Uniform Closing Dataset Quick Guide
Transfer Capability from Correspondent to Aggregator

Updated September 2026

The Purpose of this Document:

This document serves to provide an overview of transfer capability within the Uniform Closing Dataset (UCD) collection solution. For more information, please refer to the UCD Collection Solution User Guide.

Overview

The UCD collection solution will allow correspondent lenders to transfer UCD data to an aggregator. The aggregators will then be able to use the UCD collection solution to retrieve the transferred UCD data including the UCD Findings Report, the PDF of the Closing Disclosure, and the UCD XML file.

> **NOTE:** *This is optional functionality and not required.*

Prerequisite

You need to have an established relationship with another Lender.

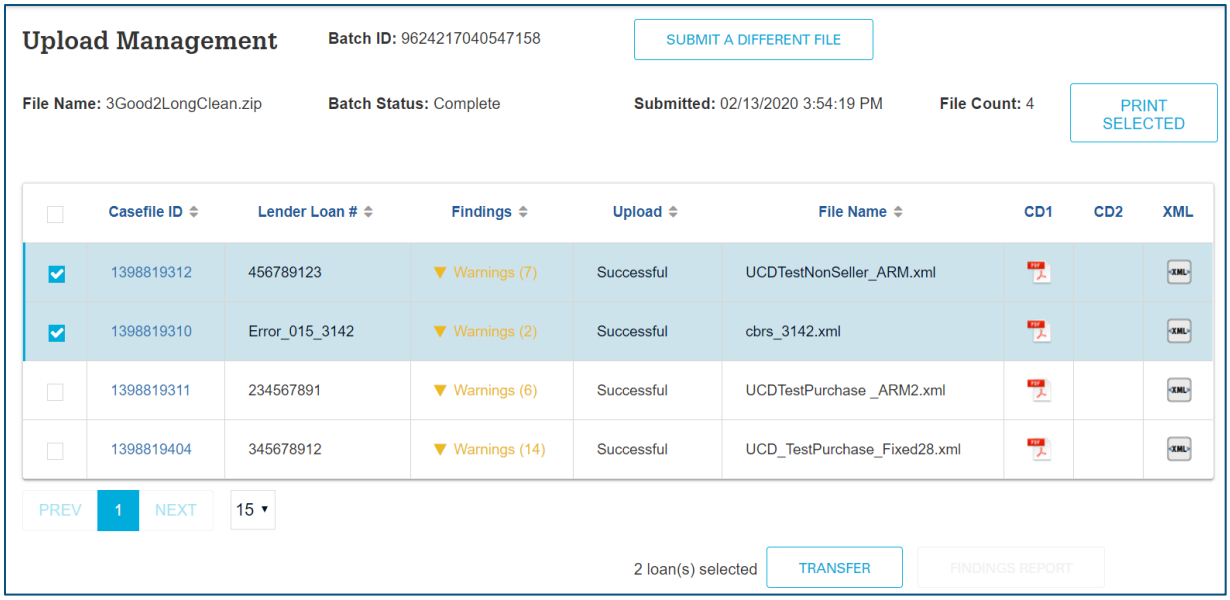
Transfer of UCD Data

Once a relationship is established between two organizations in the UCD solution, either party can transfer a submitted UCD file to the other party. The correspondent can designate a Casefile ID and specific aggregator to transfer UCD data.

Transfer multiple UCD files

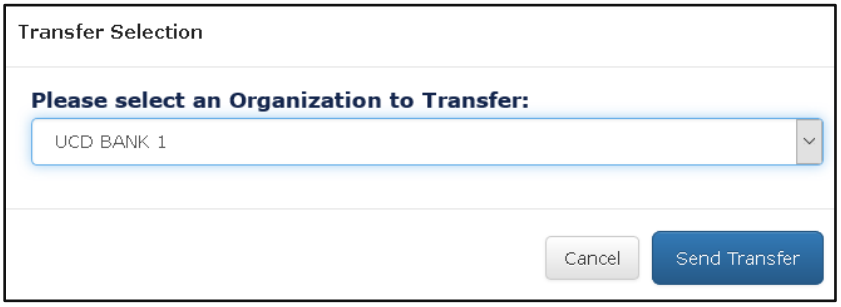
- From the Upload tab, **upload** your UCD XML zip file
- From the Upload Summary, select the files you would like to transfer and click **Transfer**

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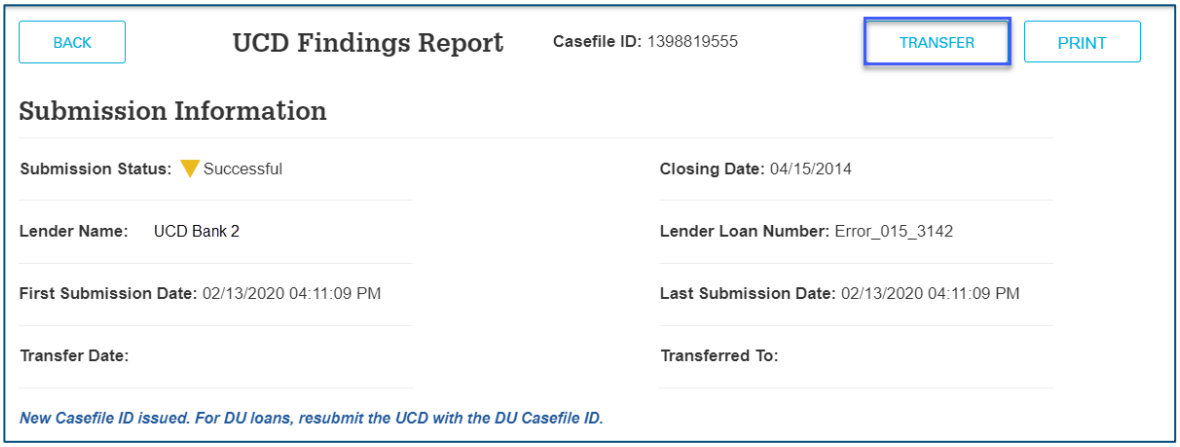


NOTE: *Check the select all box to select files in bulk to transfer*

- Select the **Organization** to whom you want to transfer the UCD file (the dropdown box will only display organizations you have an established relationship with). Click **Send Transfer**.

