

MPF Xtra[®] PFI Advisory

January 23, 2012

Special Attention: PFI MPF[®] Program Management and Origination Management

Subject: Uniform Loan Delivery Dataset (ULDD)

Extended Key Date

On December 15, 2011, the MPF[®] Program published an Advisory informing PFIs of the extended implementation date for the ULDD portion of the UMDP project. This Advisory provides further details of the revised key dates and the MPF Program system implementation plans.

ULDD DELIVERY – LOAN PRESENTMENT PROCESS

No later than July 20, 2012, regardless of application date, PFIs must use a Loan Origination System (LOS) that can compile and upload the ULDD dataset in a standardized XML format, known as the “ULDD file,” for loans delivered under the MPF Xtra[®] product.

Previously, the ULDD file would have been required for loans delivered on or after March 19, 2012, and applied only for loan applications dated on or after December 1, 2011.

The MPF Program will implement a system enhancement to be able to accept loan data in the new XML format on January 30, 2012. This system enhancement will give PFIs the option to deliver an XML file via the eMPF[®] website. PFIs will also continue to be able to manually enter Loan Presentment data into the eMPF website regardless of the loan application date, until system rules are implemented sometime **between June 30, 2012 and July 19, 2012 (Rule Implementation Date)**. This time period will be used to help accommodate routine loan delivery request processing errors, due to issues such as, incorrect or missing Loan Presentment data, or data validation errors.

All loans that are delivered under the MPF Xtra product after the Rule Implementation Date will require the XML format ULDD file to be uploaded through the eMPF website. PFI’s receipt of a confirmation report will complete the Loan Presentment process.

KEY DATES REFERENCE TABLE

In addition, we have revised the key dates reference table containing the changeover dates for ULDD. This table may be accessed at - [Key UMDP Dates for MPF Xtra® Product](#).

NO CHANGE TO THE UNIFORM COLLATERAL DELIVERY PORTAL (UCDP) / UNIFORM APPRAISAL DATASET (UAD) TIMELINE

The mandatory requirement to deliver an electronic appraisal report, known as the UAD, via an electronic portal, known as the UCDP, is unchanged:

- For a loan with a loan application date **on or after December 1, 2011**, the collection of the UAD is required; and
- If the **delivery date is on or after March 19, 2012**, all appraisal data must have been delivered through the UCDP to FNMA prior to loan funding.

After the appraisal data is successfully delivered via the UCDP portal, an Appraisal Document File Identifier is assigned for the appraisal for tracking purposes. However, the delivery of the **Appraisal Document File Identifier is not required for Loan Presentment if the loan is delivered prior to July 20, 2012**. For additional details regarding how to register for appraisal delivery through the UCDP, see the [MPF Xtra PFI Advisory Revised 11/21/11](#).

KEY DATES

- **September 1, 2011 (Date of Appraisal)** – Appraisers must use new appraisal forms (known as “UAD” forms), with electronic standardized data, for appraisals completed on or after this date;
- **December 1, 2011 (Date of Application)** - PFIs must begin collection of appraisal files in electronic, standardized format in preparation for any loan delivery on or after March 19, 2012;
- **January 30, 2012 (Delivery Date)** – The MPF Program will implement a system enhancement to be able to accept loan data in the new XML/ULDD format. PFIs will have the option to either deliver an XML file or manually input Loan Presentments until XML data delivery is required at a later date;
- **March 19, 2012 (Delivery Date)** - Appraisal data must have been delivered via the UCDP portal, prior to funding under the MPF Xtra product, if the loan application date is on or after December 1, 2011 (delivery of an Appraisal Document File Identifier for Loan Presentment is not yet required);
- **TBD (Delivery Date) - Between June 30, 2012 and July 19, 2012**, the MPF Program will implement systemic rules that will require all loan data to be in the new XML format, regardless of loan application date. An Advisory or Notice will be published in the future to announce the date systemic rules will be implemented.

The Document File Identifier must be provided in the XML loan data delivery file to connect the submission of the delivered loan to the appraisal after this date.

UMDP PROJECT INFORMATION

The MPF Program will continue to provide PFI Advisories to keep PFIs informed of UMDP and UAD requirements. Past webinars and resources are available on the dedicated webpage for the UMDP project at [Uniform Mortgage Data Program Information for the MPF Xtra® Product](#).

We will continue to provide additional webinar training regarding both UMDP and UAD. Watch the Webinar Training Calendar under the Education link at [Webinar Training Calendar](#) for more information on upcoming UMDP and UAD webinars.

We look forward to working with all of our partners on this important initiative.

If you have any questions, please contact your MPF Bank Representative or call the MPF Xtra Service Center at 888-362-0011.