UCD v2.0 Initiative Readiness Checklist for Direct Integrators

The purpose of this checklist is to **assist direct integrators** (Software Partners, Technology Service Providers (TSPs) and lenders with proprietary systems) **to implement the Uniform Closing Dataset (UCD) v2.0 Specification (UCD v2.0)** and the Critical Edits for specification version, Phase 3B Postponed and Phase 4.

UCD v2.0 Implementation Overview

The GSEs customer test environments are now available for UCD v2.0 testing. You may continue testing up to the UCD v2.0 mandate date. UCD v2.0 functionality will be available for each GSE's production UCD collection solution starting on September 29, 2025. This officially kicks off the transition period from UCD v1.5 to UCD v2.0. You must implement UCD v2.0 in your system(s) by the mandate date

Direct Integrators should test their output files against GSE specific test cases before submitting the XML files to the GSEs production environments. Contact your GSE representatives to indicate when you will be ready to begin testing and to obtain the test cases and credentials.

It is important for direct integrators to implement UCD v2.0 before the mandate date, to allow your customers sufficient time to address data issues and resolve critical edits.

BEFORE SUBMITTING UCD V2.0 TEST FILES TO THE GSES:

☐ Review the UCD v2.0 Specification Quick Start Guide to identify the most impactful XML file modifications.

☐ Review and analyze the UCD v2.0 Specification along with the UCD v2.0 Implementation Guide to understand the full scope and intent of changes.

☐ Review the UCD v2.0 Critical Edits Matrix for specification version, Phase 3B Postponed and Phase 4 Critical Edits.

☐ Budget and plan for required changes to your systems.

☐ Develop and implement changes, focusing closely on making all ucd:FeeItemType enumerations available according to UCD v2.0 Tab 9 requirements.

☐ Conduct internal system testing.

☐ Test your XML output against the UCD v2.0 Development Subschema (UCD Subschema) to ensure your changes are producing well-formed XML compliant with UCD v2.0. (See "Using the Subschema Package for XML File Validation" below.)

☐ Begin to update internal user guides, job aids and training materials to support your UCD v2.0 adoption.

JUNE 30, 2025 — CUSTOMER TEST ENVIRONMENTS AVAILABLE

☐ Begin testing XML files with the GSEs.

☐ Begin working with the GSE technology integration teams on GSE-specific XML test cases.

☐ Develop a systematic plan and schedule for making corrections and releasing fixes during the testing period.

☐ Keep the GSEs and your customers informed on production implementation dates.

☐ Develop a customer communication plan on how you will be supporting both UCD v1.5 and UCD v2.0 during the transition period.

SEPTEMBER 29, 2025 — PRODUCTION ENVIRONMENTS AVAILABLE

☐ Implement tested UCD v2.0 into the production environment and notify customers of its availability.

☐ If applicable, implement required updates to UCD v1.5 to comply with specification version and Phase 4 critical edits into the production environment.

☐ Establish a process for accepting customer feedback and addressing issues in time for lenders to re-test prior to mandate dates.

☐ Review the reporting available from the GSEs on UCD Critical Edits Phase 3B Postponed and Phase 4 to track your progress and readiness.

☐ Execute a plan for retiring the capability to submit UCD v1.5 files on and after the mandate date.

SEPTEMBER 29, 2025 — BEGIN UCD V1.5 TO UCD V2.0 TRANSITION PERIOD

USING THE SUBSCHEMA PACKAGE FOR XML FILE VALIDATION

The UCD Subschema was created as a development tool to validate test XML files. The Subschema will flag (as schema errors) the containers, data points, attributes and enumerations that are no longer supported in UCD v2.0. The GSEs recommend that the UCD Subschema be used throughout the development process to ensure proper compliance with the new data requirements.

Note: When you move to production, you will need to discontinue use of the UCD Subschema and use the full MISMO v3.3.0 schema plus the UCD.xsd file. All the UCD.xsd files needed to produce the production XML file have been provided in the UCD v2.0 Production Schema on the GSEs websites.

Tips for using the UCD Subschema for testing UCD v2.0 files:

• Be sure to correctly spell containers, data points, attributes and enumerations. Check that the sequence and format comply with UCD v2.0.
• Deliver all required data points. The UCD Subschema cannot enforce data points that are conditionally required.
• If data points not included in UCD v2.0 are present in the XML file, the UCD Subschema will flag them as errors.
• Include the new UCD.xsd file for data points and enumerations in ucd:FEE_EXTENSION_DETAIL.

- Review Tab 9 of UCD v2.0 and take note of the deleted enumerations. Inclusion of any deleted enumerations may cause your file to fail in the test as well as the production environments.

For more information on UCD, visit the Freddie Mac UCD webpage or the Fannie Mae UCD webpage.

If you have questions or need further assistance, please contact your GSE technology integration or TSP account representative or submit your questions to our UCD mailboxes: UCD@FreddieMac.com or UCD@FannieMae.com. For production support call (800) FREDDIE or 1-800-2FANNIE.

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Fannie Mae and Freddie Mac at the direction of the Federal Housing Finance Agency