

UCD Collection Solution Enhancements

Quick Guide for UCD Enhancements

Oct. 24, 2024

This Uniform Closing Dataset (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
October 28	UCD Findings Report screen	The Batch ID and the File Name will be added to the top of the UCD Findings Report page in the UCD Collection Solution. This information will be included on every submission to assist in troubleshooting invalid submissions where there is no Casefile ID generated. The Batch ID and the File Name is already currently included in the UCD Findings Report XML version, and no changes will be made to the XML version.
October 28	Data Quality Edits	To further refine UCD data quality, 8 new warning edits will be added to validate the reasonableness of the following date fields: Closing Date, Current Rate Set Date, Disbursement Date and Integrated Disclosure Issued Date. The edits will be issued if the dates provided are greater than 24 months in the past or greater than 24 months in the future.
October 28	Removal of Edit	We will be removing warning edit 2018. Edit 2018: The Ability to Repay (ATR) Method Type has been set to "Exempt" for this loan. Please verify the exemption is due to loan program or property usage.



◀◀ In Case You Missed It

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.</p> <p>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>