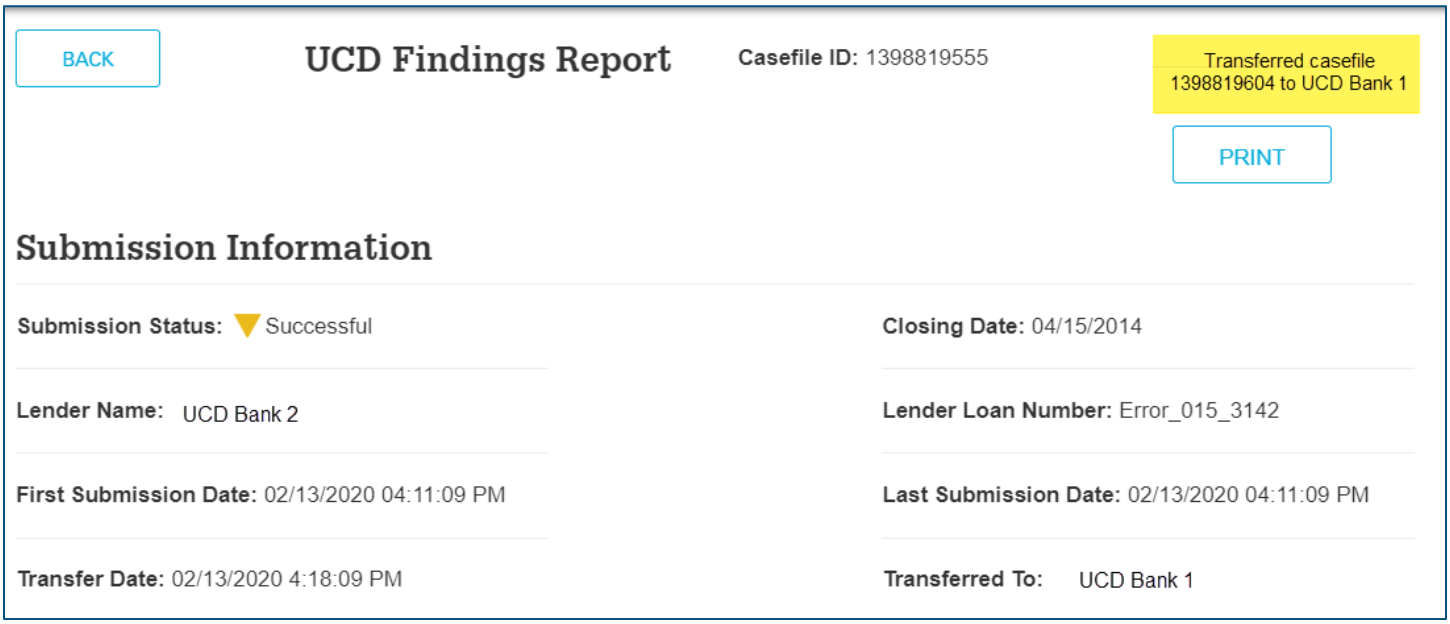


- For a single file transfer open the UCD Findings Report and **click the Transfer** button



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A message will be displayed confirming the UCD file has been transferred.



Transfer Activity Tab

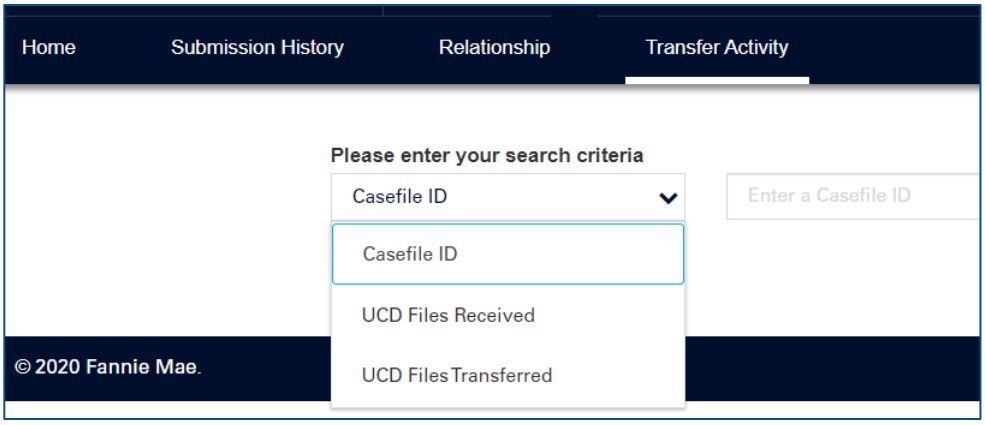
Search for Transferred UCD File

The Transfer Activity tab allows you to search for the UCD files you have transferred to other organizations, or those that have been transferred to your organization.

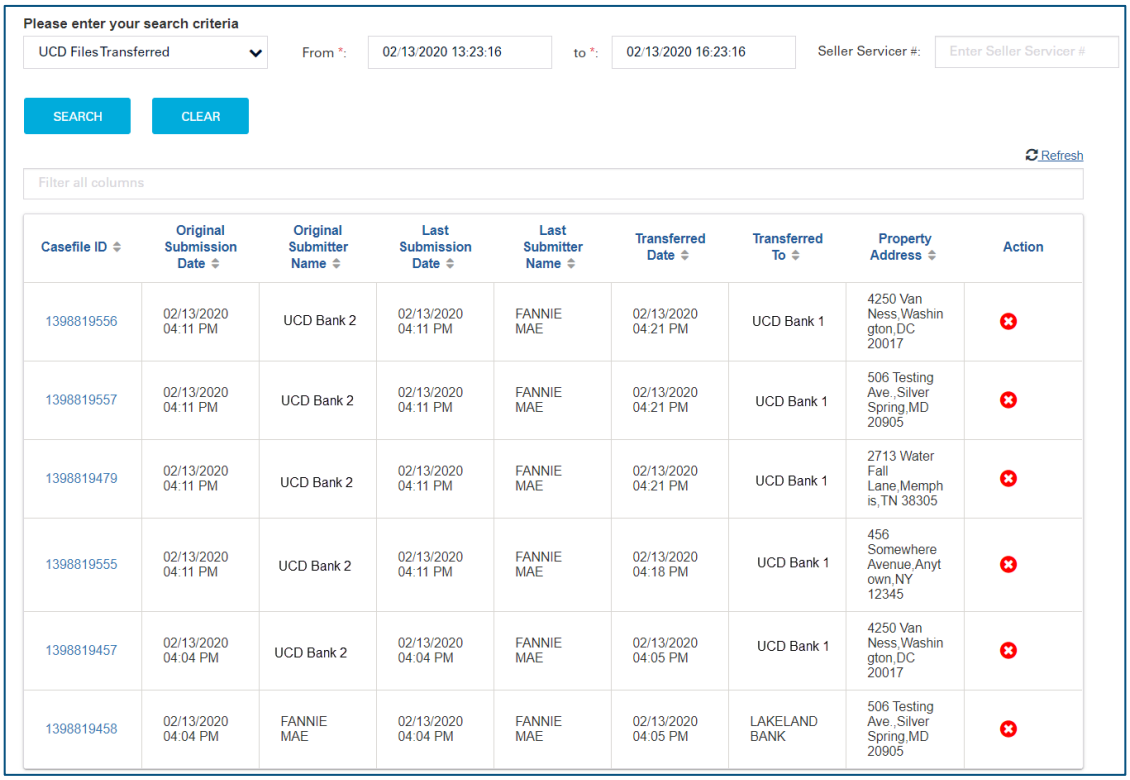
The "Search Transfer" using 'UCD Files Received' or 'UCD Files Transferred' function in the UCD collection solution will return both newly transferred UCD submissions as well as previously transferred UCD submissions that have been subsequently updated by the transferor within the selected date range.

