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Chapter 1: Uniform Closing Dataset Overview

Overview

The Uniform Closing Dataset (UCD) initiative was launched in 2013 with the goal of developing a standardized dataset for the Consumer Financial Protection Bureau’s (CFPB) Closing Disclosure, a form which replaced the industry-wide HUD-1 Settlement Statement for most mortgage transactions. The joint Fannie Mae and Freddie Mac UCD workgroup mapped the Closing Disclosure to the Mortgage Industry Standards Maintenance Organization® (MISMO®) Version 3.3.0 Reference Model and provided the industry with a standardized data specification for all fields on the Closing Disclosure.

Purpose

The UCD is a common industry dataset under the Uniform Mortgage Data Program® (UMDP®) that allows information on the new Closing Disclosure to be communicated electronically to the GSEs. The UCD XML file is the same for both GSEs; there are no Fannie Mae-specific UCD data requirements. Delivery of the UCD XML file must occur prior to delivery of all loans. Any loan with a Note Date on or after June 25, 2018 that is delivered without a successfully submitted UCD file will not be accepted.

UCD Collection Solution

Fannie Mae's UCD collection solution is available to facilitate the submission of the UCD XML file. The UCD file can be imported through the UCD Web-based user interface located on the FannieMe.com UCD Collection Solution page. After submission, the lender can use the UCD collection solution to view feedback on the submission (e.g., feedback messages). The lender may also utilize the UCD collection solution for other various reason, such as to search for any prior submissions using the “Search” function and/or to transfer a UCD file from the correspondent to the aggregator. The UCD file may also be delivered via Fannie Mae’s direct integration platform, which converts the UCD file into a structured XML file.

A link to the UCD collection solution is located in the Loan Delivery application for users that have both UCD and Loan Delivery access.

UCD XML File

Lenders can create the UCD XML file by using an in-house proprietary system, or by means of a Technology Solution Provider (TSP). For further guidance, refer to the UCD page for technical resources to support your file development and testing. For information on direct integration, refer to the Technology Integration page.

For lenders who do not have their own proprietary system or have identified a TSP to create the UCD XML file and would like to learn which TSPs have completed certification and/or UCD file validation with Fannie Mae, refer to the UCD Vendor List. These vendors have validated the ability to create the UCD XML file per the UCD Delivery Specification requirements, including the capability to embed the Closing Disclosure PDF into the UCD XML file.

Prerequisites

Before uploading files in the UCD solution, you should verify your organization has the following:

- One of the following Web browsers at a minimum of: Internet Explorer® 9.0, Mozilla Firefox® Version 33, or Google Chrome™ Version 38. Collateral Underwriter® (CU™) Collateral Underwriter® (CU™) Collateral Underwriter® (CU™) Collateral Underwriter® (CU™)
- Zip file capability – if uploading UCD files via batch file.

Additional Resources

For additional information, visit the UCD Collection Solution and the Uniform Closing Dataset pages.
Chapter 2: Accessing the UCD Collection Solution

Before you can access the UCD collection solution, you must have active user credentials for UCD. Below are the available roles and how to get access based on your existing Fannie Mae access credentials.

Roles

The UCD collection solution will allow for the following access roles:

- **UCD_ADMIN**: Provides the capability to establish and manage relationships between correspondents and aggregators who will share UCD data.

- **UCD_SUBMIT**: Provides the capability to upload UCD files, search UCD files, and transfer a submitted UCD file to another party. Fannie Mae Sellers have access to the UCD_SUBMIT role using Loan Delivery credentials.

The UCD_ADMIN role should be provisioned to a limited number of users. These are specific users in your organization who have the ability to initiate, approve, and view established relationships between correspondents and their aggregators. These users must also request the UCD_SUBMIT role.

Before you can access the UCD collection solution, you must have active credentials based on the following categories:

- Fannie Mae Seller
- Fannie Mae Non-Seller
- Fannie Mae Desktop Underwriter® (DU’) only

Fannie Mae Sellers

Existing Fannie Mae Sellers can grant new users' access to the UCD Collection Solution. Users who require UCD access should contact their Technology Manager Corporate Administrator.

If you are a new Seller with Fannie Mae, you will need to be granted access to the UCD Collection Solution as part of your onboarding process. Technology Manager Administrators will need to follow the process of granting users access in the Technology Manager application. Your Fannie Mae representative will also be able to assist you.

Existing Fannie Mae Sellers can have new users added for UCD. Users who require UCD access should contact their Technology Manager Corporate Administrator, who should then perform the following steps:

1. On the FannieMae.com Home page, click **Single-Family Mortgages**
2. Click **Technology Solutions**
3. Under Support for Registered Users, Click **Technology Manager**
4. Click **LAUNCH APP** and log in
5. Complete the steps to add the UCD Collection Solution for that user.

When requesting access to the UCD Collection Solution, you can also request access for the **UCD Test environment**. In Technology Manager the Administrator will find the “UCD CLVE” link from the list of available applications, select this to provide access users within your company. All users must have the UCD_SUBMIT role. You can provision the UCD_ADMIN role to users who initiate, approve and view established relationships between a Correspondent and their Aggregator.
NOTE: Technology Manager Corporate Administrator and User Administrators can set up and manage user profiles and access to Fannie Mae technology applications. Administrators can grant and remove access for UCD users, as appropriate. Supporting documentation and Job Aids can be found on the Technology Manager page.

Once you have access to the UCD collection solution, you can log in through the following ways:

- The UCD solution is accessible via a LAUNCH APP button on UCD Collection Solution page of FannieMae.com
- The UCD solution link is included within the Loan Delivery application
- The UCD test environment is accessible via the UCD CLVE Direct URL: https://singlefamily.fanniemae.com/external-resource/ucd-test-environment

NOTE: Users with both Loan Delivery and UCD access have the ability to use the UCD link within the Loan Delivery application. Users with access to only UCD access, however, must use the Launch App button on the UCD Collection Solution page of FannieMae.com.

For detailed information about accessing the UCD solution, refer to Chapter 3: UCD Collection Solution.

Fannie Mae Non-Sellers

Fannie Mae Non-Sellers are correspondent lenders who do not sell directly to Fannie Mae but wish to submit the UCD XML file on behalf of their aggregator.

Fannie Mae Non-Sellers fall into one of the following categories:

- Existing Fannie Mae Non-Seller – Uniform Collateral Data Portal® (UCDP®)/Collateral Underwriter® (CU™)
- Existing Fannie Mae Non-Seller – UCDP Only
- New Fannie Mae Non-Seller

Existing Fannie Mae Non-Sellers – UCDP/CU

Fannie Mae Non-Sellers who have existing UCDP and CU credentials can obtain access to the UCD solution. Review the steps below.

Step 1 – Register for UCD:

Your Technology Manager Corporate Administrator must go into Technology Manager: Manage Applications under Available Applications and agree to the Terms & Conditions to use UCD solution. Once this is complete, UCD will be available as an “Active Application Managed” technology solution. Administrators will then be able to grant the UCD solution to specific user profiles as needed.

1. On the FannieMae.com Home page, click Single-Family Mortgages
2. Click Technology Solutions
3. Under Support for Registered Users, Click Technology Manager
4. Click LAUNCH APP and log in
5. Complete the steps to add the UCD Collection Solution for that user.
When requesting access to the UCD collection solution, you can also request access for the UCD Test environment. In Technology Manager the Administrator will find the “UCD CLVE” link from the list of available applications, select this to provide access users within your company. All users must have the UCD_SUBMIT role. You can provision the UCD_ADMIN role to users who initiate, approve and view established relationships between a Correspondent and their Aggregator.

Existing Fannie Mae Non-Sellers – UCDP Only

Fannie Mae Non-Sellers who have existing Uniform Collateral Data Portal® (UCDP®) only credentials may obtain access to the UCD solution. You will need to, however, register for Collateral Underwriter® (CU™). Once this process is complete then you can register for the UCD solution.

Step 1 – Request your password:
Before you can log into the UCD solution, you must have your original Fannie Mae Lender Admin username and password available.

To retrieve your Fannie Mae username/password, follow these steps:

1. Call the Technology Solution Center (800-2FANNIE or 800-232-6643)
2. Follow the prompts for Single Family Technology Support

Request a password reset:
Once you have received your original Fannie Mae Lender Admin user credentials, follow the steps below to register for Collateral Underwriter.

Step 2 – Register for Collateral Underwriter:

1. On the FannieMae.com Home page, click Single-Family Mortgages
2. Click Technology Solutions
3. Under Technology, Click Collateral Underwriter
4. Under Access, open the CU Non-Seller Implementation Guide
5. Refer to Step 2 – Complete Contracting, Registration, and CU User Setup section of this document
6. Once the contract and registration process are complete, your UCDP Lender Administrator – who is now also setup as a Technology Manager Corporate Administrator – can officially set up and manage CU application user credentials.

