

Uniform Closing Dataset Specification Update

December 11, 2018

Freddie Mac and Fannie Mae (the GSEs) are committed to providing clear and accurate UCD requirements. As communicated in our June 26, 2018, announcement, the GSEs are updating and republishing the UCD Specification and supporting artifacts to account for:

- Revised Seller data requirements. As [announced](#) on June 26, 2018, the GSEs have reduced data required to be supplied to only Seller data contained on the Borrower Closing Disclosure. These requirements will become effective on June 24, 2019; however, most lenders are already providing the required Seller data in their UCD submissions.
- Changes related to the Consumer Financial Protection Bureau (CFPB)'s TRID Amendment, as communicated in our June 26, 2018, [TRID Amendment Impact Memo](#).
- Updates to improve clarity.
- Expanded allowable fee types.

Under the guiding principles established under the Uniform Mortgage Data Program® (UMDP®), Freddie Mac and Fannie Mae are making efforts to align on data standards whenever possible. The *UCD Delivery Specification* published by each GSE is identical; therefore, the UCD XML file contains the exact same data points, enumerations, and conditionality.

Feedback messaging will vary between the GSEs collection systems however, *the GSEs agree that changes resulting from this updated publication will **not** result in a "critical" or "fatal" edit at the time these changes become required on June 26, 2019.*

The documents referenced in this announcement and listed below are located on the GSEs' respective UCD web pages on FreddieMac.com and FannieMae.com.

- Appendix I: UCD Delivery Specification (v1.5)
- Appendix E: UCD Implementation Guide
- Appendix F: UCD Sample Use Cases
- Appendix G: UCD Sample XML Files

If you have questions about the UCD, please contact your Freddie Mac or Fannie Mae representative.