



# Uniform Closing Dataset (UCD) Release Notes

## UCD Collection Solution Version 3.3

February 22, 2018  
**Updated March 6, 2018**

The UCD collection solution is a customer-facing application that supports the collection and delivery of the UCD XML file and the associated Closing Disclosure to Fannie Mae. Fannie Mae will implement the following enhancements in the UCD collection solution between March and June 2018:

- Effective March 26, 2018:
  - UCD edit feedback message updates
- Effective April 30, 2018:
  - UCD transfer capability enhancements
    - New subsequent UCD file transfer **(NEW)**
    - Search transfer feature **(updated)**
    - Update to Cancel Transfer functionality **(updated)**
- Effective Q2 2018:
  - New user interface for manual data entry
- Effective June 25, 2018:
  - Loan Delivery will require a successful UCD file
  - Borrower Closing Disclosure PDF must be embedded in the UCD file

### March 26, 2018 Enhancements

#### UCD Edit Feedback Message Updates

Effective March 26, all Fatal edits in the UCD collection solution will be updated to include the following feedback message:

*ALL UCD submissions must have a “Successful” status prior to delivering the loan. A “Not Successful” UCD Submission will result in a fatal at Loan Delivery effective 6/25/18.*

A complete list of these edits is available in the [UCD Feedback Messages](#) (filter for “Fatal” in column D, then for “In Production” in column C).

The following Warning edit will be updated on March 26 and switch to Fatal June 25:

UCD Edit #	Severity 3/26/2018	Severity 6/25/2018	UCD Edit Feedback Message
2011	Warning	Fatal	<i>Embedded PDF is required. This edit will transition to a fatal as of 6/25/2018 which will result in a “Not Successful” status. ALL UCD submissions must have a “Successful” status prior to delivering the loan. A “Not Successful” UCD Submission will result in a fatal at Loan Delivery effective 6/25/18.</i>



Also, the following **Fatal** edit will be newly introduced on March 26:

UCD Edit #	Current Severity	Severity 3/26/2018	UCD Edit Feedback Message
2000	N/A	Fatal	Casefile ID is invalid. Casefile ID must be 10 numeric digits.

The following edit will be **deactivated** as of March 26:

UCD Edit #	Current Severity	Severity 3/26/2018	UCD Edit Feedback Message
2012	Warning	Removed 3/26/2018	Two embedded pdfs are required for Split Disclosure.

## UCD Transfer Capability Enhancements

### Subsequent UCD Transfer Capability **NEW**

Beginning April 30, lenders will have the option to transfer a UCD file to a subsequent lender. For example:

- Lender A transfers the UCD File to Lender B
- Lender B transfers the same UCD file to Lender C

All three lenders will then have access to the UCD Findings Report, UCD XML file, and the embedded Borrower Closing Disclosures. The *UCD Transfer Quick Guide* will be updated with more information at a later date.

### Search Transfer Feature **Updated**

Beginning April 30, the “Search Transfer” function in the UCD collection solution will return both newly transferred UCD submissions as well as previously transferred UCD submissions that have been subsequently updated by the transferor. Sellers may continue to utilize the same Transfer Search Date Range function, however, you will receive a greater number of search results due to this change.

### Update to “Cancel Transfer” Functionality **Updated**

Currently the “Cancel Transfer” functionality is only available in directly in the UCD collection solution; **as of April 30**, this capability will also be made available via direct integration. For more information, reference the *Direct Integration Guide for UCD*.

## Q2 2018 Enhancements

### New User Interface for Manual Data Entry

In Q2 2018, the UCD collection solution will be updated with a new user interface that will allow manual entry of the UCD data from the Closing Disclosure. After entering the data, the PDF of the Closing Disclosure can be uploaded in the collection solution. The collection solution will then generate a UCD XML file and a corresponding UCD Findings Report. The report will include the same information and features as if an XML file was imported. The generated UCD XML file can also be transferred. More



information and training on this enhancement, as well as the availability date, will be available in the coming months.

## June 25, 2018 Requirements

As [announced](#) on January 30, there are two requirements that will become effective as of June 25.

### UCD File Must Be Submitted Successfully Prior to Loan Delivery

When submitting a UCD XML file as of June 25, a “Successful” status must be received in the UCD collection solution prior to delivering the UCD Casefile ID in Loan Delivery. On June 25, the UCD edits will switch to Fatal severity in Loan Delivery (see the [release notes](#) for details).

### Closing Disclosure PDF Must Be Embedded in the UCD File

As of June 25, lenders must embed a PDF copy of the Borrower Closing Disclosure (CD) in the UCD XML file. UCD files submitted without the embedded CD will receive a status of “Not successful” in the UCD collection solution. As a reminder, the data on Closing Disclosure must match the data in the UCD XML file.

Provided below is the edit that will switch to Fatal on June 25:

UCD Edit #	Current Severity	Severity 6/25/2018	UCD Edit Feedback Message
2011	Warning	Fatal	<i>Embedded PDF is required.</i>

## Additional Resources

For more information about this release, please contact your Fannie Mae representative or send an email to the UCD mailbox ([ucd@fanniemae.com](mailto:ucd@fanniemae.com)).

### Related Links:

- UCD Collection Solution page: [www.fanniemae.com/singlefamily/uniform-closing-dataset-collection-solution](http://www.fanniemae.com/singlefamily/uniform-closing-dataset-collection-solution)
- UCD page: [www.fanniemae.com/singlefamily/uniform-closing-dataset](http://www.fanniemae.com/singlefamily/uniform-closing-dataset)