Step 3 – Register for the UCD solution:
Once the UCDP/CU registration process is completed successfully, your Technology Manager Corporate Administrator must go into Technology Manager: Manage Applications (under Available Applications) and agree to the Terms & Conditions to use the UCD solution. UCD will then be available as an “Active Application Managed” technology solution. Administrators may then grant access to the UCD solution for specific user profiles as needed.

When requesting access to the UCD collection solution, you can also request access for the UCD Test environment. In Technology Manager the Administrator will find the “UCD CLVE” link from the list of available applications, select this to provide access users within your company. All users must have the UCD_SUBMIT role. You can provision the UCD_ADMIN role to users who initiate, approve and view established relationships between a Correspondent and their Aggregator.

New Fannie Mae Non-Sellers

New Fannie Mae Non-Sellers must use the UCDP/CU registration process for Non-Seller Correspondents before they can access the UCD solution. You will need to register for both UCDP and Collateral Underwriter credentials. Once this process is complete, you can then register for the UCD solution.
Based on your current credentials, you may need to register for up to three applications. Below is a summary of the technology applications you may need to register for based on the Fannie Mae Non-Seller category:

<table>
<thead>
<tr>
<th>Type of Non-Seller</th>
<th>Applications to Register For</th>
</tr>
</thead>
<tbody>
<tr>
<td>Existing Fannie Mae UCDP/CU</td>
<td>1. Register for UCD</td>
</tr>
<tr>
<td>Existing Fannie Mae Non-Sellers UCDP Only</td>
<td>1. Register for CU</td>
</tr>
<tr>
<td></td>
<td>2. Register for UCD</td>
</tr>
<tr>
<td>New Fannie Mae Non-Sellers</td>
<td>1. Register for UCDP</td>
</tr>
<tr>
<td></td>
<td>2. Register for CU</td>
</tr>
<tr>
<td></td>
<td>3. Register for UCD</td>
</tr>
</tbody>
</table>

**Step 1 – Register for UCDP Access:**

1. On the FannieMae.com Home page, click **Single-Family Mortgages**
2. Click **Technology Solutions**
3. Under Technology, **Uniform Collateral Data Portal**
4. Under Access, open the **How to Register for UCDP** document
5. Refer to the **Correspondents (Non-Seller/Servicers) that do not have an existing Fannie Mae Seller/Servicer Number** section of the document.

| NOTE: The process takes approximately 7-10 business days to be issued registration for UCDP. |

**Step 2 – Register for Collateral Underwriter:**

Once you have received UCDP credentials, follow the steps below to register for Collateral Underwriter:

1. On the FannieMae.com Home page, click **Single-Family Mortgages**
2. Click **Technology Solutions**
3. Under Technology, Click **Collateral Underwriting (CU)**
4. Under Access, open the **CU Non-Seller Implementation Guide**
5. Refer to **Step 2 – Complete Contracting, Registration, and CU User Setup** section of this document
6. Once the contract and registration process are complete, your UCDP Lender Administrator – who is now also setup as a Technology Manager Corporate Administrator – can officially set up and manage CU application user credentials.

**Step 3 – Register for UCD Access:**

Your Technology Manager Corporate Administrator must go into Technology Manager: Manage Applications (under Available Applications) and agree to the Terms & Conditions to use the UCD solution. Once this is complete, UCD will be available as an “Active Application Managed” technology solution. Administrators will then be able to grant access to the UCD solution for specific user profiles as needed.

1. On the FannieMae.com Home page, click **Single-Family Mortgages**
2. Click **Technology Solutions**
3. Under Support for Registered Users, Click **Technology Manager**
4. Click **LAUNCH APP** and log in
5. Complete the steps to add the UCD Collection Solution for that user.

When requesting access to the UCD collection solution, you can also request access for the UCD Test environment. In Technology Manager the Administrator will find the “UCD CLVE” link from the list of available applications, select this to provide access users within your company. All users **must** have the UCD_SUBMIT role. You can provision the UCD_ADMIN role to users who initiate, approve and view established relationships between a Correspondent and their Aggregator.

![NOTE: Technology Manager Corporate Administrator and User Administrators have the ability to set up, and manage user profiles for accessing Fannie Mae technology applications. Administrators can grant and remove access for UCD users, as they find appropriate. For additional guidance, refer to the supporting documentation and Job Aids found on the Technology Manager page.]

---

**Fannie Mae DU® Only Lenders**

Fannie Mae lenders who have existing Desktop Underwriter® (DU®) credentials **only**, will need to register for access to the UCD solution.

If you are new to Fannie Mae, you will need access to the UCD solution. This will be part of your onboarding process. Technology Manager Administrators will need to follow the process of granting user access in Technology Manager. Your Fannie Representative will also be able to assist you.

**Step 1 – Register for UCD:**

Your Technology Manager Corporate Administrator must go into Technology Manager: Manage Applications (under Available Applications) and agree to the Terms & Conditions to use UCD solution. Once this is complete, UCD will be available as an “Active Application Managed” technology solution. Administrators will then be able to grant access to the UCD solution to specific user profiles as needed.

1. On the FannieMae.com Home page, click **Single-Family Mortgages**
2. Click **Technology Solutions**
3. Under Support for Registered Users, Click **Technology Manager**
4. Click **LAUNCH APP** and log in
5. Complete the steps to add the UCD Collection Solution for that user.

When requesting access to the UCD collection solution, you can also request access for the UCD Test environment. In Technology Manager the Administrator will find the “UCD CLVE” link from the list of available applications, select this to provide access users within your company. All users **must** have the UCD_SUBMIT role. You can provision the UCD_ADMIN role to users who initiate, approve and view established relationships between a Correspondent and their Aggregator.
Additional Resources

For registration assistance access to other resources, visit the pages below.

<table>
<thead>
<tr>
<th>Application</th>
<th>Bookmark this Page</th>
<th>Support Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>UCD solution</td>
<td><a href="https://singlefamily.fanniemae.com/applications-technology/uniform-closing-dataset-collection-solution">https://singlefamily.fanniemae.com/applications-technology/uniform-closing-dataset-collection-solution</a></td>
<td><a href="mailto:UCD@fanniemae.com">UCD@fanniemae.com</a> or Fannie Mae Representative</td>
</tr>
<tr>
<td>Technology Manager</td>
<td><a href="https://singlefamily.fanniemae.com/applications-technology/technology/technology-manager">https://singlefamily.fanniemae.com/applications-technology/technology/technology-manager</a></td>
<td>800-2FANNIE (800-232-6643) or <a href="mailto:technology_manager_request@fanniemae.com">technology_manager_request@fanniemae.com</a></td>
</tr>
<tr>
<td>Loan Delivery</td>
<td><a href="https://singlefamily.fanniemae.com/applications-technology/loan-delivery">https://singlefamily.fanniemae.com/applications-technology/loan-delivery</a></td>
<td>800-2FANNIE</td>
</tr>
<tr>
<td>UCDP</td>
<td><a href="https://singlefamily.fanniemae.com/applications-technology/uniform-collateral-data-portal">https://singlefamily.fanniemae.com/applications-technology/uniform-collateral-data-portal</a></td>
<td>800-2FANNIE or <a href="mailto:UCDP_setup@fanniemae.com">UCDP_setup@fanniemae.com</a></td>
</tr>
<tr>
<td>Collateral Underwriter (CU)</td>
<td><a href="https://singlefamily.fanniemae.com/applications-technology/collateral-underwriter">https://singlefamily.fanniemae.com/applications-technology/collateral-underwriter</a></td>
<td>800-2FANNIE</td>
</tr>
<tr>
<td>Desk Underwriter (DU)</td>
<td><a href="https://singlefamily.fanniemae.com/applications-technology/desktop-underwriter-desktop-originator">https://singlefamily.fanniemae.com/applications-technology/desktop-underwriter-desktop-originator</a></td>
<td>800-2FANNIE (800-232-6643) or <a href="mailto:technology_manager_request@fanniemae.com">technology_manager_request@fanniemae.com</a></td>
</tr>
</tbody>
</table>

Chapter 3: UCD Collection Solution

Purpose

This chapter explains how to navigate the UCD solution as well as submit UCD XML files. The UCD file can be submitted as a single XML file or a zip file that contains multiple XML files (i.e., batch file). Once you have the applicable credentials for the UCD solution, you can manually import the UCD XML file. You may access the UCD solution via the UCD Collection Solution page, or within the Loan Delivery application (if applicable).

Logging into the UCD Solution

There are two ways to log into the UCD solution:

- Launch button on the UCD Collection Solution page on FannieMae.com
- A link embedded within the Loan Delivery application.
Navigating the UCD Solution

The following section describes some of the main features on the UCD solution Home page.

