Uniform Closing Dataset Manual Data Form Entry

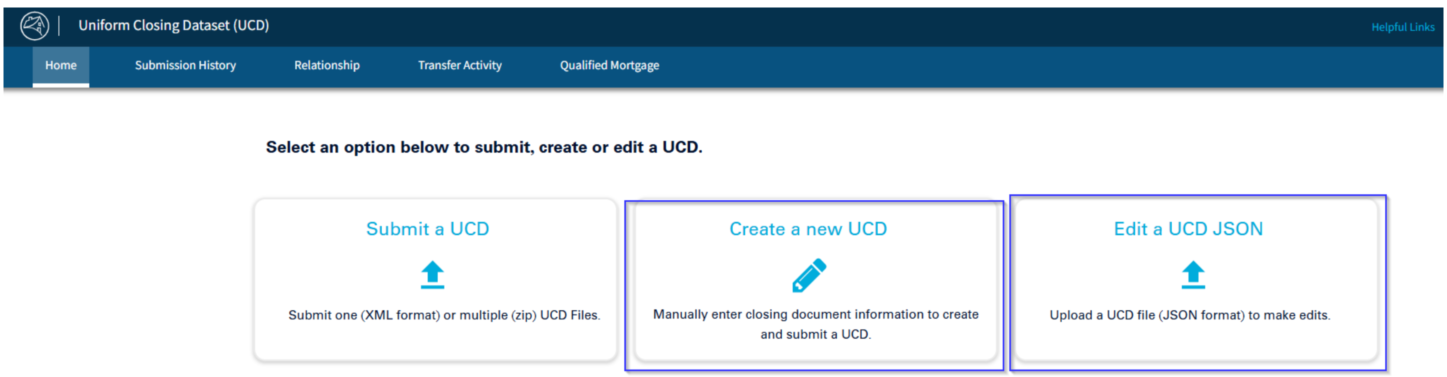
Updated July 20, 2026

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.*

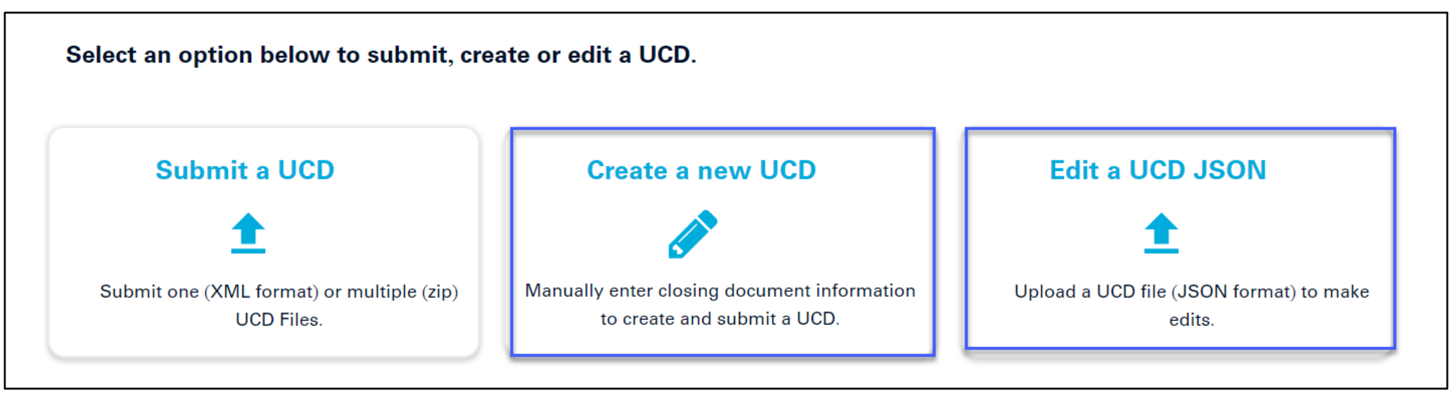
How to Access the Manual UI

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



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

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



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

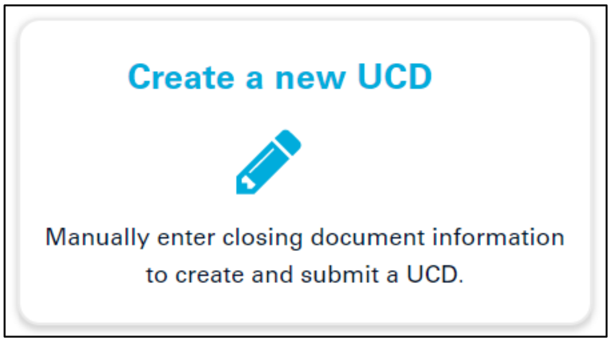
- If you need to make changes to an existing UCD file that has been started using the Data Form UI, select "Edit a UCD JSON."

