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PRESS RELEASE

FOR IMMEDIATE RELEASE

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MDS GSE ULDD/MISMO Ready!

[Mortgage Delivery Specialists LLC \(MDS\)](#), the premier provider of agency delivery services, announced today that it has completed its verification in the GSE ULDD MISMO Version 3.0 framework. The ULDD XML file is part of the UMDPSM (Uniform Mortgage Data ProgramSM) that has been jointly established by Fannie Mae and Freddie Mac at the direction of their regulator, the Federal Housing Finance Agency (FHFA). MDS has incorporated these new requirements into its current GSE deliveries and has been successful in delivering loans in the Fannie Mae Early Readiness XML format and successfully complete its verification with Freddie Mac.

The GSE ULDD (Uniform Loan Delivery Dataset) MISMO^{RM} (Mortgage Industry Standards Maintenance Organization) framework is a standardized single-family loan delivery XML file format which will be required by Fannie Mae and Freddie Mac in March, 2012. The ULDD is a loan delivery dataset developed collectively by Fannie Mae and Freddie Mac to capture loan delivery data.

"Data accuracy is vital to our ability to assist our clients through successful loan deliveries," said MDS principal, Kent Loehrke. "By staying ahead of changes to required loan delivery formats, in particular this common format that will be required by Fannie Mae and Freddie Mac next year, we ensure our ability to keep our services to our clients at a consistently high level," added Loehrke.

MDS' loan delivery services include assisting lenders with bulk (periodic) and flow (regular) deliveries of mortgage loans to Fannie Mae, Freddie Mac and Ginnie Mae. MDS' proprietary process includes helping clients gather data from a variety of sources including origination systems, servicing systems and custodial systems. Data is "scrubbed" for accuracy and MDS

and the client work together to correct any errors. Once the loans are ready for delivery, MDS organizes the data into the format required by the Agency.

"As a MISMO member, MDS has a commitment to developing and maintaining data exchange standards that help us to work more efficiently with our customers with variable systems and software," said MDS Senior Portfolio Analyst, Paul Raebel.

Added Loehrke, "Our unique experience in delivering both newly originated and seasoned loans to the Agencies lends a different perspective to shaping industry data standards. We are proud of our contribution to MISMO and of our ability to improve our services as the industry changes."

ABOUT MORTGAGE DELIVERY SPECIALISTS (MDS)

Mortgage Delivery Specialists LLC (MDS) is the premier provider of mortgage loan analysis and Agency securitization delivery services. MDS leaders have over 70 years of combined experience in assisting mortgage lenders with their mortgage loan delivery and servicing analysis needs.

MDS looks forward to seeing our clients and colleagues at the National MBA Conference in Chicago October 9-12. Contact Jason Eisendrath at 262-746-9215 to set-up an appointment.

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