

UCD Critical Edits Phase 3A Have Transitioned to Critical/Fatal

May 1, 2023

Fannie Mae and Freddie Mac (the GSEs) are announcing new resources to assist with the Uniform Closing Dataset (UCD) critical edits Phase 3A and 3B transition from warning to critical/fatal. The Phase 3A edits transitioned to critical/fatal on **May 1, 2023**, and Phase 3B will transition to critical/fatal on **Nov. 6, 2023**. Please reference the [April 11 announcement](#).

UCD Critical Edits Phase 3B

More than half of the Phase 3 edits were included in Phase 3A subset, which transitioned to critical today, May 1. The GSEs delayed a smaller group of the high-firing Phase 3 critical edits to Phase 3B with a Nov. 6 transition date to give lenders, third-party originators, and software partners/Technology Solution Providers (TSPs) more time to analyze and resolve problematic data. All Phase 3B edits are currently available for testing in the GSEs' respective production UCD collection systems and customer testing environments.

Note: A few additional edits have moved to Phase 3B to further align edits between the GSEs; refer to the *Revision Log* tabs in the Joint GSE UCD Phase 3 Critical Edits Feedback Message Mapping Document and the UCD Critical Edits Matrix for details.

Critical Edits Transition Dates

Mandate Date	What's Being Implemented
May 1, 2023	Phase 3A edits transitioned from "warning" to "critical/fatal"
	The gse:Qualified Mortgage Short Reset ARM APR Percent and First Rate Change Months Count datapoints are required for all ARMs meeting the definition for a short reset ARM on and after May 1, 2023.
	Phase 3B edits will remain as "critical/fatal" in the customer testing environments and "warning" in production.
Nov. 6, 2023	Phase 3B will transition from "warning" to "critical/fatal" edits.
TBD	Phase 4 critical edits transition.

Each GSE has reporting available via their existing channels. Resources are available on the [Fannie Mae UCD page](#) and the [Freddie Mac UCD page](#) to help you meet the requirements:

- [UCD Critical Edits Matrix](#) – **Updated**
- [Joint GSE UCD Phase 3 Critical Edits Feedback Message Mapping Document](#) – **Updated**
- **Note:** All changes are noted in the *Revision Log* tab.
- Joint GSE UCD Phase 3 Critical Edits Job Aids:
 - [Taxes and Other Government Fees](#) – **NEW**
 - [Prepays](#) – **NEW**
 - [Fees](#) – **Updated**
 - [Loan Discount Points and Lender Credits](#)
 - [Escrows](#) - **Updated**
 - [Qualified Mortgage Short Reset ARM APR Percent](#)
- [UCD Critical Edits Implementation Guide](#)
- [UCD FAQs](#) – **Updated**
- [Appendix C: Closing Disclosure with Reference Numbers](#) – **Updated**
- [Appendix F: UCD Sample Use Cases](#) – **Updated**
- [Appendix G: UCD Sample XML Files](#) – **Updated**
- GSE-specific critical edits [feedback message codes and text](#)

**Additional information**

For more information on UCD, visit the [Fannie Mae UCD page](#) or the [Freddie Mac UCD page](#).

If you have questions or need further assistance, please contact your GSE account representative or submit your questions to our UCD mailboxes: UCD@FannieMae.com or UCD@FreddieMac.com.