



Uniform Closing Dataset (UCD) Collection FAQs

Updated January 30, 2018

This document provides answers to frequently asked questions about Fannie Mae’s Uniform Closing Dataset (UCD) collection solution. FAQs that are *new* since the last version are indicated by **NEW**, and those that were *updated* are indicated by **UPDATED**. For more information, visit the [UCD page](#) and [UCD Collection Solution page](#) on FannieMae.com.

IMPORTANT NOTE: Per the [Jan. 30, 2018 Announcement](#) the following are effective as of **June 25, 2018**:

- The **UCD edits will switch to Fatal** severity in Loan Delivery
- Lenders must **embed their Closing Disclosure PDF** (Borrower data only) in the UCD XML file.

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FILE FORMAT / FILE SUBMISSION

1. Will the file format be the same for both Fannie Mae and Freddie Mac?

Yes, the GSEs will require identical file formats for the UCD. Please refer to the Sample Use Cases and corresponding XML files (i.e., *Appendices F/G*) available on both the Fannie Mae and Freddie Mac respective UCD pages. The Fannie Mae UCD page is accessible at: www.fanniemae.com/singlefamily/uniform-closing-dataset.

2. Does Fannie Mae require a UCD submission for Government loans?

No, a UCD submission is only required for all conventional loans prior to loan delivery.

3. Will Fannie Mae accept multiple UCD files in one submission (i.e., a batch file)?

Yes, the Fannie Mae collection solution (manual upload) will accept both a single file submission with an .XML file extension, as well as a batch file submission containing multiple XML files with a .ZIP file extension. Fannie Mae’s business-to-business direct integration platform will accept a single file



submission.

4. Are there any file size limitations? And if so, does this vary by the submission method (manual upload or direct integration)?

UCD files submitted to Fannie Mae will be subject to limitations for manual upload and direct integration. The maximum file sizes are as follows:

- User interface (single file) = 200 MB or a maximum of 50 loans files in a single batch file
- User interface (zip file) = 200 MB
- Direct integration (synchronous) = 10 MB

5. Are there any requirements around which loans can be batched together (i.e., loans that have or have not been previously submitted)?

There are no limitations on which files can be batched together. However, Fannie Mae will require the Desktop Underwriter® (DU®) Casefile ID to be included in the UCD XML file for any loan that was underwritten by DU and is being delivered as a DU loan. Any loan that does not have a Casefile ID issued through DU will receive a Casefile ID from Fannie Mae upon submission of the UCD file. In the case of UCD file resubmissions, the file must include either the DU-generated Casefile ID or the UCD-generated Casefile ID upon resubmission.

6. When a loan is part of a batch file submission and needs to be resubmitted, does the loan need to remain part of the original batch file?

No. Any UCD file may be resubmitted either as a single file or as part of another batch file submission. However, either the DU-generated or UCD-generated Casefile ID must be included in the resubmitted UCD XML file.

7. If a file is resubmitted will it overwrite the previous file that was submitted?

Yes. The previously submitted UCD file will be overwritten by the latest UCD XML file submission, provided both submissions are associated to the same Fannie Mae issued Casefile ID.

8. From a systems development perspective, are there any key features or requirements that lenders and/or technology solution providers need to plan for?

One critical requirement is that all UCD files delivered to Fannie Mae must have either a DU-generated Casefile ID or a UCD-generated Casefile ID. Any loan that does not have a DU Casefile ID or is not being delivered as a DU loan will receive a UCD Casefile ID upon submission of the UCD file.

9. What resources and documentation does Fannie Mae provide to customers?

Visit the [UCD page](#) or [UCD Collection Solution page](#) of FannieMae.com for resources like the User Guide, a listing of edit feedback messages, quick guides for using the UCD collection solution (for sellers and non-sellers), and much more. Self-paced eLearning tutorials are available to help you understand UCD and navigate the UCD collection solution.

10. Can we upload a UCD file even if we are not going to sell the loan to Fannie Mae?



Yes, you can upload UCD files even if you are not selling the loans to Fannie Mae.

LOAD OF THE UCD XML FILE

11. How will a user access the UCD user interface to perform a manual file upload?

Customers will have two options for delivering the UCD file through a web-based user interface:

- Selecting the Launch button on the [UCD Collection Solution page](#) of FannieMae.com; or
- Selecting the UCD link embedded in the Loan Delivery application.

12. How will user access be managed for the UCD collection solution?

Fannie Mae sellers with existing Loan Delivery credentials were automatically granted access to the UCD collection solution. If there are additional individuals who require access to the UCD collection solution who do not already have access to Loan Delivery, they may be granted access through [Technology Manager](#). Fannie Mae non-sellers who require access to the UCD collection solution should refer to the [Quick Guide: Access to UCD for Non-Sellers](#) for details on the registration process.