**From the Home tab:**

- **Home tab** – Contains the options to submit, create or edit a UCD
- **Submission History tab** – Contains the search features
- **Relationship tab** – Contains the relationship management features
- **Transfer Activity tab** – Contains the transfer of the UCD Findings Report, UCD XML file, and Closing Disclosure
- **Submit A UCD** – Click this button to choose the file you want to upload in the UCD solution
- **Create a new UCD** – Manually enter the UCD information
- **Edit a UCD JSON** – Edit a UCD saved from a previous manual entry session
- **Helpful Links** – Links to the UCD solution User Guide and UCD page on FannieMae.com
- **FM Connect Reports** – Link to the FM Connect application

**From the Submission History tab:**

![Search Criteria](image)
• **Search Options** – Use this search for a specific value in the drop-down list (Casefile ID, Lender Loan Number, Batch ID or Date Range)

• **Search Criteria** – After selecting the Search field you want, enter the value

• **Search Button** – Once the Search Criteria has been entered, click Search for results

• **Clear Button** – Select the Clear button to clear the data.

---

**NOTE:** You must click the Clear button before performing another search.

---

**From the Relationship tab:**

- **Lender Name** – Search for a specific value in the drop-down list (e.g., Lender Name or Seller Servicer #)

- **Enter a Lender Name (or Seller Servicer #)** – After selecting the Search field you want, enter the value

- **Search** – Once the Search Criteria has been entered, click Search for results

- **Clear** – Select the Clear button to clear the data

- **Requests Received** – Displays a list of organizations that have sent a relationship request with your organization

- **Requests Initiated** – Displays a list of organizations to whom your organization has sent a relationship request

- **Relationship Status** – Displays a list of all relationship statuses (either approved, terminated, or denied).

---

**NOTE:** Users that plan on managing relationships with other lenders should have the UCD_ADMIN role. Limiting this role is advised as it will provide the Relationship tabs part of the function capability.
From the Transfer Activity tab:

1. **Search Options** – Use this search for a specific value in the drop-down list (e.g., Casefile ID, UCD Files Received, or Files Transferred)
2. **Search Criteria** – After selecting the Search field you want, enter the value
3. **Search** – Once the Search Criteria has been entered, click Search for results
4. **Clear** – Select the Clear button to clear the data.

**UCD Launch App from FannieMae.com**

To log into the UCD solution:

1. On the FannieMae.com Home page, click **Single-Family Mortgages**
2. Under Single Family, click **Delivering**
3. Click the **Uniform Closing Dataset (UCD) Collection Solution**
4. Click **LAUNCH APP**. A new browser window will open displaying the UCD Login page.

5. Enter your Fannie Mae Username and Password and click **Login**.

---

**NOTE:** Please do not bookmark the login page directly. For additional details on bookmarking, refer to the [Bookmarking Best Practices job aid](#).
6. The UCD solution Home page will appear.

**Link for UCD solution embedded in Loan Delivery**

To log into the Loan Delivery application:

1. On the FannieMae.com Home page, click **Single-Family Mortgages**
2. Click **Delivering**
3. Click **Loan Delivery**
4. Click **LAUNCH APP.** A new browser will open displaying the Loan Delivery Login page
5. Enter your Fannie Mae Username and Password; click **Login.** The Loan Delivery Home page will appear.
6. Navigate to the **UCD** link within Loan Delivery.

7. A new window will open with the **UCD** home page (Upload tab).

**NOTE:** *If the UCD box does not appear in Loan Delivery, you do not have access to the UCD solution.*
**Casefile ID**

Fannie Mae will require the use of a Casefile Identifier (ID) in the UCD XML file, if one exists. If there is an existing Casefile ID, verify the Casefile ID is present in the UCD XML file prior to upload. If no Casefile ID exists, the UCD solution will issue a Casefile ID for the loan. The Casefile ID information is supported in the following data points:

- Unique ID 0.042 – AutomatedUnderwritingCaseIdentifier
- Unique ID 0.039 – AutomatedUnderwritingSystemType
- Unique ID 0.040 – AutomatedUnderwritingSystemTypeOtherDescription

**Loans Underwritten in Desktop Underwriter® (DU):**

Loans that have been underwritten in DU will have a Casefile ID already issued by DU. The UCD submission should include the `AutomatedUnderwritingSystemType = DesktopUnderwriter` and include the DU Casefile ID in the data point `AutomatedUnderwritingCaseIdentifier`. That Casefile ID must be included in the UCD XML file. When a Casefile ID is submitted in the UCD XML file, the UCD solution will attempt to match the borrower’s last name and subject property postal code from the submitted UCD to the existing data in DU for the given Casefile ID. If either does NOT match what exists in the DU dataset, the submission will be considered not successful. The Casefile ID or related matching data will need to be corrected and the UCD XML file resubmitted in the UCD solution.

**Loans NOT underwritten in Desktop Underwriter:**

Loans that have been underwritten manually or by another Automated Underwriting System (AUS) will be issued a Fannie Mae Casefile ID in the UCD solution upon the first submission of the UCD file. For any resubmission of the UCD XML file, the Fannie Mae-issued Casefile ID generated from the UCD solution may be included in the resubmitted file with the `AutomatedUnderwritingCaseIdentifier = The Casefile ID generated from a previous submission to UCD on that loan`, `AutomatedUnderwritingSystemType = Other` and `AutomatedUnderwritingSystemTypeOtherDescription = UCD`. If this information is not included in a resubmission, the UCD Collection Solution will generate an additional Casefile ID each time the file is resubmitted on a non-DU loan. For any resubmitted UCD that includes a Casefile ID that was generated from a previous submission, the Property Postal Code must match with the previous UCD submission.

---

**NOTE:** For assistance with Loan Delivery, refer to the [Loan Delivery page](https://www.FannieMae.com) on FannieMae.com. From this page you can access the Loan Delivery User Guide located in the Help & Training section.
**Casefile ID Match Process:**

- When a Casefile ID is *not* in the UCD XML file, a new Casefile ID will be assigned.
- When a Casefile ID exists in the UCD file:
  - If the Casefile ID can be found in DU and matching logic (borrower last name and/or property postal code) is successful, the submission will be successful, and the submitted Casefile ID will be assigned to the UCD file.
  - If the Casefile ID can be found for a previous UCD submission and matching logic (property postal code) is successful, the submission will be successful, and the submitted Casefile ID will be assigned to the UCD file.
  - If the Casefile ID can be found but matching logic fails (either DU or previous UCD), the submission will *not* be successful.
  - If the Casefile ID *cannot* be found in our database, the submission will not be successful.
  - If your organization doesn’t own the Casefile ID or have had it transferred to your organization, the submission will not be successful.

The following are Fatal edits you may receive if the Casefile ID is invalid; therefore, this data must be corrected in order for the UCD file to move through submission.

<table>
<thead>
<tr>
<th>Edit ID</th>
<th>Feedback Message</th>
<th>Data Attribute Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>Casefile ID is invalid. Casefile ID must be 10 numeric digits.</td>
<td>AutomatedUnderwritingCaseIdentifier</td>
</tr>
<tr>
<td>2001</td>
<td>Casefile ID is invalid and does not exist in Fannie Mae’s database.</td>
<td>AutomatedUnderwritingCaseIdentifier</td>
</tr>
<tr>
<td>2002</td>
<td>Casefile ID may be invalid. The UCD Subject Property Postal Code and/or Borrower Name does not match the data from the DU submission for this Casefile ID.</td>
<td>AutomatedUnderwritingCaseIdentifier</td>
</tr>
<tr>
<td>2003</td>
<td>Casefile ID may be invalid. The UCD Subject Property Postal Code from the previous UCD submission does not match the Zip Code from the current submission.</td>
<td>AutomatedUnderwritingCaseIdentifier</td>
</tr>
<tr>
<td>2004</td>
<td>Casefile ID in this UCD submission is already being used by another lender. Resubmit with a valid Casefile ID.</td>
<td>AutomatedUnderwritingCaseIdentifier</td>
</tr>
</tbody>
</table>

**Key Considerations:**

- You may include multiple Automated Underwriting System Types and AUS Casefile IDs in the UCD file (e.g., one for Fannie Mae and one for Freddie Mac); however, only the Fannie Mae Automated Underwriting System Type (i.e., DU) and Casefile ID can be submitted in the Loan Delivery application.
- Casefile IDs submitted for other Automated Underwriting System Types (not DU) will be ignored in the UCD solution and a new Casefile ID will be issued. For resubmissions where the Automated Underwriting System Types are not DU, you can avoid a new Casefile ID from being issues by having `AutomatedUnderwritingCaseIdentifier = The Casefile ID generated from a previous submission to UCD on that loan`, `AutomatedUnderwritingSystemType = Other` and `AutomatedUnderwritingSystemTypeOtherDescription = UCD` in the resubmitted file.