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

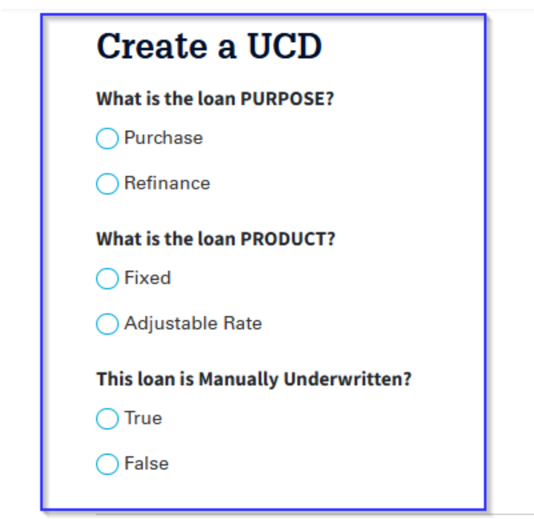
Creating a UCD file

To create a new UCD file:

- Select "Create a new UCD."



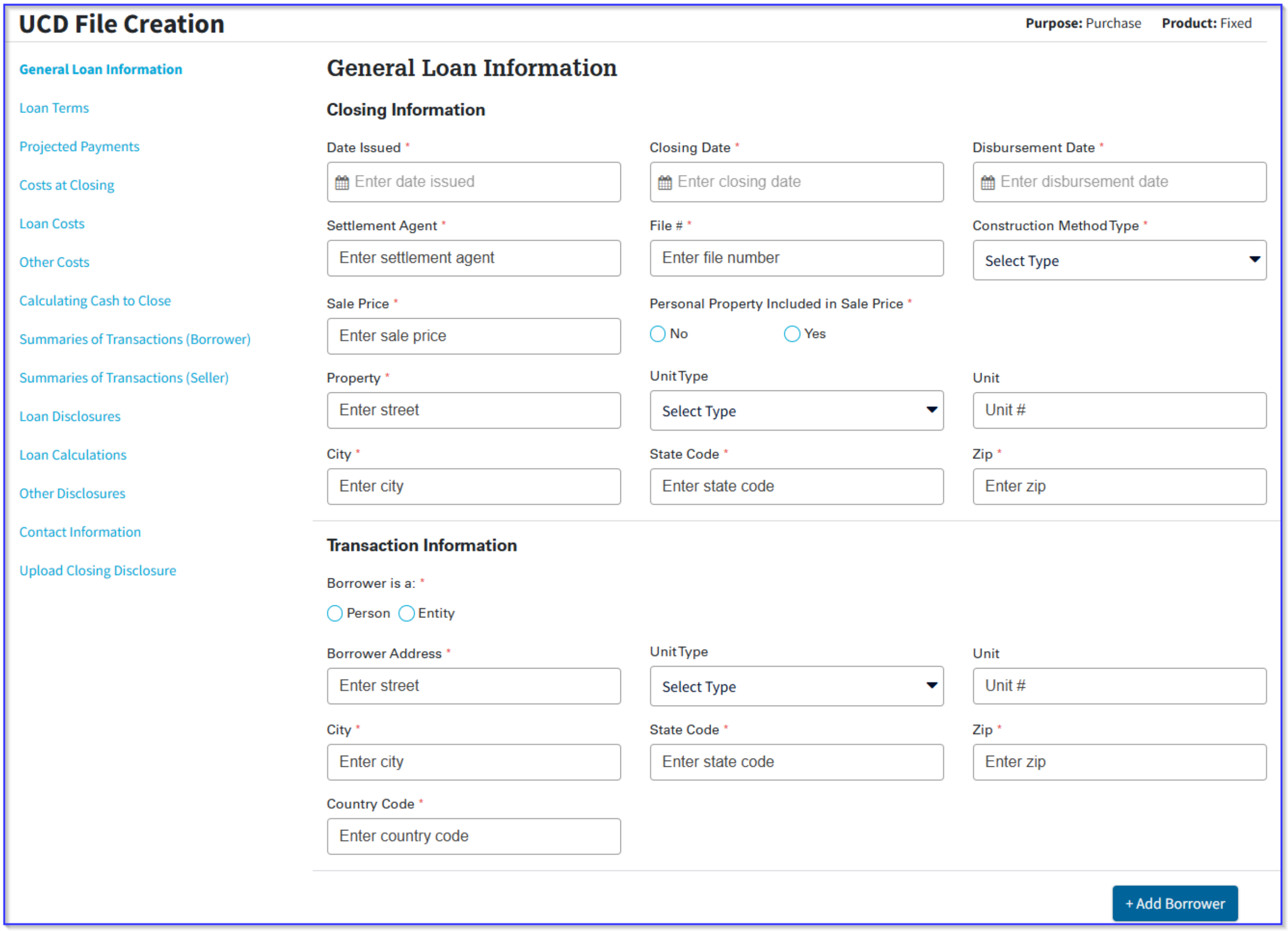
- You will then be directed to the following screen:



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:



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:

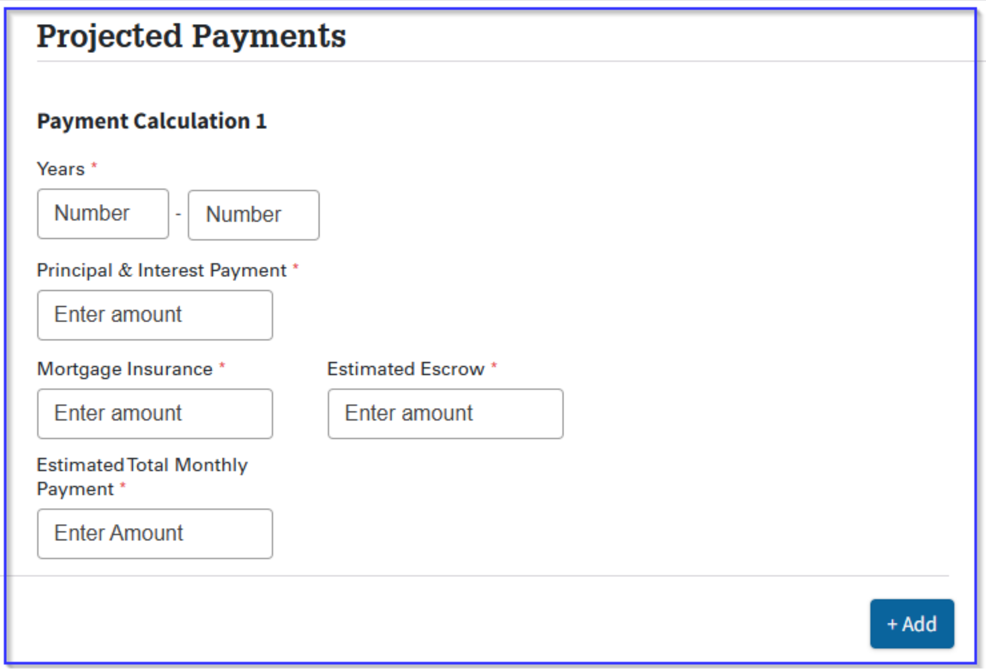
- The SAVE button will allow you to save prior to proceeding.
- The BACK button will take you to the previous screen.
- The NEXT button advances you to the next or previous screen.
- The CANCEL button allows you to cancel the submission

