Uniform Closing Dataset (UCD) User Guide

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Contents

Chapter 1: Uniform Closing Dataset Overview

Overview

The Uniform Closing Dataset (UCD) initiative was launched in 2013 by Fannie Mae and Freddie Mac (the GSEs) with the goal of developing a standardized dataset for the Consumer Financial Protection Bureau (CFPB) Closing Disclosure, a form which replaced the Department of Housing and Urban Development HUD-1 Settlement Statement widely used in the industry for most mortgage transactions. The joint Fannie Mae and Freddie Mac UCD workgroup mapped the Closing Disclosure to the Mortgage Industry Standards Maintenance Organization (MISMO®) Version 3.3.0 Reference Model and provided the industry with a standardized data specification for all fields on the Closing Disclosure.

Purpose

The UCD is a common industry dataset under the Uniform Mortgage Data Program® (UMDP®) that allows information on the new Closing Disclosure to be communicated electronically to the GSEs. The UCD XML file is the same for both GSEs; there are no Fannie Mae-specific UCD data requirements. Delivery of the UCD XML file must occur prior to delivery of all loans. Any loan with a note date on or after June 25, 2018, that is delivered without a successfully submitted UCD file will not be accepted.

UCD Collection Solution

Fannie Mae's UCD collection solution is available to facilitate the submission of the UCD XML file. The UCD file can be imported through the UCD web-based user interface located on the UCD Collection Solution page. After submission, the lender can use the UCD collection solution to view feedback on the submission (e.g., feedback messages). The lender may also utilize the UCD collection solution for other various reasons, such as to search for any prior submissions using the "Search" function and/or to transfer a UCD file from the Correspondent to the Aggregator. The UCD file may also be delivered via Fannie Mae's direct integration platform, which converts the UCD file into a structured XML file.

> Note: *A link to the UCD collection solution is located in the Loan Delivery application for users that have both UCD and Loan Delivery access.*

UCD XML File

Lenders can create the UCD XML file by using an in-house proprietary system, or by means of a Technology Solution Provider (TSP). For further guidance, refer to the UCD page for technical resources to support your file development and testing. For information on direct integration, refer to the Technology Integration page.

For lenders who do not have their own proprietary system or have identified a TSP to create the UCD XML file and would like to learn which TSPs have completed certification and/or UCD file validation with Fannie Mae, refer to the UCD Vendor List. These vendors have validated their ability to create the UCD XML file per the UCD Delivery Specification V 1.5 requirements, including the capability to embed the Closing Disclosure PDF into the UCD XML file.

Prerequisites

Before uploading files in the UCD collection solution, you should verify your organization has the following:

- One of the following web browsers at a minimum of: Internet Explorer® 9.0, Mozilla Firefox® Version 33, or Google Chrome™ Version 38.
- Zip file capability – if uploading UCD files via batch file.

Additional Resources

For additional information, visit the UCD Collection Solution and Uniform Closing Dataset pages.

Chapter 2: Accessing the UCD Collection Solution

Before you can access the UCD collection solution, you must have active user credentials for UCD based on the following categories:

- Fannie Mae Seller
- Fannie Mae Non-Seller
- Fannie Mae Desktop Underwriter® (DU®) only

Roles

The UCD collection solution will allow for the following access roles:

- **UCD_ADMIN:** Provides the capability to establish and manage relationships between correspondents and aggregators who will share UCD data.

- **UCD_SUBMIT:** Provides the capability to upload UCD files, search UCD files, and transfer a submitted UCD file to another party. Fannie Mae Sellers have access to the UCD_SUBMIT role using Loan Delivery credentials.

Note: The UCD_ADMIN role should be provisioned to a limited number of users. These are specific users in your organization who have the ability to initiate, approve, and view established relationships between Correspondents and their Aggregators. These users *must* also request the UCD_SUBMIT role.

Before you can access the UCD collection solution, you must have active credentials for UCD based on the following categories:

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Fannie Mae Sellers

Technology Manager Administrators will need to follow the process of granting users access in the Technology Manager application. Your Fannie Mae representative will also be able to assist you.

Existing Fannie Mae Sellers can grant new users access to the UCD Collection Solution. Users who require UCD access should contact their TechnologyManager Corporate Administrator, who should then perform the following steps:

1. On the FannieMae.com Home page, click **Single-Family Mortgages**

2. Click **Technology Solutions**

3. Under Support for Registered Users, Click **Technology Manager**

4. Click **LAUNCH APP** and log in

5. Complete the steps to add the UCD Collection Solution for that user.

When requesting access to the UCD Collection Solution, you can also request access for the UCD Test environment. In Technology Manager, the Administrator will find the "UCD CLVE" link from the list of available applications. Select this to provideaccess to users in your company. All users **must** have the UCD_SUBMIT role. You can provision the UCD_ADMIN role to users who initiate, approve, and view established relationships between a Correspondent and their Aggregator.

> **NOTE**: *Technology Manager Corporate Administrator and User Administrators can set up and manage user profiles and access to Fannie Mae technology applications. Administrators can grant and remove access for UCD users, as appropriate. Supporting documentation and Job Aids can be found on the Technology Manager page.*

Once you have access to the UCD collection solution, you can log in through the following ways:

- The UCD collection solution is accessible via a LAUNCH APP button on Fannie Mae's UCD Collection Solution page.

- The UCD collection solution link is included within the Loan Delivery application.

- The UCD test environment is accessible via the UCD CLVE direct URL: https://singlefamily.fanniemae.com/external-resource/ucd-test-environment

> **NOTE**: *Users with both Loan Delivery and UCD access have the ability to use the UCD collection solution link withinthe Loan Delivery application. Users with only UCD access <u>must</u> use the Launch App button on Fannie Mae's* UCD Collection Solution page .

For detailed information about accessing the UCD collection solution, refer to *Chapter 3: UCD Collection Solution*.

Fannie Mae Non-Sellers

Fannie Mae Non-Sellers are correspondent lenders who do not sell directly to Fannie Mae but wish to submit the UCD XML file onbehalf of their aggregator.

Fannie Mae Non-Sellers fall into one of the following categories:

- Existing Fannie Mae Non-Seller – Uniform Collateral Data Portal® (UCDP®)/Collateral Underwriter® (CU®)

- Existing Fannie Mae Non-Seller – UCDP only

- New Fannie Mae Non-Seller

Existing Fannie Mae Non-Sellers – UCDP/CU

Fannie Mae Non-Sellers who have existing UCDP and CU credentials can obtain access to the UCD solution. Review the steps below.

Step 1 – Register for UCD

Your Technology Manager Corporate Administrator must log into Technology Manager:

- On the FannieMae.com Home page, select Single-Family Mortgages
- Select Apps & Technology
- Under Support for Registered Users, select Technology Manager
- Select LAUNCH APP and log in
- Select Manage Applications
- Select Available Applications and agree to the Terms & Conditions to use UCD solution.
  - o You can also request access for the UCD Test environment by selecting the "UCD CLVE" link from the list of

available applications.

- Once this is complete, UCD will be available as an "Active Application Managed" technology solution.
  - o Administrators will then be able to grant the UCD solution to specific user profiles as needed – see Grant a User Access to an Application All users must have the UCD_SUBMIT role. You can provision the UCD_ADMIN role to users who initiate, approve, and view established relationships between a Correspondent and their Aggregator.