---

**NOTE:** Refer to the *UCD Casefile ID Quick Guide* on the *UCD Collection Solution page*. 

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Uploading Your UCD XML File

This process for uploading the UCD XML file is the same regardless of whether you are using the Web-based UCD solution via FannieMae.com, or via the link embedded in the Loan Delivery application.

Follow these steps to upload your UCD XML file:

1. From the UCD solution home page, select **Submit a UCD** button

2. Click **+ BROWSE**

3. Locate and select the file you wish to upload from your desktop or saved file storage area

4. Select the **XML or zip** file

5. Click **Open**

6. Click on the **Upload** button
7. After file validations are complete, the UCD Findings Report will be displayed when the import is a single XML file.

8. If the submitter uploaded a zip file with multiple UCD XMLs included within it, then the user would be automatically directed to the Upload Summary Report.

**NOTE:** For the UCD file you can only have one loan per XML file. You can zip together multiple XML files and upload as a batch file. The file name is restricted to 28 characters (including the extension of .xml or .zip) when uploading a file through the user interface.
9. Click on the individual Casefile ID to view the UCD Findings Report for the individual UCD submission.
Below is a Description of each Report Icon

<table>
<thead>
<tr>
<th>Icon</th>
<th>Icon Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>![Green Circle]</td>
<td><strong>Successful:</strong> The file has been processed successfully. No Fatal or Warning edit messages fired on the loan.</td>
</tr>
<tr>
<td>![Yellow Triangle]</td>
<td><strong>Successful with Warnings:</strong> The file has been processed successfully. One or more Warning edits (no Fatal edits) fired on the loan.</td>
</tr>
<tr>
<td>![Red Square]</td>
<td><strong>Not Successful:</strong> The file did not process successfully. One or more Fatal edits fired for the loan.</td>
</tr>
<tr>
<td>![File]</td>
<td><strong>PDF:</strong> From the Summary Page you will be able to view/save/print the PDF file. From the UCD Findings Report you will be able to view/save/print the PDF file.</td>
</tr>
<tr>
<td>![Upload]</td>
<td><strong>PDF Upload:</strong> From the UCD Findings Report you can upload a PDF file to the UCD Submission.</td>
</tr>
<tr>
<td>![XML]</td>
<td><strong>XML:</strong> From the Summary Page and UCD Findings Report you will be able to view/save/print the XML file and the UCD Findings Report XML.</td>
</tr>
<tr>
<td>![No Entry]</td>
<td><strong>Unsuccessful XML:</strong> The UCD XML file was not successfully uploaded, therefore, the XML file in unavailable for view/save/print.</td>
</tr>
<tr>
<td>![No Entry]</td>
<td><strong>Unsuccessful PDF:</strong> The UCD XML file was not successfully uploaded, therefore, the PDF file in unavailable for view/save/print.</td>
</tr>
</tbody>
</table>

**UCD Upload Management**

When performing a batch upload (with file extension .zip) the Upload Management screen will be displayed at the completion of the file upload. The Batch ID is generated upon a submission, regardless of whether the upload is successful or not successful. The Upload Management screen lists all the individual uploaded loans with the status of each – all of which may have a different status.

From this Upload Management screen, the following actions can be performed:

- When status is Successful
  - Print the UCD Findings Report
  - View/Print/Save the Closing Disclosure(s) Form
  - View/Save the XML File
- When status is Not Successful
  - Print the UCD Findings Report

**NOTE:** Click the Back button to return to the UCD Findings Report in the UCD Summary Report section.
**Upload Management screen:**

Submit a Different file: Allows submitters to submit another UCD File

Print Allows submitters to print the Upload Summary or selected Casefiles details

PDF/XML columns: A summary view of the status (Successful or Not Successful) of individual PDF file and the UCD XML files within the batch

Casefile ID: Click on each Casefile ID (blue hyperlink) to view the individual UCD Findings Report

Once you click the check box the following actions can be performed:
**Transfer**: Transfer: the loan(s) to another lender

**Findings Report**: Directed to the UCD Findings Report. If more than one Casefile ID is selected, the UCD Finding Report will not be available.

---

**NOTE**: From the Management page…
- The print button allow submitter to print the UCD Findings Report
- You can select multiple loans by using the checkbox on the left
- Each column can be sorted in ascending/descending by hovering over the column until the arrow appears, then click to sort
- When the upload is not successful, you cannot view or print the XML file or PDF file.

---

**UCD Findings Report**

Once the batch file has uploaded, you can select the individual UCD Findings Report for each Casefile ID. When performing a single loan upload (with file extension .xml) the UCD Findings Report will automatically open. Click the Upload Summary tab to view the summary results.

From this page the following actions can be performed:

- **When status is Successful**
  - Print the UCD Findings Report
  - View/Print/Save the Closing Disclosure(s) Form
  - View/Save the XML File
  - View/Save the UCD Findings Report XML
  - Transfer the Casefile ID to another lender

- **When status is Not Successful**
  - Print the UCD Findings Report
  - Transfer the Casefile ID to another lender if a Casefile ID is assigned

UCD Findings Reports contain key information about the loan. The following information can be found on the UCD Findings Report.
Successful Submission:

**UCD Findings Report**

**Submission Information**

- **Submission Status:** Successful
- **Closing Date:** 04/15/2013
- **Lender Name:** AMARILLO NATIONAL BANK
- **Lender Loan Number:** 123456789
- **First Submission Date:** 01/03/2020 12:57:33 PM
- **Late Submission Date:** 01/03/2020 12:57:33 PM
- **Transfer Date:**
- **Transferred To:**

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

**Lender Feedback**

**Eligibility Messages**

*No Eligibility Messages*

**UCD Data Compliance**

*No Data Compliance Messages*

**Property & Loan Information**

<table>
<thead>
<tr>
<th>ATTRIBUTE</th>
<th>UCD</th>
<th>DU</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address</td>
<td>456 Somewhere Ave.</td>
<td></td>
</tr>
<tr>
<td>Unit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>City</td>
<td>Anytown</td>
<td></td>
</tr>
<tr>
<td>State</td>
<td>NY</td>
<td></td>
</tr>
<tr>
<td>Zip</td>
<td>12345</td>
<td></td>
</tr>
<tr>
<td>Loan Purpose</td>
<td>Purchase</td>
<td></td>
</tr>
<tr>
<td>Amortization Type</td>
<td>Fixed</td>
<td></td>
</tr>
<tr>
<td>Total Loan Amount</td>
<td>144000.00</td>
<td></td>
</tr>
<tr>
<td>Note Rate</td>
<td>3.8750</td>
<td></td>
</tr>
<tr>
<td>DU Recommendation</td>
<td>--</td>
<td></td>
</tr>
<tr>
<td>DU Submission Date</td>
<td>--</td>
<td></td>
</tr>
<tr>
<td>Embedded PDF</td>
<td><img src="embedded_pdf.png" alt="Icon" /></td>
<td>--</td>
</tr>
<tr>
<td>Submitted XML</td>
<td><img src="submitted_xml.png" alt="Icon" /></td>
<td>--</td>
</tr>
<tr>
<td>UCD Findings Report XML</td>
<td><img src="ucd_findings_xml.png" alt="Icon" /></td>
<td>--</td>
</tr>
</tbody>
</table>
- **Status**: The Status is indicated as “Successful” with a green circle
- **Transfer**: Transfer the loan to another lender
- **Print**: Print the UCD Findings Report
- **Eligibility and UCD Data Compliance messages**: Eligibility and Data Compliance messages are listed here. In this case, there are no messages
- **UCD Data**: Data submitted in the UCD XM file
- **Property & Loan Information**: Section includes data submitted in the XML file, the embedded PDF file and the uploaded UCD XML file
- **DU**: If the UCD file contained a DU Casefile ID and the ID is matched in the Fannie Mae system the DU data will display from DU
- **PDF and XML icons**: Embedded PDF content can be viewed or uploaded and XMLs content can be viewed by clicking these icons

**Printing the UCD Findings Report**

1. Click the Print button.

2. Print options will open up in a separate window.
3. Print the report.

**Printing the Embedded PDF**

1. Click the PDF icon.

2. Click icon to open a PDF of the embedded Closing Disclosure.
3. Print/Save the Closing Disclosure.

**Viewing the Submitted UCD XML File**

1. Click the Submitted XML icon

   ![Embedded PDF](image)

   ![Submitted XML](image)

   ![UCD Findings Report XML](image)

2. Click icon to open the embedded UCD XML file.

3. View/Save the XML file.

*Viewing of the XML file is dependent on the type of XML software you use. If you do not have XML software, the XML will display in Notepad.*
Viewing UCD Findings Report XML File

4. Click the Submitted XML icon.

5. Click icon to open the embedded UCD XML file.

6. View/Save the XML file.
Viewing of the XML file is dependent on the type of XML software you use. If you do not have XML software, the XML will display in Notepad, but it will be difficult to read. If you need to use a text editor to view the file, use an advanced version like Notepad++ to provide a cleaner view of the file.

