



Helpful Hints for UCD XML File Creation and Testing

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Fannie Mae is committed to providing a streamlined and efficient Uniform Closing Dataset (UCD) delivery experience for customers. Below are helpful hints to ensure your UCD XML file is created accurately.

UCD File Creation

1. You are strongly encouraged to utilize the sample XML files available on the Fannie Mae UCD page for the most common use cases.
2. To prepare the sample UCD XML files for testing, follow these steps before uploading the file:
 - Ensure the UCD XML file name is no more than 28 characters, which includes the extension (xml or zip). This restriction is for the GUI interface. The business interface does not have this restriction.
3. Do not include a Casefile ID from Desktop Underwriter (DU) in a test file unless you have gotten that Casefile ID from a test DU environment. Fannie Mae does not link production DU with its test UCD environment. The closing Disclosure PDF must be embedded in the UCD XML file for delivery to Fannie Mae. The UCD collection system provides a fatal message (Edit 2011) if the embedded Borrower Closing Disclosure PDF is not provided. The UCD Collection Solution has functionality on the Findings Report to embed the Closing Disclosure into the XML if the PDF was not able to be embedded before submission.
4. Make sure all Type enumerations are valid with MISMO v3.3.0 to avoid fatal schema errors. Please refer to the UCD Specification (Appendix H/I) to utilize required enumerations per the Specification.
5. Use the most current version of the UCD Delivery Specification 1.4. Visit the [UCD page](#) to view Appendix H/I and other useful artifacts.
6. Fees should appear in the XML in the order they are presented on your Closing Disclosure in sections A, B, E and H.
7. Prepaid Item Types and Escrow Item Types should not be included in the FEE containers.
8. The core UCD data will follow the XPath of MESSAGE/DOCUMENT_SETS instead of MESSAGE/DEAL_SETS.
9. The URL for Namespace extensions is xmlns:gse="http://www.datamodelextension.org". The best practice is to include this attribute in the MESSAGE element. In addition, you must have MISMO xmlns in the MESSAGE container otherwise you get fatal edit 3001.
10. To indicate the type of Closing Disclosure form that correlates to the XML file, always submit the data point "DocumentType=Other" and then choose one of the four identified enumerations (in Appendix H/I: UCD Delivery Specification 1.4) for "DocumentTypeOtherDescription" as follows.
 - ClosingDisclosure:AlternateForm,
 - ClosingDisclosure:BorrowerOnly,
 - ClosingDisclosure:ModelForm,
 - ClosingDisclosure:SellerOnly.

NOTE: *For Refinance transactions, the DocumentType must equal "ClosingDisclosure:AlternateForm."*

11. For Split Disclosure files, there should be two instances of the DOCUMENT container: one for the Borrower and one for the Seller. Fannie Mae prefers the Borrower container is first in the file.



NOTE: *As previously communicated, the GSEs will require the Borrower data and Closing Disclosure within the UCD XML file (i.e., either the Model form, or if using a Split Disclosure, the Borrower-only form). The GSEs announced on June 26, 2018 updated UCD Seller Requirements - please refer to this announcement for details.*

12. Non-UCD containers and data points should be omitted from the UCD XML file.
13. Percent data points are noted to be in a Percent 3.4 format on the UCD Spec tabs. But not all percent data points are required to be in this format. Please refer to the UCD Format section on the Column Description tab in the UCD Delivery Specification for further clarification.

Testing with Fannie Mae

1. Edit 3001 (“UCD XML File Format is Invalid”) may fire for various file validation 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
 - Embedded PDFs submitted are greater than 2
 - The Byte Order Mark (BMO) has not been excluded from the file
 - All indicators must be lower case “true” and “false”
2. Edit 9999 will fire if the file violates the MISMO v3.3.0 schema.
3. Be sure to include all required data points (Conditionality = R) per the UCD Delivery Specification.
4. The Fannie Mae UCD collection solution treats the 6 data points in the table below as fatal errors. Each of these 6 data points have a unique edit number as provided in the table below. Reference the [UCD Feedback Messages](#) document for more information on the UCD edits and messages.

UCD Edit ID	UCD Edit Feedback Message	UCD Data Point	UCD Supported Enumerations
3206	DocumentType is required and must be equal to Other.	DocumentType	
3207	DocumentTypeOtherDescription is required and must be a valid enumeration.	DocumentTypeOtherDescription	ClosingDisclosure:ModelForm ClosingDisclosure:AlternateForm ClosingDisclosure:BorrowerOnly ClosingDisclosure:SellerOnly
3209	The MIMETypelIdentifier is required and must be equal to application/pdf	MIMETypelIdentifier	application/pdf
3212	The ObjectEncodingType is required and must be equal to Base64.	ObjectEncodingType	Base64
3002	Postal Code for the subject property is required. Provide the 5 or 9 digit postal code (not hyphenated).	PostalCode (subject property)	
3031	Loan Purpose Type is required and must be a valid enumeration.	LoanPurposeType	Purchase Refinance

NOTE: *If you are trying to embed the PDF in the XML file using the functionality on the Findings Report, please make sure edits 3209 and/or 3212 are not firing or the upload will be unsuccessful. Also the ObjectName must have a .pdf extension to be able to use the PDF upload functionality.*



For More Information

For questions about creating the UCD XML file, contact your Fannie Mae representative. Additional information, including technical resources and training, is available on the FannieMae.com [UCD page](#).