> **Access the Virtual Assistant icon in the lower right-hand corner of your Technology Manager dashboard for step by step instructions on how to add an application**

Existing Fannie Mae Non-Sellers – UCDP Only

Fannie Mae Non-Sellers who have existing Uniform Collateral Data Portal® (UCDP®) **only** credentials may obtain access to the UCD solution by first registering a Corporate Administrator for Fannie Mae.

Step 1 – Register a Corporate Administrator

- **Corporate Administrators** (CA) can set up applications, data folders, user groups, users' profiles and passwords, System IDs, company configuration, register and manage other administrators. The Corporate Administrator serves as your company representative authorized to legally bind your company to the terms and conditions of use for Fannie Mae technology. They will be the recipient of bulletins to your company's Software Subscription Agreement with Fannie Mae.

- Call the Technology Solution Center (800-2FANNIE or 800-232-6643)

- Follow the prompts for Single Family Technology Support

- Request the registration link to be provisioned a Corporate Administrator

Step 2 – Register for the UCD solution

- Once your organization has a corporate administrator you may provision the UCD application within Technology Manager.

- The Corporate Administrator will log into Technology Manager.

- Select Manage Applications (under Available Applications) and agree to the Terms & Conditions to use the UCD solution.

  - You can also request access for the UCD Test environment by selecting the "UCD CLVE" link from the list of

available applications.

- UCD will then be available as an "Active Application Managed" technology solution.

- Administrators may then grant access to the UCD solution for specific user profiles as needed – see Grant a User Access to an Application

  - All users must have the UCD_SUBMIT role. You can provision the UCD_ADMIN role to users who initiate, approve, and view established relationships between a Correspondent and their Aggregator.

> **Access the Virtual Assistant icon in the lower right-hand corner of your Technology Manager dashboard for step by step instructions on how to add an application**

New Fannie Mae Non-Sellers

New Fannie Mae Non-Sellers will be set up as a UCDP Only. Once the registration has been complete, the customer will need to have a Corporate Administrator registered prior to gaining access to UCD.

- Corporate Administrators (CA) can set up applications, data folders, user groups, users' profiles and passwords, System IDs, company configuration, register and manage other administrators. The Corporate Administrator serves as your company representative authorized to legally bind your company to the terms and conditions of use for Fannie Mae technology. They will be the recipient of bulletins to your company's Software Subscription Agreement with Fannie Mae.

Step 1 – Register for UCDP Access

- Go to the How to Register for UCDP document: https://singlefamily.fanniemae.com/media/6096/display

- Refer to the Correspondents (Non-Seller/Servicers) that do not have an existing Fannie Mae Seller/Servicer Number section of the document for the link to complete and submit the Correspondent Registration form.

N OTE: *To set up a Fannie Mae Corporate Administrator as the same time as a UCDP Lender Admin, complete the 'Corporate Administrator' section of the form. Otherwise call the Technology Solution Center (800-2FANNIE or 800-232- 6643) after UCDP access is complete to request the registration link to be provisioned a Corporate Administrator.*

Step 2 – Register for UCD Access

- Once your organization has a corporate administrator you may provision the UCD application within Technology Manager.

- The Corporate Administrator will log into Technology Manager.

- Select Manage Applications (under Available Applications) and agree to the Terms & Conditions to use the UCD solution.

o   You can also request access for the UCD Test environment by selecting the "UCD CLVE" link from the list of available applications

- UCD will then be available as an "Active Application Managed" technology solution.
- Administrators may then grant access to the UCD solution for specific user profiles as needed – see Grant a User Access to an Application
  - o   All users must have the UCD_SUBMIT role. You can provision the UCD_ADMIN role to users who initiate, approve, and view established relationships between a Correspondent and their Aggregator.

Access the Virtual Assistant icon in the lower right-hand corner of your Technology Manager dashboard for step by step instructions on how to add an application

Additional Resources

Grant Access in Technology Manager

The Technology Manager Job Aid Grant a User Access to an Application will explain how to enable a user's access to a specificFannie Mae Technology. Look for UCD and UCD CLVE for gaining access to UCD Collection Solution and the UCD Test environment. For assistance contact Fannie Mae at 800-2FANNIE (800-232-6643) or via technology_manager_request@fanniemae.com.

For registration assistance access to other resources, visit the pages below.

Application	Bookmark this Page	Support Options
UCD solution	https://singlefamily.fanniemae.com/applications-technology/uniform-closing-dataset-collection-solution	UCD@fanniemae.com or Fannie Mae Representative
Technology Manager	https://singlefamily.fanniemae.com/applications-technology/technology-manager	800-2FANNIE (800-232-6643) or technology_manager_request@fanniemae.com
UCDP	https://singlefamily.fanniemae.com/applications-technology/uniform-collateral-data-portal	800-2FANNIE or UCDP_setup@fanniemae.com

Chapter 3: UCD Collection Solution

Purpose

This chapter explains how to navigate the UCD collection solution as well as submit UCD XML files. The UCD file can be submitted as a singleXML file or a zip file that contains multiple XML files (i.e., batch file). Once you have the applicable credentials for the UCD collection solution, you can manually import the UCD XML file. You may access the UCD collection solution via the UCD Collection Solution page, or within the Loan Delivery application (if applicable).

Logging into the UCD Collection Solution

There are two ways to log into the UCD collection solution:
- Launch button on the UCD Collection Solution page
- A link embedded within the Loan Delivery application

Navigating the UCD Collection Solution

The following section describes some of the main features on the UCD collection solution Home page.

From the Home tab:

- **Home tab** – Contains the options to submit, create or edit a UCD
- **Submission History tab**– Contains the search features
- **Relationship tab** – Contains the relationship management features
- **Transfer Activity tab** – Contains the transfer of the UCD Findings Report, UCD XML file, and Closing Disclosure
- **Submit A UCD** – Click this button to choose the file you want to upload in the UCD collection solution
- **Create a new UCD –** Manually enter the UCD information
- **Edit a UCD JSON –** Edit a UCD saved from a previous manual entry session
- **Helpful Links–** Links to the UCD collection solution User Guide and UCD page on FannieMae.com
- **FM Connect Reports** –Link to the FM Connect application

From the Submission History tab:

- **Search Options** – Use this this search for a specific value in the drop-down list (Casefile ID, Lender Loan Number, Batch ID or Date Range)

- **Search Criteria** – After selecting the Search field you want, enter the value

- **Search Button** – Once the Search Criteria has been entered, click Search for results

- **Clear Button** – Select the Clear button to clear the data.

> **NOTE:** *You must click the Clear button before performing another search.*

From the Relationship tab:

- **Lender Name** – Search for a specific value in the drop-down list (e.g., Lender Name or Seller Servicer #)

- **Enter a Lender Name (or Seller Servicer #)** – After selecting the Search field you want, enter the value

- **Search** – Once the Search Criteria has been entered, click Search for results

- **Clear** – Select the Clear button to clear the data

- **Requests Received** – Displays a list of organizations that have sent a relationship request with your organization

- **Requests Initiated** – Displays a list of organizations to whom your organization has sent a relationship request

- **Relationship Status** – Displays a list of all relationship statuses (either approved, terminated, or denied).

