

TIB-The Independent BankersBank

www.mybankersbank.com

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https://www.efanniemae.com/sf/refmaterials/prodmortcodes/

Fannie Mae has worked to begin the implementation of their Loan Quality Initiative (LQI) and with the Uniform Mortgage Data Program (UMDP) they have been able to implement two of their objectives.

Uniform Collateral Data Portal (UCDP) is an electronic collection of appraisal data which helps to ensure the appraisal fields are completed and accurate. The Uniform Loan Delivery Dataset (ULDD) will improve the quality and consistency of loan data delivered to both Fannie Mae and Freddie Mac.

In order to help TIB meet the upcoming Uniform Loan Delivery Dataset (ULDD) requirements for both FNMA and Freddie Mac we would appreciate if you are currently utilizing a Loan Origination System (LOS) such as Calyx or Encompass that you have downloaded all versions to ensure the ULDD fields are available and completed prior to importing your loan file to TIB.

At this time the new fields will not import into our system but Calyx Point and TIB's web portal are working together to try and resolve their issues to hopefully make this a seamless process in the near future.

Other things you can do to help TIB with the upcoming changes would be to upload the final FNMA DU or Freddie Mac LP findings into your loan file. If you are a sponsored originator under TIB please remember to also final out the findings in DU or LP to ensure TIB has the "final" underwriting findings. If for some reason TIB contacts you in regards to missing or incomplete data we would appreciate your patience and cooperation in completing the required data.

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