



How to Resolve: Fatal UCD Edits in Loan Delivery

1. Loan Delivery Fatal Edit C01: Case File ID does not exist in UCD.

Why does the edit fire?

The edit fires when Loan Delivery is unable to match a corresponding UCD submission or there may be a Casefile ID mismatch between UCD and Loan Delivery.

How do I clear the edit?

Scenario 1 (no UCD file submission)

- Lender (or correspondent) is required to submit a UCD XML file
- Submit the UCD XML file
- Verify/Enter the Casefile ID in Loan Delivery

NOTE: *If the Loan is going to be delivered as a DU loan, the UCD must include the DU casefile ID otherwise the edit will continue to fire.*

- Re-run package edit in Loan Delivery

Scenario 2 (Casefile ID mismatch)

- Verify that the Casefile ID within UCD (which can be found on the UCD Findings Report) is the same as what was delivered to Fannie Mae at the time of Loan Delivery.
- Determine which Casefile ID is correct and then fix it as necessary

NOTE: *Most mismatch occurrences revolve around a UCD generated Casefile ID versus a DU Casefile ID at Loan Delivery.*

- **IF** the loan is to be delivered as a DU loan, the UCD submission and Loan Delivery must include the DU Casefile ID at all times.
- **IF** the loan is NOT intended to be delivered as a DU loan, the loan was either manually underwritten or underwritten by another AUS (i.e. LP), Lender must include the UCD Casefile ID generating by the UCD collection solution at the time of Loan Delivery.
- Resubmit the UCD XML file (if incorrect in UCD) with the correct Casefile ID or make the correction in Loan Delivery, as needed.

NOTE: *If a lender needs to correct the Casefile ID because the Casefile ID in the XML is incorrect do the following:*

- *Go back to the UCD submission and make the correction within the LOS system or manually edit the UCD XML file*
- **IF** *correction is being made to the UCD submission thru the LOS:*
- *Regenerate the UCD XML file*
- *Resubmit the UCD XML file*
- *Once the correction is made re-run the package edit in Loan Delivery*

Casefile ID can be manually updated within the XML file, but we advise you to reach out to the UCD Team for guidance. Please contact the [UCD Mailbox](#) for assistance.



Scenario 3 (Casefile ID in UCD and Loan Delivery match correctly)

If the Casefile ID has been verified between UCD (located on the UCD Findings Report) and Loan Delivery and continue to receive Fatal Edit C01, please contact the [UCD Mailbox](#) immediately.

Reminder: When DU is reran for any reason, the UCD submission should include the DU casefile ID that the Lender intends on including in the delivery of the loan to Fannie Mae.

2. Loan Delivery Fatal Edit C02: Postal Code provided does not match the UCD Property Postal Code.

Why does the edit fire?

This edit fires when the property zip/postal code within the UCD submission does not match the property zip/postal code in Loan Delivery.

How do I clear the edit?

- Verify the property zip/postal code from the UCD Findings Report matches in Loan Delivery for the associated Casefile ID.
- **IF** the error is within the UCD submission, resubmit the UCD XML file with the correct property zip/postal code in UCD.
- **IF** the error is in the Loan Delivery, correct the zip/postal code
- Re-run the package edit in Loan Delivery

3. Loan Delivery Fatal Edit C03: UCD Submission has a status of "Not Successful". When delivering a loan to Fannie Mae, the associated UCD submission status must be in a "Successful" status.

Why does the edit fire?

This edit fires when the corresponding UCD XML file submitted in UCD has a "Not Successful" status.

How do I clear the edit?

- Locate the Casefile ID and pull up the UCD finding report
- Review the fatal edit(s)
- Correct the UCD XML file as needed and resubmit to the UCD.
- Re-run package edit in Loan Delivery

NOTE: If guidance needed on resolving UCD Fatal Edit(s), please send an email to the [UCD Mailbox](#)

4. Loan Delivery Fatal Edit C04: Casefile ID could not be validated at this time. The UCD service is temporarily unavailable. Please re-run eligibility or call Acquisitions at 1-800-2FANNIE (232-6643), option 1.

Why does the edit fire?

This edit will fire when Loan Delivery cannot make the call to the UCD Collection Solution for verification of a UCD submission.

How do I clear the edit?

Re-run the package edit in Loan Delivery. If the edit continues to fire, please call the Customer Information Center (CIC) at 1-800-2FANNIE (232-6643) and choose option 1.



5. Loan Delivery Fatal Edit 2045: Casefile ID must be provided.

Why does the edit fire?

This edit will fire when a Casefile ID has not been entered at the time of Loan Delivery.

How do I clear the edit?

- If the UCD File was not submitted – you must first verify there is a “Successful” UCD submission for the associated casefile ID
- Refer back to the UCD Findings Report to locate the Casefile ID (i.e., UCD Casefile ID or DU Casefile ID)
- Enter the same Casefile ID used in UCD after verification completed into Loan Delivery
- Re-run package edit in Loan Delivery

Reminder: If the correspondent has transferred the UCD file to their investor/aggregator the Fannie Mae seller has the ability to perform to the following actions:

- Search for the UCD file within the UCD collection solution
- Review and verify the edits on the UCD Findings Report
- Re-submit the UCD XML file, as needed.