



Access the UCD Data Form Entry

The Uniform Closing Dataset (UCD) collection solution has added a new feature to the user interface that will allow for UCD data entry based on the Borrower Closing Disclosure (CD). After entering the data, the Borrower CD PDF can be uploaded into the submission. The collection solution will then generate a UCD XML file and a corresponding UCD Findings Report as it does for an import of the XML file directly to the user interface.

NOTE: *Interest-Only Loans are Not Eligible: In this version of the 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.

The screenshot displays the Fannie Mae user interface for the UCD Collection Solution. At the top left is the Fannie Mae logo and name. On the top right, there are links for 'Help' and 'Log Out'. Below the header is a navigation bar with four tabs: 'Upload', 'Search', 'Relationship', and 'Transfer Activity'. The 'Upload' tab is selected and highlighted in dark blue. To the right of the navigation bar is a button labeled 'FM Connect Reports'. The main content area is divided into two sections. The left section is titled 'Please select a UCD file' and contains a 'Choose File...' button. The right section is titled 'Create or Edit a UCD File' and contains a 'Get Started' button. Below these sections are three buttons: 'Upload', 'Clear', and 'Refresh'. A small note below the 'Get Started' button reads: '* Please use this section to enter data for a new UCD submission to the Fannie Mae portal.' At the bottom of the interface is a dark blue footer bar containing the text '© 2018 Fannie Mae.' on the left and 'Logged in as: d9113une' on the right.


Once you log into the system, you will have two options under the Upload tab:

1. Select a UCD file to import (Note: there is no change to this functionality.)
 - Select your UCD XML file using the “Choose File...” button
 - Import the file
 - Review the UCD Findings Report
2. Create or edit a UCD file:
 - Select the “Get Started” button
 - Selecting this button will bring you to the following screen:




Create or Edit a UCD
Select an option below.

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 brand new file by entering the UCD data on the UI: Select the “Create a new UCD”
- 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.)

To Create a UCD file

To create a new UCD file:

- Select “Create a new UCD”

Create a new UCD



Manually enter closing document information to create and submit a 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

Automated Underwriting System Type

▼

Automated Underwriting System Type
Other Description

▼

Underwriting System ID

You will need to complete all of the following fields:

- What is the loan **PURPOSE**?



- What is the PRODUCT?
- Automated Underwriting System Type – select the system used to underwrite the loan
 - Submitting a loan underwritten by Desktop Underwriter.
 - Must provide the DU Casefile ID
 - A match to DU will be performed based on the Casefile ID
 - Submitting a loan not underwritten by DU
 - Leave AUS blank and the system will generate a new Casefile ID
 - Submitting a loan underwritten by any other AUS System Type
 - Casefile ID (if included) will not be considered for this submission
 - New UCD issued casefile ID will be generated
 - Re-submitting a loan assigned a previous casefile ID by UCD
 - Select “UCD”
 - Must provide previously issued casefile ID
- Automated Underwriting System Type Other Description
 - select the system used to underwrite the loan
- Underwriting System ID
 - Provide the DU Casefile ID if underwritten in DU
 - Leave blank if submitting a non-DU loan for the first time. The system will assign a new casefile ID
 - Provide the previously issued UCD casefile ID if re-submitting a non-DU loan

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

UCD File Creation

Purpose: Refinance Product: Fixed

General Loan Information

General Loan Information

Closing Information

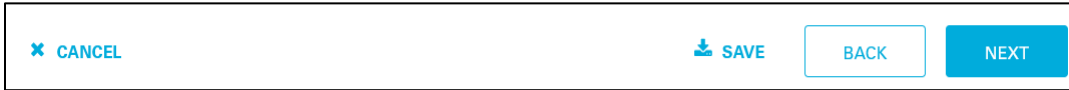
Date Issued *	Closing Date *	Disbursement Date *
<input type="text" value="Enter date issued"/>	<input type="text" value="Enter closing date"/>	<input type="text" value="Enter disbursement date"/>
Settlement Agent *	File # *	
<input type="text" value="Enter settlement agent"/>	<input type="text" value="Enter file number"/>	
Appraised Property Value *		
<input type="text" value="Enter appraised property value"/>		
Appraisal Identifier ⓘ	Property Valuation Method Type ⓘ *	
<input type="text" value="Enter appraisal identifier"/>	<input type="text" value="Select one"/>	
Property *	Unit Type	Unit
<input type="text" value="Enter street"/>	<input type="text" value="Select Type"/>	<input type="text" value="Unit #"/>
City *	State Code *	Zip *
<input type="text" value="Enter city"/>	<input type="text" value="Enter state code"/>	<input type="text" value="Enter zip"/>

The Table of Contents will navigate you through each section. (Note: 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.

