selling Advisor. An example of that section is shown below the table.

Sort ID	Data Point Name	Revision Category	FRE Cond.	Reference/Comments
609.5 ⁵	HMDA Ethnicity Refusal Indicator	Net New Revision	CR	FRE Conditionality Details, FRE Implementation Notes.
610.1 ⁵	HMDA Race Collected Based On Visual Observation Or Surname Indicator	Net New Revision	CR	FRE Conditionality Details, FRE Implementation Notes.
610.2 ⁵	HMDA Race Refusal Indicator	Net New Revision	CR	FRE Conditionality Details, FRE Implementation Notes.
610.21 ⁵	HMDA Race Designation Other Asian Description	Net New Revision	CR	FRE Implementation Notes.
610.22 ⁵	HMDA Race Designation Other Pacific Islander Description	Net New Revision	CR	FRE Implementation Notes.
610.3 ⁵	HMDA Race Designation Type	Net New Revision	CR	FRE Implementation Notes.
610.5 ⁵	HMDA Race Type	Net New Revision	CR	FRE Conditionality Details, FRE Implementation Notes.
610.6 ⁵	HMDA Race Type Additional Description	Net New Revision	CR	FRE Implementation Notes.

Shown below is an example of the new Borrower Demographic Information section of the Loan screen.

Borrower Demographic Information

Ethnicity

HMDA Ethnicity Type: Hispanic Or Latino Not Hispanic Or Latino Information Not Provided By Applicant In Mail Internet Or Telephone Application Not Applicable

HMDA Ethnicity Refusal Indicator: True False

HMDA Ethnicity Origin Type: Mexican Puerto Rican Cuban Other

HMDA Ethnicity Origin Type Other Description:

HMDA Gender Type: Female Male Applicant Selected Both Male And Female Information Not Provided Unknown Not Applicable

HMDA Gender Refusal Indicator: True False

Race

HMDA Race Type:

- American Indian Or Alaska Native
- Asian
- Black Or African American
- Native Hawaiian Or Other Pacific Islander
- White
- Information Not Provided By Applicant In Mail Internet Or Telephone Application
- Not Applicable

HMDA Race Type Additional Description(American Indian or Alaska Native Principal Tribe):

HMDA Race Refusal Indicator:

Application taken in person:

The ethnicity of the borrower was collected on the basis of visual observation or surname:

The gender of the borrower was collected on the basis of visual observation or name:

The race of the borrower was collected on the basis of visual observation or surname:

HMDA Race Designation Type:

- Asian Indian
- Chinese
- Filipino
- Japanese
- Korean
- Vietnamese
- Other Asian
- Native Hawaiian
- Guamanian Or Chamorro
- Samoan
- Other Pacific Islander

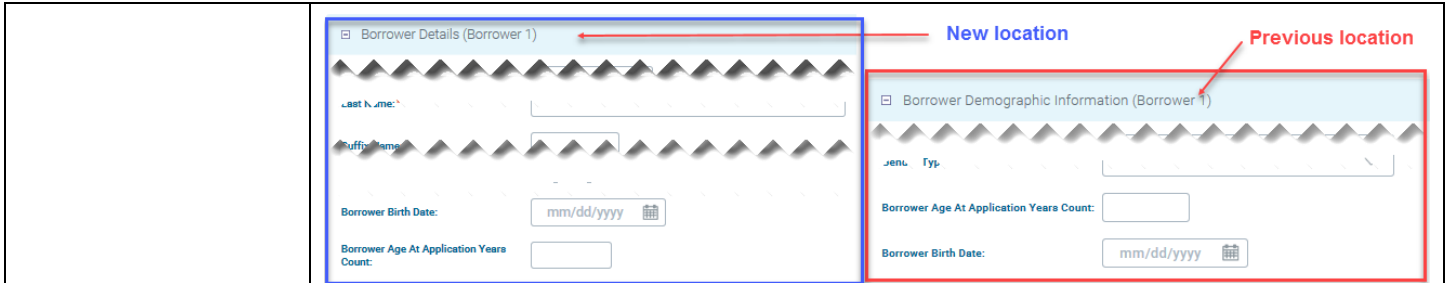
HMDA Race Designation Other Asian Description:

HMDA Race Designation Other Pacific Islander Description:

Other Important Changes and Tips

If you plan to deliver ULDD Phase 3 data at any time before the Mandate Date of May 20, 2019, be sure to review the table below on changes and tips:

Effective March 5, 2018	
Effective March 5, 2018, for all Mortgage deliveries	Effective immediately, for the Note Rate Percent data point, Sort IDs 321 (At Closing, non-modifications), 351 (At Closing, modifications) and 476 (At Conversion) data points, Loan Selling Advisor import capability has been updated to accept a format (value) of Percent 3.4 (four decimal precision) OR Percent 3.3 (three decimal precision). On screen, the only acceptable format is Percent 3.3.
Updates to Loan Quality Advisor®	To remain aligned with Loan Selling Advisor, Loan Quality Advisor® will also be updated on March 5, 2018 to accept submissions with the Phase 3 ULDD Data Points and valid values following the same transition period.
Tips for Completing Data in the Borrower Demographic Information section	
Data Points that Moved	Two data points were moved from the Borrower Demographic Information section to the Borrower Details section. The data points are: <ul style="list-style-type: none"> • Borrower Age at Application Years Count (Sort ID 597) • Borrower Birth Date (Sort ID 568)



Delivering data in the four new “description” fields located in the Borrower Demographic Information section

When you deliver data in any of the four new “description” fields located in the Borrower Demographic Information section, be aware that leading or trailing whitespace will automatically be removed when the loan is saved in Loan Selling Advisor. Also, delivery of special characters is not permitted in these fields and will result in a critical edit when delivered. If you import ULDD delivery data, be sure to remove the leading or trailing white space and special characters from your XML file.

The four “description” fields are:

- HMDA Ethnicity Origin Type Other Description (Sort ID 609.3)
- HMDA Race Designation Other Pacific Islander Description (Sort ID 610.22)
- HMDA Race Type Additional Description (American Indian or Alaska Native Principal Tribe) (Sort ID 610.22)
- HMDA Race Type Designation Other Asian Description (Sort ID 610.21)

Appendix B

Refer to Appendix B for guidance on how to complete data in the Borrower Demographic Information section. Appendix B contains common test case scenarios that illustrate how the loan delivery data is translated into MISMO terms.

IFIs Being Replaced with Data Points

Mortgages with Affordable Seconds®

The Investor Feature Identifier 583 (required at delivery to waive the Secondary Financing Credit Fee in Price) is no longer required for Mortgages with Affordable Secondary financing. With ULDD Phase 3, this IFI has been replaced with the data point Loan Affordable Indicator (Sort ID 513.1). During the transition period, if you deliver either the IFI or the Loan Affordable Indicator, you will not be assessed a fee. (Also see Loan Affordable Indicator on page seven.)

Mortgages with eNotes

The new data point eNote Indicator (Sort ID 233), is required as of the Mandate Date of May 20, 2019. During the transition period, Seller should continue to deliver IFI 251 (which identifies the Mortgage as an eNote) **or** the eNote Indicator in Loan Selling Advisor, but not both.

Extension Containers

Four New 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 using extension containers, the GSEs are leveraging this feature to accommodate the ULDD Phase 3 requirements without transitioning to a newer MISMO model. Lenders and technology solution providers will need to build their XML files per the GSE proprietary extended MISMO v3.0 schema. See list below:

- LOAN_IDENTIFIER_EXTENSION
- GOVERNMENT_MONITORING_EXTENSION
- GOVERNMENT_MONITORING_DETAIL_EXTENSION
- HMDA_RACE_EXTENSION

Leverage ULDD Technical Resources and Questions and Answers

Listed below are resources to assist you as you prepare for ULDD Phase 3:

- [Appendix A \[PDF\]](#) – (Technical Specification) - **Freddie Mac XML Data Requirements V.4.0.3** incorporates updates to the Phase 3 requirements in Tab 9A – *ULDD Update Issued 11-7-2017*. Tab 9B – *ULDD Phase 3 Only* consolidates the Phase 3 requirements in one convenient location.
- [Appendix D \[XLS\]](#) – (Technical Specification) - **Freddie Mac XML Data Requirements Reference Tool V.4.0.3**, is identical to the Appendix A PDF above but in Excel format.
- [Appendix B \[XLS\]](#) – **Freddie Mac Test Case Scenarios**.
- [Appendix C \[ZIP\]](#) – **Freddie Mac XML Sample Files**.
- [Appendix E \[ZIP\]](#) – **MISMO V3.0 Reference Model and ULDD Phase 3 Extension Schema**.
- [Freddie Mac ULDD Phase 3 Implementation Guide \[PDF\]](#).
- [ULDD Phase 3 Joint GSE Timeline](#).
- [MISMO V3.0 and the Uniform Loan Delivery Data Specification: User Guide](#).
- [Implementation Guide for Loan Selling Advisor Export – Sellers](#).
- [Implementation Guide for Loan Selling Advisor Export \(Phase 3\) – Document Custodians \[xls\]](#)
- Questions and Answers FreddieMac.com/singlefamily/sell/uniform_mortgage_faq.html?tab=1#uldd1

The resources named above can be accessed from the ULDD web page by clicking the Business or Technical Resources tabs: FreddieMac.com/singlefamily/sell/uniform_delivery.html.

For more information and guidance, contact your Freddie Mac representative.

This document is not a replacement or substitute for the information found in *Freddie Mac Single-Family Seller/Service Guide* or terms of your Master Agreement or other Pricing Identifier Terms. © 2018 Freddie Mac

