TO: Freddie Mac Sellers  January 31, 2012

SUBJECT: UNIFORM LOAN DELIVERY DATASET UPDATE

In a December 14, 2011 Single-Family Update e-mail that was consistent with a press release issued by the Federal Housing Finance Agency (FHFA), Freddie Mac announced an extension to the Uniform Loan Delivery Dataset (ULDD) implementation dates to allow additional time and support for a successful transition for the mortgage finance industry. With this Single-Family Seller/Servicer Guide (“Guide”) Bulletin, we are updating the Guide to reflect the revised effective dates.

We are also updating Guide Chapter A17, Mortgage Delivery Instructions, to provide new requirements, as well as additional instructions and clarifications, for delivery of ULDD data.

Lastly, we are notifying Sellers that we have updated Appendix A, XML Data Requirements, Version 1.0.4, (“Appendix A”) and the Appendix A Addendum of the Freddie Mac Implementation Guide for Loan Delivery Data (“Freddie Mac IG-LD”) to reflect the revised effective dates and changes to Chapter A17.

REVISED EFFECTIVE DATES

Bulletins 2011-6 and 2011-14 stated that the initial implementation phase (“Phase I implementation”) for ULDD delivery requirements would be effective for Mortgages delivered to Freddie Mac on or after March 19, 2012 with Application Received Dates on or after December 1, 2011.

As announced on December 14, 2011, Phase I implementation requirements will now be effective for Mortgages delivered to Freddie Mac on or after July 23, 2012 with Application Received Dates on or after December 1, 2011. The extension of the ULDD delivery effective date will help ensure that systems continue to work together successfully throughout this industry-wide initiative.

Bulletin 2011-6 announced a transition period beginning on January 23, 2012 when the Freddie Mac Selling System (“Selling System”) would be updated with the new ULDD-named fields and layout. This transition period will now begin on April 23, 2012.

Effective dates for the Uniform Collateral Data Portal® (UCDP®) remain unchanged.

In addition to updating the Guide, we have revised the Document Custody Procedures Handbook to reflect the revised dates. The updated handbook is available on AllRegs® and at http://www.freddiemac.com/cim/handbook.html

NEW ULDD DATA POINTS

In a November 10, 2011 Single-Family Update e-mail, we notified Sellers that Freddie Mac and Fannie Mae (“GSEs”) will require the delivery of new ULDD Data Points to comply with the Securities and Exchange Commission (SEC) Rule 15Ga-1 (76 Fed. Reg. 4489 (January 26, 2011), codified at 17 CFR §240.15GA-1), which is part of the Dodd-Frank Wall Street Reform and Consumer Protection Act. This rule requires all securitizers, including the GSEs, to publicly disclose information regarding asset-backed securities (ABS) loan repurchase requests, such as the identity of the entity funding the applicable Mortgage, as shown on the Note.
Effective for all Mortgages with Application Received Dates on or after **August 1, 2012** that are delivered on or after **November 26, 2012**, Sellers must deliver the following new ULDD Data Points:

- **Party Role Type** (Sort ID 641.2) with a valid value of “Note Pay To” to indicate that the associated information applies to the entity funding the applicable Mortgage, as shown on the Note
- **Full Name** (Sort ID 641.1) with the name of the entity funding the applicable Mortgage, as shown on the Note

Guide Section A17.7, *Loan Data Required for All Mortgages*, has been updated to reflect this change.

**CHAPTER A17 UPDATES**

With Bulletin 2011-14 we added Chapter A17 to the Guide, which, effective **July 23, 2012**, replaces Chapter 17, *Mortgage Delivery and Settlement Processing*, and which sets forth the data delivery requirements for Phase I implementation.

With this Bulletin Chapter A17 has been updated to reflect the revised effective dates, to provide additional details relating to delivery of several ULDD Data Points and to include the two new ULDD Data Points described above.

