

Access the UCD Data Form Entry

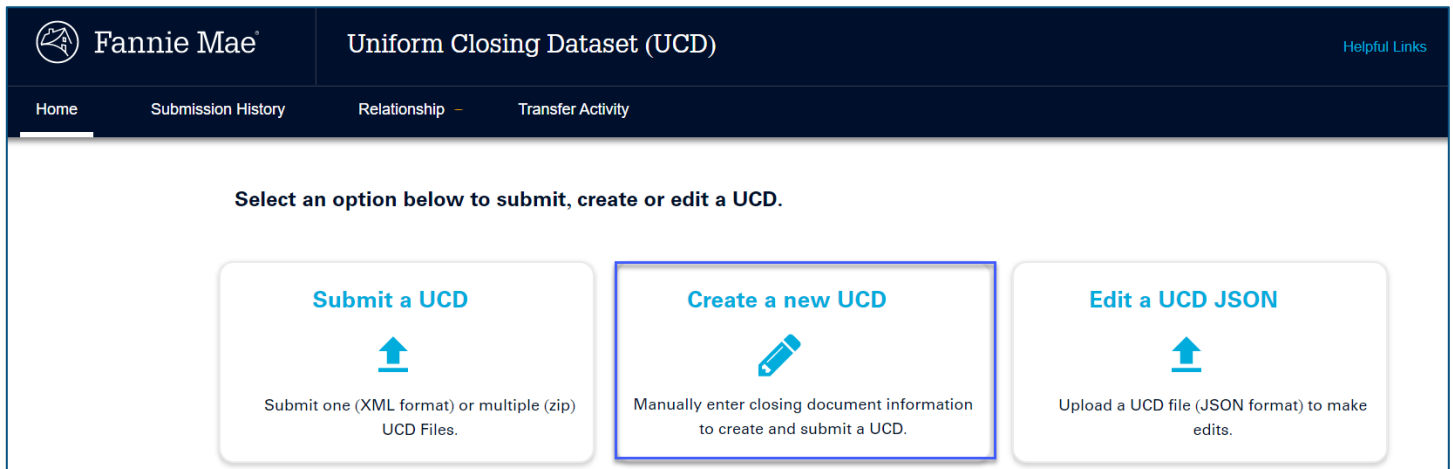
Updated March 2020

The [Uniform Closing Dataset \(UCD\) Collection Solution](#) has added a new feature to the user interface that will allow for UCD data entry based on the Borrower Closing Disclosure. After entering the data, the PDF of the Closing Disclosure (Borrower Only) can be uploaded into the submission. The Collection Solution will then generate a UCD XML file and a corresponding UCD Findings Report as it does for any import of an XML file directly to the user interface.

NOTE: *Interest-Only Loans are Not Eligible: In this version of the user interface (UI), Interest-Only (IO) loans are not fully supported. The Interest-Only Indicator is not on the screens. The UCD XML file will default the value to false. The Adjustable Payment (AP) Table is not on the screens and is not supported.*

How to Access the Manual UI

To access the manual entry function log into the UCD Collection Solution, you must first log in with your credentials.



Select an option below to submit, create or edit a UCD.

- Submit a UCD**
Submit one (XML format) or multiple (zip) UCD Files.
- Create a new UCD**
Manually enter closing document information to create and submit a UCD.
- Edit a UCD JSON**
Upload a UCD file (JSON format) to make edits.

Once you log into the system, you will have two options for manual entry:

- Create a new UCD file
- Edit a UCD JSON file



Select an option below to submit, create or edit a UCD.

Submit a UCD



Submit one (XML format) or multiple (zip) UCD Files.

Create a new UCD



Manually enter closing document information to create and submit a UCD.

Edit a UCD JSON



Upload a UCD file (JSON format) to make edits.

If you need to create a new file by entering the UCD data on the UI, select “Create a new UCD file.”

- If you need to make changes to an existing UCD file that has been started using the Data Form UI, select “Edit a UCD file.”

NOTE: This function **only** works with files you have saved on a local drive during a previous manual entry session.

Creating a UCD file

To create a new UCD file:

- Select “Create a new UCD file.”

Create a new UCD



Manually enter closing document information to create and submit a UCD.

- You will then be directed to the following screen:

Create a UCD

What is the loan PURPOSE?