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

Payment Calculations

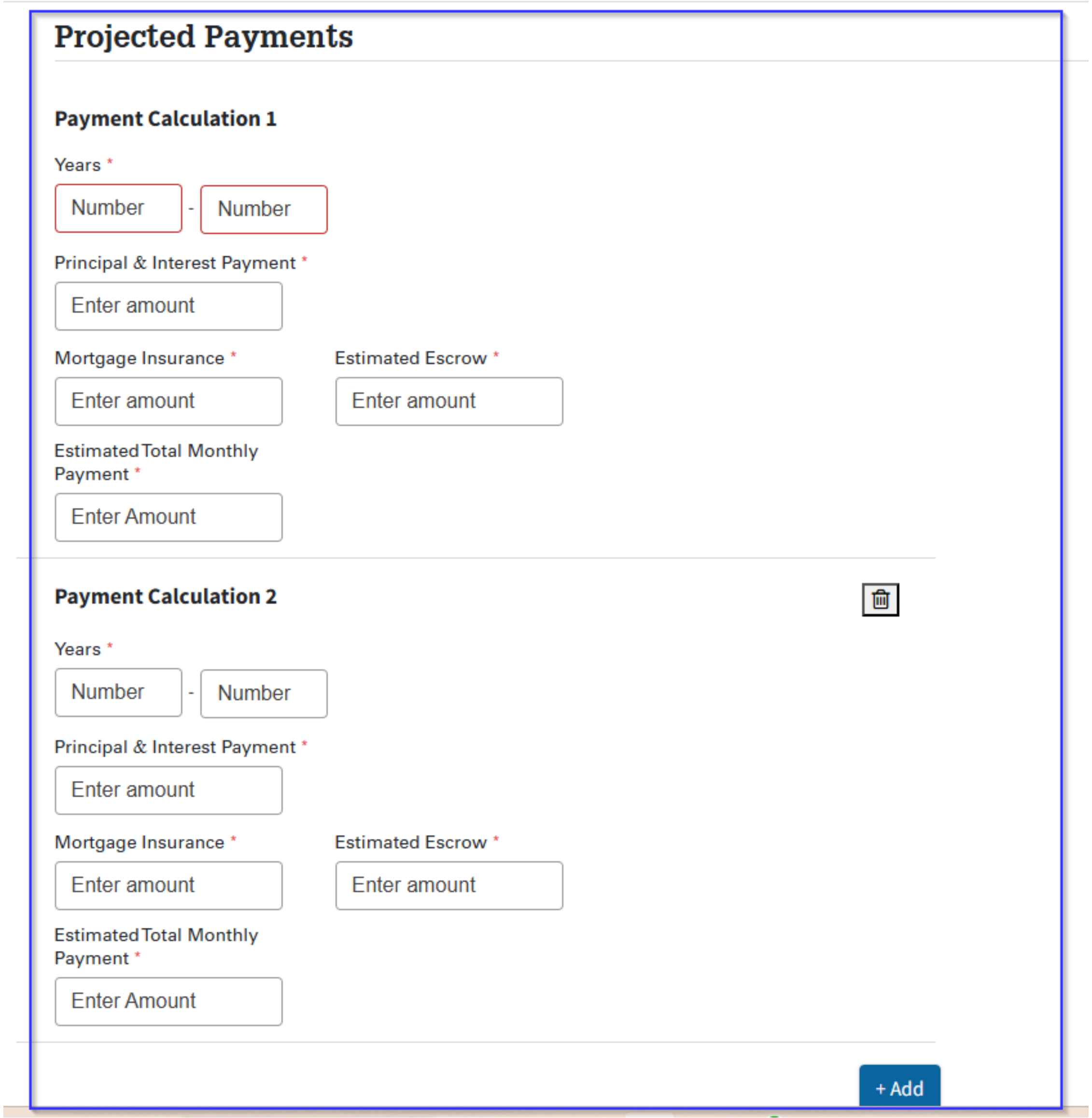
Example: Fixed-Rate Payment Calculation

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).



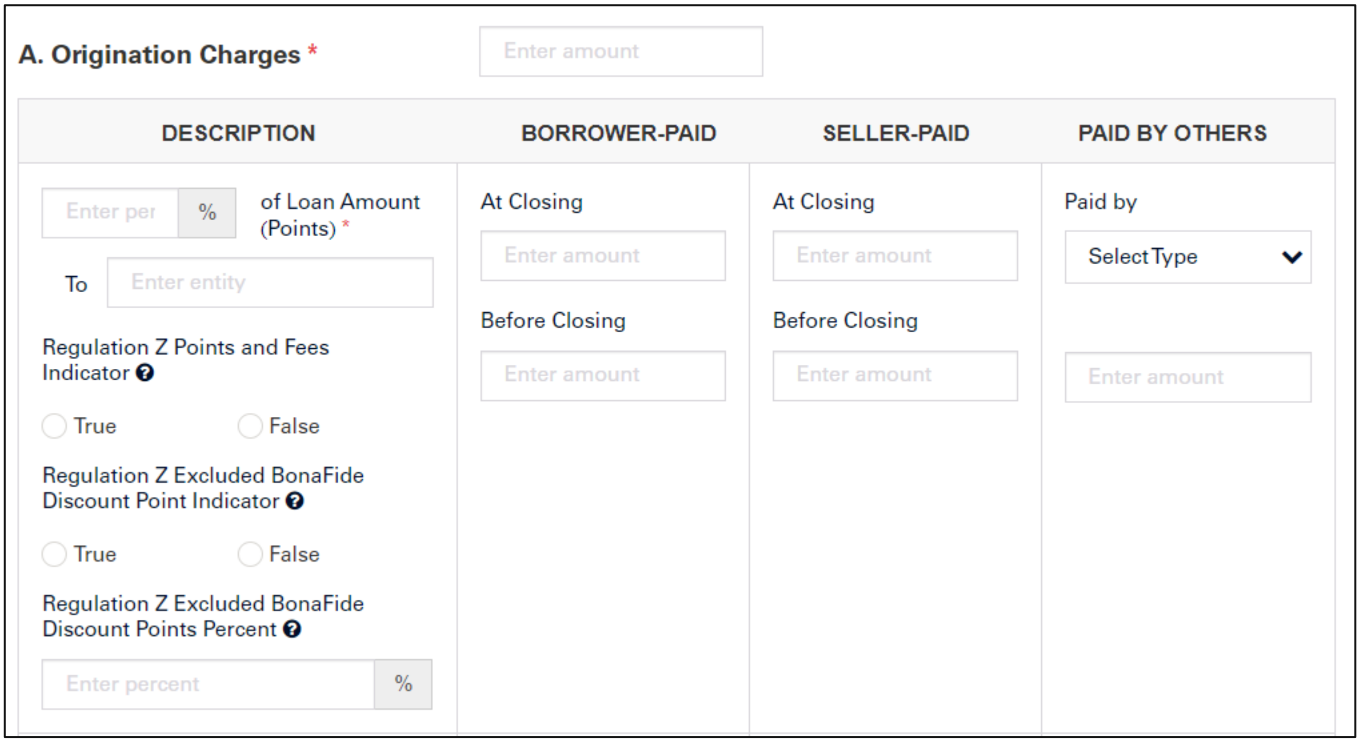
Example: Adjustable-Rate Mortgage (ARM) Rate Payment Calculation

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.



