

Updated UCD v2.0 Specification and Supporting Resources

September 29, 2026

Freddie Mac and Fannie Mae (the GSEs) published updated Uniform Closing Dataset (UCD) v2.0 Specification (UCD v2.0) resources to help lenders and technology service providers prepare for adoption of UCD v2.0 and the transition of Phase 3B Postponed and Phase 4 edits. The UCD v2.0 Specification Initiative improves data quality for single-family loans acquired by the GSEs.

Updated UCD v2.0 Resources

Today, the GSEs published the following updated UCD v2.0 resources on their respective UCD webpages to help lenders and technology service providers prepare.

- UCD v2.0 Specification Rev 6:
 - Reverses update in UCD v2.0 Revision 5 to allow proceeds of concurrent subordinate liens for refinance transactions, consistent with their use in purchase transactions (UCD Unique ID 16.025).
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- UCD v2.0 Production Schema:
 - Corrects the link to the MISMO® website in the ReadMe document.

Transition Preparation

As a reminder, customers should take the following steps to prepare for UCD v2.0 and critical/fatal edit transitions:

- Familiarize yourself with the scope of UCD v2.0 changes by reviewing the most current UCD v2.0 resources available on the GSEs' respective UCD webpages.
- Review all phases of the UCD Critical Edits Matrices.
- Update any internal processes, procedures, and training materials to support implementation.
- If applicable, conduct integration testing with the GSEs early and often to resolve issues.
- Review the UCD v2.0 Initiative Readiness Checklists for lenders or direct integrators, as appropriate.

UCD v2.0 Specification Initiative Timeline

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	2024				2025				To Be Announced (Q4 2026)	
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4		
UCD v2.0	1.1		1.2	1.3		1.4	1.5		Transition Period	★ 1.6*
Phase 3B Postponed					2.1	2.2	2.3			★ 2.4*
Phase 4					3.1	3.2	3.3			★ 3.4*
Timeline Details	UCD v2.0				Phase 3B Postponed				Phase 4	
	1.1 Publish (March 28, 2024)				2.1 Publish (March 27, 2025)				3.1 Publish (March 27, 2025)	
	UCD Implementation Timeline				UCD Critical Edits Phase 3B postponed Requirements				UCD Critical Edits Phase 4 Requirements	
	1.2 Publish (September 24, 2024)				2.2 In Test (June 30, 2025)				3.2 In Test (June 30, 2025)	
	- UCD v2.0 Spec - UCD schema - UCD v2.0 Spec Critical Edits				UCD Critical Edits Phase 3B postponed using UCD v2.0 and UCD schema				UCD Phase 4 critical/fatal edits	
	1.3 Publish (December 17, 2024)				2.3 In Prod (September 29, 2025)				3.3 In Prod (September 29, 2025)	
	- UCD v2.0 Implementation Guide - UCD schema Test File				- Transition Period Begins - UCD Critical Edits Phase 3B warning edits using UCD v2.0 and UCD schema				- Transition Period Begins - UCD Phase 4 warning edits	
	1.4 In Test (June 30, 2025)				2.4 Mandate*				3.4 Mandate*	
	- UCD v2.0 Spec - UCD schema - UCD v2.0 Spec Critical Edits				UCD Critical Edits Phase 3B critical/fatal edits using UCD v2.0 and UCD schema				UCD Phase 4 critical/fatal edits using UCD v2.0 and UCD schema	
	1.5 In Prod (September 29, 2025)									
	- Transition Period Begins - UCD v2.0 Spec - UCD schema - UCD v2.0 Spec Critical Edits									
	1.6 Mandate*									
	- UCD v2.0 Spec - UCD schema									

***Note: The UCD Mandate Date will be announced Q4 2026.**

Additional Information

For more information or to review the complete set of UCD resources, visit the [Freddie Mac UCD webpage](#) or the [Fannie Mae UCD webpage](#).

If you have questions or need further assistance, please contact your GSE representative or submit your questions to: UCD@FreddieMac.com or [the Fannie Mae UCD team](#). For production support call Customer Service (800-FREDDIE) or 1-800-2FANNIE.