

Uniform Closing Dataset (UCD) Collection Solution Enhancements

Quick Guide for UCD Enhancements

Jan. 22, 2024

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 [2023 Release Notes Summary](#) to review an archive of the enhancements to UCD in 2023.

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



Just Released

Effective Date	Impacted Area	Description
January 22	UCD User Interface – Informational Qualified Mortgage Data Point Lookup	<p>On Jan. 22, 2024, a new tab was 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 QM tab Quick Guide provides additional information on the new tab.</p>