



Uniform Closing Dataset Manual Data Form Entry

Updated July 20, 2026

The [Uniform Closing Dataset \(UCD\) Collection Solution](#) allows for UCD data to be manually entered into the user interface based on the Borrower Closing Disclosure. After entering the data, the PDF of the Closing Disclosure (Borrower Only) can be uploaded into the submission. The UCD Collection Solution will then generate a UCD v2.0 XML file and a corresponding UCD Findings Report as it does for any import of an XML file directly to the user interface.

NOTE: *Interest-Only Loans are Not Eligible: In this version of the user interface (UI), Interest-Only (IO) loans are not fully supported. The Interest-Only Indicator is not on the screens. The UCD XML file will default the value to false. The Adjustable Payment (AP) Table is not on the screens and is not supported.*

How to Access the Manual UI

To access the manual entry function log into the UCD Collection Solution, you must first log in with your credentials.

Uniform Closing Dataset (UCD) Helpful Links

Home Submission History Relationship Transfer Activity Qualified Mortgage

Select an option below to submit, create or edit a UCD.

Submit a UCD

Submit one (XML format) or multiple (zip) UCD Files.

Create a new UCD

Manually enter closing document information to create and submit a UCD.

Edit a UCD JSON

Upload a UCD file (JSON format) to make edits.

Once you log into the system, you will have two options for manual entry:

- Create a new UCD file
- Edit a UCD JSON file

Uniform Closing Dataset (UCD) Helpful Links

Home Submission History Relationship Transfer Activity Qualified Mortgage

Select an option below to submit, create or edit a UCD.

Submit a UCD

Submit one (XML format) or multiple (zip) UCD Files.

Create a new UCD

Manually enter closing document information to create and submit a UCD.

Edit a UCD JSON

Upload a UCD file (JSON format) to make edits.



If you need to create a new file by entering the UCD data on the UI, select “Create a new UCD file.”

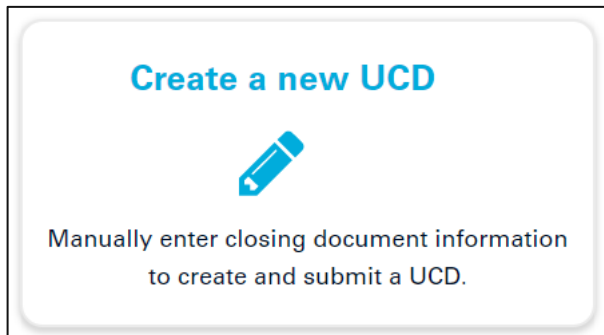
- If you need to make changes to an existing UCD file that has been started using the Data Form UI, select “Edit a UCD JSON.”

| **NOTE:** *This function **only** works with files you have saved on a local drive during a previous manual entry session.*

Creating a UCD file

To create a new UCD file:

- Select “Create a new UCD.”



- You will then be directed to the following screen:

Create a UCD

What is the loan PURPOSE?

☐ Purchase

☐ Refinance

What is the loan PRODUCT?

☐ Fixed

☐ Adjustable Rate

This loan is Manually Underwritten?

☐ True

☐ False

You will need to complete each of the following fields:

- What is the loan PURPOSE?
- What is the loan PRODUCT?
- This loan is Manually Underwritten?

Once you have completed the fields, you will be directed to the first page of data entry, as shown below:



UCD File Creation

Purpose: PurchaseProduct: Fixed

General Loan Information

Loan Terms

Projected Payments

Costs at Closing

Loan Costs

Other Costs

Calculating Cash to Close

Summaries of Transactions (Borrower)

Summaries of Transactions (Seller)

Loan Disclosures

Loan Calculations

Other Disclosures

Contact Information

Upload Closing Disclosure

General Loan Information

Closing Information

Date Issued *

Enter date issued

Closing Date *

Enter closing date

Disbursement Date *

Enter disbursement date

Settlement Agent *

Enter settlement agent

File # *

Enter file number

Construction Method Type *

Select Type

Sale Price *

Enter sale price

Personal Property Included in Sale Price *

No

Yes

Property *

Enter street

Unit Type

Select Type

Unit

Unit #

City *

Enter city

State Code *

Enter state code

Zip *

Enter zip

Transaction Information

Borrower is a: *

Person

Entity

Borrower Address *

Enter street

Unit Type

Select Type

Unit

Unit #

City *

Enter city

State Code *

Enter state code

Zip *

Enter zip

Country Code *

Enter country code

+ Add Borrower

The system will navigate you through each section of the table of contents. The sections, as they appear, align to the sections within the Closing Disclosure. Fields with an asterisk (*) indicate that the field must be completed for submission.