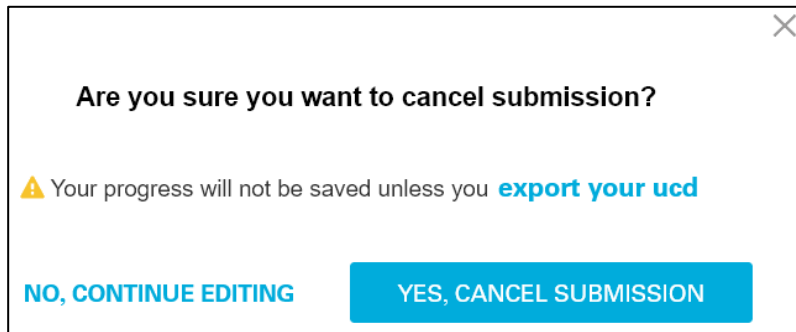


Navigation

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



1. The SAVE button will allow you to save prior to proceeded.
2. The BACK button will take to the previous screen.
3. The NEXT button advances you to the next or previous screen.
4. The CANCEL button allows you to cancel the submission.



- By clicking the CANCEL button, the following message box will appear:

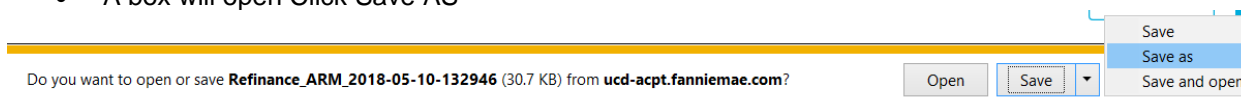
You will have a two options to choose from:

- Clicking YES, CANCEL SUBMISSION, only use this if you want to cancel the submission (Note: If you cancel the submission and have not saved the previously entered data, then you will lose any data that has been entered.)
- Clicking NO, CONTINUE EDITING if you want to continue to enter data.

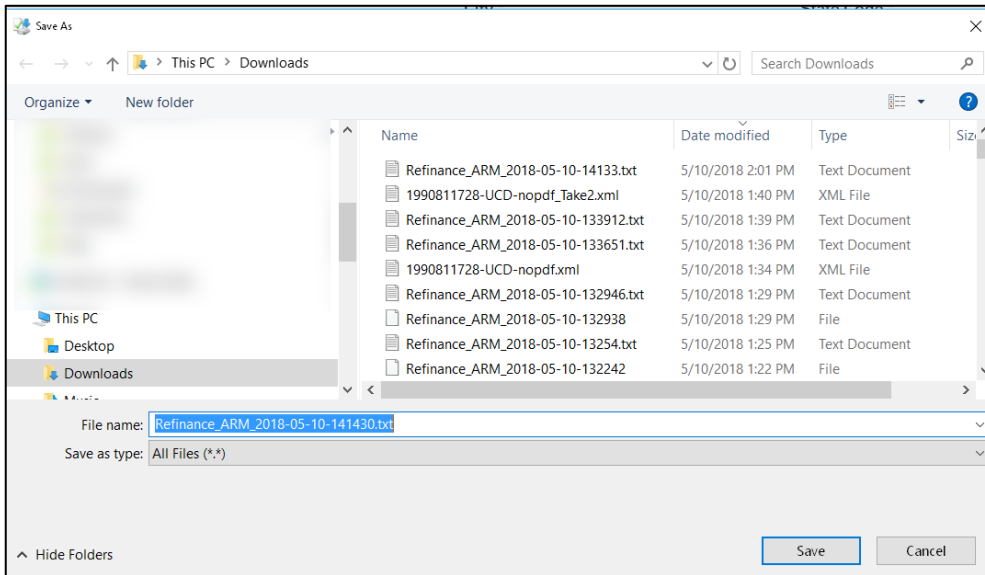
For exporting your UCD to continue your progress in entering the data:

- Google Chrome: The file should be automatically downloaded according to your browser's settings with an extension of .TXT. A new file will be created every time you save.
- Internet Explorer/Mozilla Firefox: The file should be automatically downloaded, however you must add the .TXT extension.