BUSINESS-TO-BUSINESS DIRECT INTEGRATION (DI)

13. How will the direct integration response be structured?

The lender feedback response will be provided in a structured XML file for each UCD file submitted. The structured XML response will also include an embedded HTML document of the UCD Findings Report. Please contact Fannie Mae's Integration Team for more details on this process.

UCD FINDINGS REPORT

14. Will there be common UCD response file data and messaging between the GSEs?

No. Because Fannie Mae and Freddie Mac each have their own proprietary collection platform, the response files are different. In addition, each GSE has established their own proprietary business rules to generate edit feedback messages on the submitted UCD files. Fannie Mae will provide an Upload Summary Report for all individual and batch UCD file submissions, and will also provide a Findings Report for each UCD file that was successfully uploaded. Refer to the [UCD Feedback Messages](#) for details.

15. When will the UCD Upload Summary and UCD Findings Reports be made available?

Fannie Mae will provide an Upload Summary Report for all individual and batch files, and will also provide a Findings Report for each UCD file that was successfully uploaded. These reports will be available via the UCD collection solution shortly after clicking 'Submit' (i.e., the reports will display on the UCD File Upload page). Both reports can be printed or saved in a PDF format.

16. Will the UCD Upload Summary and UCD Findings Reports be the same for a single UCD file submission versus a batch submission?

Yes. The UCD Upload Summary Report and UCD Finding Report(s) will be the same regardless of whether it is a single UCD file submission or a batch upload. Users can either upload a single XML file, or



create a ZIP file containing multiple UCD files and upload as a batch UCD file submission.

17. Will the user be able to download the UCD Findings Report?

Yes, the UCD Findings Report will be downloadable in a PDF format.

18. If there is an issue generating the UCD Findings Report for one or more UCD files that are part of a batch submission, will the entire batch file be rejected? If yes, will there be messaging to inform me that the UCD file was not imported?

The Upload Summary Report will indicate which files in the batch submission successfully uploaded and which did not. Files within the submission that successfully upload will receive a UCD Findings Report.

19. Should FHA loans have a “Successful” UCD submission?

If a FHA loan was underwritten in DU, you will have a DU Casefile ID. A UCD submission is not required for any Government loans, however, if you plan on submitting a UCD file for the FHA loan, do not submit the DU issued Casefile ID; a UCD Casefile ID will be assigned. If you deliver the loan to Fannie Mae, be sure to include the DU Casefile ID in the ULDD file.

20. Why is the DU casefile ID assigned in DO an invalid Casefile ID in UCD?

If the loan was originated in Desktop Originator® (DO®) it must be transferred to DU prior to submitting the UCD. DO provides a preliminary approval and therefore, the loan should have a final approval in DU for the casefile ID to be valid for a successful UCD submission.

EDIT MESSAGING

21. What types of eligibility feedback messages will be provided upon submission?

The UCD collection solution features approximately 140 data compliance edits related to data format, and approximately 30 eligibility edits related to Regulation Z points and fees and acceptable loan types (i.e., no interest-only or negative amortization, etc.). Refer to the [UCD feedback messages](#) for details.

22. Is Fannie Mae collaborating with Freddie Mac on edit feedback messaging?

No. Each GSE has developed their own unique edit feedback messaging; however, the UCD dataset and schema will remain identical between the GSEs.

23. Will there be Loan Delivery edits triggered based on the UCD feedback messages?

Loan Delivery edits will not be triggered based on UCD feedback messages. The UCD collection solution and Loan Delivery application are separate systems and do not communicate.

24. What type of validation will be done for the Closing Disclosure PDF? UPDATED

A copy of the Closing Disclosure must be provided as an embedded PDF within the UCD XML file when the loan is delivered. An error message will alert you if the PDF is missing in the UCD file. Initially, there will be no edits that compare the data in the Closing Disclosure PDF with the data in the UCD XML file; however, Fannie Mae will analyze the data post-acquisition and will notify lenders of any issues.



Although the embedded Closing Disclosure will not be required until June 25, 2018, lenders are encouraged to embed it if they have it available. Please see the [Jan. 30, 2018 announcement](#) for details.

25. Is there any reporting for UCD?

Yes. A UCD Submission Summary report is available in [Fannie Mae Connect™](#) (in the Loan Delivery Reports category) featuring the following information:

- All UCD submissions and transfers for an organization
- All edits generated for each UCD submission

CORRESPONDENT

26. What functionality is available to correspondents who are Fannie Mae sellers?

Correspondents with access to Loan Delivery may click on the embedded UCD link in the Loan Delivery application, or access the UCD collection solution via the [UCD Collection Solution page](#). Alternately, correspondents may leverage a direct integration option via their own integration, or provided by a technology solution provider.