Navigation

The following four buttons will be displayed at the bottom of every of every screen:

Cancel

Save

Back

Next

- The SAVE button will allow you to save prior to proceeding.
- The BACK button will take you to the previous screen.
- The NEXT button advances you to the next or previous screen.
- The CANCEL button allows you to cancel the submission

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NOTE: The user experience for the Save and Cancel dialogue boxes may vary depending on the browser being used.

Payment Calculations

Example: Fixed-Rate Payment Calculation

For a fixed-rate mortgage, the maximum principal and interest payment should be entered. A minimum is not required. Click the +Add Button if you need multiple Payment Calculations (typically for an Adjustable-Rate Mortgage).

Projected Payments

Payment Calculation 1

Years *

Number

 -

Number

Principal & Interest Payment *

Enter amount

Mortgage Insurance *

Enter amount

Estimated Escrow *

Enter amount

Estimated Total Monthly Payment *

Enter Amount

+ Add

Example: Adjustable-Rate Mortgage (ARM) Rate Payment Calculation

For Payment Calculation 1 on an ARM loan, the maximum principal and interest payment should be completed. A minimum is not required. For payment calculations 2-4, the minimum principal and interest payment and the maximum principal and interest payment should be completed.



Projected Payments

Payment Calculation 1

Years *

-

Principal & Interest Payment *

Mortgage Insurance *

Estimated Escrow *

Estimated Total Monthly Payment *

Payment Calculation 2



Years *

-

Principal & Interest Payment *

Mortgage Insurance *

Estimated Escrow *

Estimated Total Monthly Payment *

+ Add

Entering fees

All fees should be entered in the same format except for the Loan Points section shown below.



A. Origination Charges *		Enter amount	
DESCRIPTION	BORROWER-PAID	SELLER-PAID	PAID BY OTHERS
Enter per % of Loan Amount (Points) * To Enter entity Regulation Z Points and Fees Indicator ⓘ ☐ True ☐ False Regulation Z Excluded BonaFide Discount Point Indicator ⓘ ☐ True ☐ False Regulation Z Excluded BonaFide Discount Points Percent ⓘ Enter percent %	At Closing Enter amount Before Closing Enter amount	At Closing Enter amount Before Closing Enter amount	Paid by Select Type ▼ Enter amount

The Origination Charges section has the following fields:

1. Title of the Section (page 2 of the Closing Disclosure): Enter the total fees for the section.
2. Description
 - a. Enter the percent of the Loan Amount (Points).
 - b. Enter the Entity.
 - c. Select the Fee Paid To Type from the drop down.
 - d. Select True or False for Regulation Z Points and Fee Indicator (not used for discount points).
 - e. Select True or False for Regulation Z Excluded BonaFide Discount Point Indicator.
 - i. Enter the Regulation Z Excluded BonaFide Discount Point Percent if Regulation Z Excluded BonaFide Discount Point Indicator is True.
3. Borrower-Paid
 - a. Enter the amount Paid At Closing.
 - b. Enter the amount Paid Before Closing.
4. Seller-Paid
 - a. Enter the amount Paid At Closing.
 - b. Enter the amount Paid Before Closing.
5. Paid by Others
 - a. Select the Paid by Type.
 - b. Enter the amount.



Below is an example of how the fees in all the other sections appear:

NOTE: The screenshot below is of Section B however Section B (Services Borrower Did Not Shop For) and Section C. (Services Borrower Did Shop For) contain the same fields for each fee that is added.