> **NOTE:** *Users that plan on managing relationships with other lenders should have the UCD_ADMIN role. Limiting this role is advised as it will provide the Relationship tabs part of the function capability.*

From the Transfer Activity tab:


1. Search Options – Use this this search for a specific value in the drop-down list (e.g., Casefile ID, UCD Files Received, or Files Transferred)

2. Search Criteria – After selecting the Search field you want, enter the value

3. Search – Once the Search Criteria has been entered, click Search for results

4. Clear – Select the Clear button to clear the data.

UCD Launch App from FannieMae.com

To log into the UCD collection solution:

1. On the FannieMae.com Home page, click **Single-Family Mortgages**

2. Under Single Family, click **Delivering**

3. Click the **Uniform Closing Dataset (UCD) Collection Solution**

4. Click **LAUNCH APP**. A new browser window will open displaying the UCD Login page.
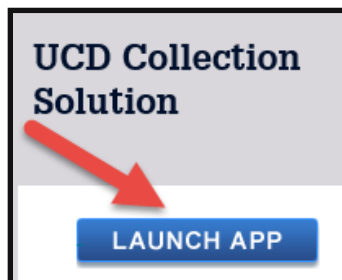
5. Enter your Fannie Mae Username and Password and click **Login**.

> ⚠️ **N O T E:** *Please do not bookmark the login page directly. For additional details on bookmarking, refer to the [Bookmarking job aid](#).*

6. The UCD collection solution Home page will appear.

Link for UCD collection solution embedded in Loan Delivery

To log into the Loan Delivery application:

1. On the FannieMae.com Home page, click **Single-Family Mortgages**
2. Click **Delivering**
3. Click **Loan Delivery**
4. Click **LAUNCH APP**. A new browser will open displaying the Loan Delivery Login page
5. Enter your Fannie Mae Username and Password; click **Login**. The Loan Delivery Home page will appear.

Sign On

6. Navigate to the **UCD** link within Loan Delivery.

7. A new window will open with the **UCD** home page (Upload tab).

NOTE: *If the UCD box **does not** appear in Loan Delivery, you do not have access to the UCD collection solution.*

> **NOTE:** For assistance with Loan Delivery, refer to the Loan Delivery page. From this page, you can access the Loan Delivery User Guidelocated in the Help & Training section.

Casefile ID

Fannie Mae will require the use of a Casefile Identifier (ID) in the UCD XML file, if one exists. If there is an existing Casefile ID, verify the Casefile ID is present in the UCD XML file prior to upload. If no Casefile ID exists, the UCD collection solution will issue a Casefile ID for theloan. The Casefile ID information is supported in the following data points:

- Unique ID 0.042 – AutomatedUnderwritingCaseIdentifier

- Unique ID 0.039 – AutomatedUnderwritingSystemType

- Unique ID 0.040 – AutomatedUnderwritingSystemTypeOtherDescription

Loans Underwritten in Desktop Underwriter® (DU®):

Loans that have been underwritten in DU will have a Casefile ID already issued by DU. The UCD submission should include the *AutomatedUnderwritingSystemType = DesktopUnderwriter* and include the DU Casefile ID in the data point *AutomatedUnderwritingCaseIdentifier*. That Casefile ID must be included in the UCD XML file. When a Casefile ID is submitted in the UCD XML file, the UCD collection solution will attempt to match the borrower's last name and subject property postal code from the submitted UCD to the existing data in DU for the given Casefile ID. If either does NOT match what exists in the DU dataset, the submission will be considered not successful. The Casefile ID or related matching data will need to be corrected and the UCD XMLfile resubmitted in the UCD collection solution.

Loans NOT underwritten in Desktop Underwriter:

Loans that have been underwritten manually or by another Automated Underwriting System (AUS) will be issued a Fannie Mae Casefile ID in the UCD collection solution upon the first submission of the UCD file. For any resubmission of the UCD XML file, the Fannie Mae-issued Casefile ID generated from the UCD collection solution may be included in the resubmitted file with the *AutomatedUnderwritingCaseIdentifier = The Casefile ID generated from a previous submission to UCD on that loan, AutomatedUnderwritingSystemType = Other* and *AutomatedUnderwritingSystemTypeOtherDescription = UCD.* If this information is not included in a resubmission, the UCD Collection Solution will generate an additional Casefile ID each time the file is resubmitted on a non-DU loan. For any resubmitted UCD that includes a Casefile ID that was generated from a previous submission, the Property Postal Code must match with the previous UCD submission.

Casefile ID Match Process:

- When a Casefile ID *is not* in the UCD XML file, a new Casefile ID will be assigned.

- When a Casefile ID exists in the UCD file:

    - If the Casefile ID can be found in DU and matching logic (borrower last name and/or property postal code) is successful, the submission will be successful, and the submitted Casefile ID will be assigned to the UCD file.

    - If the Casefile ID can be found for a previous UCD submission and matching logic (property postal code) is successful, the submission will be successful, and the submitted Casefile ID will be assigned to the UCD file.

    - If the Casefile ID can be found but matching logic fails (either DU or previous UCD), the submission *will not be* successful.

    - If the Casefile ID *cannot* be found in our database, the submission will not be successful.

    - If your organization doesn't own the Casefile ID or have had it transferred to your organization, the submission will not be successful.

The following are Fatal edits you may receive if the Casefile ID is invalid; therefore, this data must be corrected in order for the UCD file to move through submission.

Edit ID	Feedback Message	Data Attribute Name
2000	Casefile ID is invalid. Casefile ID must be 10 numeric digits.	AutomatedUnderwritingCaseIdentifier
2001	Casefile ID is invalid and does not exist in Fannie Mae's database.	AutomatedUnderwritingCaseIdentifier
2002	Casefile ID may be invalid. The UCD Subject Property Postal Code and/or Borrower Name does not match the data from the DU submission for this Casefile ID.	AutomatedUnderwritingCaseIdentifier
2003	Casefile ID may be invalid. The UCD Subject Property Postal Code from the previous UCD submission does not match the Zip Code from the current submission.	AutomatedUnderwritingCaseIdentifier
2004	Casefile ID in this UCD submission is already being used by another lender. Resubmit with a valid Casefile ID.	AutomatedUnderwritingCaseIdentifier

Key Considerations:

- You may include multiple Automated Underwriting System Types and AUS Casefile IDs in the UCD file (e.g., one for Fannie Mae and one for Freddie Mac); however, only the Fannie Mae Automated Underwriting System Type (i.e., DU) and Casefile ID can be submitted in the Loan Delivery application.

- Casefile IDs submitted for other Automated Underwriting System Types (not DU) will be ignored in the UCD collection solution and a new Casefile ID will be issued. For resubmissions where the Automated Underwriting System Types are not DU, you can avoid a new Casefile ID from being issues by having *AutomatedUnderwritingCaseIdentifier = The Casefile ID generated from a previous submission to UCD on that loan, AutomatedUnderwritingSystemType = Other* and *AutomatedUnderwritingSystemTypeOtherDescription =UCD* in the resubmitted file.

