

MPF Announcement:

2025-33

Date:

April 18, 2025

Alert:

Clarification

New Policy

Policy Update

Reminder

Training Information

Marketing Bulletin

Audience:

Compliance/Legal

Program Management

Origination

Quality Control

Servicing

Underwriting

Product:

MPF Government MBS

MPF Traditional

MPF Xtra®

Effective Date:

July 16, 2025

MPF Program – Updated Mandate for ULDD Phase 5 XML File Format

We are providing an important update regarding the Uniform Loan Delivery Dataset (ULDD) Phase 5 XML file format to help our PFIs prepare for upcoming delivery requirements.

While Fannie Mae's official mandate date for ULDD Phase 5 remains July 28, 2025, the MPF® Program has established an **earlier mandate date of July 16, 2025**, to ensure sufficient time for document certification and avoid funding delays for MPF Xtra® loans.

- PFIs must account for the time needed to obtain document certification and complete funding with Fannie Mae.
- Submitting ULDD Phase 5 files by July 16, 2025, aligns with our recommendation to allow seven (7) full business days for the document certification process after funding request submission.
- Loans not submitted in ULDD Phase 5 format that do not complete certification before Fannie Mae's July 28 mandate date may need to be resubmitted in ULDD Phase 5 format, potentially delaying funding.

This updated MPF Program mandate date applies to all MPF loan deliveries via batch submission, including:

- MPF Traditional (Conventional/Conforming and Government loans)
- MPF Xtra
- MPF Government MBS

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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Action Required

- PFIs should work closely with their Loan Origination System (LOS) vendors to ensure all necessary updates are in place to capture and deliver the required ULDD Phase 5 data points by July 16, 2025.
- For more details on the ULDD Phase 5 update, please refer to [Fannie Mae's update](#).

Reminders

- The MPF Program is currently accepting files in the ULDD Phase 5 format. We encourage PFIs to make system updates now and begin submitting ULDD Phase 5 files in preparation for the upcoming mandate.
- Updates related to the Credit Score and Credit Reporting Initiative—including requirements for tri-merged vs. bi-merged credit reports, FICO® Score 10T, and VantageScore® 4.0—are forthcoming. We will provide additional guidance as it becomes available.

For questions or support, please contact the MPF Service Center at 877-345-2673 or mpf-help@fhlb.com.

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