- Purchase
- Refinance

What is the loan PRODUCT?

- Fixed
- Adjustable Rate

Automated Underwriting System Type

Select system

Automated Underwriting System Type
Other Description

Select type

Underwriting System ID

Enter Casefile ID



You will need to complete each of the following fields:

- What is the loan PURPOSE?
- What is the PRODUCT?
- Automated Underwriting System Type: Select the system used to underwrite the loan.
 - Submitting a loan underwritten by Desktop Underwriter®
 - Provide the DU case file ID.
 - A match to DU will be performed based on the case file ID.
 - Submitting a loan not underwritten by DU
 - Leave automated underwriting system (AUS) blank and the system will generate a new case file ID.
 - Submitting a loan underwritten by any other AUS type
 - A case file ID (if included) will not be considered for this submission.
 - A new UCD issued case file ID will be generated.
 - Resubmitting a loan with a previous UCD case file ID
 - Select UCD and provide the previously issued case file ID.
- Automated Underwriting System Type Other Description
 - Select the system used to underwrite the loan.
- Underwriting System ID
 - Provide the DU Case file ID if underwritten in DU.
 - Leave blank if submitting a non-DU loan for the first time. The system will assign a new casefile ID.
 - Provide the previously issued UCD case file ID if resubmitting a non-DU loan.

Once you have completed the fields, you will be directed to the first page of data entry, as shown below:

UCD File Creation

Purpose: Refinance Product: Fixed

General Loan Information

Loan Terms

Projected Payments

Costs at Closing

Loan Costs

Other Costs

Payoffs & Payments

Calculating Cash to Close

Loan Disclosures

Loan Calculations

Other Disclosures

Contact Information

Upload Closing Disclosure

General Loan Information

Closing Information

<p>Date Issued *</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="Enter date issued"/>	<p>Closing Date *</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="Enter closing date"/>	<p>Disbursement Date *</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="Enter disbursement date"/>
<p>Settlement Agent *</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="Enter settlement agent"/>	<p>File # *</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="Enter file number"/>	
<p>Appraised Property Value *</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="Enter appraised property value"/>		
<p>Appraisal Identifier ?</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="Enter appraisal identifier"/>	<p>Property Valuation Method Type ? *</p> <div style="border: 1px solid #ccc; padding: 2px;"> Select one ▼ </div>	
<p>Property *</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="Enter street"/>	<p>Unit Type</p> <div style="border: 1px solid #ccc; padding: 2px;"> Select Type ▼ </div>	<p>Unit</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="Unit #"/>
<p>City *</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="Enter city"/>	<p>State Code *</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="Enter state code"/>	<p>Zip *</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="Enter zip"/>



The system will navigate you through each section of the table of contents. The sections, as they appear, align to the sections within the Closing Disclosure. Fields with an asterisk (*) indicate that the field must be completed for submission.

Navigation

The following four buttons will be displayed at the bottom of every of every screen:

✕ CANCEL
↓ SAVE
BACK
NEXT

- The SAVE button will allow you to save prior to proceeding.
- The BACK button will take to the previous screen.
- The NEXT button advances you to the next or previous screen.
- The CANCEL button allows you to cancel the submission.

NOTE: The user experience for the dialogue boxes for Save and Cancel may vary depending on the browser being used.

Entering fees

All fees should be entered in the same format except for the Loan Points section shown below.

A. Origination Charges * Enter amount

DESCRIPTION	BORROWER-PAID	SELLER-PAID	PAID BY OTHERS
<div style="margin-bottom: 5px;"> <input type="text" value="Enter per"/> % of Loan Amount (Points) * </div> <div style="margin-bottom: 5px;"> To <input style="width: 100%;" type="text" value="Enter entity"/> </div> <div style="margin-bottom: 5px;"> Regulation Z Points and Fees Indicator ⓘ <input type="radio"/> True <input type="radio"/> False </div> <div style="margin-bottom: 5px;"> Regulation Z Excluded BonaFide Discount Point Indicator ⓘ <input type="radio"/> True <input type="radio"/> False </div> <div style="margin-bottom: 5px;"> Regulation Z Excluded BonaFide Discount Points Percent ⓘ <input style="width: 80%;" type="text" value="Enter percent"/> % </div>	At Closing <input style="width: 100%;" type="text" value="Enter amount"/> Before Closing <input style="width: 100%;" type="text" value="Enter amount"/>	At Closing <input style="width: 100%;" type="text" value="Enter amount"/> Before Closing <input style="width: 100%;" type="text" value="Enter amount"/>	Paid by <input style="width: 100%;" type="text" value="Select Type"/> ▼ <input style="width: 100%;" type="text" value="Enter amount"/>