**NOTE:** *Refer to the UCD Casefile ID Quick Guide on the* UCD Collection Solution page.
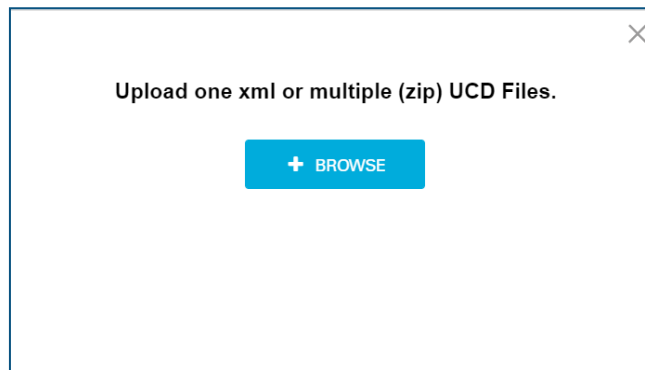
Uploading Your UCD XML File

This process for uploading the UCD XML file is the same regardless of whether you are using the web-based UCD collection solution, or via the link embedded in the Loan Delivery application.
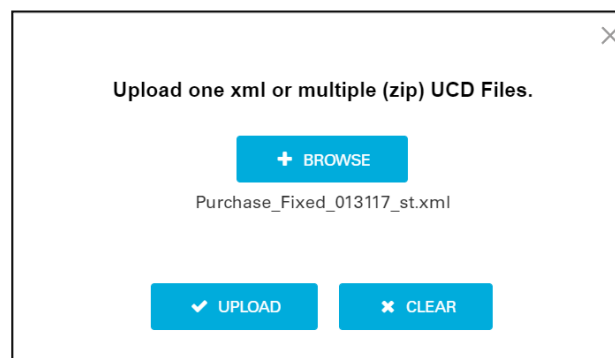
Follow these steps to upload your UCD XML file:

1. From the UCD collection solution home page, select **Submit a UCD** button
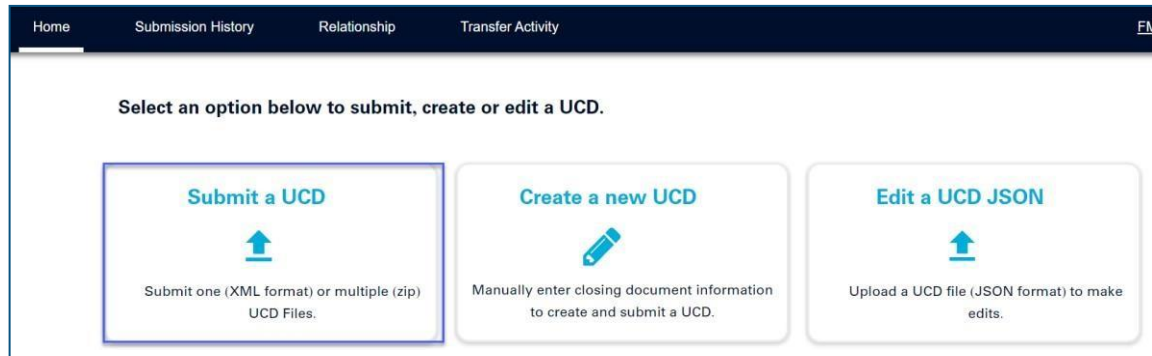
2. Click **+ BROWSE**

3. Locate and **select** the file you wish to upload from your desktop or saved file storage area
4. Select the **XML or zip** file
5. Click **Open**
6. Click on the **Upload** button

> **NOTE:** *For the UCD file you can only have one loan per XML file. You can zip together multiple XML files and upload as a batch file.* The file name is restricted to 28 characters (including the extension of .xml or .zip) when uploading a file through the user interface.

7.   After file validations are complete, the UCD Findings Report will be displayed when the import is a single XML file.

8.   If the submitter uploaded a zip file with multiple UCD XMLs included within it, then the user would be automatically directed to the Upload Summary Report.

Upload Management

Batch ID: 5224216f7c5f5710

[SUBMIT A DIFFERENT FILE]

File Name: US926_3Good2Long.zip   **Batch Status:** Complete   **Submitted:** 01/06/2020 2:40:22 PM   **File Count:** 5

[PRINT]

	Casefile ID ▲	Lender Loan # ⇕	Findings ⇕	Upload ⇕	File Name ⇕	CD1	CD2	XML
☐	1398768308	234567891	▼ Warnings (6)	Successful	UCDTestPurchase _ARM2.xml	📄		XML
☐	1398768309	456789123	▼ Warnings (7)	Successful	UCDTestNonSeller_ARM.xml	📄		XML
☐	1398768355	345678912	▼ Warnings (14)	Successful	UCD_TestPurchase_Fixed28.xml	📄		XML
☐	Invalid		■ Fatal (1)	Not Successful	UCD_TestSplitDscPurcFrm29.xml	⊘		⊘
☐	Invalid		■ Fatal (1)	Not Successful	UCDTestNonSeller_Fixed32long.xml	⊘		⊘

9. Click on the individual Casefile ID to view the UCD Findings Report for the individual UCD submission.

NOTE: *Click the Back button to return to the UCD Findings Report in the UCD Summary Report section.*

Below is a Description of each Report Icon

Icon	Icon Definition
●	**Successful:** The file has been processed successfully. No Fatal or Warning edit messages fired on the loan.
▼	**Successful with Warnings:** The file has been processed successfully. One or more Warning edits (no Fatal edits) fired on the loan.
■	**Not Successful:** The file did not process successfully. One or more Fatal edits fired for the loan.
(PDF icon)	**PDF:** From the Summary Page you will be able to view/save/print the PDF file. From the UCD Findings Report you will be able to view/save/print the PDF file.
(upload icon)	**PDF Upload:** From the UCD Findings Report you can upload a PDF file to the UCD Submission.
(XML icon)	**XML:** From the Summary Page and UCD Findings Report you will be able to view/save/print the XML file and the UCD Findings Report XML.
(XML blocked icon)	**Unsuccessful XML:** The UCD XML file was not successfully uploaded, therefore, the XML file in unavailable for view/save/print.
(PDF blocked icon)	**Unsuccessful PDF:** The UCD XML file was not successfully uploaded, therefore, the PDF file in unavailable for view/save/print

UCD Upload Management

When performing a batch upload (with file extension .zip) the Upload Management screen will be displayed at the completion of the file upload.

The Batch ID is generated upon a submission, regardless of whether the upload is successful or not successful. The Upload Management screen lists all the individual uploaded loans with the status of each – all of which may have a different status.

From this Upload Management screen, the following actions can be performed:

- When status is Successful
  - Print the UCD Findings Report
  - View/Print/Save the Closing Disclosure(s) Form
  - View/Save the XML File
- When status is Not Successful
  - Print the UCD Findings Report

Upload Management screen:

Submit a Different file: Allows submitter to submit another UCD File

Print: Allows submitter to print the Upload Summary or selected Casefiles details

PDF/XML columns: A summary view of the status (Successful or Not Successful) of individual PDF file and the UCD XML files within the batch

Casefile ID: Click on each Casefile ID (blue hyperlink) to view the individual UCD Findings Report

Once you click the check box the following actions can be performed:

Transfer: Transfer: the loan(s) to another lender

Findings Report: Directed to the UCD Findings Report. If more than one Casefile ID is selected, the UCD Finding Report will not be available.

> **NOTE:** *From the Management page…*
> - *The print button allow submitter to print the UCD Findings Report*
> - *You can select multiple loans by using the checkbox on the left*
> - *Each column can be sorted in ascending/descending by hovering over the column until the arrow appears, then click to sort*
> - *When the upload is not successful, you cannot view or print the XML file or PDF file.*

UCD Findings Report

Once the batch file has uploaded, you can select the individual UCD Findings Report for each Casefile ID. When performing a single loan upload (with file extension .xml) the UCD Findings Report will automatically open. Click the Upload Summary tab to view the summary results.