1. From the Transfer Activity tab, enter the search criteria to locate the UCD file
2. You can search on the following:
    a. Casefile ID
    b. UCD Files Received (search for UCD files transferred TO your organization)
    c. UCD Files Transferred (search for UCD files FROM your organization)

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3. The results will be displayed, along with the following information:
   a. **Casefile ID** – Casefile ID associated with the UCD submission
   b. **Original Submission Date** – First submission date of the UCD file
   c. **Original Submitter Name** – Original organization that uploaded the original file submission
   d. **Last Submission Date** – Most recent upload date of the UCD file
   e. **Last Submitter Name** – Most recent organization that uploaded the UCD file
   f. **Transferred Date** – Date the UCD file was transferred
   g. **Transferred To** – Organization the UCD file was transferred to
   h. **Action** – Functionality to cancel the UCD transfer and return access back to the original organization



Casefile ID	Original Submission Date	Original Submitter Name	Last Submission Date	Last Submitter Name	Transferred Date	Transferred To	Property Address	Action
1398819556	02/13/2020 04:11 PM	UCD Bank 2	02/13/2020 04:11 PM	FANNIE MAE	02/13/2020 04:21 PM	UCD Bank 1	4250 Van Ness,Washington,DC 20017	
1398819557	02/13/2020 04:11 PM	UCD Bank 2	02/13/2020 04:11 PM	FANNIE MAE	02/13/2020 04:21 PM	UCD Bank 1	506 Testing Ave.,Silver Spring,MD 20905	
1398819479	02/13/2020 04:11 PM	UCD Bank 2	02/13/2020 04:11 PM	FANNIE MAE	02/13/2020 04:21 PM	UCD Bank 1	2713 Water Fall Lane,Memphis,TN 38305	
1398819555	02/13/2020 04:11 PM	UCD Bank 2	02/13/2020 04:11 PM	FANNIE MAE	02/13/2020 04:18 PM	UCD Bank 1	456 Somewhere Avenue,Anytown,NY 12345	
1398819457	02/13/2020 04:04 PM	UCD Bank 2	02/13/2020 04:04 PM	FANNIE MAE	02/13/2020 04:05 PM	UCD Bank 1	4250 Van Ness,Washington,DC 20017	
1398819458	02/13/2020 04:04 PM	FANNIE MAE	02/13/2020 04:04 PM	FANNIE MAE	02/13/2020 04:05 PM	LAKELAND BANK	506 Testing Ave.,Silver Spring,MD 20905	

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Both organizations will have the exact same view in the Transfer Activity tab for their transactions. The Last Submission Date will be the date of the most recent submission. Last Submitter Name is the organization who submitted the latest submission.

Access the UCD Findings Report, Closing Disclosure PDF, and the UCD XML file

1. Click the Casefile ID you want to review
2. UCD Findings Report will display



A Casefile ID must exist in order to transfer a UCD file. In certain scenarios, a "Not Successful" submission can be transferred. If a UCD file is not successful and a Casefile ID exists, the file can be transferred. If no Casefile ID exists, then the file cannot be transferred.

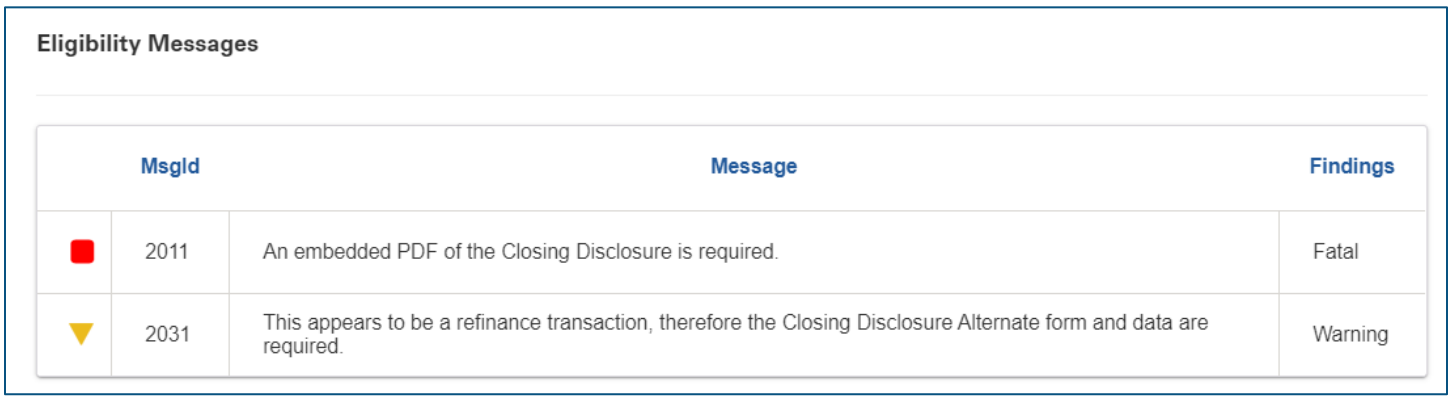
> **NOTE:** *If you do transfer a "Not Successful" UCD file, the Fatal edits must be cleared before the loan can be delivered via Loan Delivery.*

Example: UCD Transfer Not Successful and Casefile ID is issued

When a loan is uploaded and the status of "Not Successful" is returned, along with a Casefile ID the file can be transferred. You will have access to the UCD XML file as well as the Closing Disclosure PDF file (if applicable). The Fatal edit message(s) will be displayed. You will need to correct the Fatal edit(s) prior to delivering the file via Loan Delivery.

