UCD Integration Impact Memo

UCD v2.0 Specification and Schema Updates

Implementation

Fannie Mae and Freddie Mac (the GSEs) published the Uniform Closing Dataset v2.0 Specification (UCD v2.0) and supporting resources to provide clearer UCD XML file requirements to help improve data quality. UCD v2.0 (based on the Mortgage Industry Standards Maintenance Organization (MISMO®) residential standards v3.3.0299) fully reflects new and existing UCD XML file requirements. UCD v2.0 incorporates all requirements documented in previously published UCD Impact Memos, the UCD Critical Edits Matrix (CEM) and other resources.

Highlights include:

- Updated requirements: Incorporation of industry, regulatory, and GSE requirement changes, including those implemented as part of the UCD Critical Edits initiative.
- Incorporated Phase 4 UCD Critical Edits requirements: UCD v2.0 conditionality details form the basis of Phase 4 Critical Edits.
- Incorporated postponed UCD Phase 3B Critical Edits requirements: UCD v2.0 includes an EXTENSION to FEE_DETAIL to enable the GSEs to add and validate fee enumerations as well as revise certain Phase 3 Critical Edits.
- New Software Provider Code requirements.
- Updated format: Extensive formatting changes to align with other Uniform Mortgage Data Program (UMDP) specifications.

Partner Responsibilities

Partners are responsible for reviewing the updated specification document, timeline, and required changes to determine any required system changes necessary to support UCD v2.0.

The following documentation is available for review:

- [Timeline for UCSD v2.0 Specification Initiative](#)
- [UCD v2.0 Quick Start Guide](#)
- [UCD v2.0 Implementation Guide](#)
- [UCD v2.0 Sample XML Files](#)

- [UCD v2.0 Specification](#)
- [UCD v2.0 Production Schema](#)
- [UCD v2.0 Sample CDs](#)
- [UCD Validation Schema](#)

Testing and Credentials

Access Type	URL Access	Credentials
User Interface Customers	https://singlefamily.fanniemae.com/external-resource/ucd-test-environment	User ID Required
Integrated Customers	POST: https://api-flex-clve.fanniemae.com/service	System ID Required

Application Roles

The following Application Roles are required to access the test environment, for both a User ID and System ID:

Application Name: *UCD Collection CLVE*

- UCDCLVE_SUBMIT
- UCDCLVE_ADMIN

Application Name: FM Single Sign On - FMSSO

- FMSSO_AllowBasicAuth_B2BGateway_FCP

Partner Adoption Process

The following process will be required of all vendors and lenders, to complete adoption of UCD v2.0:

1. Partners will review the provided documentation to determine internal system changes to follow the UCD v2.0 changes.
2. Once changes are implemented on the partner's technology, testing should be completed using the UCD v2.0 test cases.
   NOTE: Partners are to choose one Purchase and one Refinance from the test cases below to submit for validation:
   - Refinance Fixed (Alternate Form)
   - Refinance ARM (Model Form)
   - Purchase Fixed (Model Form)
   - Purchase ARM (Model Form)
3. Completed test cases should be sent to the Fannie Mae UCD Integration Team for review and validation.
4. The UCD Integration Team will review the files provided and will work with partners to clear any discrepancies or Fatal Edits.
5. Once the Integration Analyst signs off on the required test cases, the partner will be considered "validated" to provide UCD v2.0.