From this page the following actions can be performed:

- When status is Successful
    - Print the UCD Findings Report
    - View/Print/Save the Closing Disclosure(s) Form
    - View/Save the XML File
    - View/Save the UCD Findings Report XML
    - Transfer the Casefile ID to another lender
- When status is Not Successful
    - Print the UCD Findings Report
    - Transfer the Casefile ID to another lender if a Casefile ID is assigned

UCD Findings Reports contain key information about the loan. The following information can be found on the UCD Findings Report.

Successful Submission:

UCD Findings Report

BACK | UCD Findings Report | Casefile ID: 1398764270 | TRANSFER | PRINT

Submission Information

Submission Status: ● Successful

Closing Date: 04/15/2013

Lender Name: AMARILLO NATIONAL BANK

Lender Loan Number: 123456789

First Submission Date: 01/03/2020 12:57:33 PM

Late Submission Date: 01/03/2020 12:57:33 PM

Transfer Date:

Transferred To:

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

Lender Feedback

Eligibility Messages

No Eligibility Messages

UCD Data Compliance

No Data Compliance Messages

Property & Loan Information

ATTRIBUTE	UCD	DU
Address	456 Somewhere Ave.	
Unit		
City	Anytown	
State	NY	
Zip	12345	
Loan Purpose	Purchase	
Amortization Type	Fixed	
Total Loan Amount	144000.00	
Note Rate	3.8750	
DU Recommendation	--	
DU Submission Date	--	
Embedded PDF	[PDF] 🔼	--
Submitted XML	[XML]	--
UCD Findings Report XML	[XML]	--

- **Status:** The Status is indicated as "Successful" with a green circle
- **Transfer:** Transfer the loan to another lender
- **Print:** Print the UCD Findings Report
- **Eligibility and UCD Data Compliance messages:** Eligibility and Data Compliance messages are listed here. In this case, there are no messages
- **UCD Data:** Data submitted in the UCD XM file
- **Property & Loan Information:** Section includes data submitted in the XML file, the embedded PDF file and the uploaded UCD XML file
- **DU:** If the UCD file contained a DU Casefile ID and the ID is matched in the Fannie Mae system the DU data will display from DU
- **PDF and XML icons**: Embedded PDF content can be viewed or uploaded and XMLs content can be viewed by clicking these icons

Printing the UCD Findings Report

1. Click the Print button.

2. Print options will open up in a separate window.
3. Print the report.

Printing the Embedded PDF

1. Click the PDF icon.

2. Click icon to open a PDF of the embedded Closing Disclosure.

3. Print/Save the Closing Disclosure.

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information		Transaction Information		Loan Information	
Date Issued	4/7/2014	Borrower	Michael Jones and Mary Stone	Loan Term	30 Years
Closing Date	4/15/2014		456 Somewhere Ave	Purpose	Refinance
Disbursement Date	4/21/2014		Anytown, ST 12345	Product	5/3 Adjustable Rate
Settlement Agent	Epsilon Title Company	Lender	Ficus Bank	Loan Type	☒ Conventional ☐ FHA ☐ VA ☐ _____
File #	12-3456			Loan ID #	123456789
Property	456 Somewhere Ave Anytown, ST 12345			MIC #	000654321
Appraised Prop. Value	$240,000				

Loan Terms

Loan Terms		Can this amount increase after closing?	
Loan Amount	$211,000	NO	
Interest Rate	4%	YES	• Adjusts every 3 years starting in year 6 • Can go as high as 12% in year 15 • See AIR Table on page 4 for details
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	$1,007.35	YES	• Adjusts every 3 years starting in year 6 • Can go as high as $1,870 in year 15
		Does the loan have these features?	
Prepayment Penalty		NO	
Balloon Payment		NO	

Projected Payments

Payment Calculation	Years 1 – 5	Years 6 – 8	Years 9 - 11	Years 12 - 30
Principal & Interest	$1,007.35	$1,007 min $1,229 max	$1,007 min $1,451 max	$1,007 min $1,870 max
Mortgage Insurance	+ $161.77	+ $161.77	+ $161.77	+ ...
Estimated Escrow Amount can increase over time	+ $0	+ $0	+ $0	+ $0
Estimated Total Monthly Payment	$1,169.12	$1,169 – $1,391	$1,169 – $1,613	$1,007 – $1,870

Estimated Taxes, Insurance & Assessments Amount can increase over time See page 4 for details	$575.00 a month	This estimate includes ☒ Property Taxes ☒ Homeowners Insurance ☒ Other: Homeowners Association Dues See Escrow Account on page 4 for details. You must pay for other property costs separately.	In escrow? NO NO NO

Costs at Closing

Closing Costs	$11,226.81	Includes $6,745.00 in Loan Costs + $4,981.81 in Other Costs –$500 in Lender Credits See page 2 for details.
Cash to Close	$9,781.81	Includes Closing Costs. See Calculating Cash to Close on page 3 for details. ☒ From ☐ To Borrower

Viewing the Submitted UCD XML File

1. Click the Submitted XML icon

Embedded PDF	[PDF icon]	[upload icon]
Submitted XML	[XML icon]	
UCD Findings Report XML	[XML icon]	

2. Click icon to open the embedded UCD XML file. *
3. View/Save the XML file.

Viewing of the XML file is dependent on the type of XML software you use. If you do not have XML software, the XML will display in Notepad.

```
<?xml version="1.0" encoding="UTF-8"?>
<mismo:MESSAGE xmlns:mismo="http://www.mismo.org/residential/2009/schemas" xmlns:gse="http://www.datamodelextension.org"
  MISMOReferenceModelIdentifier="3.3.0299" >
  <mismo:ABOUT_VERSIONS>
    <mismo:ABOUT_VERSION>
      <mismo:CreatedDatetime>2015-02-17T09:30:47Z</mismo:CreatedDatetime>
    </mismo:ABOUT_VERSION>
  </mismo:ABOUT_VERSIONS>
  <mismo:DOCUMENT_SETS>
    <mismo:DOCUMENT_SET>
      <mismo:DOCUMENTS>
        <mismo:DOCUMENT MISMOReferenceModelIdentifier="3.3.0299">
          <mismo:DEAL_SETS>
            <mismo:DEAL_SET>
              <mismo:DEALS>
                <mismo:DEAL>
                  <mismo:COLLATERALS>
                    <mismo:COLLATERAL>
                      <mismo:SUBJECT_PROPERTY>
                        <mismo:ADDRESS>
                          <mismo:AddressLineText>456 Somewhere Ave.</mismo:AddressLineText>
                          <mismo:CityName>Anytown</mismo:CityName>
                          <mismo:PostalCode>12345</mismo:PostalCode>
                          <mismo:StateCode>NY</mismo:StateCode>
                        </mismo:ADDRESS>
```

Viewing UCD Findings Report XML File

4. Click the Submitted XML icon.

Embedded PDF	📄	⬆
Submitted XML	[XML]	
UCD Findings Report XML	[XML]	