Entering fees

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

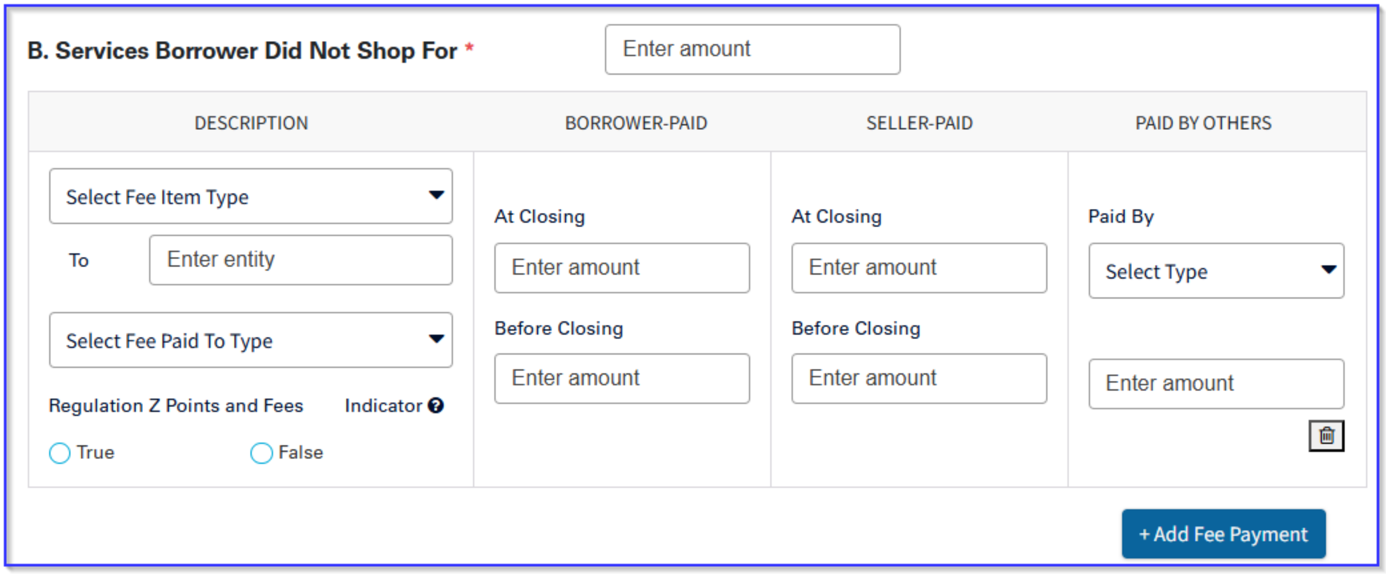


The Origination Charges section has the following fields:

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:

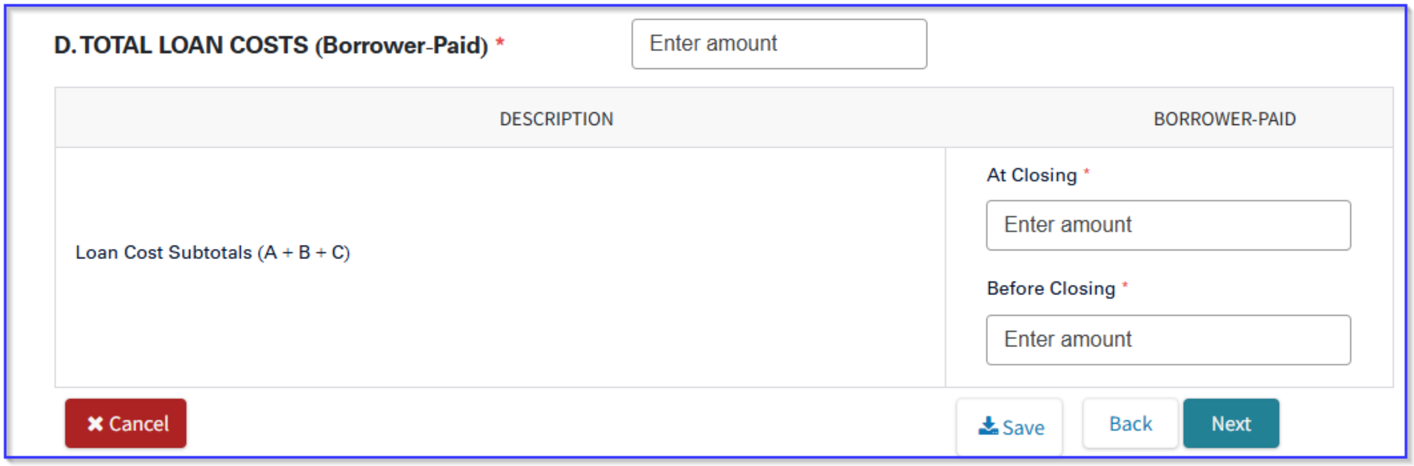
> **NOTE:** *The screenshot below is of Section B however **Section B (Services Borrower Did Not Shop For)** and **Section C. (Services Borrower Did Shop For)** contain the same fields for each fee that is added.*



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)

