

Implementing the UCD v2.0 Production Schema Package

To validate production XML submissions to Fannie Mae and/or Freddie Mac (the GSEs), the GSEs will use the UCD v2.0 Production Schema (UCD Schema) package that includes the containers, data points, enumerations and attributes (data) specified in either MISMO v3.3.0 or the UCD.xsd extension schema. This will ensure that the submitter is using valid MISMO v3.3.0 containers, data points, enumerations and attributes, ucd:FeeltemType (and its valid enumerations) and ucd:FeeltemTypeOtherDescription in the XML file.

UCD Schema Does Validate:

- Usage of valid MISMO v3.3.0 containers, data points, enumerations and attributes.
- A valid MISMO v3.3.0 XPath is used.
- Data points use the correct format (ex. YYYY-MM-DD for dates).
- Data points and containers use the correct sequence within the XML file.
- Data points and containers are spelled correctly.
- Inclusion of ucd:FeeltemType supported enumerations or MISMO v3.3.0 valid enumerations.

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.

UCD Schema Does Not Validate:

- Conditionally Required (CR) data points and attributes (only expected in the XML file when the stated business condition is met). For example, the requirement for CeilingRatePercent when AmortizationType = “AdjustableRate” is not validated by the UCD Schema.
- The inclusion of containers and data points that are not included in UCD v2.0.
- The usage of valid MISMO v3.3.0 enumerations that are not included in UCD v2.0.

UCD Schema Files

The schema files needed to use the UCD Schema are available on the GSE’s websites in a .zip file and include the following:

- **UCD.xsd** – Defines the EXTENSION to FEE_DETAIL (EXTENSION/OTHER/ucd:FEE_DETAIL_EXTENSION) and ucd:FeeltemType and its enumerations along with ucd:FeeltemTypeOtherDescription. 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

© 2025 Fannie Mae and Freddie Mac. Trademarks are property of their respective owners.

This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of the Federal Housing Finance Agency.

June 2025

values located in this file are the ONLY valid enumerations that can be used for ucd:FeetItem. UCD.xsd enforces these values.

- **UCD_Wrapper.xsd** – Enables validation of an XML instance by both the MISMO v3.3.0 schema and UCD.xsd schema.

MISMO v.3.3.0_B299 Production Schema Files

These MISMO schema files need to be included in the same folder as the UCD.xsd and UCD_Wrapper.xsd files to correctly validate production UCD 2.0 XML files. If needed, these files can be downloaded from the MISMO website ([here](#)).

- ExtensionDetails.xsd
- MISMO_3.3.0_B299.xsd
- MISMOComplexTypeExtensionsB299.xsd
- MISMOComplexTypesB299.xsd
- MISMODataTypesB299.xsd
- MISMOEnumeratedTypesB299.xsd
- xlink.xsd
- xlinkMISMOB299.xsd
- xml.xsd