5. Click icon to open the embedded UCD XML file. *
6. View/Save the XML file.

```
<?xml version="1.0" encoding="UTF-8"?>
<ns0:LenderFeedback
    xmlns:ns0="http://www.fanniemae.com/singlefamily/lenderfeedback/v1.x" schemaVersion="1.0.5">
    <Batch
        xmlns="http://www.fanniemae.com/singlefamily/lenderfeedback/v1.x">
        <UploadTimestamp>1505225411820</UploadTimestamp>
        <CompletedFiles>1</CompletedFiles>
        <BatchId>4324215e766d0e83</BatchId>
        <FileName>Purchase_Fixed_013117_st.xml</FileName>
        <BatchStatus>Complete</BatchStatus>
        <BatchMessages>
            <msgId/>
            <msgSeverity/>
            <msgText/>
        </BatchMessages>
        <TotalFiles>1</TotalFiles>
    </Batch>
    <ns0:Casefiles>
        <ns0:Casefile>
            <ns0:FannieMaeCasefileIdentifier>1397078433</ns0:FannieMaeCasefileIdentifier>
            <ns0:FileName>Purchase_Fixed_013117_st.xml</ns0:FileName>
            <ns0:Datasets>
                <ns0:Dataset DataSetType="UniformClosingDataset">
                    <ns0:FannieMaeCasefileStatusType>Successful</ns0:FannieMaeCasefileStatusType>
                    <ns0:FannieMaeCasefileWarningIndicator>N</ns0:FannieMaeCasefileWarningIndicator>
                    <ns0:SubmissionDate>09/12/2017 10:10:11 AM</ns0:SubmissionDate>
                    <ns0:OriginalSubmissionDate>09/12/2017 10:10:11 AM</ns0:OriginalSubmissionDate>
                    <ns0:LoanClosingDate>04/15/2013</ns0:LoanClosingDate>
                    <ns0:LegalEntityFullName>CITIMORTGAGE, INC.</ns0:LegalEntityFullName>
                    <ns0:LoanAlternateIdentifier>123456789</ns0:LoanAlternateIdentifier>
```

Viewing of the XML file is dependent on the type of XML software you use. If you do not have XML software, the XML will display in Notepad, but it will be difficult to read. If you need to use a text editor to view the file, use an advanced version like Notepad++ to provide a cleaner view of the file.
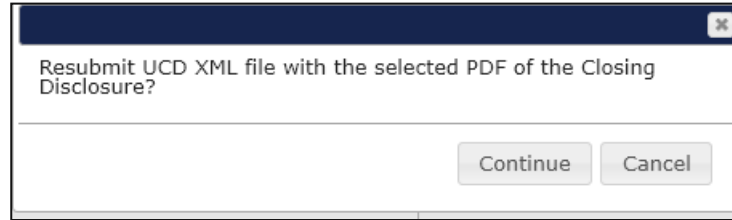
Uploading the PDF of the Closing Disclosure

Fannie Mae's Uniform Closing Dataset Collection Solution has functionality to upload a PDF to an existing XML submission.

1. Click the upload button

2. Browse to locate your PDF
3. Click Submit

Resubmit UCD XML file with the selected PDF of the Closing Disclosure?

[Continue] [Cancel]

4. Click the continue button to attach the PDF file

The collection solution will consider this a re-submission and rerun the submission including any edits that are applicable. After submission, you can the view the attached pdf.

The UCD Findings Report will be updated:

- Casefile ID did not change
- Status of "Successful"
- Last Submission Date is updated
- Received the message "UCD linked to previous UCD submission" the submission is considered a re-submission
- View the PDF is available
- If Fatal Edit 2011 "An embedded PDF of the Closing Disclosure is required" was on the previous submission, the edit will be cleared with the PDF upload

Successful Submission with Warnings Messages

UCD Findings Report

| BACK | | Casefile ID: 1398812754 | TRANSFER | PRINT |

Submission Information

Submission Status: ▼ Successful

Closing Date: 04/15/2014

Lender Name: LAKELAND BANK

Lender Loan Number: 234567891

First Submission Date: 02/06/2020 09:53:11 AM

Last Submission Date: 02/06/2020 09:53:11 AM

Transfer Date:

Transferred To:

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

Lender Feedback

Eligibility Messages

No Eligibility Messages

UCD Data Compliance

	MsgId	Message	Findings
▼	3118	If Disclosed Fully Indexed Rate Percent exists, then Fully Indexed Initial Principal and Interest Payment Amount is required. Data must be numeric up to 9 digits, with up to 2 decimal places.	Warning
▼	3006	The Seasonal Payment Feature Indicator is required. Provide the data as True or False.	Warning

1. **Status**: The Status is indicated as successful with a yellow triangle.

2. **Eligibility Messages and UCD Date Compliance**: Messages may fire with a Warning severity, but submission is successful.

> **NOTE:** *These functions (e.g., printing/saving the UCD Findings Report, embedded Closing Disclosure PDF, or viewing/saving the embedded UCD XML file) can be performed for all submissions.*

One of three possible messages that will be returned based on the UCD XML file that you upload:

1. "UCD linked to DU Casefile ID XXXXXXXXXX": This message will appear if the uploaded UCD file contains a Casefile ID issued by DU and has been matched in the Fannie Mae database.

2. "UCD linked to previous UCD Submission." This message will appear when a UCD file is resubmitted and linked to a previous UCD submission using a Casefile ID generated from the UCD Collection Solution.

3. "New Casefile ID issued. For DU loans, resubmit the UCD with the DU Casefile ID." This message will appear if the uploaded UCD file does not contain a Casefile ID and a new Casefile ID is assigned by the UCD collection solution.

Example of message

Submission Information

Submission Status: ▼ Successful   Closing Date: 04/15/2014

Lender Name: LAKELAND BANK   Lender Loan Number: 234567891

First Submission Date: 02/06/2020 09:53:11 AM   Last Submission Date: 02/06/2020 09:53:11 AM

Transfer Date: Transferred To:

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

Unsuccessful Submission

BACK	**UCD Findings Report**	Casefile ID: Invalid	TRANSFER	PRINT

Submission Information

Submission Status: ■ Not Successful	Closing Date:
Lender Name:	Lender Loan Number:
First Submission Date:	Last Submission Date: 02/06/2020 09:53 AM
Transfer Date:	Transferred To:

Lender Feedback

Eligibility Messages

No Eligibility Messages

UCD Data Compliance

	MsgId	Message	Findings
■	1005	Submitted file name is greater than 28 characters.	Fatal

- **Casefile ID:** Processing of the file is stopped; therefore, no data is displayed, and a Casefile ID has not been assigned.
- **Status**: The Status is indicated as "Not Successful" with a red square.
- **Eligibility and UCD Data Compliance messages**: There are four types of edits that are Fatal:
  - Invalid XML file Format (includes MISMO v3.3.0B299 schema validation errors)
  - Missing xml data points that were required per Fannie or both GSEs
  - Missing Property Postal Code missing
  - Invalid Casefile ID

Embedded PDF	🚫
Submitted XML	🚫
UCD Findings Report XML	🚫

- **PDF and XML icons**: Embedded PDF, Submitted XML and UCD Findings Report XML content can be viewed by clicking these icons.

Fatal Edit Types

Invalid XML File Formats and Schema Validation Errors

When the UCD XML file is not in the proper XML file format, you may receive Fatal edits that will terminate the upload process. The file must be in the UCD file format using the MISMO Version 3.3.0 Reference Model. For information about the XML file format, refer to Fannie Mae's Appendix H/I: UCD Delivery Specification or the MISMO Version 3.3.0 Reference Model at MISMO.org. All Fatal edits must be corrected, and the XML file must be re-uploaded in order to successfully submit the UCD file.

The following are instances where the upload process may be terminated, and the import will be not successful. Error messages will display on the UCD Upload tab when the file cannot be uploaded.

