

Uniform Closing Dataset (UCD) Collection Solution Enhancements

Quick Guide for UCD Enhancements

November 13, 2025

This UCD Collection Solution Enhancements guide provides access to this year's current and upcoming UCD updates in an easy-to-read, all-in-one document. See the 2024 UCD Release Notes to review an archive of the enhancements to UCD in 2024.

Looking for Feedback Message updates? Review the 'Revision History' tab in the <u>Fannie Mae Feedback Messages</u> for a summary of historical edit message updates.



Effective Date	Impacted Area	Description
November 17	Edit Message Text Revision	The edit message text for the following UCD Phase 3 and Phase 4 edits will be enhanced to more clearly identify the specific data point instance, such as the exact fee type, that is triggering the edit. This improvement will help pinpoint the precise instance within the UCD XML file that is causing the issue.
		Edits: 3801, 3804, 3805, 3806, 3807, 3808, 3809, 3810, 3811, 3812, 4508, 4515, 4521, 4526, 4529, 4530, 4531, 4532, 4533, 4534, 4535, 4536, 4537, 4538, 4540, 4568, 4573, 4574, 4583, 4599, 4600, 4617, 4618, 4625
November 17	Removal of Edits	The following edit will be removed as it is no longer applicable in UCD v2.0 Spec: 3114.





In Case You Missed It

Effective Date	Impacted Area	Description
September 29	UCD Collection Solution	The UCD Collection Solution will be updated to support UCD v2.0 and related edits, including UCD Critical Edits Phase 3B Postponed and Phase 4 on September 29, 2025. These edits will have Warning-to-Fatal severity until the UCD mandates. See the UCD page for UCD v2.0 resources and the Fannie Mae Feedback Messages for the list of UCD edits.
		Reminder: Edits with a severity of Warning-to-Fatal will not prevent a Successful UCD submission. The loan will still be able to be delivered through Loan Delivery. However, the edit will turn Fatal in the future (on the UCD mandate) and at that time will result in an Unsuccessful submission status that will prevent the loan from being delivered.
September 29	Removal of Edits	The following edits will be removed as they are no longer required in UCD v2.0 Spec or UCD Phase 4: 3058, 3059, 3142, 3145 and 3146.
June 30	Removal of Edits	To streamline the new edits that are being created to align with UCD v2.0, we will be removing the following Warning Edits that are no longer applicable and/or duplicative: 2031, 3036, 3037, 3069, 3070, 3075, 3077, 3079, 3081, 3084, 3086, 3097, 3102, 3106, 3111, 3132, 3149, 3150, 3155, 3156, 3164, 3165, 3527, 3528, 3591.
June 30	UCD Test Environment	The UCD Test Environment will be updated with the UCD v2.0 Specification (UCD v2.0) and UCD Critical Edits Phase 3B Postponed and Phase 4 requirements. The test environment will return "fatal" edits and feedback messages to help you prepare for UCD v2.0 and the edit transitions.