**Uploading the PDF of the Closing Disclosure**

Fannie Mae’s Uniform Closing Dataset Collection Solution has functionality to upload a PDF to an existing XML submission.

1. Click the upload button

2. Browse to locate your PDF

3. Click Submit
4. Click the continue button to attach the PDF file

The collection solution will consider this a re-submission and rerun the submission including any edits that are applicable. After submission, you can view the attached PDF.

The UCD Findings Report will be updated:

- Casefile ID did not change
- Status of “Successful”
- Last Submission Date is updated
- Received the message “UCD linked to previous UCD submission” the submission is considered a re-submission
- View the PDF is available
- If Fatal Edit 2011 “An embedded PDF of the Closing Disclosure is required” was on the previous submission, the edit will be cleared with the PDF upload
Successful Submission with Warnings Messages

Submission Information

Submission Status: ▼ Successful

Lender Name: LAKELAND BANK

First Submission Date: 02/06/2020 09:53:11 AM

Transfer Date:

Closing Date: 04/15/2014

Lender Loan Number: 234567891

Last Submission Date: 02/06/2020 09:53:11 AM

Transferred To:

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

Lender Feedback

Eligibility Messages

No Eligibility Messages

UCD Data Compliance

<table>
<thead>
<tr>
<th>MsgId</th>
<th>Message</th>
<th>Findings</th>
</tr>
</thead>
<tbody>
<tr>
<td>▼ 3118</td>
<td>If Disclosed Fully Indexed Rate Percent exists, then Fully Indexed Initial Principal and Interest Payment Amount is required. Data must be numeric up to 9 digits, with up to 2 decimal places.</td>
<td>Warning</td>
</tr>
<tr>
<td>▼ 3009</td>
<td>The Seasonal Payment Feature Indicator is required. Provide the data as True or False.</td>
<td>Warning</td>
</tr>
</tbody>
</table>

1. **Status**: The Status is indicated as successful with a yellow triangle.
2. **Eligibility Messages and UCD Date Compliance**: Messages may fire with a Warning severity, but submission is successful.

**NOTE**: These functions (e.g., printing/saving the UCD Findings Report, embedded Closing Disclosure PDF, or viewing/saving the embedded UCD XML file) can be performed for all submissions.

One of three possible messages that will be returned based on the UCD XML file that you upload:
1. “UCD linked to DU Casefile ID XXXXXXXXXX”: This message will appear if the uploaded UCD file contains a Casefile ID issued by DU and has been matched in the Fannie Mae database.

2. “UCD linked to previous UCD Submission.” This message will appear when a UCD file is resubmitted and linked to a previous UCD submission using a Casefile ID generated from the UCD Collection Solution.

3. “New Casefile ID issued. For DU loans, resubmit the UCD with the DU Casefile ID.” This message will appear if the uploaded UCD file does not contain a Casefile ID and a new Casefile ID is assigned by the UCD solution.

**Example of message**

<table>
<thead>
<tr>
<th>Submission Information</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Submission Status:</strong> ▼ Successful</td>
<td></td>
</tr>
<tr>
<td><strong>Lender Name:</strong> LAKELAND BANK</td>
<td></td>
</tr>
<tr>
<td><strong>First Submission Date:</strong> 02/06/2020 09:53:11 AM</td>
<td></td>
</tr>
<tr>
<td><strong>Transfer Date:</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Closing Date:</strong> 04/15/2014</td>
<td></td>
</tr>
<tr>
<td><strong>Lender Loan Number:</strong> 234567891</td>
<td></td>
</tr>
<tr>
<td><strong>Last Submission Date:</strong> 02/06/2020 09:53:11 AM</td>
<td></td>
</tr>
<tr>
<td><strong>Transferred To:</strong></td>
<td></td>
</tr>
</tbody>
</table>

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

Submission Information

- **Casefile ID**: Processing of the file is stopped; therefore, no data is displayed, and a Casefile ID has not been assigned.
- **Status**: The Status is indicated as “Not Successful” with a red square.
- **Eligibility and UCD Data Compliance messages**: There are four types of edits that are Fatal:
  - Invalid XML file Format (includes MISMO v3.3.0B299 schema validation errors)
  - Missing xml data points that were required per Fannie or both GSEs
  - Missing Property Postal Code missing
  - Invalid Casefile ID

PDF and XML icons: Embedded PDF, Submitted XML and UCD Findings Report XML content can be viewed by clicking these icons.
Fatal Edit Types

Invalid XML File Formats and Schema Validation Errors

When the UCD XML file is not in the proper XML file format, you may receive Fatal edits that will terminate the upload process. The file must be in the UCD file format using the MISMO Version 3.3.0 Reference Model. For information about the XML file format, refer to Fannie Mae’s Appendix I: UCD Delivery Specification or the MISMO Version 3.3.0 Reference Model at MISO.org. All Fatal edits must be corrected, and the XML file must be re-uploaded in order to successfully submit the UCD file.

The following are instances where the upload process may be terminated, and the import will be not successful. Error messages will display on the UCD Upload tab when the file cannot be uploaded.

Fatal Edit 3001 will fire for other types of file formation issues, including:
- XML Start and End Tags are not the same
- Missing Start or End XML End Tag
- XML does not start with proper declaration
- Special Character (&, <, >) included in XML file (see below)
- Embedded PDFs submitted are greater than 2

Fatal Edit 9999 will only fire when the UCD XML file does not pass the MISMO 3.3.0 (B299) Schema Validation. The edit can and will fire multiple times if the file results in more than one schema failure which will result in an unsuccessful UCD submission. If the fatal edit appears, the message will include the MISMO XPath, Parent Container and Date Point/Attribute Name within the UCD Findings Report.

Example:

<table>
<thead>
<tr>
<th>Fatal Edit Number</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>3001</td>
<td>Invalid UCD XML File.</td>
</tr>
<tr>
<td>9999</td>
<td>MISMO Schema Validation Error</td>
</tr>
</tbody>
</table>

Special Characters

The following special characters must be included in the UCD XML file in the pre-defined entity reference:

<table>
<thead>
<tr>
<th>Special Character</th>
<th>Pre-Defined Entity Reference</th>
</tr>
</thead>
<tbody>
<tr>
<td>less than</td>
<td>&lt;</td>
</tr>
<tr>
<td>greater than</td>
<td>&gt;</td>
</tr>
<tr>
<td>ampersand</td>
<td>&amp;</td>
</tr>
<tr>
<td>apostrophe</td>
<td>’</td>
</tr>
<tr>
<td>Quotation mark</td>
<td>”</td>
</tr>
</tbody>
</table>

The special character less than (&lt;) and ampersand (&amp;) will prevent the UCD XML file from uploading and result in the submitter receiving Fatal error message “3001: Invalid UCD XML File.”

To see the list of all edit messages, please refer to the UCD Edit Messages document located on FannieMae.com.
Data Required by Fannie Mae or both GSEs

If any of the file formation data points needed for processing (see table below) are omitted from the XML file or in an invalid format, you will receive Fatal edits; these edits must be corrected before the UCD XML file is resubmitted.

The XML file formation data points listed below with their corresponding Unique ID can found in Appendix I: UCD Delivery Specification based on the MISMO v3.3.0 Reference Model.