- To add the extension
- Click SAVE
- A box will open Click Save AS



- Add an extension on .TXT
- Click Save
- A new file will be created every time you save the file



Note: if you click SAVE instead of SAVE AS, you can NOT add the extension of .TXT

Entering fees

Note: All fees are to be entered in the same format with the exception of the Loan Points, see below.
Below is the Loan Points section:

1 A. Origination Charges *		Enter amount	
2 DESCRIPTION	3 BORROWER-PAID	4 SELLER-PAID	5 PAID BY OTHERS
Enter per <input type="text"/> % of Loan Amount (Points) *	At Closing	At Closing	Paid by
To <input type="text"/> Enter entity	<input type="text"/> Enter amount	<input type="text"/> Enter amount	<input type="text"/> Select type <input type="button" value="v"/>
Regulation Z Points and Fees Indicator <input type="button" value="i"/>	Before Closing	Before Closing	<input type="text"/> Enter amount
6 <input type="radio"/> True <input type="radio"/> False	<input type="text"/> Enter amount	<input type="text"/> Enter amount	
Regulation Z Excluded BonaFide Discount Point Indicator <input type="button" value="i"/>			
<input type="radio"/> True <input type="radio"/> False			
Regulation Z Excluded BonaFide Discount Points Percent <input type="button" value="i"/>			
<input type="text"/> Enter percent <input type="text"/> %			

For each section there will be the following fields for an example of a Loan Discount:

1. Title of the Section (page 2 of the Closing Disclosure) – enter the total fees for the section
2. Description



- Enter the percent of the Loan Amount (Points)
 - Enter the Entity
- 3. Borrower Paid
 - Enter the amount paid At Closing
 - Enter the amount paid Before Closing
- 4. Seller Paid
 - Enter the amount paid At Closing
 - Enter the amount paid Before Closing
- 5. Paid by Others
 - Select the Paid By type
 - Enter the amount
- 6. Select true or false for
 - Regulation Z Points and Fee Indicator (not used for discount points)
 - Regulation Z Excluded BonaFide Discount Point Indicator
 - Enter the Regulation Z Excluded BonaFide Discount Point Percent if Regulation Z Excluded BonaFide Discount Point Indicator is True

Below is an example of all other fee types:

1. Title of the Section (page 2 of the Closing Disclosure)
 - Enter the total fees for the section
2. Select the fee type from the drop down
 - If you select other than enter the name in the field
 - Enter who the fee is being paid to
3. Borrower Paid
 - Enter the amount paid At Closing
 - Enter the amount paid Before Closing
4. Seller Paid
 - Enter the amount paid At Closing
 - Enter the amount paid Before Closing
5. Paid by Others
 - Select the Paid By type
 - Enter the amount
6. If known, indicate if the fee is included in the Regulation Z Points and Fee Indicator
7. Click the button with the trash can icon if you need to delete the fee
8. Click the "+ Add Fee Payment" button if you need to add another fee



Payment Calculations

Example: Fixed Rate Payment Calculation (Note: For a Fixed Rate, the Maximum Principal and Interest Payment should be completed. Minimum is not required.)

Projected Payments		Purpose: Refinance	Product: Adjustable Rate
Payment Calculation 1			
Years *	1 - 5	Min. Principal & Interest Payment	Max. Principal & Interest Payment *
		Enter amount	\$ 1,007.35
Mortgage Insurance *	\$ 161.77	Estimated Escrow *	\$ 0.00
Estimated Total Monthly Minimum Payment	Enter Amount	Estimated Total Monthly Maximum Payment *	\$ 1,169.12
Payment Calculation 2			
Years *	6 - 8	Min. Principal & Interest Payment	Max. Principal & Interest Payment *
		\$ 1,007.00	\$ 1,229.00
Mortgage Insurance *	\$ 161.77	Estimated Escrow *	\$ 0.00
Estimated Total Monthly Minimum Payment	\$ 1,169.00	Estimated Total Monthly Maximum Payment *	\$ 1,391.00

Example: Adjustable-Rate Mortgage (ARM) Rate Payment Calculation (Note: For Payment Calculation 1 on an ARM loan, the Maximum Principal and Interest Payment should be completed. 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.)

