Uniform Closing Dataset Quick Guide

Transfer Capability from Correspondent to Aggregator

Updated April 30, 2018

The Purpose of this Document:

This document serves to provide an overview of transfer capability within the Uniform Closing Dataset (UCD) collection solution. Refer to the UCD Collection Solution User Guide for more information.

Overview:

The UCD collection solution will enable correspondent lenders to transfer UCD data to an aggregator. The aggregators will then be able to use the UCD collection solution to retrieve the transferred UCD data including the UCD Findings Report, the PDF of the Closing Disclosure, and the UCD XML file.

> **N O T E :** *This is optional functionality and is not required to meet the June 25, 2018 UCD mandate.*

Prerequisite: You need to have an established relationship with another lender.

Transfer of UCD Data:

Once a relationship is established between two organizations in the UCD solution, either party can transfer a submitted UCD file to the other party. The correspondent can designate a Casefile ID and a specific aggregator to transfer UCD data.

Transfer multiple UCD files

1. From the Upload tab, **upload** your UCD XML zip file.
2. From the Upload Summary, select the files you would like to transfer and click **Transfer.**

> **N O T E :** *Check the **select all** box to select files in bulk to transfer*

3. Select the **Organization** to whom you want to transfer the UCD file (the dropdown box will only display organizations you have an established relationship with). Click **Send Transfer**.

Transfer Selection

Please select an Organization to Transfer:

UCD BANK 1

Cancel   Send Transfer

4. A message will be displayed confirming the UCD files have been transferred.

Upload Summary

Upload Information

Batch ID	6423815d848bb982	Batch Status	Complete
Submitted	07/27/2017 10:55:36 AM	Files	5

File Name Clean Files.zip   Transfer 📄 Summary 📄 Selected

☑		Casefile ID	Lender Loan Number	Status ▲	File Name	CD 1	CD 2	XML	Transfer
☑	●	1396855013	123456789	Successful	NonSeller_ARM_013117_ST.xml	PDF		XML	Transferred casefile 1396855013 to UCD BANK 1
☑	●	1396855012	123456789	Successful	NonSeller_Fixed_013117ST.xml	PDF		XML	Transferred casefile 1396855012 to UCD BANK 1
☑	●	1396855010	123456789	Successful	Purchase_ARM_013117_ST.xml	PDF		XML	Transferred casefile 1396855010 to UCD BANK 1
☑	●	1396855011	123456789	Successful	Purchase_Fixed_013117_st.xml	PDF		XML	Transferred casefile 1396855011 to UCD BANK 1
☑	●	1396855014	123456789	Successful	SplitDiscl_Fixed_st.xml	PDF	PDF	XML	Transferred casefile 1396855014 to UCD BANK 1

Showing 1 to 5 of 5 entries

5. For a single file transfer, open the UCD Findings Report and **click the Transfer** button.

UCD Findings Report
Submission Status

Casefile ID	1397078522	Status	● Successful	
Lender Name	CITIMORTGAGE, INC.	**Lender Loan Number**	123456789	
First Submission Date	09/12/2017 02:46:05 PM	**Last Submission Date**	09/12/2017 02:46:05 PM	
Closing Date	04/15/2013			
Transferred To		**Transfer Date**		

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

6. A message will be displayed confirming the UCD file has been transferred.

UCD Findings Report
Submission Status

Casefile ID	1396855021	**Status**	● Successful	Transferred casefile 1397030117 to UCD BANK 2	
Lender Name	UCD BANK 2	**Lender Loan Number**	123456789		
First Submission Date	07/27/2017 10:57:45 AM	**Last Submission Date**	07/27/2017 10:57:45 AM		
Closing Date	04/15/2014				
Transferred To	UCD BANK 1	**Transfer Date**	07/27/2017 11:01:11 AM		

Transfer Activity Tab

Search for Transferred UCD File

The Transfer Activity tab allows you to search for the UCD files you have transferred to other organizations, or those that have been transferred to your organization.

The "Search Transfer" using 'UCD Files Received' or 'UCD Files Transferred' 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 within the selected date range.

1. From the Transfer Activity tab, enter the **search criteria** to locate the UCD file.
2. You can search the following:
   - Casefile ID
   - UCD Files Received (search for UCD files transferred *TO* your organization)
   - UCD Files Transferred (search for UCD files *FROM* your organization)

Upload	Search	Transfer Activity

Please enter your search criteria

Casefile ID ▾   Enter a Casefile ID

Casefile ID
UCD Files Received
UCD Files Transferred

3. The results will be displayed, along with the following information:
   - **Casefile ID** – Casefile ID associated with the UCD submission
   - **Original Submission Date** – First submission date of the UCD file
   - **Original Submitter Name** – Original organization that uploaded the original file submission
   - **Last Submission Date** – Most recent upload date of the UCD file
   - **Last Submitter Name** – Most recent organization that uploaded the UCD file
   - **Transferred Date** – Date the UCD file was transferred
   - **Transferred To** – Organization the UCD file was transferred to

- **Action** – Functionality to cancel the UCD transfer and return access back to the original organization

Both organizations will have the same view in the Transfer Activity tab for their transactions. The Last Submission Date will be the date of the most recent submission. Last Submitter Name represents the organization that submitted the latest submission.