Each section will have the following fields as shown in a Loan Discount:

1. Title of the Section (page 2 of the Closing Disclosure): Enter the total fees for the section.



2. Description
 - a. Enter the percent of the Loan Amount (Points).
 - b. Enter the Entity.
 - c. Select true or false for Regulation Z Points and Fee Indicator (not used for discount points).
 - d. Select true or false for Regulation Z Excluded BonaFide Discount Point Indicator.
 - i. Enter the Regulation Z Excluded BonaFide Discount Point Percent if Regulation Z Excluded BonaFide Discount Point Indicator is True.
3. Borrower Paid
 - a. Enter the amount paid at closing.
 - b. Enter the amount paid before closing.
4. Seller Paid
 - a. Enter the amount paid at closing.
 - b. Enter the amount paid before closing.
5. Paid by Others
 - a. Select the paid by type.
 - b. Enter the amount.

Below is an example of all other fee types.

B. Services Borrower Did Not Shop For *

DESCRIPTION	BORROWER-PAID	SELLER-PAID	PAID BY OTHERS
<div style="margin-bottom: 5px;"><input style="width: 100%;" type="text" value="Select Fee Type"/></div> <div style="margin-bottom: 5px;"><input style="width: 100%;" type="text" value="Enter fee"/></div> <div style="margin-bottom: 5px;">To <input style="width: 100%;" type="text" value="Enter entity"/></div> <div style="margin-bottom: 5px;">Regulation Z Points and Fees Indicator </div> <div style="display: flex; justify-content: space-between;"> <input type="radio"/> True <input type="radio"/> False </div>	<div style="margin-bottom: 5px;">At Closing <input style="width: 100%;" type="text" value="Enter amount"/></div> <div style="margin-bottom: 5px;">Before Closing <input style="width: 100%;" type="text" value="Enter amount"/></div>	<div style="margin-bottom: 5px;">At Closing <input style="width: 100%;" type="text" value="Enter amount"/></div> <div style="margin-bottom: 5px;">Before Closing <input style="width: 100%;" type="text" value="Enter amount"/></div>	<div style="margin-bottom: 5px;">Paid By <input style="width: 100%;" type="text" value="Select Type"/></div> <div style="margin-bottom: 5px;"><input style="width: 100%;" type="text" value="Enter amount"/></div> <div style="text-align: right;"></div>

1. Title of the Section (page 2 of the Closing Disclosure)
 - a. Enter the total fees for the section.
 - b. Select the fee type from the drop down.
 - c. If you select other, then enter the name of the field.
 - d. Enter the fee recipient.



2. Borrower Paid
 - a. Enter the amount paid at closing.
 - b. Enter the amount paid before closing.
3. Seller Paid
 - a. Enter the amount paid at closing.
 - b. Enter the amount paid before closing.
4. Paid by Others
 - a. Select the paid by type.
 - b. Enter the amount.
5. If known, mark whether the fee is included in the Regulation Z Points and Fee Indicator.
 - a. Click the button with the trash can icon if you need to delete the fee.
 - b. Click the + Add Fee Payment button if you need to add another fee.

Payment Calculations

Example: Fixed-Rate Payment Calculation

For a fixed-rate mortgage, the maximum principal and interest payment should be completed. A minimum is not required.

Projected Payments

Payment Calculation 1

Years *		Principal & Interest Payment *	
<input type="text" value="Number"/>	-	<input type="text" value="Number"/>	<input type="text" value="Enter amount"/>
Mortgage Insurance *		Estimated Escrow *	
<input type="text" value="Enter amount"/>		<input type="text" value="Enter amount"/>	
Estimated Total Monthly Payment*			
<input type="text" value="Enter Amount"/>			

Example: Adjustable-Rate Mortgage (ARM) Rate Payment Calculation

For Payment Calculation 1 on an ARM loan, the maximum principal and interest payment should be completed. A minimum is not required. For payment calculations 2-4, the minimum principal and interest payment and the maximum principal and interest payment should be completed.