DESCRIPTION	BORROWER-PAID	SELLER-PAID	PAID BY OTHERS
Select Fee Item Type ▼ To Enter entity Select Fee Paid To Type ▼ Regulation Z Points and Fees Indicator ⓘ ☐ True ☐ False	At Closing Enter amount Before Closing Enter amount	At Closing Enter amount Before Closing Enter amount	Paid By Select Type ▼ Enter amount

+ Add Fee Payment

1. The Services Borrower Did/Did Not Shop For sections have the following fields:
 - a. Enter the total fees for the section.
 - b. Select the Fee Item Type from the drop down. See the [UCD v2.0 Specification](#), Tab 9 for a list of all of the Fees.
 - c. If you select other, then enter the Other Type Description for the Fee.
 - d. Enter the Fee Paid To Type from the drop down.
 - e. Select True or False for Regulation Z Points and Fees indicator.
2. Borrower-Paid
 - a. Enter the amount Paid At Closing.
 - b. Enter the amount Paid Before Closing.
3. Seller-Paid
 - a. Enter the amount Paid At Closing.
 - b. Enter the amount Paid Before Closing.
4. Paid by Others
 - a. Select the Paid By Type from the drop down.
 - b. Enter the amount.
5. Click the button with the trash can icon if you need to delete the fee.
6. Click the + Add Fee Payment button if you need to add another fee.



Total Loan Costs (Borrower-Paid)

- 1. Enter the Total Amount
- 2. Enter the Total Amount of Borrower-Paid At Closing from all fees above (Sections A+B+C)
- 3. Enter the Total Amount of Borrower-Paid Before Closing from all fees above (Sections A+B+C)

D. TOTAL LOAN COSTS (Borrower-Paid) *

Enter amount

DESCRIPTION	BORROWER-PAID
Loan Cost Subtotals (A + B + C)	At Closing * Enter amount Before Closing * Enter amount

Cancel

Save

Back

Next

Amount Fields

Negative values are allowed for all amount fields. Only enter negative values if that is how the value appears on the form. Enter the negative sign (-) and then type the number.

Aggregate Adjustment	At Closing
	-\$ 280.00
	Before Closing
	Enter amount



If there is no amount for a field that is required, enter zero (0.00) as the value.

H. Other *

DESCRIPTION	BORROWER-PAID	PAID BY OTHERS	
Select Fee Item Type ▼ To Enter entity Select Fee Paid To Type ▼ Regulation Z Points and Fees Indicator ⓘ ☐ True ☐ False	At Closing Enter amount Before Closing Enter amount	Paid By Select Type ▼ Enter amount	

+ Add Fee Type

PDF of the Closing Disclosure

After all the data has been entered, attach the PDF file.

- To attach the PDF, navigate to the Upload Closing Disclosure section as shown below:

Upload Closing Disclosure

Upload a Closing Disclosure in pdf format to submit with this UCD.

+ Browse

✕ Cancel

Save

Back

Submit

- Click **SAVE** to export a local file of data entered to this point if additional editing will be needed later.
- Click the **BROWSE** button to select the UCD PDF file for this loan.
 - Browse your local files and select the file you want to attach.
- Click **SUBMIT** to submit the loan to UCD.
 - A pop-up box will display the following message:



×

Are you sure you want to submit the UCD?

☒

Export a copy of UCD to enable edit and resubmit capability

SUBMIT

CANCEL

- Check the “Export a copy of UCD to enable edit and resubmit capability” box for a second chance to export a local file.
- Click the Submit button. If any of the required fields have not been completed, the following message will appear:

UCD File Creation

Purpose: Refinance Product: Fixed

General Loan Information

Loan Terms

● Projected Payments

Costs at Closing

Loan Costs

● Other Costs

Payoffs & Payments

Calculating Cash to Close

Loan Disclosures

Loan Calculations

Other Disclosures

Contact Information

Upload Closing Disclosure

Please fill out the required fields in order to submit your UCD. ×

Projected Payments

Payment Calculation 1

Years *

1 - 4

Min. Principal & Interest Payment

Enter amount

Max. Principal & Interest Payment *

\$ 737.91

Mortgage Insurance *

\$ 72.50

Estimated Escrow *

\$ 206.13

Estimated Total Monthly Minimum Payment

Enter Amount

Estimated Total Monthly Maximum Payment *

\$ 1,016.54

Payment Calculation 2

Years *

Min. Principal & Interest Payment

Max. Principal & Interest Payment *

- The Table of Contents will indicate which sections are missing required data by displaying a red circle next to that section.
- Navigate to those sections and complete the required fields.
- Navigate back to the Upload Closing Disclosure section as described above.