Access the UCD Findings Report, Closing Disclosure PDF, and the UCD XML file

1. Click the Casefile ID you want to review.
2. UCD Findings Report will display:

UCD Findings Report

Submission Status

Casefile ID	1397078532	**Status**	🟢 Successful	↗ 📄
Lender Name	UCD BANK 2	**Lender Loan Number**	123456789	
First Submission Date	09/12/2017 02:57:57 PM	**Last Submission Date**	09/12/2017 02:57:57 PM	
Closing Date	04/15/2013			
Transferred To	UCD BANK 1	**Transfer Date**	09/12/2017 02:58:21 PM	

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

Property & Loan Information

	UCD	**DU**
Address	456 Somewhere Ave.	
Unit		
City	Anytown	
State	NY	
Zip	12345	
Loan Purpose	Purchase	
Amortization Type	Fixed	
Total Loan Amount	144000.00	
Note Rate	3.8750	
DU Recommendation		
DU Submission Date		
Embedded PDF	[PDF]	**Open/View or Print the PDF of the Closing Disclosure**
Submitted XML	[XML]	**Open/View or or Save the UCD XML file and UCD Findings**
UCD Findings Report XML	[XML]	**Report XML**

Eligibility Messages

No Eligibility Messages

UCD Data Compliance

No Data Compliance Messages

3. The UCD Findings Report will display the Casefile ID. Click the **PDF and XML icons** to View/Save the data.

> **NOTE:** *A Casefile ID must exist in order to transfer a UCD file.*

In certain scenarios, a "Not Successful" submission can be transferred. If a UCD file is not successful and a Casefile ID exists, the file can be transferred. If no Casefile ID exists, then the file cannot be transferred.

> **NOTE:** *If you do transfer a "Not Successful" UCD file, the Fatal edits must be cleared before the loan can be delivered via Loan Delivery.*

Example: UCD Transfer Not Successful and Casefile ID is issued

When a loan upload displays a "Not Successful" status, the file can still be transferred along with a Casefile ID,. You will have access to the UCD XML file as well as the Closing Disclosure PDF file (if applicable). The Fatal edit message(s) will be displayed. You will need to correct the Fatal edit(s) prior to delivering the file via Loan Delivery.

UCD Findings Report
Submission Status

Casefile ID	1397078533	Status	■ Not Successful	
Lender Name	UCD BANK 2	Lender Loan Number	123456789	
First Submission Date	09/12/2017 03:07:20 PM	Last Submission Date	09/12/2017 03:07:20 PM	
Closing Date	04/15/2014			
Transferred To		Transfer Date		

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

Property & Loan Information

	UCD	DU
Address	123 Somewhere Street	
Unit		
City	Anytown	
State	VA	
Zip	12345	
Loan Purpose	Refinance	
Amortization Type	Fixed	
Total Loan Amount	150000.00	
Note Rate	4.2500	
DU Recommendation		
DU Submission Date		
Embedded PDF	[PDF]	
Submitted XML	[XML]	
UCD Findings Report XML	[XML]	

Eligibility Messages

	#	Message	Severity
▼	2031	This appears to be a refinance transaction, therefore the Closing Disclosure Alternate form and data are required.	Warning

Showing 1 to 1 of 1 entries

UCD Data Compliance

	#	Message	Severity
■	3206	DocumentType is required and must be equal to Other.	Fatal
■	3207	DocumentTypeOtherDescription is required and must be a valid enumeration.	Fatal

Showing 1 to 2 of 2 entries

A message will be displayed confirming that the file has been transferred.

UCD Findings Report
Submission Status

Casefile ID	1397078533	Status	■ Not Successful	Transfer Status : Transferred casefile 1397078533 to UCD BANK 1
Lender Name	UCD BANK 2	Lender Loan Number	123456789	
First Submission Date	09/12/2017 03:07:20 PM	Last Submission Date	09/12/2017 03:07:20 PM	
Closing Date	04/15/2014			
Transferred To		Transfer Date		

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

Example: UCD Transfer Not Successful and Casefile ID is NOT issued

When a loan is uploaded and the status of "Not Successful" is returned and a Casefile ID is not issued or matched, then the file CANNOT be transferred. This means you will not have access to the UCD XML file or the Closing Disclosure PDF (If applicable). The Fatal edit message(s) will be displayed. You will need to correct the Fatal edit(s) prior to transferring the file(s).