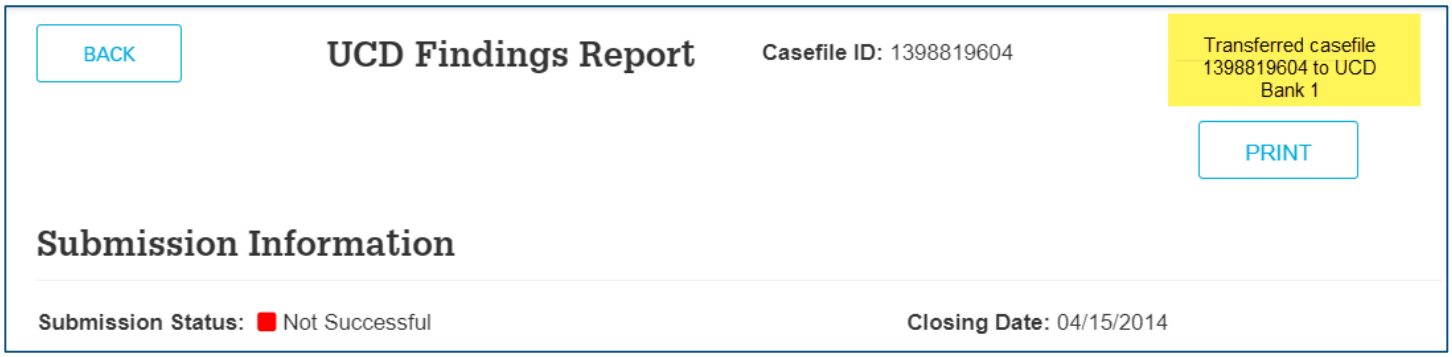
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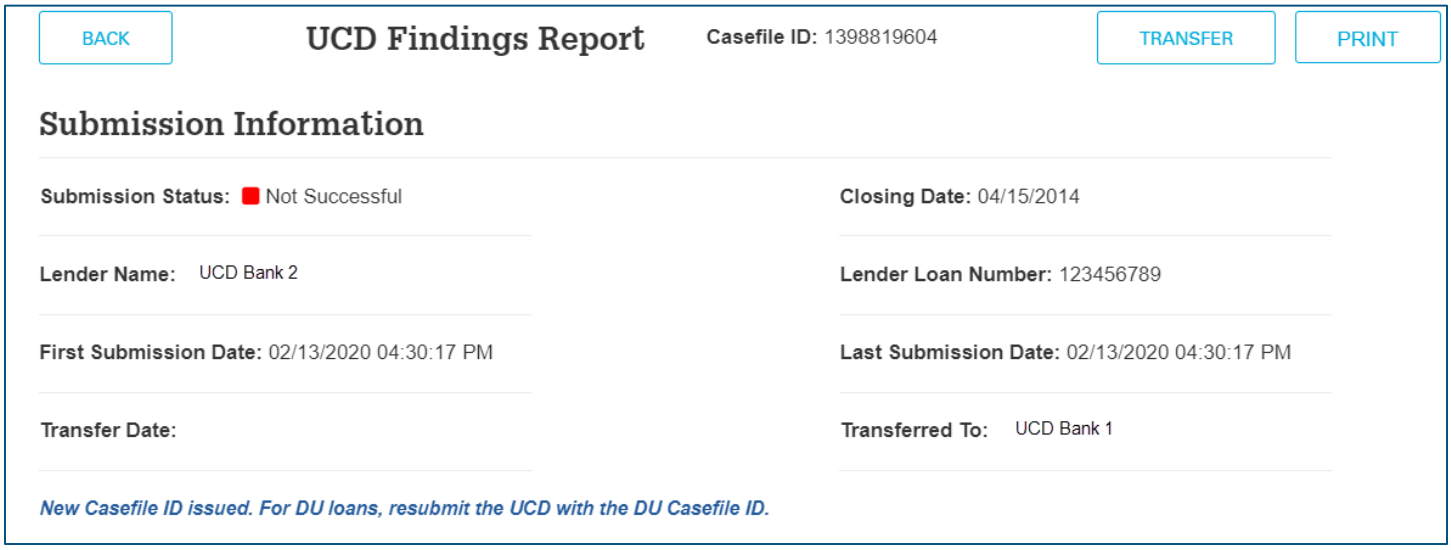
A message will be displayed confirming that the file has been transferred.

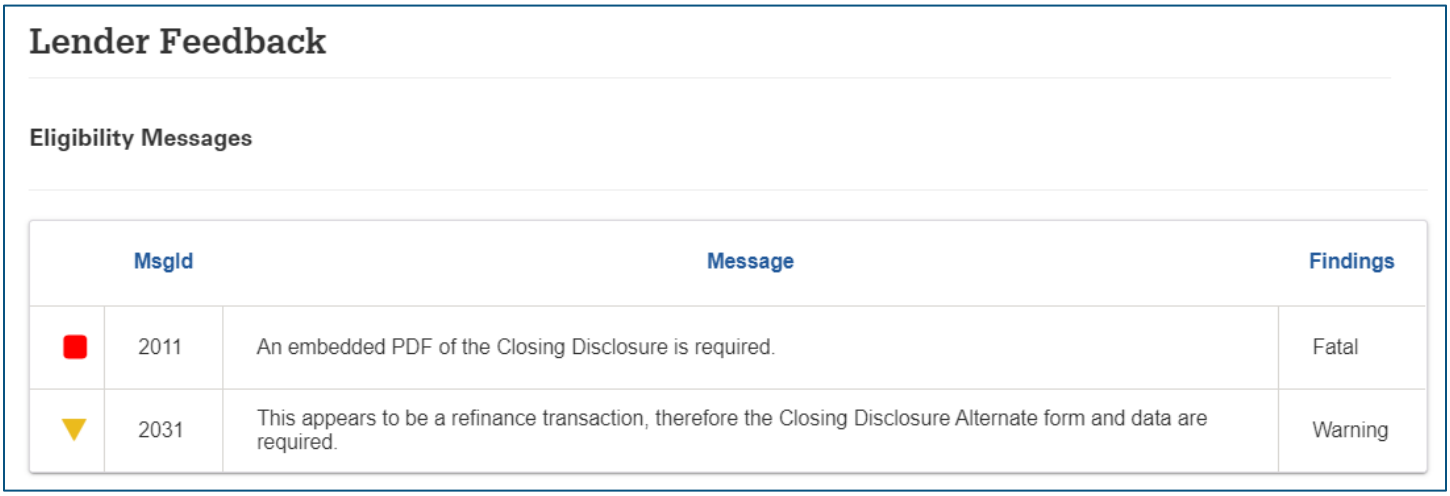


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Example: UCD Transfer Not Successful and Casefile ID is NOT issued

When a loan is uploaded and the status of "Not Successful" is returned and a Casefile ID is not issued or matched, then the file CANNOT be transferred. This means you will not have access to the UCD XML file as well as the Closing Disclosure PDF (If applicable). The Fatal edit message(s) will be displayed. You will need to correct the Fatal edit(s) prior to transferring the file(s).





