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On the Right Track with the UMDP

To help track your implementation planning and successful adoption of the Uniform Mortgage Data Program® (UMDP®), please review the following key program milestones and recommended adoption activities. Visit the UMDP website for more information.

2011

UMDP Highlights

In 2011, you should have reached or completed the following key program milestones and recommended adoption activities:

UAD

- Prepared staff to underwrite and process new UAD-compliant forms.
- Required UAD-compliant forms for all loans with appraisal effective dates on or after September 1, 2011.

UCDP

- Completed lender admin registration, and the setup of users and business units.
- Determined your UCDP® delivery method, manual upload or vendor delivery, and a selected vendor, if appropriate.
- Uploaded appraisals to the UCDP, and continued to increase delivery of appraisal data through the UCDP, keeping in mind that delivery through the UCDP is required for loans delivered after March 19, 2012, with application dates on or after December 1, 2011.
- Trained staff on using the UCDP and recommended they attend Freddie Mac UCDP training, including webinars focused on basic functionality and how to submit appraisals to the UCDP.

ULDD

- Contacted and worked with a vendor on the integration of software updates into your systems, if appropriate.
- Evaluated internal business process impacts to help plan for any needed updates.
- Explored the new export datasets to ensure that you can export any necessary data back out of the selling system.
- Leveraged training and resources on the ULDD Web page to help prepare for Phase I implementation.
- Began collecting the ULDD data required for Phase I for all loans with application dates on or after December 1, 2011, in preparation for loan deliveries on or after July 23, 2012.

2012

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JANUARY

Access ULDD Selling System CTE

- Leveraged the ULDD customer test environment (CTE) to become familiar with the new selling system screens and test all aspects of your loan delivery process, including any new vendor software, if applicable.
- Attended a ULDD webinar, which is mandatory for access to the CTE.

FEBRUARY

Final UCDP Adoption Preparation

- Made final preparations for mandatory delivery of appraisal forms through the implementation of the UCDP.
- Ensured users are setup in the UCDP and attended UCDP training webinars focused on basic functionality and how to submit appraisals to the UCDP.
- Uploaded appraisals to the UCDP, working with your vendor if applicable, to capture and store the Appraisal Identifier data point (DocFileID) for delivery with the ULDD.

ULDD Vendor Software Updates and Integration

- Implemented vendor systems or performed vendor system upgrades for ULDD.

MARCH

UCDP Submission for Loan Deliveries Required (March 19)

- Required all loans with application dates on or after December 1, 2011, and delivered to Freddie Mac on or after March 19, 2012, to have an appraisal uploaded to the UCDP prior to delivery.

ULDD Selling System Update Preparation

- Retrieved selling system historical data if a) legacy format is desired for reporting purposes, or b) funded data prior to January 1, 2010 is needed.
- Leveraged the CTE to become familiar with the changes in the selling system screens, the new purchase edits and the ULDD-named fields; tested your loan delivery process. [If you import loans with your current software (Forms 11/13-compliant), or import using ULDD-verified software, you should have conducted testing *before* April 23 to view the new ULDD purchase edits and loan screens.]
- Downloaded the *Selling Mortgages to Freddie Mac for Cash Using ULDD Training Manual* while working in the CTE.

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2012

APRIL	MAY	JUNE	JULY
<p>Selling System Updated with ULDD-Named Fields and Layout (April 23)</p> <ul style="list-style-type: none"> • See and experience significant changes in the selling system (April 23). • Deliver loans under our existing requirements or the ULDD requirements during the selling system transition period from April 23 – July 23, 2012. • Viewed all selling system forms and exports in the ULDD-named fields. • Understand that all selling system loan data will be converted to the ULDD-compliant MISMO® v3.0 file format. • Understand that loan data entered prior to January 1, 2010, will be removed. • Accessed the new suite of selling system tutorials on any of the following topics: Loan Entry, Allocate & Evaluate Loans, Best Efforts Contracting, or Mandatory Cash Contracting. 	<p>Begin ULDD Transition</p> <ul style="list-style-type: none"> • Ensure controls are in place for delivery of new data fields to Freddie Mac. • Begin delivery of the ULDD XML file format as soon as operationally ready. • Continue to test in the CTE to become familiar with the selling system and to test your loan delivery process. • Enter the application received date and submit all the required data to fully transition to Phase I ULDD – receive expanded purchase edits. • Ensure that key UCDP data is consistent with appraisal-related ULDD data submitted to the selling system. • Continue to reference new selling system tutorials and job aids. 	<p>Final ULDD Phase I Adoption Preparation</p> <ul style="list-style-type: none"> • Make final preparations for the delivery of ULDD Phase I loan data. • Begin delivery of the ULDD XML file format as soon as you are operationally ready. • Continue to test in the CTE to become familiar with the selling system screens and to test your loan delivery process. • Enter the application received date and submit all the required data to fully transition to Phase I ULDD – receive expanded purchase edits. • Ensure that key UCDP data is consistent with appraisal-related ULDD data submitted to the selling system. • Remember: All loans with application received dates on or after August 1, 2012 must include the two data points required by the Securities and Exchange Commission's (SEC) Rule 15Ga-1. • Remember: The ULDD data points for all secondary financing associated with loans sold to Freddie Mac will be mandatory for deliveries beginning August 1, 2012 (Guide Bulletin 2011-14). 	<p>Full ULDD Phase I Requirements in Effect (July 23)</p> <ul style="list-style-type: none"> • Transition to the new ULDD XML file format if you have not already done so. Forms 11/13SF will be retired on July 23. • Ensure all loans with application received dates on or after December 1, 2011, and delivered to Freddie Mac on or after July 23, 2012, meet the ULDD requirements. • Ensure that key UCDP data is consistent with appraisal-related ULDD data submitted to the selling system. • Complete transition to the ULDD. • Remember: All loans with application received dates on or after August 1, 2012 must include the two data points required by the SEC Rule 15Ga-1. • Remember: The ULDD data points for all secondary financing associated with loans sold to Freddie Mac will be mandatory for deliveries beginning August 1, 2012 (Guide Bulletin 2011-14).

LEGEND:

UAD = Uniform Appraisal Dataset

UCDP® = Uniform Collateral Data Portal®

ULDD = Uniform Loan Delivery Dataset