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UCD Findings Report

Once all required fields are completed, the edits will run and the UCD Findings Report will be displayed:

Back

UCD Findings Report

Casefile ID: 7000268217

Transfer

Print

Submission Information

Batch ID: 1cee19e888265a9

File Name: AddressLineTextEmpty.xml

Submission Status: Successful

Closing Date: 03/04/2025

Lender Name:

Lender Loan Number: 123456789

First Submission Date: 06/02/2026 09:25:08 AM

Last Submission Date: 06/02/2026 09:25:08 AM

Transfer Date:

Transferred To:

New Casefile ID issued. For DU loans, resubmit the UCD with the DU Casefile ID.

For more details regarding the UCD Findings Report, please refer to the [UCD User Guide](#).

Editing a UCD File

If you have previously saved a file after entering data, you will be able to upload it to add data or make corrections. To edit an existing file, it must have been saved on your local drive during the data entry.

Edit a UCD JSON

Upload a UCD file (JSON format) to make edits.

- Browse to where you have saved the file.

Upload a UCD File (JSON format) to Edit

+ Browse



- After selecting the file, the previously completed fields will be displayed, and you can make changes.
- If the UCD Collection Solution previously issued a Casefile ID, please enter it before continuing. Look on the Findings Report to find the Casefile ID.

Create a UCD

What is the loan PURPOSE?

☒ Purchase
☐ Refinance

What is the loan PRODUCT?

☒ Fixed
☐ Adjustable Rate

Automated Underwriting System Type

Other ▼

Automated Underwriting System Type Other Description

UCD ▼

Underwriting System ID

1398812304

UCD Findings Report

Casefile ID: 1398812304

BACK TRANSFER PRINT

Submission Information

Submission Status: ▼ Successful	Closing Date: 04/15/2014
Lender Name: LAKELAND BANK	Lender Loan Number: Error_015_3142
First Submission Date: 02/05/2020 04:54:21 PM	Last Submission Date: 02/05/2020 04:54:21 PM
Transfer Date:	Transferred To:

New Casefile ID issued. For DU loans, resubmit the UCD with the DU Casefile ID.

NOTE: If you resubmit the file without a Casefile ID, the UCD Collection Solution will create a new one. This may cause a mismatch when delivering the loan in the Loan Delivery application.

- Browse to the section(s) where the data needs to be updated.

UCD File Creation

Purpose: Refinance Product: Fixed

General Loan Information

Closing Information

Date Issued *	Closing Date *	Disbursement Date *
04/07/2018	04/16/2018	04/20/2018
Settlement Agent *	File # *	
Epsilon Title Company	1234567	
Appraised Property Value *	Property Valuation Method Type *	
\$ 180,000.00	Full Appraisal ▼	
Appraisal Identifier ⓘ	Unit Type	Unit
Enter appraisal identifier	Select Type ▼	Unit #
Property *	State Code *	Zip *
123 Somewhere Street	NY	12345
City *		
Anytown		

When edits are completed, you will need to upload the PDF again before resubmitting:



Upload Closing Disclosure

Upload a Closing Disclosure in pdf format to submit with this UCD.

+ Browse

ClosingDisclosure.pdf : 186.1 kB

✕ Cancel

Save

Back

Submit

NOTE: Remember to **SAVE** before submitting the file so that if needed it may be edited later.

Additional UCD Resources

To learn more, visit” the [UCD Collection Solution](#) and [Uniform Closing Dataset](#) pages.

Key documents on the above pages:

- [UCD FAQs](#)
- [Fannie Mae Feedback Messages](#)