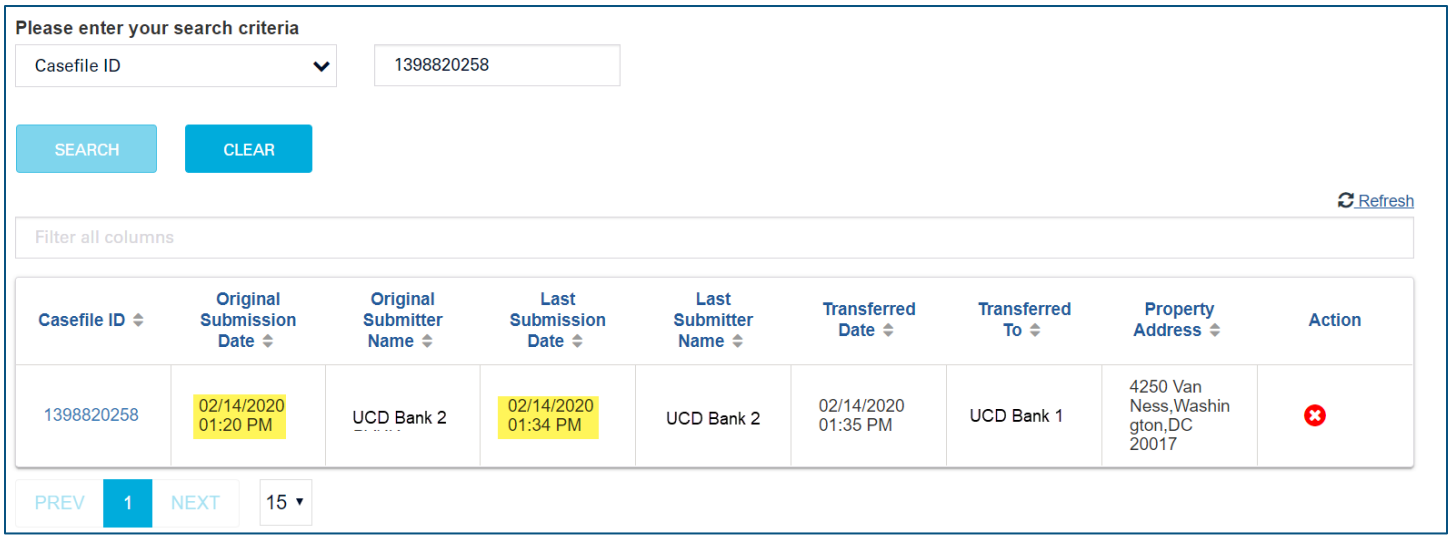


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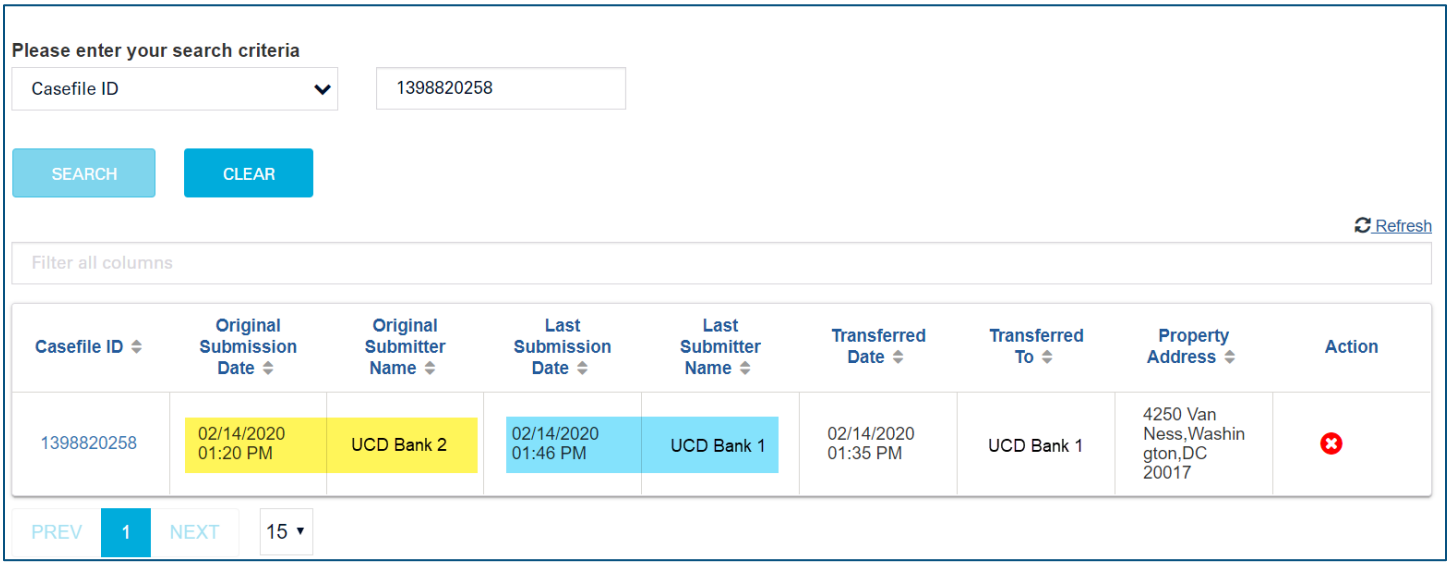
Resubmitting the UCD file

If there have been changes to the Closing Disclosure and/or the UCD file, either organization can upload the updated file(s). The UCD file must be resubmitted with the Casefile ID. If the UCD Casefile ID is not included in the resubmission, a new Casefile ID will be generated.

Example: If the organization that did the original submission uploads the updated file, the "Last Submission Date" will reflect the most recent date of the upload, which would be different than the "Original Submission Date."



Example: If the organization in the "Transferred To" status column performs a resubmission, then the "Last Submission Date" and "Last Submitter Name" will be different.



