

Uniform Closing Dataset (UCD) Collection Solution Enhancements

Quick Guide for UCD Enhancements

Dec. 14, 2023

This UCD Collection Solution Enhancements guide provides access to this year’s previous, current, and upcoming UCD updates in an easy-to-read, all-in-one document. See the [2022 Release Notes Summary](#) to review an archive of the enhancements to UCD in 2022.

Looking for Feedback Message updates? Review the ‘Revision History’ tab in the [UCD Feedback Messages](#) for a summary of this year’s message updates.



On the Horizon

Effective Date	Impacted Area	Description
January 22, 2024	UCD User Interface – Informational Qualified Mortgage Data Point Lookup	<p>On Jan. 22, 2024, a new tab will be added to the UCD User Interface (UI) that will display data points related to Qualified Mortgage (QM) thresholds.</p> <p>Lenders are required to deliver data elements related to QM in the UCD file, including the method by which the creditor satisfied the Ability to Repay (ATR) requirements or reason for exemption, the Annual Percentage Rate (APR) and Average Prime Offer Rate (APOR) percentages, Regulation Z Total Loan Amount, and Regulation Z Total Points and Fees Amount. These data points are used to perform QM related checks at time of delivery in Loan Delivery. The edits validate that the data related to the APR-APOR spread thresholds and points and fees provided in UCD meets the requirements outlined in the Lender Letter LL-2021-11.</p> <p>The new informational tab in the UCD UI will allow a search by Casefile ID to display the values from UCD that are used in performing the Loan Delivery QM edits, along with the APR-APOR spread and points and fees percentage for quick reference. See the Loan Delivery Quality Mortgage Edits Job Aid for additional information on the current Loan Delivery edits. A new UCD job aid with additional information on the new tab will be available in January 2024.</p>



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November 6	UCD Critical Edits – Phase 3B Edit Implementation	<p>On Nov. 6, 2023, the GSEs will transition UCD Phase 3B edits to fatal severity. Lenders should review all feedback messages returned by the UCD Collection Solution and resolve any issues, particularly for any Phase 3B edits showing a severity of warning-to-fatal. Lenders can review all UCD edits via the Fannie Mae Connect™ UCD report.</p> <p>See the Phase 3 Edits tab in the UCD Feedback Messages document for a list of the UCD Phase 3B edits. Please reference the UCD Critical Edits Transition Resources page for additional resources.</p>
November 4	Maintenance Window Change	<p>Starting Nov. 4, the maintenance window for the UCD Collection Solution will change to align with other Delivery application maintenance windows. The UCD Collection Solution will now be available every day, 24 hours a day, except from 5 p.m. ET Saturday to 8 a.m. ET Sunday due to maintenance.</p>
October 30	UCD Edit Updates	<p>On Oct. 30, the following changes will be made in UCD to align with existing Uniform Loan Delivery Dataset (ULDD) requirements:</p> <ul style="list-style-type: none"> Warning edit 3124: Remove “PMI RMIC Triad CAHLIF RMIC-NC Genworth MDHousing” as valid enumerations for MI Company Name Type and MI Company Name Type Other Description. Warning edit 3175 will be deactivated.
September 9	UCD Phase 3B Edit Updates	<p>The six edits below limiting Fee Type enumerations in certain Sections will be postponed from the Nov. 6 Phase 3B critical edits phase. On Sept. 9, these edits will be downgraded from “warning-to-fatal” to “warning” severity in Fannie Mae’s UCD Collection Solution and in the UCD Fannie Mae Connect reporting. These changes are intended to provide relief to customers who are experiencing high failure rates for edits validating fees delivered in certain sections.</p> <ul style="list-style-type: none"> Edit 3527: A Fee Type provided in the Services Borrower Did Not Shop For section may not be a valid enumeration per that Integrated Disclosure Section Type. Edit 3528: A Fee Type provided in the Services Borrower Did Shop For may not be a valid enumeration per that Integrated Disclosure Section Type. Edit 3591: A Fee Type provided in the Other Costs section may not be a valid enumeration per that Integrated Disclosure Section Type. Edit 3606: Fee Types of 'RecordingFeeForDeed' and 'RecordingFeeForMortgage' are expected enumerations only in the Taxes and Other Government Fees section. Edit 3607: The Integrated Disclosure Section Type should be equal to Taxes and Other Government Fees when the Fee Type is equal to 'RecordingFeeTotal'. Edit 3609: The submission should not have more than one occurrence of a Fee Type equal to 'RecordingFeeTotal'. Please verify the data and resubmit. <p>All other Phase 3B critical edits will transition to critical/fatal as planned on Nov. 6, 2023.</p> <p>See the Phase 3 Edits tab in the UCD Feedback Messages document for a list of the UCD Phase 3B edits. Please reference the</p>