<table>
<thead>
<tr>
<th>UCD Edit ID</th>
<th>Associated UCD Unique ID</th>
<th>Associated UCD Data Point</th>
</tr>
</thead>
<tbody>
<tr>
<td>3031</td>
<td>1.026</td>
<td>LoanPurposeType</td>
</tr>
<tr>
<td>3206</td>
<td>0.030</td>
<td>DocumentType</td>
</tr>
<tr>
<td>3207</td>
<td>0.046</td>
<td>DocumentTypeOtherDescription</td>
</tr>
<tr>
<td>3209</td>
<td>0.050</td>
<td>MIMETYPEIdentifier</td>
</tr>
<tr>
<td>3212</td>
<td>0.034</td>
<td>ObjectEncodingType</td>
</tr>
</tbody>
</table>

**EXAMPLE: Required Data Missing Fatal edits**

<table>
<thead>
<tr>
<th>UCD Data Compliance</th>
</tr>
</thead>
<tbody>
<tr>
<td>#</td>
</tr>
<tr>
<td>3031</td>
</tr>
<tr>
<td>3206</td>
</tr>
<tr>
<td>3207</td>
</tr>
<tr>
<td>3209</td>
</tr>
<tr>
<td>3212</td>
</tr>
</tbody>
</table>

Upload Process Fails

The following are the possible UCD submit process failure edits:

- **UCD Application Unavailable:** If the UCD solution is unavailable you will not be able to upload your file. Please try again later.
- **XML file has an incorrect extension:** The file must be in the XML format with an extension of .XML. Multiple XML files can be zipped with an extension of .Zip.
- **XML file name is too long:** The file must be less than or equal to 28 characters. The extension of .XML or .Zip is included in the limit of 28 characters.
- **XML file size is greater than 200 MB:**
  - For reference the maximum file sizes are provided below:
    - UCD Manual upload (single file) – 200 MB
    - UCD Manual upload (zip) – 200 MB or a maximum of 50 loan files in a single batch file
- **XML file content is an empty XML file:**
**Batch (.zip) file fails due to empty content or corrupt zip file:**

Fatal edits 1003, 1005 and 1007 may display on the UCD Findings Report if there is a valid file consisting of UCD XML files which contain the following conditions:

- UCD solution unavailable (indicates that there is a system error preventing the file from being uploaded) (Edit 1003)
- Submitted XML file name is greater than 28 characters (Edit 1005)
- Submitted XML file does not have an .xml extension (Edit 1007)

In these cases, all the other UCD files in the zip file will be processed. Only the UCD files which fail with edits 1003, 1005 or 1007 will need to be re-submitted.

**Subject Property Postal Code requirement**

The Subject Property Postal Code is one of the required data points and must be included in the UCD XML file. If this data point is missing or not in the proper format of five or nine digits, you will receive Fatal edit 3002.

**EXAMPLE: Schema Validation Fatal edit 3002**

<table>
<thead>
<tr>
<th>#</th>
<th>Message</th>
<th>Severity</th>
</tr>
</thead>
<tbody>
<tr>
<td>3002</td>
<td>Postal Code for the subject property is required. Provide the 5 or 9 digit postal code (not hyphenated).</td>
<td>Fatal</td>
</tr>
</tbody>
</table>

**Casefile ID requirement**

When the Casefile ID is included in the UCD XML file, we will attempt to match the Casefile ID to the Fannie Mae database. If Casefile ID is not found or is found and does not match, you may receive a Fatal edit.

**Fatal Edit 2001: Casefile ID is invalid and doesn’t not exist in Fannie Mae database.**

<table>
<thead>
<tr>
<th>#</th>
<th>Message</th>
<th>Severity</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001</td>
<td>Casefile ID is invalid and does not exist in Fannie Mae’s database.</td>
<td>Fatal</td>
</tr>
</tbody>
</table>

**Root Causes and Possible Solutions: Here are some of the things you should look for if this edit fires:**
1. Did you set AutomatedUnderwritingSystemType="DesktopUnderwriter" and not use DU as your AUS. If so, change the AutomatedUnderwritingSystemType to the correct AUS.

2. Did you receive “Final” findings from DU? You must have “Final” findings from DU for it to be accepted by the UCD Collection Solution. If you only have “Preliminary” findings in DU or only ran the loan through Desktop Originator (DO), the UCD Collection Solution will not recognize the Casefile ID.

3. Did you run everything through the right environments? The Production UCD environment links ONLY with the Production DU environment (same with test). Make sure the environments are the same in both applications.

**Fatal Edit 2002: Casefile ID may be invalid. The UCD Subject Property Postal Code and/or Borrower Name does not match the data from the DU submission for this Casefile ID.**

<table>
<thead>
<tr>
<th>#</th>
<th>Message</th>
<th>Severity</th>
</tr>
</thead>
<tbody>
<tr>
<td>2002</td>
<td>Casefile ID may be invalid. The UCD Subject Property Postal Code and/or Borrower Name does not match the data from the DU submission for this Casefile ID.</td>
<td>Fatal</td>
</tr>
</tbody>
</table>

**Root Causes and Possible Solutions: Here are some of the things you should look for if this edit fires:**

1. Does your zip code in DU match the zip code in the SUBJECT_PROPERTY container in your UCD file? If not, update to ensure that they match.

2. Does your borrower last name match in DU and UCD? If not, check if a middle name was accidentally placed in the last name field in the XML file. Check for data entry errors where the spelling of the last name might be inconsistent between DU and UCD.

**Fatal Edit 2003: Casefile ID may be invalid. The UCD Subject Property Postal Code from the previous UCD submission does not match the Zip Code from the current submission.**

<table>
<thead>
<tr>
<th>#</th>
<th>Message</th>
<th>Severity</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>Casefile ID may be invalid. The UCD Subject Property Postal Code from the previous UCD submission does not match the Zip Code from the current submission.</td>
<td>Fatal</td>
</tr>
</tbody>
</table>

**Root Causes and Possible Solutions: Look at the root causes listed under Edit 2002.**

**Fatal Edit 2004: Casefile ID in this UCD submission is already being used by another lender. Resubmit with a valid Casefile ID.**
Root Causes and Possible Solutions: Make sure the Casefile ID was submitted by your company and/or transferred to your company at some point. Only the submitter and companies the file were transferred to can view any Casefile ID.

Feedback Messages

For successful submissions, other edits will be generated related to data representing information on the Closing Disclosure. The UCD solution will edit for the following types of edits:

- **Data Compliance** – Submitters will receive Warning edits if required data is not present in the XML file or the data is present in an invalid format or enumeration.

- **Eligibility Messages** – Submitters will receive Warning edits if the loan does not meet Fannie Mae’s eligibility requirements.

To obtain the full list of Data Compliance and Eligibility Messages, please refer to the UCD Feedback Messages located on UCD Collection Solution page.

Resubmitting your UCD XML file

If you need to resubmit your file, you may do so as many times as needed. The UCD solution only stores the most recent submission of the UCD XML file. If your original submission did not contain a Casefile ID, resubmit the file with the Casefile ID generated by the UCD solution.

**When is a Resubmission Required?**

- Missing required data points causing your upload to be ‘invalid’ (e.g., the subject property postal code is missing).

- Fatal edits for either Data Completeness or Eligibility (e.g., Casefile ID doesn’t match what is in DU, system outage, or file structure and size).

Additional Considerations:

- The most accurate UCD XML file must be submitted prior to loan delivery.

- If you need to make a correction to the UCD XML file, the file will need to be resubmitted.

- The UCD solution allows for partial zip file uploads. For example, if the zip file contains 10 loans and 3 of those loans have Fatal validation errors, the remaining 7 loans are imported. A UCD Findings Report is available for all 10 loans. You would need to re-import the 3 failed loans after you have corrected the errors in the XML file.

**FM Connect**

You can access Fannie Mae Connect™ from the UCD Collection Solution. In Fannie Mae Connect, you can find the UCD Submission Summary with a list of UCD submissions, transfers, and generated edits for each UCD submission. This report can be
generated in Excel® format and provides summary level data on final UCD submissions only. It may take up to 24 hours for the report data to be available following the final submitted UCD file. The reports can be found in Fannie Mae Connect under Loan Delivery in the Report Center. Visit the Fannie Mae Connect page for details.

Help

The Help link will navigate you to the UCD Collection Solution User Guide and the UCD page on FannieMae.com.

Logging Out

When you are finished using the UCD solution, click Log Out in the upper-right corner of any page to exit the application.
Once you have selected Log Out, you will receive the following message.

Sign Off Successful

You have successfully signed off your single sign-on session.

IMPORTANT: After a period of inactivity, the system will log you out automatically for security reasons and your data will not be saved. You must then log back in to continue using the UCD solution.

Chapter 4: Relationship Establishment for Transfer Capability from Correspondent to Aggregator

Overview:
The UCD collection solution will enable correspondent lenders to transfer UCD data to an aggregator. The two organizations involved in the UCD transfer transaction must have an established relationship in the UCD solution.

- A one-time set-up activity between the organizations must be completed before a transfer can be made.
- Either party (correspondent or aggregator) can initiate the relationship establishment request; the other party must then approve (or reject) the request. Either party can terminate an existing relationship.
• Relationships can only be established using the UCD solution. If you are a direct integration user, you must use the collection solution user interface to establish the relationship.

**NOTE:** This is optional functionality and not required to meet the 2017 UCD mandate.

**Perquisite:**
To establish a relationship the user must be assigned the UCD_ADMIN role in Technology Manager. The UCD_ADMIN role should only be provisioned to a limited number of users. These are specific users in your organization who have the ability to initiate, approve, and view established relationships between the correspondent and their aggregator.

**NOTE:** Users must have both UCD_ADMIN and UCD_SUBMIT roles to have complete functionality (submit, transfer, and relationship).

