

Implementing the UCD v2.0 Development Subschema Package

Fannie Mae and Freddie Mac (the GSEs) have created a UCD v2.0 Development Subschema package (Subschema) that includes *only* the containers, data points, enumerations¹ and attributes (data) specified in the UCD v2.0 Specification (UCD v2.0). This tool can be used by lenders with proprietary systems, software partners and Technology Service Providers (TSPs) (direct integrators) while developing their XML files to ensure that all UCD v2.0 data is included and valid.

The Subschema is based on the MISMO v3.3.0_B299 (MISMO v3.3) Reference model. However, the focus of the Subschema is that it *excludes* MISMO v3.3.0 data that is *not included in UCD v2.0*.

The Subschema Does Validate:

- Container cardinality (minimum number required, maximum number allowed).
- Existence of all UCD v2.0 required (R) containers/data points/attributes in the specified XPath. Required containers and data points are notated with a minOccurs value of 1 or more. Some data points are required in some containers in UCD v2.0 and conditionally required (CR) in other containers. The data points/attributes must be required in ALL containers in the file for enforcement of existence.
- Inclusion of ucd:FeetItemType supported enumerations or a MISMO v3.3.0 valid enumeration.

If the XML file does not comply with these parameters, users will receive a schema error indicating that the file would fail when submitted to the GSEs.

Note: In September 2025 four data points were removed from the subschema to align to UCD v2.0 (EscrowItemPaymentTimingType, PrepaidItemPerDiemCalculationMethodType, PropertyValuationMethodType, and PropertyValuationMethodTypeOtherDescription).

The Subschema Does Not Validate:

- Conditionally Required (CR) data points and attributes (only expected in the XML file when the stated business need is met). For example, the requirement for CeilingRatePercent when AmortizationType = “AdjustableRate” is not validated by the Subschema.
- UCD supported enumerations other than ucd:FeetItemType values.

¹ The Subschema enforces only the supported enumerations for ucd:FeetItemType. All other MISMO v3.3 data point + enumeration combinations are valid.

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After Transition to GSE Customer Test and Production Environments

Once the XML files are being submitted to each GSE's UCD collection solution, the UCD *Subschema* will NOT be used to validate XML files. Instead, the MISMO v3.3.0 .xsd files and the EXTENSION ucd.xsd file will perform that function. Use of the full MISMO v3.3.0 .xsd files allows any data conforming to MISMO v3.3.0 to be technically accepted by the receiving systems. The UCD collection solutions' business rules then take over validation against UCD v2.0.

UCD Subschema Files

The schema files needed to use the Subschema include the following:

- **UCD_Subschema_3.3.0_B299.xsd** – The root schema file for the UCD Subschema and *replaces the use of the MISMO_3.3.0_B299.xsd file.*
- **UCD_Subschema.xsd** – *Used in place of the MISMOComplexTypesB299.xsd file.*
- **UCD.xsd** – Defines the EXTENSION to FEE_DETAIL:
/EXTENSION/OTHER/ucd:FEE_DETAIL_EXTENSION and ucd:FeeItem and its enumerations along with ucd:FeeItemOtherDescription. As indicated by the file name, the schema uses the namespace value of “ucd:”. Any container, data point and attribute terms defined in UCD.xsd must include this prefix. The enumerated values located in this file are the ONLY valid enumerations that can be used for ucd:FeeItem. The UCD.xsd enforces these values.
- **UCD_Subschema_Wrapper.xsd** – Enables validation of an XML instance by both the UCD Subschema (based on MISMO v3.3.0) and UCD EXTENSION schemas.

MISMO v.3.3.0_B299 Production Schema Files

These MISMO schema files need to be included in the same folder as the UCD Subschema files to properly validate UCD 2.0 XML files. If needed, these files can be found on the MISMO website (mismo.org).

- ExtensionDetails.xsd
- MISMOComplexTypeExtensionsB299.xsd
- MISMODataTypesB299.xsd
- MISMOEnumeratedTypesB299.xsd
- xlink.xsd
- xlinkMISMOB299.xsd
- xml.xsd

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