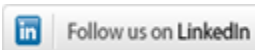




Tuesday's Appraisal Tip from Axis, Your Appraisal Partner

Read more about the
Uniform Mortgage Data
Program and its
components:

- [UMDP](#)
- [UAD](#)
- [UCDP](#)
- [ULDD](#)



Uniform Mortgage Data Program (UMDP)

The **Uniform Mortgage Data Program (UMDP)** was jointly established by Fannie Mae and Freddie Mac, under the direction of their regulator, the Federal Housing Finance Agency, to provide common requirements for appraisal and loan delivery data.

The UMDP implements two of Fannie Mae's Loan Quality Initiative (LQI) objectives – electronic submission of appraisal data and collection of additional loan data in an updated format – through a uniform approach that facilitates lender adoption by having uniform datasets and file formats.

The UMDP includes:

- The **Uniform Appraisal Dataset (UAD)** that standardizes key appraisal data elements to enhance data quality and to promote consistency went into effect on September 1, 2011 (appraisal effective date).
- The **Uniform Collateral Data Portal® (UCDP®)** for the electronic collection of appraisal data to minimize impact on lenders went into effect on December 1, 2011 (loan application date).
- The **Uniform Loan Delivery Dataset (ULDD)** that leverages the industry-recognized MISMO Version 3.0 standard will go into effect July 23, 2012 (loan delivery date):

**There have been many changes in the past few months and there are more to come.
As always, AXIS here to assist you with your questions.**

*Axis Appraisal Management is the **national** solution for **local** appraisals.*