Fatal Edit 3001 will fire for other types of file formation issues, including:

- XML Start and End Tags are not the same
- Missing Start or End XML End Tag
- XML does not start with proper declaration
- Special Character (&, <, >) included in XML file (see below)
- Embedded PDFs submitted are greater than 2

Fatal Edit 9999 will only fire when the UCD XML file does not pass the MISMO 3.3.0 (B299) Schema Validation. The edit can and will fire multiple times if the file results in more than one schema failure which will result in an unsuccessful UCD submission. If the fatal edit appears, the message will include the MISMO XPath, Parent Container and Date Point/Attribute Name within the UCD Findings Report.

Example:

Special Characters

The following special characters must be included in the UCD XML file in the pre-defined entity reference:

Special Character		Pre-Defined Entity Reference
less than	<	<
greater than	>	>
ampersand	&	&
apostrophe	'	'
Quotation mark	"	"

The special character less than (<) and ampersand (&) will prevent the UCD XML file from uploading and result in the submitter receiving Fatal error message "3001: Invalid UCD XML File."

To see the list of all edit messages, please refer to the UCD Edit Messages document located on FannieMae.com.

Data Required by Fannie Mae or both GSEs

If any of the file formation data points needed for processing (*see table below*) are omitted from the XML file or in an invalid format, you will receive Fatal edits; these edits must be corrected before the UCD XML file is resubmitted.

The XML file formation data points listed below with their corresponding Unique ID can found in *Appendix I: UCD Delivery Specification* based on the MISMO v3.3.0 Reference Model.

UCD Edit ID	Associated UCD Unique ID	Associated UCD Data Point
3031	1.026	LoanPurposeType
3206	0.030	DocumentType
3207	0.046	DocumentTypeOtherDescription
3209	0.050	MIMETypeIdentifier
3212	0.034	ObjectEncodingType

EXAMPLE: Required Data Missing Fatal edits

UCD Data Compliance

	#	Message	Severity
🟥	3031	Loan Purpose Type is required and must be a valid enumeration. *All UCD submissions must have a SUCCESSFUL status prior to delivering the loan. A NOT SUCCESSFUL UCD Submission will result in a fatal at Loan Delivery effective 6/25/18.	Fatal
🟥	3206	DocumentType is required and must be equal to Other. *All UCD submissions must have a SUCCESSFUL status prior to delivering the loan. A NOT SUCCESSFUL UCD Submission will result in a fatal at Loan Delivery effective 6/25/18.	Fatal
🟥	3207	DocumentTypeOtherDescription is required and must be a valid enumeration. *All UCD submissions must have a SUCCESSFUL status prior to delivering the loan. A NOT SUCCESSFUL UCD Submission will result in a fatal at Loan Delivery effective 6/25/18.	Fatal
🟥	3209	The MIMETypeIdentifier is required and must be equal to application/pdf. *All UCD submissions must have a SUCCESSFUL status prior to delivering the loan. A NOT SUCCESSFUL UCD Submission will result in a fatal at Loan Delivery effective 6/25/18.	Fatal
🟥	3212	The ObjectEncodingType is required and must be equal to Base64. *All UCD submissions must have a SUCCESSFUL status prior to delivering the loan. A NOT SUCCESSFUL UCD Submission will result in a fatal at Loan Delivery effective 6/25/18.	Fatal

Upload Process Fails

The following are the possible UCD submit process failure edits:

- **UCD Application Unavailable:** If the UCD collection solution is unavailable you will not be able to upload your file. Please try againlater.

- **XML file has an incorrect extension:** The file must be in the XML format with an extension of .XML. Multiple XML files can be zipped with an extension of .Zip.

- **XML file name is too long:** The file must be less than or equal to 28 characters. The extension of .XML or .Zip is included in the limit of 28 characters.

- **XML file size is greater than 200 MB:**
  - For reference the maximum file sizes are provided below:
  - UCD Manual upload (single file) – 200 MB
  - UCD Manual upload (zip) – 200 MB or a maximum of 50 loan files in a single batch file

- **XML file content is an empty XML file:**

- **_Batch (.zip) file fails due to empty content or corrupt zip file:_**

Fatal edits 1003, 1005 and 1007 may display on the UCD Findings Report if there is a valid zip file consisting of UCD XML files which contain the following conditions:

- UCD collection solution unavailable (indicates that there is a system error preventing the file from being uploaded) (Edit 1003)
- Submitted XML file name is greater than 28 characters (Edit 1005)
- Submitted XML file does not have an .xml extension (Edit 1007)

In these cases, all the other UCD files in the zip file will be processed. Only the UCD files which fail with edits 1003, 1005 or 1007 will need to be re-submitted.

Subject Property Postal Code requirement

The Subject Property Postal Code is one of the required data points and must be included in the UCD XML file. If this data point is missing or not in the proper format of five or nine digits, you will receive Fatal edit 3002.

EXAMPLE: Schema Validation Fatal edit 3002

Eligibility Messages			
No Eligibility Messages			
UCD Data Compliance			
	#	Message	Severity
🟥	3002	Postal Code for the subject property is required. Provide the 5 or 9 digit postal code (not hyphenated).	Fatal
Showing 1 to 1 of 1 entries			

Casefile ID requirement

When the Casefile ID is included in the UCD XML file, we will attempt to match the Casefile ID to the Fannie Mae database. If Casefile ID is not found or is found and does not match, you may receive a Fatal edit.

Fatal Edit 2001: Casefile ID is invalid and doesn't not exist in Fannie Mae database.

Eligibility Messages			
	#	Message	Severity
🟥	2001	Casefile ID is invalid and does not exist in Fannie Mae's database.	Fatal
Showing 1 to 1 of 1 entries			
UCD Data Compliance			
No Data Compliance Messages			

Root Causes and Possible Solutions—Here are some of the things you should look for if this edit fires:

1. Did you set AutomatedUnderwritingSystemType="DesktopUnderwriter" and not use DU as your AUS. If so, change the AutomatedUnderwritingSystemType to the correct AUS.

2. Did you receive "Final" findings from DU? You must have "Final" findings from DU for it to be accepted by the UCD Collection Solution. If you only have "Preliminary" findings in DU or only ran the loan through Desktop Originator (DO), the UCD Collection Solution will not recognize the Casefile ID.

3. Did you run everything through the right environments? The Production UCD environment links ONLY with the Production DU environment (same with test). Make sure the environments are the same in both applications.

Fatal Edit 2002: Casefile ID may be invalid. The UCD Subject Property Postal Code and/or Borrower Name does not match the data from the DU submission for this Casefile ID.

Eligibility Messages			
#	**Message**		**Severity**
2002	Casefile ID may be invalid. The UCD Subject Property Postal Code and/or Borrower Name does not match the data from the DU submission for this Casefile ID.		Fatal

Showing 1 to 1 of 1 entries
UCD Data Compliance

No Data Compliance Messages

Root Causes and Possible Solutions: Here are some of the things you should look for if this edit fires:

1. Does your zip code in DU match the zip code in the SUBJECT_PROPERTY container in your UCD file? If not, update to ensure that they match.

2. Does your borrower's last name match in DU and UCD? If not, check if a middle name was accidentally placed in the last name field in the XML file. Check for data entry errors where the spelling of the last name might be inconsistent between DU and UCD.

Fatal Edit 2003: Casefile ID may be invalid. The UCD Subject Property Postal Code from the previous UCD submission does not match the Zip Code from the current submission.

