

**MPF Announcement:**

2025-42

**Date:**

May 19, 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

## ULDD Phase 5 XML File Format Mandate Date – Action Required before July 16, 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](#).

### Follow Us



This is a reminder that the MPF® Program mandate date for the Uniform Loan Delivery Dataset (ULDD) Phase 5 XML file format is quickly approaching on July 16, 2025. If your institution has not already done so, we encourage you to begin preparing for this update as soon as possible to avoid any disruptions.

- Effective July 16, 2025, all MPF loan deliveries via batch submission must be in ULDD Phase 5 format. Submissions in any other format will not be accepted.
- Failure to update your Loan Origination System (LOS) to output the ULDD Phase 5 file format by the mandate date may result in funding delays.
- We strongly encourage PFIs to work closely with their LOS vendors to ensure all necessary updates are in place.

### Start Submitting ULDD Phase 5 XML File Formats Today

The MPF Program is currently accepting ULDD Phase 5 files, and we urge PFIs to begin submitting in this format as early as possible to ensure a smooth transition ahead of the mandate.

As a reminder, this applies to all MPF loan deliveries via batch submission, including:

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

**Additional Resources:**

- Learn more about the ULDD Phase 5 update in [Fannie Mae's announcement](#).
- Review [MPF Announcement 2025-33](#) for full details.

Thank you for your attention to this important update and for your continued participation in the MPF Program.

For questions or support, please contact the MPF Service Center:

- [MPF Customer Service Portal](#)
- Email: [MPF-Help@fhllbc.com](mailto:MPF-Help@fhllbc.com)
- Phone: (877) 345-2673

"Mortgage Partnership Finance", "MPF", "eMPF", "MPF Xtra" and "eMAQCS" are registered trademarks of the Federal Home Loan Bank of Chicago.  
The "MPF Mortgage Partnership Finance" logo is a trademark of the Federal Home Loan Bank of Chicago.