Payment Calculation 1			
Years *	1 - 4	Min. Principal & Interest Payment	Max. Principal & Interest Payment *
		Enter amount	\$ 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 *	5 - 30	Min. Principal & Interest Payment	Max. Principal & Interest Payment *
		Enter amount	\$ 737.91
Mortgage Insurance *	Enter amount	Estimated Escrow *	\$ 206.13
Estimated Total Monthly Minimum Payment	Enter Amount	Estimated Total Monthly Maximum Payment *	\$ 944.04

Amount Fields

Negative values are allowed for all amount fields. (Note: Only enter negative values if that is how the value appears on the form. Enter the negative sign (-) and then type the number.) Please refer to the [Appendix E: UCD Implementation Guide](#) for help on negative values.

Aggregate Adjustment	At Closing
	-\$ 284.76
	Before Closing
	Enter amount



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

H. Other *		\$ 0.00
DESCRIPTION	BORROWER-PAID	PAID BY OTHERS
Select fee type <input type="text"/>	At Closing	Paid By
Enter fee <input type="text"/>	Enter amount <input type="text"/>	Select type <input type="text"/>
To <input type="text"/>	Before Closing	Enter amount <input type="text"/>
Regulation Z Points and Fees Indicator <input type="checkbox"/> True <input type="checkbox"/> False	Enter amount <input type="text"/>	Enter amount <input type="text"/>

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.

- Click **SAVE** to export a local file of data entered to this point to use if additional editing will be needed.
- Click **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

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

- [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](#)

Projected Payments

Payment Calculation 1

Years *	Min. Principal & Interest Payment	Max. Principal & Interest Payment *
<input type="text" value="1"/> - <input type="text" value="4"/>	<input type="text" value="Enter amount"/>	<input type="text" value="\$ 737.91"/>
Mortgage Insurance *	Estimated Escrow *	
<input type="text" value="\$ 72.50"/>	<input type="text" value="\$ 206.13"/>	
Estimated Total Monthly Minimum Payment	Estimated Total Monthly Maximum Payment *	
<input type="text" value="Enter Amount"/>	<input type="text" value="\$ 1,016.54"/>	

Payment Calculation 2

Years *	Min. Principal & Interest Payment	Max. Principal & Interest Payment *
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- The Table of Contents will indicate which sections are missing required data
- Navigate to those sections and complete the required fields
- Navigate back to the Upload Closing Disclosure section as described immediately above

The edits will run and the UCD Findings Report will be displayed:



Upload Search Relationship Transfer Activity **FM Connect Reports**

Please enter your search criteria

Batch ID

Upload Summary Casefile ID: 1397504279

UCD Findings Report

Submission Status

Casefile ID	1397504279	Status	Successful		
Lender Name	CITIMORTGAGE, INC.	Lender Loan Number	123456789		
First Submission Date	04/16/2018 02:14:43 PM	Last Submission Date	04/16/2018 02:14:43 PM		
Closing Date	04/16/2018				
Transferred To		Transfer Date			

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

Property & Loan Information


	UCD	DU
Address	123.Somewhere.Street	

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

To Edit a UCD

If you have previously saved a file after entering the data, you will be able to upload it continue your process and add additional data or to make corrections. (Note: To edit existing files, they must be 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 in which you can make changes to.
- If the UCD Collection Solution previously issued a Casefile ID, please enter that Casefile ID before continuing.

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

1990811728

UCD Findings Report

Submission Status

Casefile ID	1990811728	Status	Successful 🔄 📄
Lender Name	CITIMORTGAGE, INC.	Lender Loan Number	1234456789
First Submission Date	05/10/2018 01:28:13 PM	Last Submission Date	05/10/2018 01:28:13 PM
Closing Date	05/11/2018		
Transferred To		Transfer Date	

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

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

Upload Closing Disclosure

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

+ BROWSE

- 1397504279-1-ClosingDisclosure.pdf - 945950 bytes

× CANCEL **↓** SAVE **BACK** **SUBMIT**

(Note: Remember to SAVE before submitting the file.)