



New Details on Meeting Delivery Requirements for FHFA-Required Loan-Level Origination Data

We have been working with the Federal Housing Finance Agency (FHFA) to develop a plan for implementing [FHFA's new loan-level origination data requirements \[PDF\]](#). Specifically, we will be required to collect the following unique identifiers for mortgages with application dates on or after January 1, 2010:

Loan originator identifier – The loan originator's unique identifier as assigned by the Nationwide Mortgage Licensing System (NMLS)

Loan origination company identifier – The loan origination company's identifier as assigned by NMLS. The loan origination company is the company the loan originator is employed by or is representing as an independent contractor.

Appraiser's state license number – The field appraiser's state license number (or state certification number in the absence of a license number) issued by the state in which the subject property is located.

Supervisory appraiser's state license number, if applicable – If the field appraiser is either a sub-contractor or an employee of the supervisory appraiser or appraisal firm and the field appraiser's work was directly supervised, the supervisory appraiser's license number (or state certification number in the absence of a license number) issued by the state in which the subject property is located.

Delivering the Unique Identifiers

To meet this new requirement, we will update Form 11, *Mortgage Submission Schedule*, and Form 13SF, *Mortgage Submission Voucher*, to enable you to include the following data in the appropriate fields:

The loan originator identifier and loan origination company identifier are up to 12 numeric characters.

The appraiser's state license number and the supervisory appraiser's state license number, if applicable, are up to 21 alphanumeric characters. In cases where an automated valuation model is permitted and used, the word "Other" must be delivered in the appraiser's state license number field.

In addition to updating Form 11 and Form 13SF, we will update Form 65, *Uniform Residential Loan Application*, to include fields for the loan originator identifier and the loan origination company identifier. We will provide more information about changes to Form 65 at a later date.

Freddie Mac will require Sellers to begin delivering the four data elements for mortgages with application dates on or after January 1, 2010. The selling system will be updated to accept delivery of this data on January 1, 2010.

State Requirements for Obtaining a Loan Originator Identifier

The Conference of State Bank Supervisors (CSBS) can provide guidance on obtaining unique identifiers through NMLS. If you are originating loans in a state that requires you to obtain a unique identifier, you must provide the number to Freddie Mac for mortgages with application dates on or after January 1, 2010. If you are in a state that has not yet required loan originators to obtain a loan originator identifier, you will not be required to deliver this information.

Guidance for Federally Regulated Institutions for Delivering Loan Originator and Loan Origination Company Identifiers

The Federal Financial Institutions Examination Council and the Farm Credit Administration are expected to publish guidance for institutions under their supervision on obtaining a loan originator identifier and loan origination company identifier. Once that guidance has been issued, Freddie Mac will provide you with guidance on how to deliver this data.

Appraisal numbers *must* be delivered regardless of whether state law requires you to have a loan originator identifier or loan origination company identifier.

Updating Your Loan Origination System (LOS) to Deliver the Four Data Elements

If you use a LOS vendor, please contact your vendor to find out when the system build to include the required updates to Form 11 and Form 13SF will be available.

If your organization designs its own system interface, please contact 800-FREDDIE or your selling system representative for details on technical specifications for updating your LOS system.

We will provide you with more details on this new requirement in a future *Single-Family Seller/Service Guide Bulletin*.

For more information:

Visit www.csbs.org for guidance on obtaining unique identifiers through NMLS.

Go to www.stateregulatoryregistry.org to find out how to register with NMLS.

View FHFA's January 15 [press release \[PDF\]](#), FHFA Announces New Mortgage Data Origination Requirements.

Read our March 2009 *Single-Family News* article, [New origination data requirements for mortgages you deliver to Freddie Mac](#).

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