Projected Payments

Payment Calculation 1

Years * Principal & Interest Payment*

-

Mortgage Insurance * Estimated Escrow *

Estimated Total Monthly Payment*

Payment Calculation 2



Years * Min. Principal & Interest Payment Max. Principal & Interest Payment *

-

Mortgage Insurance * Estimated Escrow *

Estimated Total Monthly Minimum Payment Estimated Total Monthly Maximum Payment *

Amount Fields

Negative values are allowed for all amount fields. Only enter negative values if that is how the value appears on the form. Enter the negative sign (-) and then type the number. Please refer to the [Appendix E: UCD Implementation Guide](#) for help on negative values.

Aggregate Adjustment	At Closing
	<input type="text" value="-\$ 280.00"/>
	Before Closing
	<input type="text" value="Enter amount"/>

If there is no amount for a field that is required, enter zero (0.00) as the value.



H. Other*

DESCRIPTION	BORROWER-PAID	SELLER-PAID	PAID BY OTHERS
Select Fee Type <input type="button" value="v"/> <input type="text" value="Enter fee"/> To <input type="text" value="Enter entity"/> Regulation Z Points and Fees Indicator <input type="radio"/> True <input type="radio"/> False	At Closing <input type="text" value="Enter amount"/> Before Closing <input type="text" value="Enter amount"/>	At Closing <input type="text" value="Enter amount"/> Before Closing <input type="text" value="Enter amount"/>	Paid By <input type="text" value="Select Type"/> <input type="button" value="v"/> <input type="text" value="Enter amount"/> <input type="button" value="trash"/>

PDF of the Closing Disclosure

After all the data has been entered, attach the PDF file.

- To Attach the PDF, navigate to the Upload Closing Disclosure section as shown below:

Upload Closing Disclosure

Upload a Closing Disclosure in pdf format to submit with this UCD.

- Click **SAVE** to export a local file of data entered to this point if additional editing will be needed.
- Click the **BROWSE** button to select the UCD PDF file for this loan.
 - Browse your local files and select the file you want to attach.
- Click **SUBMIT** to submit the loan to UCD.
 - A pop-up box will display the following message:

×

Are you sure you want to submit the UCD?

Export a copy of UCD to enable edit and resubmit capability

- Check the “Export a copy of UCD to enable edit and resubmit capability” box for a second chance to export a local file.



- Click the Submit button. If any of the required fields have not been completed, the following message will appear:

UCD File Creation
Purpose: Refinance Product: Fixed

- [General Loan Information](#)
- [Loan Terms](#)
- [Projected Payments](#)
- [Costs at Closing](#)
- [Loan Costs](#)
- [Other Costs](#)
- [Payoffs & Payments](#)
- [Calculating Cash to Close](#)
- [Loan Disclosures](#)
- [Loan Calculations](#)
- [Other Disclosures](#)
- [Contact Information](#)
- [Upload Closing Disclosure](#)

⊘ Please fill out the required fields in order to submit your UCD. ×

Projected Payments

Payment Calculation 1

Years *	1 - 4	Min. Principal & Interest Payment	Max. Principal & Interest Payment *
		Enter amount	\$ 737.91
Mortgage Insurance *	\$ 72.50	Estimated Escrow *	\$ 206.13
Estimated Total Monthly Minimum Payment	Enter Amount	Estimated Total Monthly Maximum Payment *	\$ 1,016.54

Payment Calculation 2

Years *		Min. Principal & Interest Payment	Max. Principal & Interest Payment *
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- The Table of Contents will indicate which sections are missing required data.
- Navigate to those sections and complete the required fields.
- Navigate back to the Upload Closing Disclosure section as described immediately above.