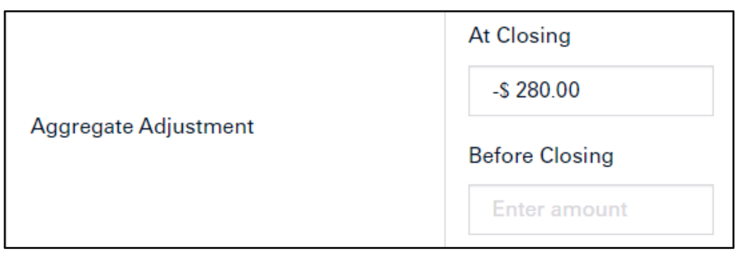

D. TOTAL LOAN COSTS (Borrower-Paid) * Enter amount

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

✖ Cancel | Save | Back | Next

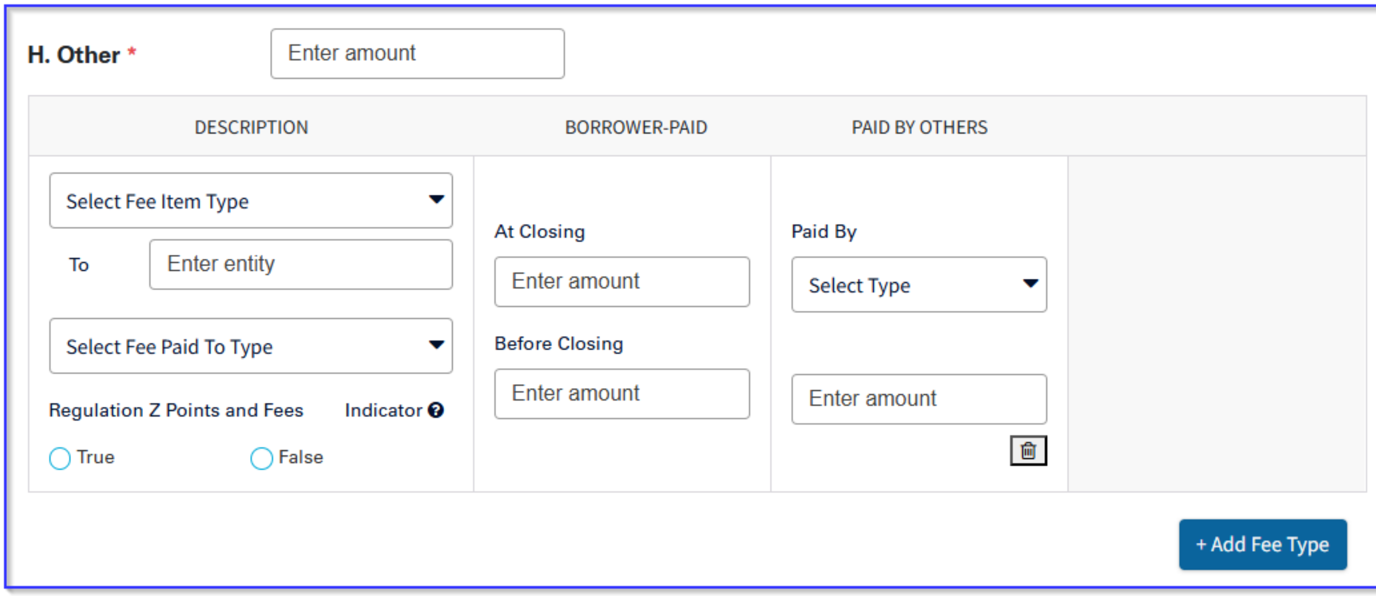
Amount Fields

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

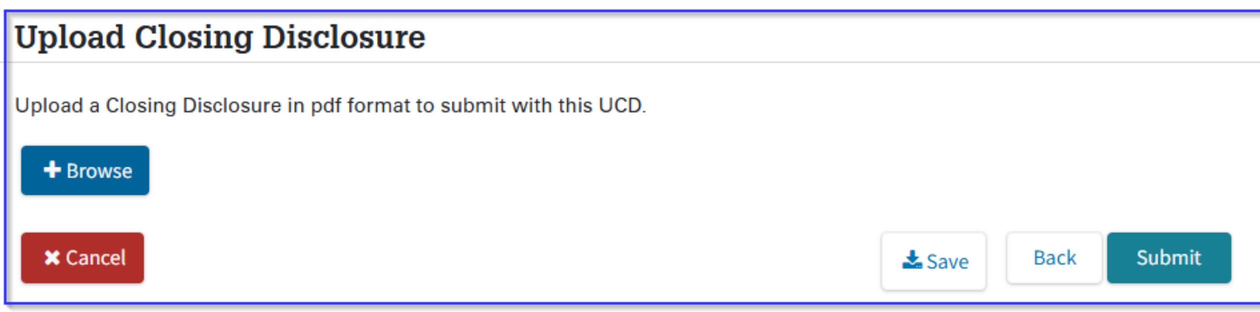
If there is no amount for a field that is required, enter zero (0.00) as the value.