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New Subsequent UCD File Transfer

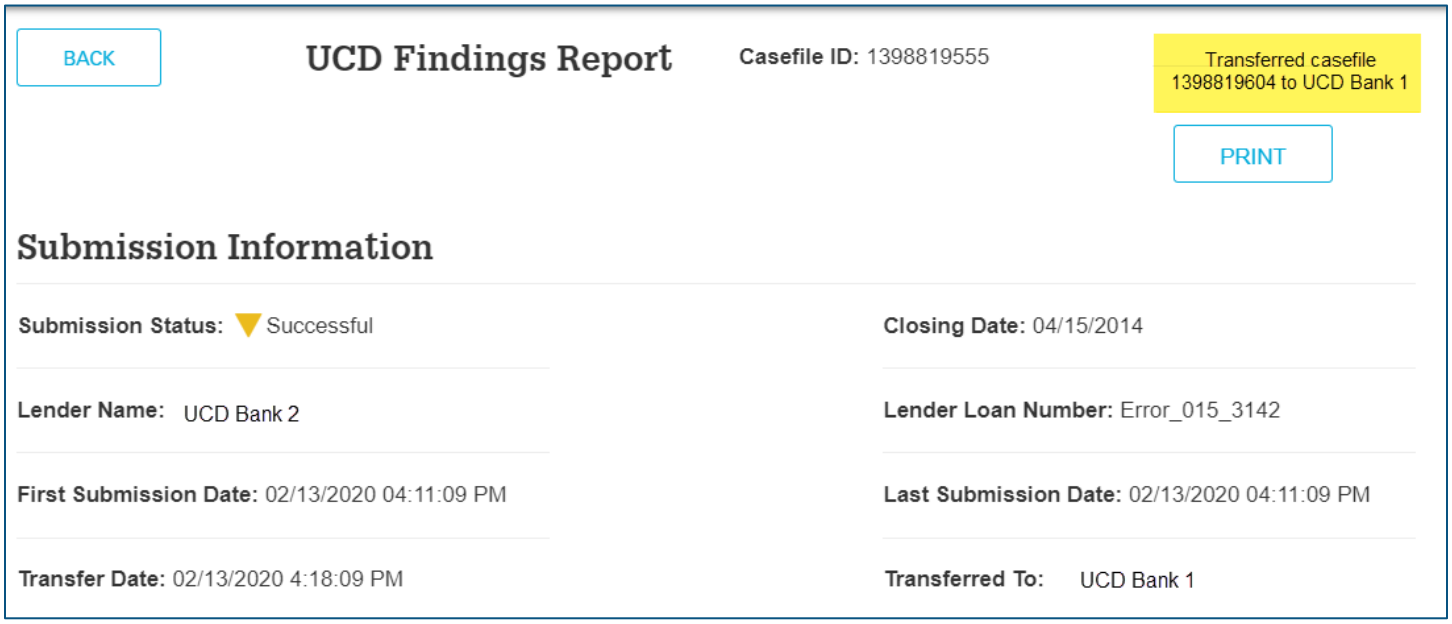
Once a UCD file has been transferred to an organization, the organization will have the option to transfer a UCD file of a subsequent lender. For example:

- Lender A transfers the UCD File to Lender B
- Lender B transfers the same UCD file to Lender C

All three lenders will then have access to the UCD Findings Report, UCD XML file, and the embedded Borrower Closing Disclosures.

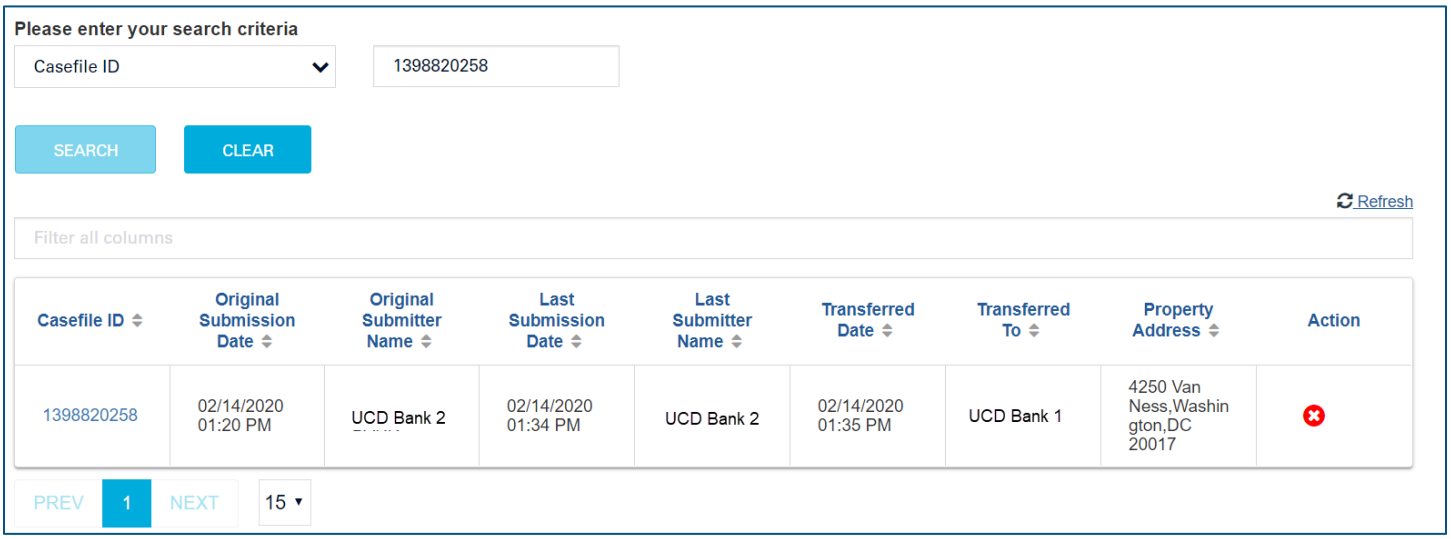
Example: Subsequent UCD file transfer

- UCD Bank 2 (Lender A) uploads a file
- UCD Bank 2 transfers the UCD file to UCD Bank 1 (Lender B)