Eligibility Messages			
#	**Message**		**Severity**
2003	Casefile ID may be invalid. The UCD Subject Property Postal Code from the previous UCD submission does not match the Zip Code from the current submission.		Fatal

Showing 1 to 1 of 1 entries
UCD Data Compliance

No Data Compliance Messages

Root Causes and Possible Solutions: Look at the root causes listed under Edit 2002.

Fatal Edit 2004: Casefile ID in this UCD submission is already being used by another lender. Resubmit with a valid Casefile ID.

	#	Message	Severity
🟥	2004	Casefile ID in this UCD submission is already being used by another lender. Resubmit with a valid casefile ID.	Fatal

Eligibility Messages

Showing 1 to 1 of 1 entries

UCD Data Compliance

No Data Compliance Messages

Root Causes and Possible Solutions: *Make sure the Casefile ID was submitted by your company and/or transferred to your company at some point. Only the submitter and companies the file were transferred to can view any Casefile ID.*

Feedback Messages

For successful submissions, other edits will be generated related to data representing information on the Closing Disclosure. The UCD collection solution will edit for the following types of edits:

- **Data Compliance** – Submitters will receive Warning edits if required data is not present in the XML file or the data is present in an invalid format or enumeration.

- **Eligibility Messages** – Submitters will receive Warning edits if the loan does not meet Fannie Mae's eligibility requirements.

To obtain the full list of Data Compliance and Eligibility Messages, please refer to the UCD Feedback Messages located on UCD Collection Solution page.

Resubmitting your UCD XML file

If you need to resubmit your file, you may do so as many times as needed. The UCD collection solution only stores the most recent submission of the UCD XML file. If your original submission did not contain a Casefile ID, resubmit the file with the Casefile ID generated by the UCD collection solution.

When is a Resubmission Required?

- Missing required data points causing your upload to be 'invalid' (e.g., the subject property postal code is missing).

- Fatal edits for either Data Completeness or Eligibility (e.g., Casefile ID doesn't match what is in DU, system outage, or file structure and size).

Additional Considerations:

- The most accurate UCD XML file must be submitted prior to loan delivery.

- If you need to make a correction to the UCD XML file, the file will need to be resubmitted.

- The UCD collection solution allows for partial zip file uploads. For example, if the zip file contains 10 loans and 3 of those loans haveFatal validation errors, the remaining 7 loans are imported. A UCD Findings Report is available for all 10 loans. You wouldneed to re-import the 3 failed loans *after* you have corrected the errors in the XML file.

FM Connect

You can access Fannie Mae Connect™ from the UCD Collection Solution. In Fannie Mae Connect, you can find the UCD Submission Summary with a list of UCD submissions, transfers, and generated edits for each UCD submission. This report can be

generated in Excel® format and provides summary level data on final UCD submissions only. It may take up to 24 hours for the report data to be available following the final submitted UCD file. The reports can be found in Fannie Mae Connect under Loan Delivery in the Report Center. Visit the Fannie Mae Connect page for details.

Help

The Help link will navigate you to the UCD Collection Solution User Guide and the UCD page on FannieMae.com.

Logging Out

When you are finished using the UCD collection solution, click **Log Out** in the upper-right corner of any page to exit the application.

Once you have selected Log Out, you will receive the following message.

IMPORTANT: *After a period of inactivity, the system will log you out automatically for security reasons and your data will <u>not</u> be saved. You must then log back in to continue using the UCD collection solution.*

Chapter 4: Relationship Establishment and UCD Transfer Capability

Overview:

The UCD collection solution will enable correspondent lenders to transfer UCD data to an aggregator. The two organizations involved in the UCD transfer transaction must have an established relationship in the UCD collection solution.

- A one-time set-up activity between the organizations must be completed before a transfer can be made.

- Either party (correspondent or aggregator) can initiate the relationship establishment request; the other party must then approve (or reject) the request. Either party can terminate an existing relationship.

- Relationships can only be established using the UCD collection solution. If you are a direct integration user, you must use thecollection solution user interface to establish the relationship.

For more information on establishing a relationship between correspondent lenders and aggregators, please view our Quick Guide.

Once the Relationship is established,tThe UCD collection solution will enable 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.

For more information on transfer capability from Correspondent to Aggregator, please visit our Quick Guide.

> **NOTE:** *This is optional functionality and not required to meet the 2017 UCD mandate.*

Chapter 5: Search Function

The UCD collection solution provides a method to help you locate previously submitted UCD files. You can locate the UCD file using one ofthe following search criteria:

- Casefile ID
- Batch ID
- Lender Loan Number
- Date Range

Search results are displayed based on the most recent file submission. For example, if you submit a UCD XML file and performed a resubmission with updated data, the search function will only locate the latest submission of the UCD file.

Follow the steps below to search in the UCD collection solution:

1. Click the **Search** tab.
2. In the search drop-down list **select** Casefile ID, Lender Loan Number, Batch ID, or Date Range.

Home   Submission History   Relationship ②   Transfer Activity

Please enter your search criteria

| Casefile ID ⌄ | Enter a Casefile ID |

Casefile ID

Lender Loan Number

Batch ID

Date Range

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Below are details regarding the search criteria:

- **Casefile ID –** Locate the Casefile ID from the Summary Report and the UCD Findings Report
- **Lender Loan Number –** Locate the Lender Loan Number from the UCD Findings Report
- **Batch ID –** Locate the Batch ID from the Summary Report
- **Date Range –** Enter a specific date range to view submitted files within that range

3. In the next field, enter the applicable Casefile ID, Lender Loan Number, Batch ID, or Date Range and select Search.

Note: When entering a date range, you will be prompted to use the calendar.

- **Enter a Start Date** – Select the start date from the Calendar; you cannot manually enter a date
- **Enter an End Date** – Select the end date from the Calendar; you cannot manually enter a date
- **Calendar** – To be used for selecting the dates
- **All** – Click All when you want to search on all submissions (both successful and not successful)
- **Successful** – Click Successful when you want to search on only successful submissions
- **Not Successful** – Click Not Successful when you want to search on only not successful submissions.

4. You will be directed to the page containing the detailed information on the Casefile ID, Lender Loan, Batch ID, or Date Range you requested.

5. if the UCD collection solution does not find any results based on your search criteria, no search results will be displayed.

Search Tips:

- Casefile ID, Batch ID, and Lender Loan Number can be found on the Summary Report

- Casefile ID and Lender Loan Number can be found on the UCD Findings Report

- When searching by Date Range, use the calendar

- When searching by a Date Range you can search within all submissions, only successful submissions, or only unsuccessful submissions

- If search results produce greater than 250 submissions, you will need to refine your search.

Additional UCD Resources

To learn more about the Uniform Closing Dataset (UCD), visit https://singlefamily.fanniemae.com/delivering/uniform-mortgage-data-program/uniform-closing-dataset

For details on the UCD Collection Solution, visit https://singlefamily.fanniemae.com/applications-technology/uniform-collection-dataset

Key documents on the UCD Collection Solution page:

- UCD Collection FAQs: https://singlefamily.fanniemae.com/media/document/pdf/faqs-ucd-collection-solution

- UCD Collection Solution Fact Sheet: https://singlefamily.fanniemae.com/media/21726/display

- UCD Feedback Messages: https://singlefamily.fanniemae.com/media/document/xlsx/ucd-feedback-messages
- UCD Collection Solution User Training (self-paced eLearning): https://fanniemaecourses.s3.amazonaws.com/UCD+User+Training+and+Demonstration/story.html