		joint announcement on the UCD Critical Edits Transition Resources page for additional resources.
July 21	UCD Data Quality	To further refine UCD data quality, the following new edit will be added to UCD as warning severity on July 21. Edit 3674: When the Loan Discount Points Fee Total Percent is greater than 0, the Note Rate Percent cannot equal the Loan Price Quote Interest Rate Percent. The Loan Price Quote Interest Rate Percent should be the interest rate without any discount points applied.
July 17	UCD Phase 3A Edit Updates	On July 17, UCD removed edit 3631 from UCD, as edit 3628 covers the same conditions. Edit 3628 will remain active as fatal severity with no changes. Edit 3631: When Prepaid Item Type is equal to 'PrepaidInterest', Integrated Disclosure Section is required and must equal 'Prepays'.
May 1	UCD Critical Edits - Phase 3 Implementation	The UCD Phase 3 critical edits are divided into two subsets, 3A and 3B: <ul style="list-style-type: none">• Phase 3A edits will transition to critical/fatal on May 1, 2023.• Phase 3B edits will transition to critical/fatal on Nov. 6, 2023, giving more time to lenders, third-party originators, and software partners/Technology Solution Providers (TSPs) to analyze and resolve problematic data. All edits for both subset Phases 3A and 3B are available for testing in the UCD Collection Solution. The UCD Submission and Findings report has been updated in Fannie Mae Connect with the respective fatal date for UCD Phase 3A and 3B edits. See the Phase 3 Edits tab in the UCD Feedback Messages document for a list of the UCD Phase 3 edits. Please refer to the UCD Critical Edits Transition Resources page for additional resources. NOTE: <i>A few edits moved to Phase 3B to further align edits between the GSEs; refer to the Revision Log tabs in the Joint GSE UCD Phase 3 Critical Edits Feedback Message Mapping Document and the UCD Critical Edits Matrix for details.</i>
April 21	UCD Phase 3B Edit Logic Updates	Fannie Mae will update the following UCD Phase 3B edit logic: <ul style="list-style-type: none">• Edit 3527: Add “Attorney Fee” as a valid enumeration to Section B Services Borrower Did Not Shop For• Edit 3528: Add “MunicipalLienCertificateFee ReconveyanceFee TaxRelatedServiceFee” to Section C Services Borrower Did Shop For• Edit 3642: Update to allow an Escrow Item Type = “Mortgage Insurance” to be delivered without the accompanying Escrow Item Actual Payment Amount or an amount = “0”



March 24	UCD Production Environment Cloud Migration	The UCD Collection Solution will be migrating back-end services to the cloud. The UI will have slight variations to the color scheme and look and feel of the application.
March 10	UCD Test Environment Cloud Migration	<p>In the UCD Test Environment (UCD CLVE), there will be an update to the processing of files that contain Desktop Underwriter (DU) Casefile IDs.</p> <p>Currently in the UCD Test Environment, only files that are submitted with a DU Casefile ID obtained from the test DU environment would result in a Successful UCD submission. All other files that contain a DU Casefile ID would result in a fatal edit message and a Not Successful submission status.</p> <p>With the UCD Test Environment migration to the cloud on March 10, the UCD test environment will ignore the Casefile ID (with an AUStype of 'DesktopUnderwriter') and will proceed with processing.</p> <p>NOTE: <i>For submissions with a casefile obtained from test DU environment, the UCD test environment will no longer display the matching DU data as part of the UCD findings. New warning message 2050 will notify users that the DU matched was not performed. Edit 2050 message: The UCD Test Environment does not match Casefile IDs to any DU environment. The UCD submission was processed without DU matching.</i></p>
February 27	New Data Point – Qualified Mortgage Short Reset ARM APR Percent	<p>Fannie Mae will implement warning-to-fatal severity edits for the new data point 'gse:QualifiedMortgageShortResetARM_APRPercent' on February 27, 2023, for all Adjustable-Rate Mortgages (ARMs) that meet the definition below.</p> <p>For all ARMs, lenders must use the loan amount over the loan term to calculate periodic payments of principal and interest. The Revised Qualified Mortgage (QM) Rules Annual Percentage Rate (APR) and Average Prime Offer Rate (APOR) threshold test adds an APR data requirement for adjustable-rate QM loans that have an interest rate change within the first five years. The lender must use the maximum interest rate that could apply during the first five years after the first payment is due when calculating the qualifying rate; e.g.:</p> <ul style="list-style-type: none">• 3/6 ARM: Note rate plus lifetime cap• 5/6 ARM: Note rate plus first rate change cap <p>Each GSE's UCD collection solution can accept this data point at any time. The edits will transition to fatal severity on May 1, 2023. See the UCD Phase 3 Critical Edits Matrix and the UCD Feedback Messages document for more information.</p>



January 23	UCD Critical Edits - Phase 3 Implementation	<p>On Jan. 23, Fannie Mae implemented one new warning-to-fatal severity UCD Phase 3 edit:</p> <p>Edit 3669: When the Escrow indicator is equal to “true” at least one Escrow Item Type must be provided.</p> <p>See the UCD Feedback Messages revision history tab and the Phase 3 edits tab for all updates. Please refer to the UCD Critical Edits Transition Resources page for additional resources.</p>
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