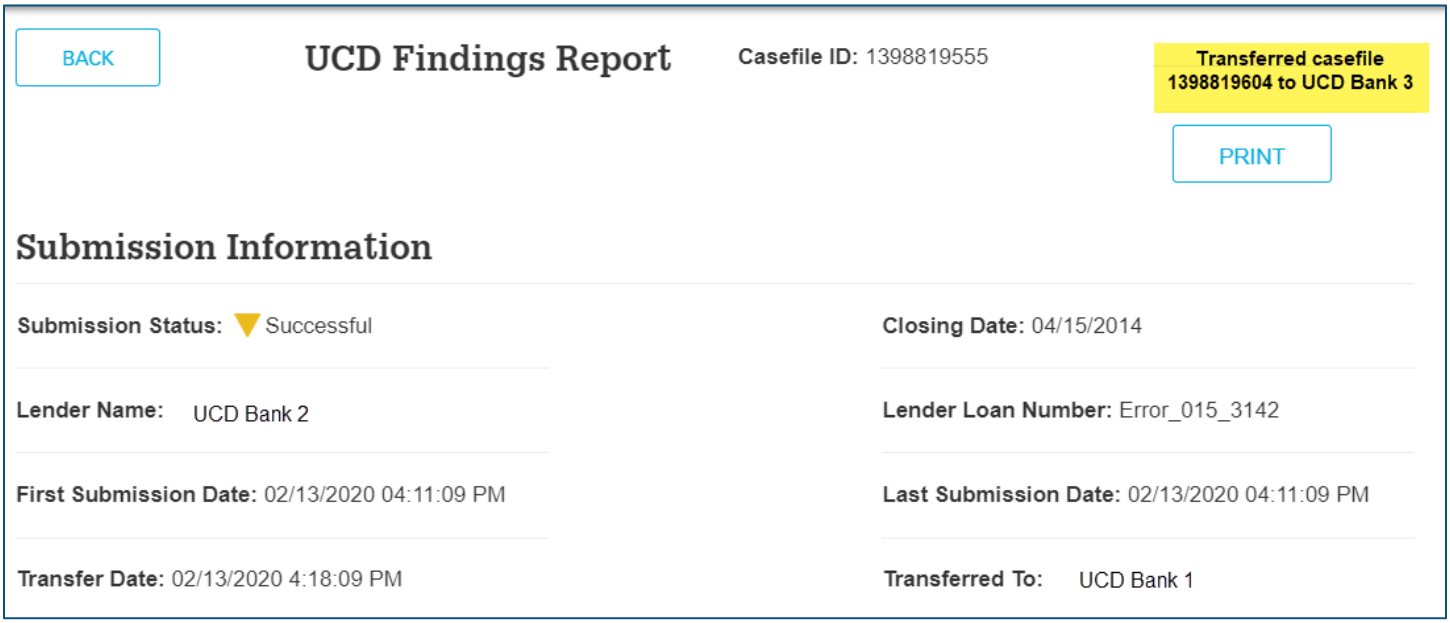


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- UCD Bank 1 searches for the UCD transfer in the Transfer Activity Tab

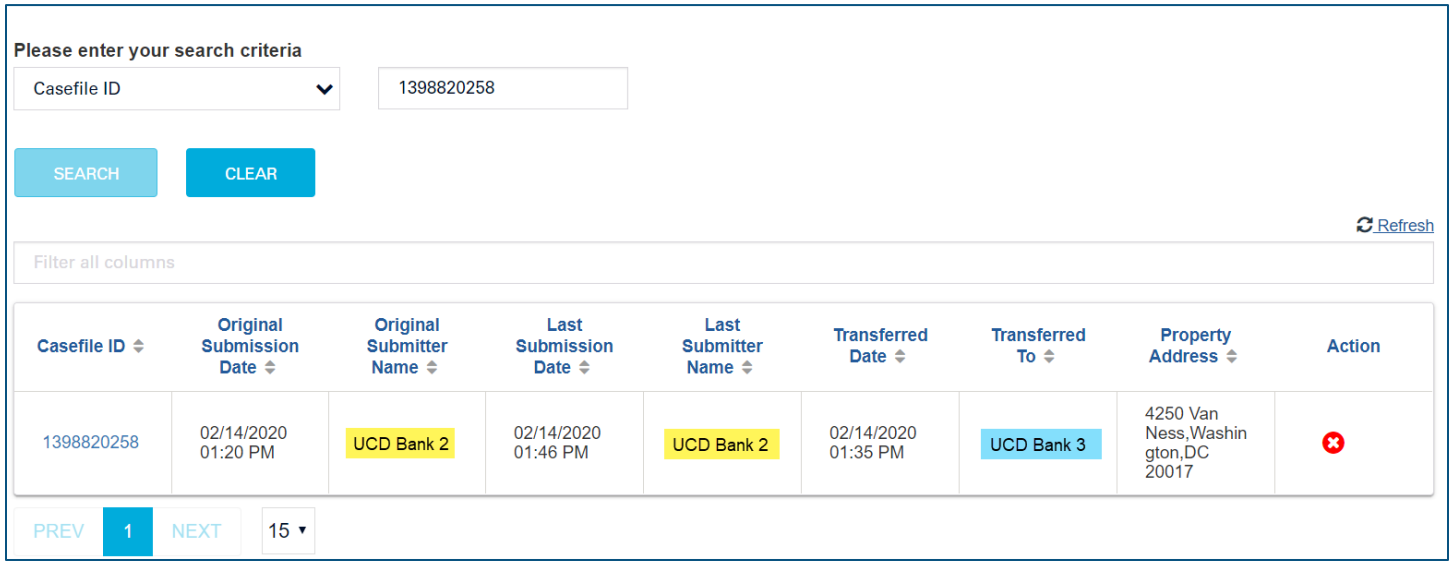


- UCD Bank 1 then makes a subsequent transfer to UCD Bank 3 (Lender C)
- The UCD Findings Report indicates the loan has been transferred to UCD Bank 3



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- From the Transfer Activity Tab, it indicates UCD Bank 3 now has access to the UCD file



