

## GSEs Published Technical Resources for the UCD v2.0 Specification

Dec. 17, 2024

Freddie Mac and Fannie Mae (the GSEs) published new and updated technical resources to support implementation of the Uniform Closing Dataset v2.0 Specification (UCD v2.0). The purpose of the UCD v2.0 Initiative is to provide clearer UCD XML file requirements to help sellers improve data quality. The GSEs published UCD v2.0 on Sept. 24, 2024, incorporating into one document all requirements documented in previously published UCD Impact Memos, the UCD Critical Edits Matrix (CEM) and other resources.

### UCD v2.0 Technical Resources

To assist with the adoption of UCD v2.0, the GSEs published the following technical resources:

- **UCD v2.0 Specification Implementation Guide (formerly Appendix E)** – Provides guidance on how to successfully implement UCD v2.0 and scenarios where users may need additional illustration.
- **UCD v2.0 Specification Test Case Suite (formerly Appendices F and G)** – Describes five varied business scenarios and includes five sets of integrated documents for each example loan transaction (the business narrative, associated sample Closing Disclosure PDF, and the supporting UCD XML files).
- **UCD v2.0 Specification Validation Schema (UCD v2.0 “Subschema”)** – The UCD subschema contains only those MISMO v3.3.0 data points and EXTENSIONS specified in UCD v2.0 to enable software providers and custom lenders to test the formation of their UCD XML files prior to delivery to the GSEs’ test environments.

The GSEs plan to update UCD v2.0 and publish UCD v2.0.1 in Q1 2025. This version will be based on feedback from internal and external stakeholders since initial publication.

### UCD v2.0 Spec Readiness

Please review and analyze these supporting technical resources along with UCD v2.0 to prepare for necessary updates and testing. Each GSE’s closing solution customer testing and production environments will be updated to support UCD v2.0 and critical edits on the Specification Version tab in Q2 (test) and Q3 (production) 2025. During the transition period (prior to mandate), UCD XML files can be submitted in either the UCD v1.5 format or UCD v2.0 format. Files that combine the two Spec formats will result in a “Not Successful” or “Not Satisfied” submission status, enforced by the specification version critical edits.

As a reminder, Specification Version critical edits are included in the UCD CEM which was published Sept. 24, 2024, and can be found on both the [Freddie Mac UCD](#) and [Fannie Mae UCD](#) webpages. The UCD v2.0 Initiative Timeline, including transition period, publication and mandate dates, is referenced below.

*Note: The timeline has not changed since it was published on March 28, 2024.*

# UCD v2.0 Specification Initiative Timeline

	2024				2025				2026			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
<b>UCD v2.0</b>	<b>1.1</b>		<b>1.2</b>	<b>1.3</b>		<b>1.4</b>	<b>1.5</b>					<b>1.6</b>
<b>Phase 3B Postponed</b>					<b>2.1</b>	<b>2.2</b>	<b>2.3</b>		<b>Transition Period</b>			<b>2.4</b>
<b>Phase 4</b>					<b>3.1</b>	<b>3.2</b>	<b>3.3</b>					<b>3.4</b>
	<b>UCD v2.0</b>				<b>Phase 3B Postponed</b>				<b>Phase 4</b>			
<b>Timeline Details</b>	<b>1.1 Publish</b> (Q1 2024) <ul style="list-style-type: none"> <li>UCD Implementation Timeline</li> </ul> <b>1.2 Publish</b> (Q3 2024) <ul style="list-style-type: none"> <li>UCD v2.0 Spec</li> <li>UCD schema</li> <li>UCD v2.0 Spec Critical Edits</li> </ul> <b>1.3 Publish</b> (Q4 2024) <ul style="list-style-type: none"> <li>UCD v2.0 Implementation Guide</li> <li>UCD schema Test File</li> </ul> <b>1.4 In Test</b> (Q2 2025) <ul style="list-style-type: none"> <li>UCD v2.0 Spec</li> <li>UCD schema</li> <li>UCD v2.0 Spec Critical Edits</li> </ul> <b>1.5 In Prod</b> (Q3 2025) <ul style="list-style-type: none"> <li>Transition Period Begins</li> <li>UCD v2.0 Spec</li> <li>UCD schema</li> <li>UCD v2.0 Spec Critical Edits</li> </ul> <b>1.6 Mandate</b> (H2 2026) <ul style="list-style-type: none"> <li>UCD v2.0 Spec</li> <li>UCD schema</li> </ul>				<b>2.1 Publish</b> (Q1 2025) <ul style="list-style-type: none"> <li>UCD Critical Edits Phase 3B postponed Requirements</li> </ul> <b>2.2 In Test</b> (Q2 2025) <ul style="list-style-type: none"> <li>UCD Critical Edits Phase 3B postponed using UCD v2.0 and UCD schema</li> </ul> <b>2.3 In Prod</b> (Q3 2025) <ul style="list-style-type: none"> <li>Transition Period Begins</li> <li>UCD Critical Edits Phase 3B warning edits using UCD v2.0 and UCD schema</li> </ul> <b>2.4 Mandate</b> (H2 2026) <ul style="list-style-type: none"> <li>UCD Critical Edits Phase 3B critical/fatal edits using UCD v2.0 and UCD schema</li> </ul>				<b>3.1 Publish</b> (Q1 2025) <ul style="list-style-type: none"> <li>UCD Critical Edits Phase 4 Requirements</li> </ul> <b>3.2 In Test</b> (Q2/Q3 2025) <ul style="list-style-type: none"> <li>UCD Phase 4 critical/fatal edits</li> </ul> <b>3.3 In Prod</b> (Q3 2025) <ul style="list-style-type: none"> <li>Transition Period Begins</li> <li>UCD Phase 4 warning edits</li> </ul> <b>3.4 Mandate</b> (H1 2026) <ul style="list-style-type: none"> <li>UCD Phase 4A critical/fatal edits</li> </ul> <b>3.5 Mandate</b> (H2 2026) <ul style="list-style-type: none"> <li>UCD Phase 4B critical/fatal edits</li> </ul>			

## Additional information

For more information on UCD, visit the [Freddie Mac UCD webpage](#) or the [Fannie Mae UCD webpage](#).

If you have questions or need further assistance, please contact your GSE account representative or submit your questions to our UCD mailboxes: [UCD@FreddieMac.com](mailto:UCD@FreddieMac.com) or [UCD@FannieMae.com](mailto:UCD@FannieMae.com). For production support call (800) FREDDIE or 1-800-2FANNIE, as needed.