UCD Findings Report

Submission Status

Casefile ID	**Status**	■ Not Successful
Lender Name	**Lender Loan Number**	123456789
First Submission Date	**Last Submission Date**	09/12/2017 03:12:44 PM
Closing Date		
Transferred To	**Transfer Date**	

Property & Loan Information

	UCD	DU
Address		
Unit		
City		
State		
Zip		
Loan Purpose		
Amortization Type		
Total Loan Amount		
Note Rate		
DU Recommendation		
DU Submission Date		
Embedded PDF	🚫	
Submitted XML	🚫	
UCD Findings Report XML	🚫	

Eligibility Messages

No Eligibility Messages

UCD Data Compliance

#	Message	Severity
■ 3002	Postal Code for the subject property is required. Provide the 5 or 9 digit postal code (not hyphenated).	Fatal

Showing 1 to 1 of 1 entries

Resubmitting the UCD file

If there have been changes to the Closing Disclosure and/or the UCD file, either organization can upload the updated file(s). The UCD file must be resubmitted with the Casefile ID. If the UCD Casefile ID is not included in the resubmission, a new Casefile ID will be generated.

Example: If the organization that submitted the original file uploads the updated file, the "Last Submission Date" will reflect the most recent date of the upload, which would be different than the "Original Submission Date."

Example: If the organization in the "Transferred To" status column performs a resubmission, then the "Last Submission Date" and "Last Submitter Name" will be different.

New Subsequent UCD File Transfer

Once a UCD file has been transferred to an organization, the organization will have the option to transfer a UCD file o 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.

Example: Subsequent UCD file transfer

- UCD Bank 2 (Lender A) uploads a file

- UCD Bank 2 transfers the UCD file to UCD Bank 1 (Lender B)

- UCD Bank 1 searches for the UCD transfer in the Transfer Activity Tab

- UCD Bank 1 then makes a subsequent transfer to UCD Bank 3 (Lender C)_

- The UCD Finds Report indicates the loan has been transferred to UCD Bank 3

UCD Findings Report
Submission Status

					Transfer Status : Transferred casefile 1397503584 to **UCD BANK 3**	
Casefile ID	1397503584	**Status**	● Successful			
Lender Name	UCD BANK 2	**Lender Loan Number**	123456789			
First Submission Date	04/13/2018 09:51:59 AM	**Last Submission Date**	04/13/2018 09:51:59 AM			
Closing Date	04/15/2013					
Transferred To	UCD BANK 1	**Transfer Date**	04/13/2018 09:52:20 AM			

- From the Transfer Activity Tab it indicates UCD Bank 3 now has access to the UCD file

Please enter your search criteria

Casefile ID ▾   1397503584

[Search] [Clear]

↻ Refresh

Filter all columns

Casefile ID ^	Original Submission Date	Original Submitter Name	Last Submission Date	Last Submitter Name	Transferred Date	Transferred To	Property Address	Action
1397503584	04/13/2018 09:51 AM	UCD BANK 2	04/13/2018 09:51 AM	UCD BANK 2	04/13/2018 09:55 AM	**UCD BANK 3**	456 Somewhere Ave.,Anytown,NY 12345	✖

First   Previous   1   Next   Last

All three organizations have the ability to:
- Access the UCD Findings
- View the PDF file of the Borrower Closing Disclosure
- View the UCD XML file
- Resubmit the file

Cancel the UCD File Transfer

At any time the transfer can be cancelled by either party

1. From the Transfer Activity tab, search for the **UCD Casefile ID** you want to cancel.
2. From the Action column, click the **cancel icon.**

3. A pop-up box will appear to confirm the cancel of the Transfer, click **Yes.**

4. A message will be displayed indicating the transfer has been **cancelled.**

5. Click the **Refresh** icon and the loan will no longer appear on the screen.

Once the transfer has been cancelled, the UCD file can be transferred to a different organization.

Additional UCD Resources

To learn more about the UCD collection solution, visit the UCD collection solution page at: www.fanniemae.com/singlefamily/uniform-closing-dataset-collection-solution

Key UCD resources:

- UCD Collection FAQs: www.fanniemae.com/content/faq/uniform-closing-dataset-collection-faqs.pdf
- UCD Collection Solution Fact Sheet: www.fanniemae.com/content/fact_sheet/ucd-collection-service.pdf
- UCD Feedback Messages: www.fanniemae.com/content/tool/ucd-feedback-messages.xlsx
- UCD Solution User Training (self-paced eLearning): www.fanniemae.com/content/recorded_tutorial/ucd-collection-solution
- Uniform Closing Dataset (UCD) page (*Specification, Announcements, etc.*): www.fanniemae.com/singlefamily/uniform-closing-dataset