**Initiate a Relationship Request:**

**NOTE:** Once you have the UCD_ADMIN role for UCD you can initiate a relationship between your organization and another organization. Either the correspondent or aggregator can initiate the request.

From the UCD solution Home page, click the Relationship tab:

The Relationship tab has four sections:

1. **Lender Name or Seller/Servicer #** – Select Lender Name or Seller/Servicer # to find an organization
2. **Requests Received** – Displays the relationship requests that have been sent to your organization
3. **Requests Initiated** – Displays the relationship requests that your organization has initiated
4. **Relationship Status** – Displays the status of the relationships you have within your organization

**NOTE:** If a lender does not have the UCD_SUBMIT role, the lender will not appear in the search criteria.
Initiate a Relationship

1. From the UCD solution Home page, select the Relationship tab
2. Choose your search criteria Lender Name or Seller/Servicer #
3. Enter the Name of the organization or Seller/Servicer #

4. Click on the Search button
5. All matching organizations will be displayed
6. Click the box to select the Lender Name and Seller/Servicer # you want to establish a relationship with
7. Click the Send Request button

A message will display that indicates the Relationship has been initiated.

**NOTE:** If multiple results display when searching by Lender Name, verify you chose the correct Seller/Servicer #. If the lender you are searching for is not found, contact them to ensure they have the UCD_SUBMIT role and verify their Seller/Servicer #.

A Lender Name may have a prefix in their name. A prefix may appear for Non-Sellers who do not sell loans directly to Fannie Mae. If a prefix appears in a lender’s name, and it is the lender you want to establish a relationship with, select the lender. Following the prefix, the lender’s legal name should be listed. Some, but not all Non-Sellers will have one of the following prefixes:

- UCDP
After initiating a request, pending requests can be tracked under the Requests Initiated section before the request is Approved.

![Requests Initiated Table]

**Approve Relationship Request**

Once the relationship is requested, the organization with whom the relationship has been requested must use the UCD solution to approve the request. On the Relationship tab there will be an indicator to let the organization know that a request has been sent to them.

From the UCD solution Home page, select the Relationship tab:

- If an organization has sent you a relationship request, the Relationship tab will display an icon indicating a request was sent
- Select the Organization’s Name by clicking the check box
- Select the Approve button

![Requests Received Table]

The approver will see the confirmation that a relationship has been established.
Once the relationship is approved, the organization will be displayed in the Relationship Status section.

Once the relationship request has been approved by the organization, the organization will appear under the Relationship Status section as **Approved**.

**Reject Relationship Request**

1. Select the Organization's Name by clicking the check box
2. Select the **Reject** button
3. A message will be displayed that the status has been updated to **Rejected**.

Once the relationship request has been rejected by the organization, the organization will appear under the Relationship Status section as **Rejected**.

**Terminate Relationship**

At any time, an established relationship can be terminated by either organization.

1. From the Relationship tab, navigate to the **Relationship Status** section
2. Click the **terminate** icon under Action for the organization you want to terminate the relationship with.
3. A pop-up box will appear to confirm you want to terminate the relationship

4. Click **Continue**

![Proceed with Relationship Termination?](image)

A message will display under the Action column that the status has been terminated.

<table>
<thead>
<tr>
<th>Lender Name</th>
<th>Seller Servicer #</th>
<th>Status</th>
<th>Request Date/Time</th>
<th>Update Date/Time</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>UCD Bank 1</td>
<td>12346</td>
<td>Approved</td>
<td>05/04/2017 01:34:49 PM</td>
<td>05/04/2017 01:51:28 PM</td>
<td><img src="image" alt="Relationship updated with the status as “Terminated”" /></td>
</tr>
</tbody>
</table>

Once you click **refresh** the status display changes to Terminated

**NOTE:** If a relationship is terminated, both parties will be able to view the previously shared Casefile data and re-submit with new data. Terminating the relationship prevents any future transfers between the organizations. In order to remove the transferred lenders’ access, the transferring lender must cancel the transfer.

**Re-Initiate the Relationship**

At any time, a terminated or rejected relationship can be re-initiated by either organization.

1. From the Relationship tab, navigate to the **Relationship Status** section

2. Click the **re-initiate** icon for the organization you want to establish the relationship with
3. A message will appear confirming the Relationship was initiated.

| NOTE: | The relationship will need to be approved. A relationship can only be re-initiated a maximum of three times.

Chapter 5: Transfer Capability from Correspondent to Aggregator

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.

| NOTE: | This is optional functionality and 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 specific aggregator to transfer UCD data.

Transfer multiple UCD files
- From the Upload tab, upload your UCD XML zip file
- From the Upload Summary, select the files you would like to transfer and click Transfer
NOTE: Check the select all box to select files in bulk to transfer

- 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.

- For a single file transfer open the UCD Findings Report and click the Transfer button.
A message will be displayed confirming the UCD file has been transferred.

**UCD Findings Report**

**Submission Information**

<table>
<thead>
<tr>
<th>Submission Status:</th>
<th>Successful</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lender Name:</td>
<td>UCD Bank 2</td>
</tr>
<tr>
<td>First Submission Date:</td>
<td>02/13/2020 04:11:09 PM</td>
</tr>
<tr>
<td>Transfer Date:</td>
<td>02/13/2020 4:18:09 PM</td>
</tr>
<tr>
<td>Closing Date:</td>
<td>04/15/2014</td>
</tr>
<tr>
<td>Lender Loan Number:</td>
<td>Error_015_3142</td>
</tr>
<tr>
<td>Last Submission Date:</td>
<td>02/13/2020 04:11:09 PM</td>
</tr>
<tr>
<td>Transferred To:</td>
<td>UCD Bank 1</td>
</tr>
</tbody>
</table>

**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.

4. From the Transfer Activity tab, enter the **search criteria** to locate the UCD file

5. You can search on the following:
   a. Casefile ID
   b. UCD Files Received (search for UCD files transferred **TO** your organization)
   c. UCD Files Transferred (search for UCD files **FROM** your organization)
6. The results will be displayed, along with the following information:
   a. **Casefile ID** – Casefile ID associated with the UCD submission
   b. **Original Submission Date** – First submission date of the UCD file
   c. **Original Submitter Name** – Original organization that uploaded the original file submission
   d. **Last Submission Date** – Most recent upload date of the UCD file
   e. **Last Submitter Name** – Most recent organization that uploaded the UCD file
   f. **Transferred Date** – Date the UCD file was transferred
   g. **Transferred To** – Organization the UCD file was transferred to
   h. **Action** – Functionality to cancel the UCD transfer and return access back to the original organization
Both organizations will have the exact 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 is the organization who 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](UCD_Findings_Report.png)

**Submission Information**

- **Submission Status**: ▼ Successful
- **Closing Date**: 04/15/2013
- **Lender Name**: UCD Bank 2
- **Lender Loan Number**: 345678912
- **First Submission Date**: 02/13/2020 04:04:57 PM
- **Last Submission Date**: 02/13/2020 04:04:57 PM
- **Transfer Date**: 02/13/2020 4:05:32 PM
- **Transferred To**: UCD Bank 1

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

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 is uploaded and the status of “Not Successful” is returned, along with a Casefile ID the file can be transferred. 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.
Submission Information

Submission Status: Not Successful
Closing Date: 04/15/2014

Lender Name: UCD Bank 2
Lender Loan Number: 123456789

First Submission Date: 02/13/2020 04:30:17 PM
Last Submission Date: 02/13/2020 04:30:17 PM

Transfer Date: 
Transferred To: UCD Bank 1

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

Eligibility Messages

<table>
<thead>
<tr>
<th>MsgId</th>
<th>Message</th>
<th>Findings</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>An embedded PDF of the Closing Disclosure is required.</td>
<td>Fatal</td>
</tr>
<tr>
<td>2031</td>
<td>This appears to be a refinance transaction, therefore the Closing Disclosure Alternate form and data are required.</td>
<td>Warning</td>
</tr>
</tbody>
</table>

A message will be displayed confirming that the file has been transferred.
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 as well as 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).
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 did the original submission 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.”