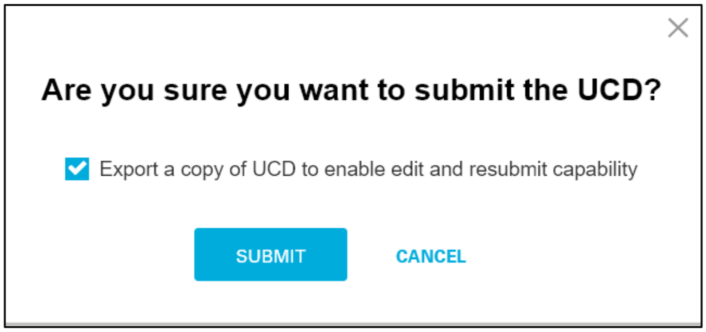
PDF of the Closing Disclosure

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

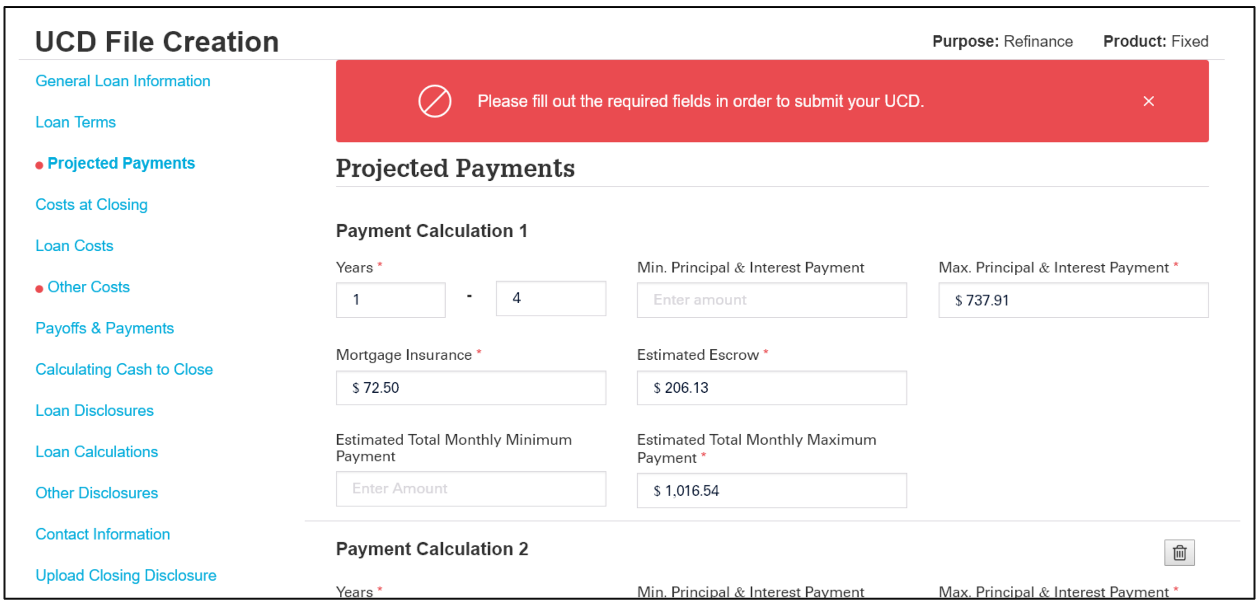
- To attach the PDF, navigate to the Upload Closing Disclosure section as shown below:



- 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:



- 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:



- 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.

