



# Helpful Hints for UCD XML File Creation and Testing

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Fannie Mae is committed to providing a streamlined and efficient Uniform Closing Dataset (UCD) delivery experience for customers. Below are helpful hints to ensure your UCD XML file is created accurately.

## UCD File Creation

1. To prepare the sample UCD XML files for testing, follow these steps before uploading the file:
    - Ensure the UCD XML file name is no more than 28 characters, which includes the extension (.xml or .zip).
    - Remove the AutomatedUnderwritingCaseIdentifier on initial submission.
    - If a Desktop Underwriter® (DU®) Casefile ID or UCD-system generated Casefile ID exists for the loan, be sure to include it in XML file. Remove the AUTOMATED\_UNDERWRITINGS container on initial TEST submissions if the Casefile ID is unknown.
  2. The Closing Disclosure PDF must always be embedded in the UCD XML file for delivery to Fannie Mae.
  3. Implement the enumerations for all “Type” data points provided in the UCD Delivery Specification. Only use an enumeration of “Other” and “TypeOtherDescription” when a valid enumeration is not available.
  4. Use the most current version of the UCD Delivery Specification 1.3. Visit the [UCD page](#) to view Appendices A/B and H/I, and other useful artifacts.
  5. Fees should be sorted in Integrated Disclosure Section Type order and then alphabetically per section type.
  6. Prepaid Item Types and Escrow Item Types should not be included in the FEE containers.
  7. The core UCD data will follow the XPath of MESSAGE/DOCUMENT\_SETS instead of MESSAGE/DEAL\_SETS.
  8. The URL for Namespace extensions is xmlns:gse="http://www.datamodelextension.org" and must be included in the MESSAGE container. (Note: Appendix A/B v1.5 and H/I v1.3 erroneously reflect the Namespace as “xmlns:ucd” instead of “xmlns:gse”.)
  9. To indicate the type of Closing Disclosure form that correlates to the XML file, always submit the data point “DocumentType=Other” and then choose one of the four identified enumerations in *Appendix H/I: UCD Delivery Specification 1.3* for “DocumentTypeOtherDescription” (e.g., ClosingDisclosure:AlternateForm, ClosingDisclosure:BorrowerOnly, ClosingDisclosure:ModelForm, ClosingDisclosure:SellerOnly).
- NOTE:** For refinance transactions, the DocumentType must equal “ClosingDisclosure:AlternateForm.” Refer to the table in this document.
10. Non-UCD container structures and data points must be omitted from the UCD XML file.
  11. Percentages and Rates should be in the 3.4 data format. Refer to *Appendix H/I: UCD Delivery Specification v.1.3* for the correct format for all UCD data points.
  12. The MISMO Reference Model Identifier of 3.3.0299 is required. Refer to the table below.

## Testing with Fannie Mae

13. Edit 3001 (“UCD XML File Format is Invalid”) may fire for various 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
- Embedded PDFs submitted are greater than 2
- The Byte Order Mark (BMO) has not been excluded from the file
- All indicators must be lower case “true” and “false”

14. The 14 file formation data points in the table below are required and must be included in your UCD XML file in order to successfully upload to the Fannie Mae UCD collection solution. Each of these 14 data points have a unique edit number as provided in the table below. Reference the [UCD Feedback Messages](#) document for more information on the UCD edits and messages.

UCD Edit ID	UCD Edit Feedback Message	UCD Unique ID	UCD Data Point	UCD Supported Enumerations
3201	AboutVersionIdentifier is required and must be equal to Retrievable.	0.028	AboutVersionIdentifier	Retrievalable
3202	CreatedDatetime is required and must be in the correct format (YYYY-MM-DDThh:mm:ssZ).	0.010	CreatedDatetime	
3203	DataVersionIdentifier is required.	0.011	DataVersionIdentifier	
3204	DocumentFormIssuingEntityType is required and must be equal to CFPB.	0.014	DocumentFormIssuingEntityType	CFPB
3205	DocumentFormIssuingEntityVersionIdentifier is required.	0.015	DocumentFormIssuingEntityVersionIdentifier	11-20-2013
3206	DocumentType is required and must be equal to Other.	0.030	DocumentType	
3207	DocumentTypeOtherDescription is required and must be a valid enumeration.	0.046	DocumentTypeOtherDescription	ClosingDisclosure:ModelForm ClosingDisclosure:AlternateForm ClosingDisclosure:BorrowerOnly ClosingDisclosure:SellerOnly
3208	The IdentifierOwnerURI in the ABOUT_VERSION container for the MISMO Residential Reference Model is required and must be equal to <a href="http://www.mismo.org/residential/2009/SMARTDocProfile">http://www.mismo.org/residential/2009/SMARTDocProfile</a> .	0.029	IdentifierOwnerURI	<a href="http://www.mismo.org/residential/2009/SMARTDocProfile">http://www.mismo.org/residential/2009/SMARTDocProfile</a>
3209	The MIMETypelIdentifier is required and must be equal to application/pdf	0.050	MIMETypelIdentifier	application/pdf



UCD Edit ID	UCD Edit Feedback Message	UCD Unique ID	UCD Data Point	UCD Supported Enumerations
3210*	The MISMOReferenceModelIdentifier in the MESSAGE container is required.	0.001	MISMOReferenceModelIdentifier	3.3.0299
3211*	The MISMOReferenceModelIdentifier in the DOCUMENT container is required.	0.047	MISMOReferenceModelIdentifier	3.3.0299
3212	The ObjectEncodingType is required and must be equal to Base64.	0.034	ObjectEncodingType	Base64
3213	The ObjectName is required.	0.048	ObjectName	
3214	The SequenceNumber in the VIEW container is required and must be in the correct format (up to 3 digits).	0.024	SequenceNumber	
3002	Postal Code for the subject property is required. Provide the 5 or 9 digit postal code (not hyphenated).	1.011	PostalCode (subject property)	

\*MISMOReferenceModelIdentifier is an attribute and is located in the MESSAGE and DOCUMENT tags as shown below:

```
<mismo:MESSAGE xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xlink="http://www.w3.org/1999/xlink"
xmlns:mismo="http://www.mismo.org/residential/2009/schemas"
xmlns:gse="http://www.datamodelextension.org" MISMOReferenceModelIdentifier="3.3.0299">

<mismo:DOCUMENT MISMOReferenceModelIdentifier="3.3.0299">
```

- When submitting a Spilt Disclosure XML file, all 14 required data points must be included for both borrower and seller, with the exception of Unique ID 0.001 “MISMOReferenceModelIdentifier.” This data point is required in the Borrower section only.
- Be sure to include all required data points (Conditionality = R) per the UCD Delivery Specification.

## For More Information

For questions about creating the UCD XML file, contact your Fannie Mae representative. Additional information, including technical resources and training, is available on the FannieMae.com [UCD page](#).