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Uniform Closing Dataset (UCD) Quick Reference Guide

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UCD Overview

UCD is a standardized industry dataset that will electronically communicate Closing Disclosure information. UCD is part of the Uniform Mortgage Data Program® (UMDP), which is an ongoing initiative to ensure the collection of consistent loan data from Fannie Mae (FNMA) and Freddie Mac.

Beginning on **September 25, 2017**, all loans delivered under the MPF Xtra product will require a successful submission of a UCD XML file prior to requesting loan funding.

How to Register for UCD Access

The process to register for UCD access varies depending on whether your institution is currently able to access both the FNMA Uniform Collateral Data Portal (UCDP) and Collateral Underwriter (CU) applications, or just the UCDP application. For UCD registration instructions for both scenarios, click [here](#) and navigate to the “How to Register for UCD” link.

How to Submit UCD Files to FNMA

Rather than the eMPF website, users will deliver UCD files directly to FNMA through their UCD Collection Solution application or, if available, through a direct integration between Fannie Mae's system and your Technology Solution Provider.

Since the vast majority of users will not have a direct integration with Fannie Mae, this quick reference guide provides guidance on single file submissions of UCD files through the UCD Collection Solution application.

Single File Submission

1. Log in to the UCD Collection Solution application by clicking on the “**Launch App**” button found on the [Fannie Mae UCD website](#)



2. Click on the “**Upload**” tab
3. Click the “**Choose File...**” button
4. Select the UCD XML file you want to upload, click the “**Open**” button, and click the “**Upload**” button

Upload Summary
Casefile ID: 1089764392

UCD Findings Report

Submission Status

Casefile ID	1089764392	Status	Successful
Lender Name	Ficus Bank	Last Submission Date	10/24/2016 04:00:37 PM
Lender Loan Number	123456789	Closing Date	04/15/2014

Property & Loan Information

	UCD	DU
Address	4210 Mozart Brigade Ln	4210 MOZART BRIGADE LN
Unit	A-6915-C	
City	Fairfax	FAIRFAX
State	VA	VA
Zip	22033	22033
Loan Purpose	Purchase	Purchase
Amortization Type	Fixed	Fixed Rate
Total Loan Amount	164000.00	164000.00
Note Rate	8.2500	8.250
DU Recommendation		Approve/Ineligible
DU Submission Date		06/27/2016 04:12:36 PM
Embedded PDF		
Submitted XML		

[UCD linked to DU Case 1089764392](#)




Eligibility Messages

#	Message	Severity
2032	This appears to be a purchase transaction, therefore either the Closing Disclosure Model form or Split Disclosure forms (i.e. Both Borrower and Seller documents) and data are required.	Warning

5. The UCD Findings Report will appear
6. Review the UCD Findings Report for the Casefile ID, Submission Status, Property & Loan Information (comparing UCD and DU data, if applicable), and Eligibility and UCD Compliance edit messages

7. There are three submission status types:

Status		Successful
Status		Successful
Status		Not Successful

- i. **“Successful”** with a green circle  means that the UCD file submission was successful with no errors
- ii. **“Successful”** with a yellow triangle  means that the UCD file submission was successful but with warning errors
 - ***Note:** *In this case, while your UCD file submission was successful, we encourage users to address the warning messages since they may be fatal at the time of funding or will become fatal UCD errors in the future*
 - **Warning messages** will not prevent the loan from being delivered
 - Eligibility
 - Data Compliance
- iii. **“Not Successful”** with a red  square means that the submission failed
 - **Fatal messages** will prevent the loan from being delivered
 - System Error
 - XML File Error – Required Data Points
 - Casefile ID
 - In this case, the fatal error message(s) must be addressed in your system that creates your UCD files
 - After addressing the file or data issues, you will need to export the updated UCD file from your system and submit it through the UCD Collection Solution application again
 - This process will need to be repeated until you receive a “Successful” submission status



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Scenarios for Casefile IDs

If available, each UCD XML file you submit will require the use of a Casefile Identifier (ID).

- For loans underwritten using Desktop Underwriter® (DU®), this will be the Casefile ID issued by DU
 - The DU Casefile ID must be provided in the UCD XML file prior to submission in the UCD Collection Solution application, and it must also be included in the ULDD file for your MPF Xtra batch funding submission

- If a loan was not underwritten with DU, then the UCD application will issue a Casefile ID upon submission of the UCD XML file
 - The newly issued Casefile ID must be included in the UCD XML file for any subsequent submissions of the file, and it must also be included in the ULDD file for your MPF Xtra batch funding submission

For additional information on possible UCD Casefile ID scenarios, click [here](#) and navigate to the “UCD Casefile Identifier Scenarios” link.