**Delivery of data for modified Mortgages**

Sections A17.3, *Organization of Delivery Instructions for ULDD Data Points*, A17.34, *Seller-Owned Modified Mortgages*, and A17.35(b)(v), *Mortgages with Modification Documentation for Site-Built Homes*, have been updated to provide additional information about the special delivery requirements applicable to modified Mortgages. These updates align these Guide sections with previously published Appendix A requirements.

**Delivery of data for Construction Conversion or Renovation Mortgages with Modification Documentation**

Effective for Construction Conversion or Renovation Mortgages with Modification Documentation delivered on or after **November 26, 2012**, with Application Received Dates on or after **August 1, 2012**, we have reduced the number of ULDD Data Points that must be delivered as specified in Appendix A.

Section A17.35(b)(v) has been updated to reflect the revised requirements of the *Appendix A Addendum*.

**Additional details and clarifications regarding other ULDD Data Points**

Effective for Mortgages delivered on or after **November 26, 2012**, with Application Received Dates on or after **August 1, 2012**, we have revised the list of valid values that may be delivered for a limited number of ULDD Data Points to more accurately reflect Freddie Mac requirements.


Chapter A17 has also been revised to include clarifications and additional details relating to certain ULDD Data Points, effective for Mortgage deliveries on the dates specified in Chapter A17.
REVISIONS TO THE GUIDE


In addition to revising the effective dates, we have updated the following sections of Chapter A17 to reflect other revisions included in this Bulletin:

- A17.1, Overview
- A17.3, Organization of Delivery Instructions for ULDD Data Points
- A17.7, Loan Data Required for All Mortgages - A17.13, Loan Prospector® Mortgage Underwriting Data Requirements
- A17.16, Section 184 Native American Mortgages
- A17.18, Home Possible® Mortgages
- A17.21, Refinance Mortgages
- A17.23, Subsidy Buydown Mortgages - A17.27, Mortgages with Capitalized Balances
- A17.29, Affordable Merit Rate® Mortgages
- A17.32, Loan Prospector® Mortgages Originated using Home Value Models - A17.36, Freddie Mac-Owned Converted Mortgages Subject to Repurchase and Resale
- A17.39, Super Conforming Mortgages
- A17.42, Mortgages with Secondary Financing
- A17.43, Mortgages with Living Trusts or Illinois Land Trusts as the Borrower

We have also revised delivery requirements for Freddie Mac Relief Refinance MortgagesSM in Sections A24.4, B24.4 and C24.4 to reflect updates made to Chapter A17.

FREDDIE MAC IMPLEMENTATION GUIDE FOR LOAN DELIVERY DATA UPDATES

An updated version of Appendix A has been posted, which incorporates the information previously contained in the Appendix A Addendum effective for Mortgages delivered to Freddie Mac on or after July 23, 2012 with Application Received Dates on or after December 1, 2011.

A new Appendix A Addendum that reflects additional requirements effective for Mortgages delivered on or after November 26, 2012, with Application Received Dates on or after August 1, 2012, has also been posted.

We have made additional changes to the Freddie Mac IG-LD as well as other ULDD resources.

The Freddie Mac IG-LD, including the updated Appendix A and new Appendix A Addendum, is located under the Technical Resources tab on the ULDD page of our web site at http://www.freddiemac.com/sell/secmktg/uniform_delivery.html

TRAINING AND RESOURCES

Freddie Mac remains committed to providing Sellers with the resources necessary for ULDD implementation. Sellers should review the Learning Center web page at http://www.freddiemac.com/learn/uw/umdp.html for ULDD training information and resources.

In addition, the Selling System Customer Test Environment (CTE) is available to help Sellers prepare for implementation of the ULDD. Before Sellers can access the CTE, they must complete a ULDD Selling System CTE web training session. Sellers may register for training now through the Learning Center.
CONCLUSION

If you have any questions about the changes announced in this Bulletin, please contact your Freddie Mac representative or call (800) FREDDIE, and select “Delivery.”

Sincerely,

[Signature]

Laurie A. Redmond
Vice President
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