

MPF Announcement:

2024-22

Date:

April 17, 2024

Alert:

Clarification
New Policy
Policy Update
Reminder
Training Information

Audience:

Compliance/Legal
Program Management
Origination
Quality Control
Servicing
Underwriting

Product:

MPF Government MBS
MPF Traditional
MPF Xtra[®]

Effective Date:

Immediately (*unless otherwise noted within*)

MPF Program Announces the Implementation of the Uniform Loan Delivery Dataset (ULDD) Phase 5

Fannie Mae has updated the [Uniform Loan Delivery Dataset \(ULDD\) Phase 5](#) specification to include implementation and mandate dates associated with the data enhancements. **The mandate date for the required use of the updated ULDD Phase 5 XML file format is July 28, 2025.**

Reference

Please note you can access the [MPF Guides](#) and [MPF Announcements](#) on our [MPF Website](#).

Visit the [MPF Website](#) to review and register for upcoming complimentary [MPF Webinars](#).

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PFIs delivering mortgage loans using an ULDD XML file format are required to use the ULDD Phase 5 format by the mandate date of July 28, 2025. This applies to PFIs who deliver MPF Xtra loans and use batch delivery for MPF Traditional (Conventional and Government loans) and MPF Government MBS loans.

Pursuant to Fannie Mae's timeline, Fannie Mae will have three incremental implementations of the ULDD Phase 5 that will be available to Originators prior to the mandate date. **Despite the early implementation, PFIs must continue to deliver using the existing ULDD file format Phase 4 until further guidance is published by the MPF Program.**

To prepare for the mandate date, the MPF Program may begin accepting the ULDD Phase 5 XML file format as early as Q4 2024.

Additionally, the ULDD Phase 5 initiative will incorporate the future changes associated with the Enterprise Credit Score and Credit Reporting Initiative. The details of the changes related to Tri-merged vs. Bi-merged credit scores as well as FICO[®] Score 10T and VantageScore[®] 4.0, including the timing for optional usage and mandatory requirements are not yet finalized.

The MPF Program will communicate additional details regarding the implementation of ULDD Phase 5 file format and will publish updates as soon as they become available.

PFIs are encouraged to work with their current Loan Origination System (LOS) vendors to begin planning for the required updates to ensure their systems and/or processes are updated to capture and deliver the data points required for ULDD Phase 5.

While some LOS Vendors may be implementing the ULDD Phase 5 system updates prior to the mandatory effective date, PFIs should continue to deliver using the existing ULDD file format, until the MPF Program has announced that the ULDD Phase 5 XML file format is eligible for delivery.

If you have any questions, please contact the MPF Service Center at (877-FHLB-MPF).

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