



# Integration Impact Memo

## 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 UCD between March and June 2018:

- Effective March 26, 2018:
  - UCD edit feedback message updates
- Effective April 30, 2018:
  - UCD transfer capability enhancements
    - Update to Cancel Transfer functionality (**updated**)
- 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.

**Q: How will this affect my integration system(s)?**

**A:** Integrated systems that parse the UCD feedback messages (XML file) should not require an update to support the changes with this release. Please refer to the [UCD Feedback Messages](#) document for a listing of all UCD edits and associated feedback messages.

## April 30, 2018 Enhancements

### UCD Transfer Capability Enhancements

**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*.

**Q: How will this affect my integration system(s)?**

**A:** This will not impact any existing UCD processes or submissions. This additional functionality is not required to meet the UCD mandate.

## 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

Please refer to the [UCD Version 3.3 Release Notes](#) for detailed information about this release, including modified edit messages.

For questions on using direct integration, please contact your Fannie Mae Integration Team representative.