The edits will run, and the UCD Findings Report will be displayed:

BACK

UCD Findings Report

Casefile ID: 1398812304

TRANSFER

PRINT

Submission Information

Submission Status: ▼ Successful	Closing Date: 04/15/2014
Lender Name: LAKELAND BANK	Lender Loan Number: Error_015_3142
First Submission Date: 02/05/2020 04:54:21 PM	Last Submission Date: 02/05/2020 04:54:21 PM
Transfer Date:	Transferred To:

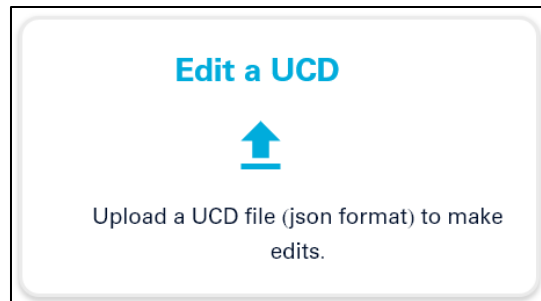
New Casefile ID issued. For DU loans, resubmit the UCD with the DU Casefile ID.

For more details regarding the UCD Finding Report, please refer to the [UCD User Guide](#).

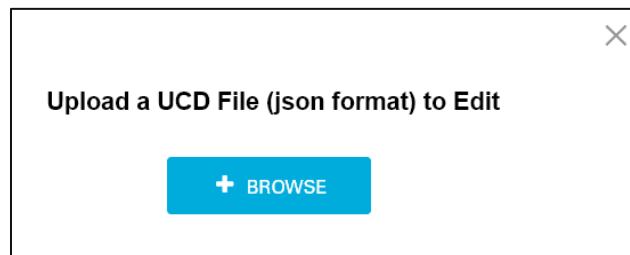


Editing a UCD File

If you have previously saved a file after entering data, you will be able to upload it to add data or make corrections. To edit existing files, they must be saved on your local drive during the data entry.



- Browse to where you have saved the file.



- After selecting the file, the previously completed fields will be displayed, and you can make changes.
- If the UCD Collection Solution previously issued a case file ID, please enter it before continuing.

Create a UCD

What is the loan PURPOSE?

Purchase
 Refinance

What is the loan PRODUCT?

Fixed
 Adjustable Rate

Automated Underwriting System Type

Other

Automated Underwriting System Type Other Description

UCD

Underwriting System ID

1398812304

[BACK](#) **UCD Findings Report** Casefile ID: 1398812304 [TRANSFER](#) [PRINT](#)

Submission Information

Submission Status: ▼ Successful

Closing Date: 04/15/2014

Lender Name: LAKELAND BANK

Lender Loan Number: Error_015_3142

First Submission Date: 02/05/2020 04:54:21 PM

Last Submission Date: 02/05/2020 04:54:21 PM

Transfer Date:

Transferred To:

New Casefile ID issued. For DU loans, resubmit the UCD with the DU Casefile ID.



NOTE: If you resubmit the file without a Casefile ID, the UCD Collection Solution will create a new one. This may cause a mismatch when delivering the loan in the Loan Delivery Application.

- Browse to the section(s) where the data needs to be updated.

UCD File Creation

Purpose: Refinance Product: Fixed

General Loan Information

Closing Information

Date Issued *	Closing Date *	Disbursement Date *
04/07/2018	04/16/2018	04/20/2018
Settlement Agent *	File # *	
Epsilon Title Company	1234567	
Appraised Property Value *	Property Valuation Method Type *	
\$ 180,000.00	Full Appraisal	
Appraisal Identifier	Unit Type	Unit
Enter appraisal identifier	Select Type	Unit #
Property *	State Code *	Zip *
123 Somewhere Street	NY	12345
City *		
Anytown		

When edits are completed, you will need to upload the PDF before resubmitting:

Upload Closing Disclosure

Upload a Closing Disclosure in pdf format to submit with this UCD.

+ BROWSE

- 1397504279-1-ClosingDisclosure.pdf - 945950 bytes

× CANCEL **↓** SAVE **BACK** **SUBMIT**

NOTE: Remember to **SAVE** before submitting the file.



Additional UCD Resources

To learn more, visit” <https://singlefamily.fanniemae.com/applications-technology/uniform-collection-dataset>

Key documents on the UCD Collection Solution page:

- <https://singlefamily.fanniemae.com/media/document/pdf/faqs-ucd-collection-solution>
- <https://singlefamily.fanniemae.com/applications-technology/uniform-closing-dataset-collection-solution>
- <https://singlefamily.fanniemae.com/media/document/xlsx/ucd-feedback-messages>
- https://www.fanniemae.com/content/recorded_tutorial/ucd-collection-solution