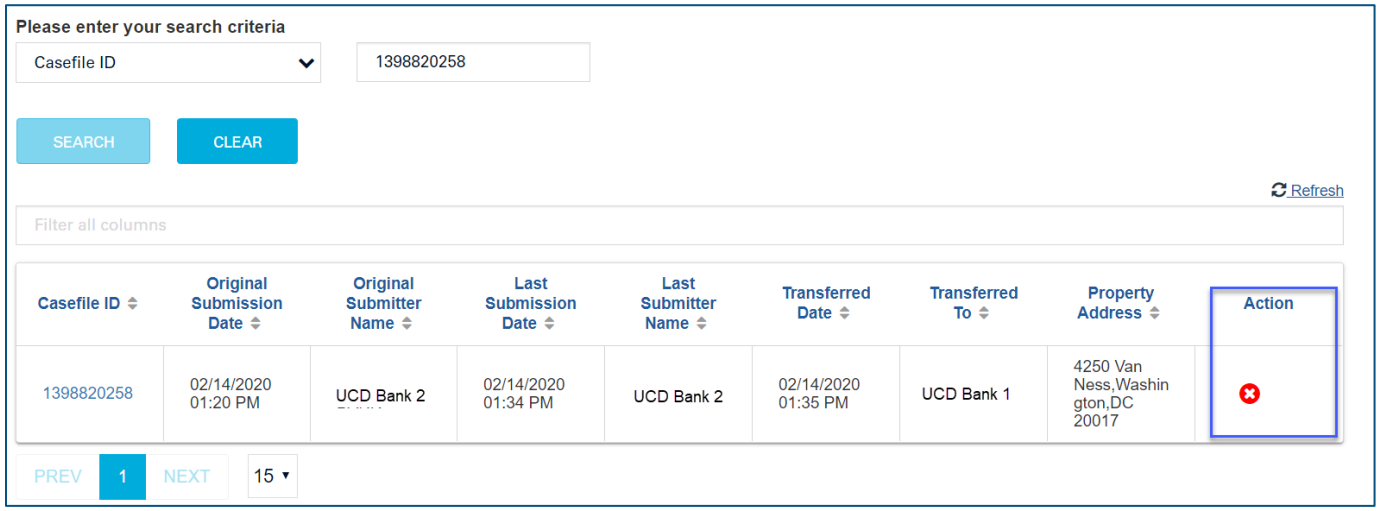
All three organizations have the ability to

- Access the UCD Findings
- View the PDF file of the Borrower Closing Disclosure
- View the UCD XML file
- Resubmit the file

Cancel the UCD File Transfer

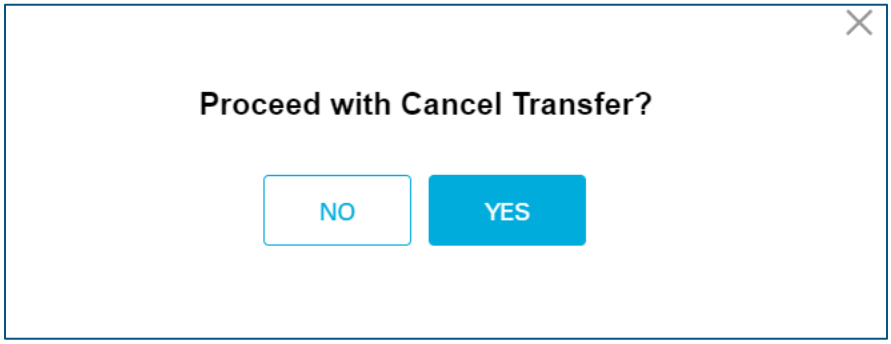
At any time, the transfer can be cancelled by either party

- From the Transfer Activity tab, search for the **UCD Casefile ID** you want to cancel
- From the Action column, click the **cancel icon**

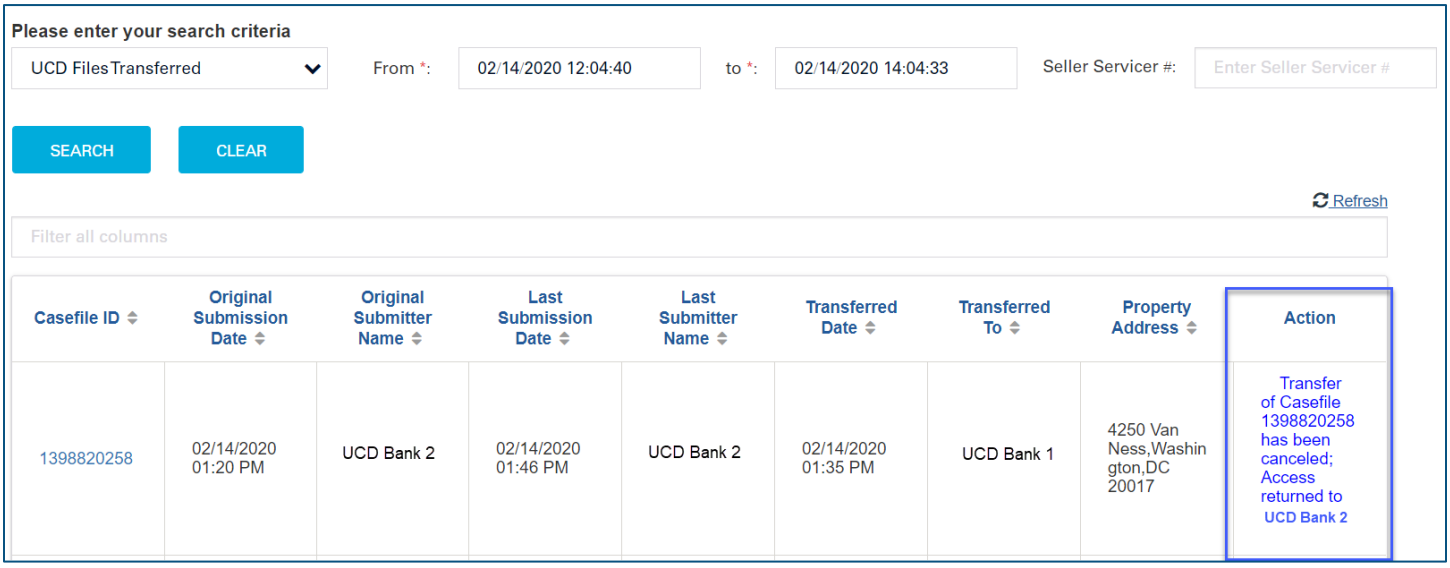


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- A pop-up box will appear to confirm the cancel of the Transfer, click **Yes.**



A message will be displayed indicating the transfer has been **cancelled**



- Click the **Refresh** icon and the loan will no longer appear on the screen.

Once the transfer has been cancelled, the UCD file can be transferred to a different organization.

Additional UCD Resources

To learn more about the UCD collection solution, visit the FannieMae.com UCD collection solution page at: **https://singlefamily.fanniemae.com/learning-center/delivering/uniform-closing-dataset-ucd-collection-solution**

Key UCD resources:

- UCD Feedback Messages: https://singlefamily.fanniemae.com/media/document/xlsx/ucd-feedback-messages
- Uniform Closing Dataset (UCD) page (Specification, Announcements, etc.): https://singlefamily.fanniemae.com/delivering/uniform-mortgage-data-program/uniform-closing-dataset

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