UCD Findings Report

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

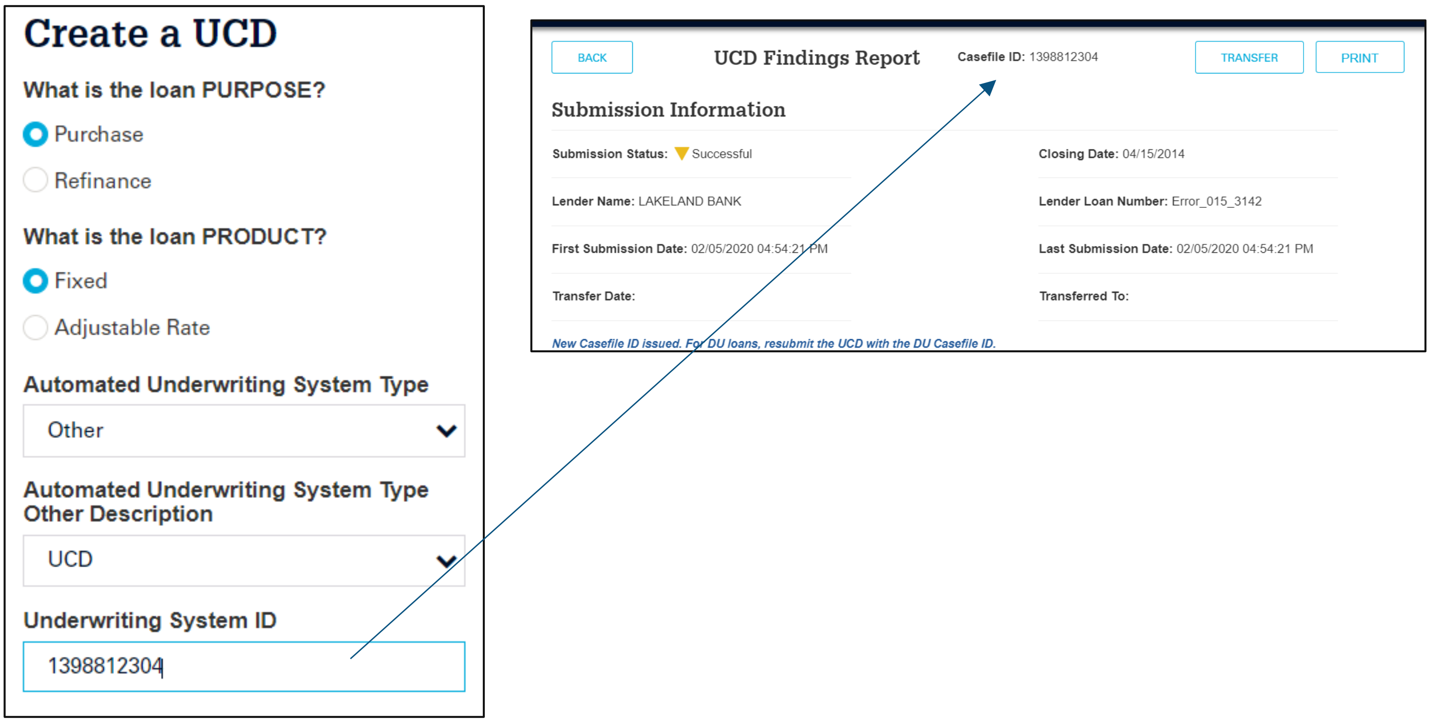
For more details regarding the UCD Findings Report, please refer to the UCD User Guide.

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.

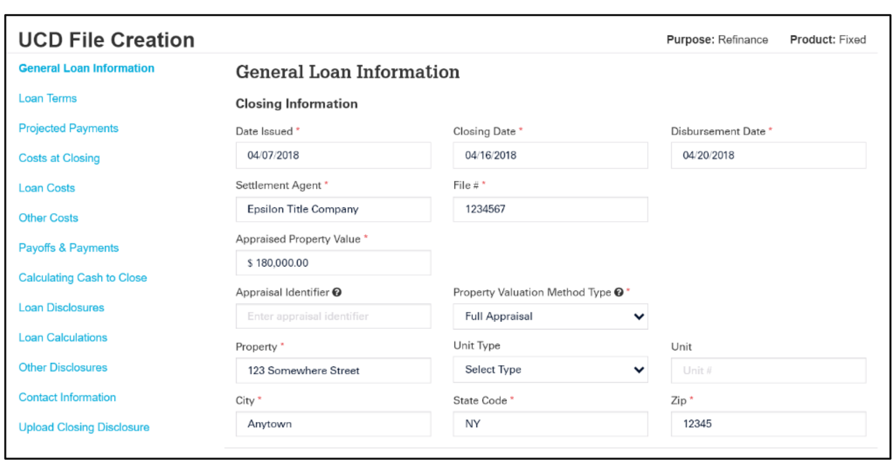
- Browse to where you have saved the file.

- 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.

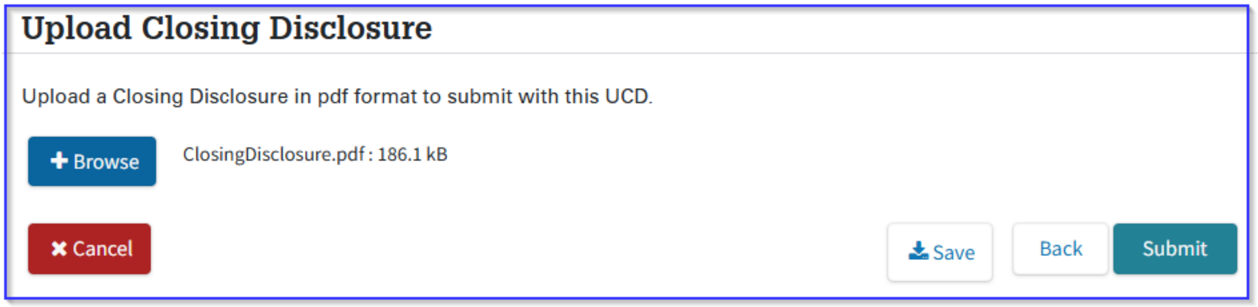


NOTE: *If you resubmit the file without a Casefile ID, the UCD Collection Solution will create a new one. This may cause a mismatch when delivering the loan in the Loan Delivery application.*

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



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



> **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