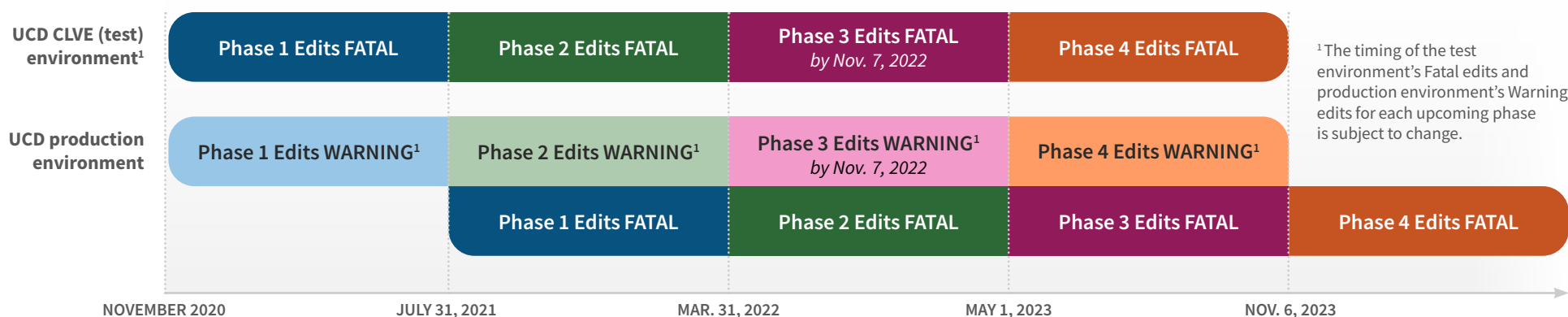


UCD critical edits transition timeline

In four phases, starting July 31, 2021, Fannie Mae and Freddie Mac (the GSEs) will convert certain edits in their UCD collection systems from “warning” to “critical/fatal.” The timeline below is intended to help users of Fannie Mae’s UCD Collection Solution plan for each phase of the transition. For more information about this initiative, see [Fannie Mae’s UCD Fact Sheet](#).

UCD edit transition release timeline



Closing disclosure sections by phase

PHASE 1	PHASE 2	PHASE 3	PHASE 4
<ul style="list-style-type: none"> Closing Information Loan Information Loan Disclosures Escrow Account Loan Calculations GSE Specific² Regulation & Qualified Mortgage (QM)² Payoffs and Payment 	<ul style="list-style-type: none"> Loan Terms Projected Payments Cash to Close Summaries of Transaction 	<ul style="list-style-type: none"> Deferred Phase 2 edit: Period Principal and Interest to Estimated Total Period Amount Comparison Loan Costs Other Costs Total Closing Costs 	<ul style="list-style-type: none"> Transaction Information Contact Information Calculating Cash to Close (Calculations) Cash to Close (Deferred Phase 2 edits) Summaries of Transactions (Calculations)

LEARN MORE:

- ✓ Visit Fannie Mae’s [UCD critical edits resource page](#)
- ✓ Send your questions to UCD@fanniemae.com

² Not on Closing Disclosure form. For more information, see CFPB’s [Ability to Repay and Qualified Mortgages page](#). For assistance with the Average Prime Offer Rate (APOR), see the [rate spread calculator](#).