Please enter your search criteria

<table>
<thead>
<tr>
<th>Casefile ID</th>
<th>Original Submission Date</th>
<th>Original Submitter Name</th>
<th>Last Submission Date</th>
<th>Last Submitter Name</th>
<th>Transferred Date</th>
<th>Transferred To</th>
<th>Property Address</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1398820258</td>
<td>02/14/2020 01:20 PM</td>
<td>UCD Bank 2</td>
<td>02/14/2020 01:34 PM</td>
<td>UCD Bank 2</td>
<td>02/14/2020 01:35 PM</td>
<td>UCD Bank 1</td>
<td>4250 Van Ness,Washington,DC 20017</td>
<td>![red_alert]</td>
</tr>
</tbody>
</table>

**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.

Please enter your search criteria

<table>
<thead>
<tr>
<th>Casefile ID</th>
<th>Original Submission Date</th>
<th>Original Submitter Name</th>
<th>Last Submission Date</th>
<th>Last Submitter Name</th>
<th>Transferred Date</th>
<th>Transferred To</th>
<th>Property Address</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1398820258</td>
<td>02/14/2020 01:20 PM</td>
<td>UCD Bank 2</td>
<td>02/14/2020 01:48 PM</td>
<td>UCD Bank 1</td>
<td>02/14/2020 01:35 PM</td>
<td>UCD Bank 1</td>
<td>4250 Van Ness,Washington,DC 20017</td>
<td>![red_alert]</td>
</tr>
</tbody>
</table>
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 of 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.

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

![Image of a table with search criteria and submission history]

• 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

![Image of a UCD Finds Report with details]

Submission Information

- **Submission Status:** Successful
- **Lender Name:** UCD Bank 2
- **First Submission Date:** 02/13/2020 04:11:09 PM
- **Transfer Date:** 02/13/2020 4:18:09 PM
- **Closing Date:** 04/15/2014
- **Lender Loan Number:** Error_015_3142
- **Last Submission Date:** 02/13/2020 04:11:09 PM
- **Transferred To:** UCD Bank 1
▪ From the Transfer Activity Tab, it indicates UCD Bank 3 now has access to the UCD file.

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:
▪ From the Transfer Activity tab, search for the UCD Casefile ID you want to cancel
▪ From the Action column, click the cancel icon
- A pop-up box will appear to confirm the cancel of the Transfer, click Yes.

![Proceed with Cancel Transfer?](image)

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

![Search Criteria](image)

- 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.
Chapter 6: Search Function

The UCD solution provides a method to help you locate previously submitted UCD files. You can locate the UCD file using one of the following search criteria:

- Casefile ID
- Batch ID
- Lender Loan Number
- Date Range

Search results are displayed based on the most recent file submission. For example, if you submit a UCD XML file and performed a resubmission with updated data, the search function will only locate the latest submission of the UCD file.

Follow the steps below to search in the UCD solution:

1. Click the **Search** tab.
2. In the search drop-down list select Casefile ID, Lender Loan Number, Batch ID, or Date Range.
Below are details regarding the search criteria:

- **Casefile ID** – Locate the Casefile ID from the Summary Report and the UCD Findings Report
- **Lender Loan Number** – Locate the Lender Loan Number from the UCD Findings Report
- **Batch ID** – Locate the Batch ID from the Summary Report
- **Date Range** – Enter a specific date range to view submitted files within that range

3. In the next field, enter the applicable Casefile ID, Lender Loan Number, Batch ID, or Date Range and select Search.

*Note: When entering a date range, you will be prompted to use the calendar.*

- **Enter a Start Date** – Select the start date from the Calendar; you cannot manually enter a date
- **Enter an End Date** – Select the end date from the Calendar; you cannot manually enter a date
- **Calendar** – To be used for selecting the dates
- **All** – Click All when you want to search on all submissions (both successful and not successful)
- **Successful** – Click Successful when you want to search on only successful submissions
- **Not Successful** – Click Not Successful when you want to search on only not successful submissions.
4. You will be directed to the page containing the detailed information on the Casefile ID, Lender Loan, Batch ID, or Date Range you requested.

5. If the UCD solution does not find any results based on your search criteria, no search results will be displayed.
Search Tips:

- Casefile ID, Batch ID, and Lender Loan Number can be found on the Summary Report
- Casefile ID and Lender Loan Number can be found on the UCD Findings Report
- When searching by Date Range, use the calendar
- When searching by a Date Range you can search within all submissions, only successful submissions, or only unsuccessful submissions
- If search results produce greater than 250 submissions, you will need to refine your search.

**Chapter 7: Access the UCD Data Form Entry**

The 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 an import of the XML file directly to the user interface.

**NOTE:** Interest-Only Loans are Not Eligible: In this version of the 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.
Once you log into the system you will have two options for manual entry

- Create or new UCD
- Edit a UCD JSON

If you need to create a brand-new file by entering the UCD data on the UI: Select the “Create a new UCD”

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

**NOTE:** *(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”
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 **all** 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.
    - Must provide the DU Casefile ID
    - A match to DU will be performed based on the Casefile ID
  - Submitting a loan not underwritten by DU
    - Leave AUS blank and the system will generate a new Casefile ID
  - Submitting a loan underwritten by any other AUS System Type
    - Casefile ID (if included) will not be considered for this submission
    - New UCD issued casefile ID will be generated
  - Re-submitting a loan assigned a previous casefile ID by UCD
    - Select “UCD” and must provide previously issued casefile ID
  - Automated Underwriting System Type Other Description
Select the system used to underwrite the loan

Underwriting System ID

Provide the DU Casefile 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 casefile ID if re-submitting a non-DU loan

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

![UCD File Creation](image)

The Table of Contents will navigate you thru each section. (Note: 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:

- The SAVE button will allow you to save prior to proceeded.
- 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**

Note: All fees are to be entered in the same format with the exception of the Loan Points, see below.

Below is the Loan Points section:

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>BORROWER-PAID</th>
<th>SELLER-PAID</th>
<th>PAID BY OTHERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Title of the Section (page 2 of the Closing Disclosure)</td>
<td>enter the total fees for the section</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Description</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Enter the percent of the Loan Amount (Points)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Enter the Entity</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Borrower Paid</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Enter the amount paid At Closing</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Enter the amount paid Before Closing</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Seller Paid</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Enter the amount paid At Closing</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Enter the amount paid Before Closing</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paid by Others</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Select the Paid By type</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Enter the amount</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Select true or false for</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regulation Z Points and Fee Indicator (not used for discount points)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regulation Z Excluded BonaFide Discount Point Indicator</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For each section there will be the following fields for an example of 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
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
   - c. Select true or false for
6. Regulation Z Points and Fee Indicator (not used for discount points)
7. Regulation Z Excluded BonaFide Discount Point Indicator
a. Enter the Regulation Z Excluded BonaFide Discount Point Percent if Regulation Z Excluded BonaFide Discount Point Indicator is True

Below is an example of all other fee types.

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 than enter the name if the field
   d. Enter who the fee is being paid to

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, indicate if 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 (Note: For a Fixed Rate, the Maximum Principal and Interest Payment should be completed. (Minimum is not required.)

![Projected Payments Table]

Example: ARM Rate Payment Calculation. (Note: For Payment Calculation 1 on an ARM loan, the Maximum Principal and Interest Payment should be completed. 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.)
Amount Fields

Negative values are allowed for all amount fields. (Note: 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.

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

- Click **SAVE** to export a local file of data entered to this point to use if additional editing will be needed.
- Click **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?](image)

    - 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](image)

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:

![UCD Findings Report](image)

For the more details regarding the UCD Finding Report, please refer to the UCD User Guide
To Edit a UCD

If you have previously saved a file after entering the data, you will be able to upload it to continue your process and add additional data or to make corrections. (Note: 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 in which you can make changes to.
- If the UCD Collection Solution previously issued a Casefile ID, please enter that Casefile ID before continuing.
**NOTE:** Note: If you resubmit the file without a Casefile ID, the UCD Collection Solution will create a new one. This may cause mismatch when delivering the loan in the Loan Delivery Application.

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

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**UDC File Creation**

<table>
<thead>
<tr>
<th>General Loan Information</th>
<th>Purpose: Reference</th>
<th>Product: Fixed</th>
</tr>
</thead>
</table>

**Closing Information**

- **Date Issued**: 04/07/2018
- **Closing Date**: 04/10/2018
- **Disbursement Date**: 04/20/2018

- **Settlement Agent**: Finals Title Company
- **Appraised Property Value**: 1.193,000.00
- **Appraisal Identifier**: XXXX
- **Property Valuation Method Type**: Full Appraisal
- **Property**: 133 Somewhere Street
- **City**: Anytown
- **State Code**: NY
- **Zip**: 13405

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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 - 945850 bytes

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**NOTE:** Remember to **save** before submitting the file.
Additional UCD Resources

To learn more about the Uniform Closing Dataset (UCD), visit https://singlefamily.fanniemae.com/delivering/uniform-mortgage-data-program/uniform-closing-dataset

For details on the UCD Collection Solution, visit https://singlefamily.fanniemae.com/applications-technology/uniform-collection-dataset

Key documents on the UCD Collection Solution page:

- UCD Collection Solution Fact Sheet: https://singlefamily.fanniemae.com/applications-technology/uniform-closing-dataset-collection-solution
- UCD Solution User Training (self-paced eLearning): https://www.fanniemae.com/content/recorded_tutorial/ucd-collection-solution