

MPF Marketing Bulletin:
2024-11

Date:
December 23, 2024

Alert:
Clarification
New Policy
Policy Update
Reminder
Training
Information

Audience:
Program Management
Origination
Quality Control
Servicing
Underwriting
Compliance/Legal

Product:
MPF Government MBS
MPF Traditional
MPF Xtra[®]

Effective Date:

Immediately *(unless otherwise noted within)*

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MPF Program update on ULDD Phase 5 Format Compatibility

The MPF Program has become aware that some Loan Origination System (LOS) vendors used by Participating Financial Institutions (PFIs) to produce Uniform Loan Delivery Dataset (ULDD) files for MPF batch submissions have already converted to the new ULDD Phase 5 format. This early transition caused some PFIs to encounter challenges when delivering loan data.

In [MPF Announcement 2024-22](#), we communicated the upcoming ULDD formatting changes and the associated mandate date. Our plan has been to enhance the MPF Systems to accept both the current format (Phase 4) and the updated format (Phase 5) before the end of 2024, well ahead of the Fannie Mae mandate in July 2025.

We are pleased to provide the following update:

- **We have deployed an initial enhancement that addressed formatting incompatibility, enabling us to start accepting files generated in the updated ULDD Phase 5 format.**

A future MPF Announcement will confirm the final deployment of the enhancements to ensure full compatibility.

PFIs may continue using the current ULDD file format until closer to Fannie Mae's required mandate date, July 28, 2025.

If you have any questions or need assistance, please contact the MPF Service Center (877.345.2673 / mpf-help@fhlbc.com).