27. How will correspondents be able to “share” the UCD Findings with their aggregator?

Fannie Mae correspondents can download the UCD Findings Reports via the web-based user interface option within the UCD application, or save the XML response from their direct integration system.

28. How will correspondents be able to “Transfer” the UCD data to their aggregator?

The UCD collection solution will enable correspondent lenders to transfer UCD data to an aggregator, once a relationship has been established between the two organizations. A Transfer icon is available from the Findings Report, allowing the ability to transfer UCD data. The receiving organization will then be able to search for and view the UCD Findings Report, PDF of the Closing Disclosure (if embedded), and the UCD XML file. Please refer to the [Transfer Capability Quick Guide](#) for detailed information.

Note: *This is optional functionality and is not required to comply with the UCD requirements.*

29. What if my company wants to take advantage of the Transfer capability from correspondent to aggregator? Will it automatically be available?

Lenders will have the ability to transfer UCD data if they have the UCD_ADMIN and UCD_SUBMIT roles in Technology Manager. This functionality will be available through the UCD collection solution user interface or via direct integration. To establish relationships, a designee must be identified with the UCD_ADMIN role in Technology Manager. Note that establishing a relationship is a *one-time only* activity between the organizations to transfer UCD data. Refer to the [Relationships for UCD Transfers Quick Guide](#) for additional guidance.

30. What functionality will be available to correspondents who are not Fannie Mae sellers? Are there technology solution providers who can assist our correspondent lenders in submitting the UCD file directly to Fannie Mae?



Fannie Mae provides correspondents the capability to upload UCD files directly to Fannie Mae. A process is in place for those correspondents to register for access to the manual UCD upload option (refer to the [Quick Guide](#) for more details). We are also working closely with technology solution providers to share roll-out plans and direct integration specifications. Each provider will need to determine whether they will provide direct integration with Fannie Mae, and their timelines for doing so.

31. How will Fannie Mae non-sellers access the UCD collection solution?

Access to UCD for non-sellers is dependent on their existing credentials, based on the following categories:

- Fannie Mae non-sellers – UCDP/CU: Fannie Mae Non-Sellers with existing UCDP **and** Collateral Underwriter® (CU™) credentials
- Fannie Mae non-sellers UCDP only: Fannie Mae non-sellers with existing Uniform Collateral Data Portal® (UCDP®) **Only** credentials
- Fannie Mae NEW non-sellers: new to Fannie Mae and have no existing credentials
- Existing Fannie Mae DU only lenders: Fannie Mae DU-only lenders with existing DU credentials

Determine which category your company falls under, then access the [Quick Guide: Access to UCD for Non-Sellers](#) for registration details.

32. Is the industry expectation that correspondent lenders will submit their own UCD file to Fannie Mae and provide the UCD Findings Report as proof of submission to their aggregator?

Aggregators can determine whether they want to submit the UCD file to Fannie Mae *for their* correspondent lenders, or request their correspondents to submit to Fannie Mae on their behalf. If the correspondent uploads the UCD file, then “yes,” we expect that the aggregator will want to receive the UCD Findings Report to ensure the upload was successful and the Casefile ID is correct for that loan.

Aggregators can also have their correspondent lenders upload the UCD file and then have the correspondent transfer the UCD file to the aggregator. Once transferred from the correspondent, the aggregators will then be able to use the UCD collection solution to retrieve the transferred UCD data including the UCD Findings Report, PDF of the Closing Disclosure (if embedded), and the UCD XML file.

33. What functionality is available to assist correspondents – such as community banks and credit unions – whose banking systems are not able to produce a UCD dataset?

Sellers will need to work with their correspondents to determine the best way to create and deliver the UCD file. Some technology solution providers may be able to provide direct integration capability with Fannie Mae that may assist with creating and delivering the UCD file.

34. After an aggregator purchases a loan from a correspondent, if there are data changes (such as amendments to the Closing Disclosure), can the aggregator resubmit the UCD? If so, are there special data requirements that must be met (such as identifying it as a previous submission from the correspondent)?

Aggregators may resubmit a UCD file to Fannie Mae if the Casefile ID was transferred to them by the correspondent. The DU-generated Casefile ID or the UCD-generated Casefile ID *must be included* when they resubmit the file. There are no additional data requirements, such as identifying that the UCD file was previously submitted by a correspondent.