

# Fannie Mae Uniform Closing Dataset (UCD) Collection Solution

**Note:** Content that was added/updated on the last revision date is shown in blue font.

Emerging Mortgage Bankers (EMBs) who draw closing documents through a third party have two options for delivering a “Successful”/“Satisfied” Uniform Closing Dataset (UCD) file, accessible to Citizens, to the Government Sponsored Enterprises (GSEs):

- **Option 1 (Wholesale Website):** Upload the compliant UCD XML file to Citizens’ simple and intuitive UCD upload page, located at [wholesale.franklinamerican.com](http://wholesale.franklinamerican.com) > *Loan Status* > *UCD Uploads*. Citizens will submit the file to GSEs at no cost to the EMB. The EMB is responsible for addressing any fatal error messages that appear and reuploading the file until the UCD file submission is successful. For step-by-step instructions, please see the [UCD Upload Through Citizens](#) job aid.
- **Option 2 (GSE Certification):**
  1. Successfully submit the UCD file to either Fannie Mae or Freddie Mac, resolving any fatal error messages.
  2. **For Fannie Mae only**, grant Citizens Bank, N.A. (Citizens) access to download the UCD file via [the UCD Collection Solution](#) portal.
  3. Provide Citizens with the report/certificate showing they have successfully submitted the UCD file to one of the GSEs. This should be included in the closed loan package through Q.image. If the EMB or their third-party vendor submits UCD files to both GSEs, they should provide Citizens with both reports/certificates.

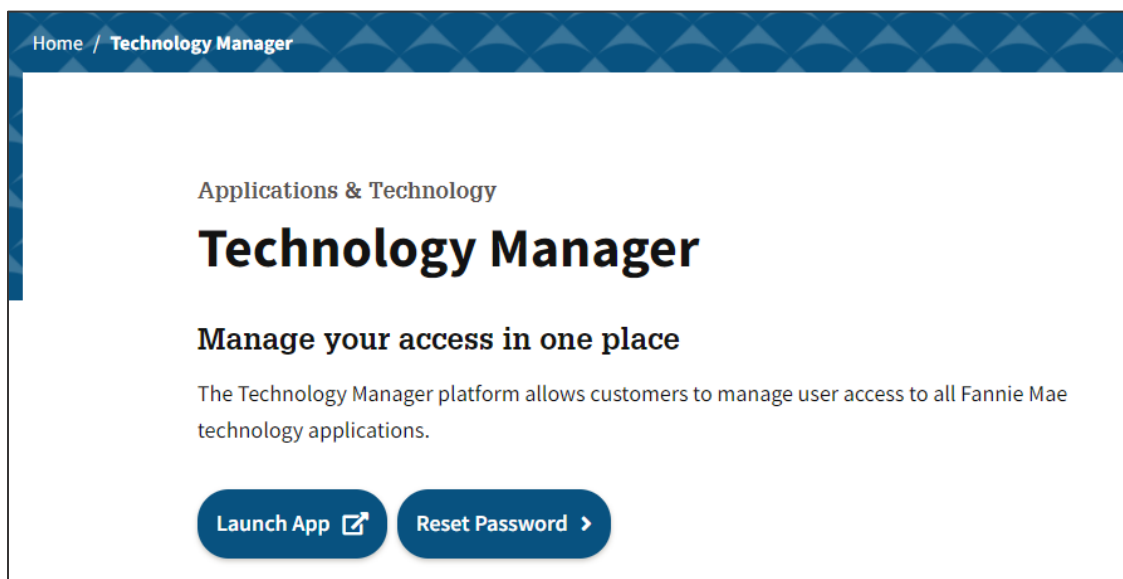
This job aid describes key steps in the UCD registration and transfer process for EMBs who choose to utilize Fannie Mae’s UCD Collection Solution:

- [UCD Collection Solution Registration](#): The EMB staff member designated as the Fannie Mae Technology Manager (TM) Corporate Administrator must agree to the Terms & Conditions for using the UCD Collection Solution, complete the UCD Collection Solution registration process, and assign appropriate user roles to other staff members.
- [Establish UCD Relationship with Citizens](#): A UCD\_ADMIN user must then complete a one-time setup process to establish a UCD Collection Solution relationship with Citizens.
- [Transfer UCD Data to Citizens](#): The UCD data and findings for each Citizens loan must be transferred to Citizens within the UCD Collection Solution. This step may be completed by either user type in UCD (UCD\_SUBMIT or UCD\_ADMIN).

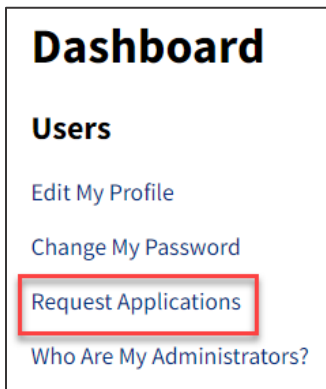
## UCD Collection Solution Registration

The Fannie Mae TM Corporate Administrator must complete the following steps to register the EMB for the UCD Collection Solution:

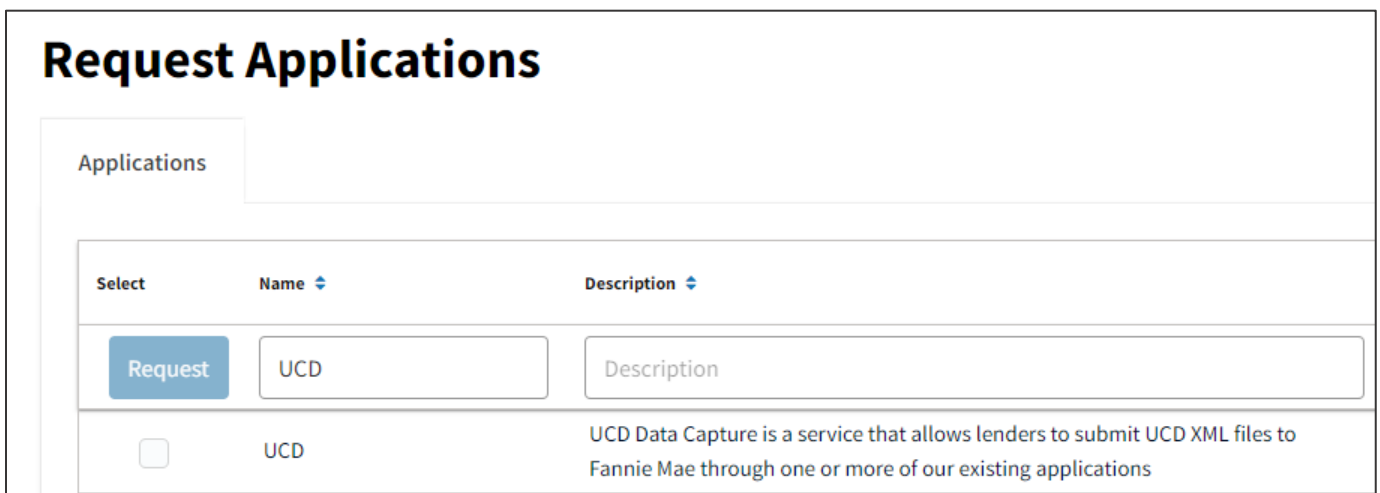
1. Navigate to the [Technology Manager page](#). Click *Launch App* and enter the TM Corporate Administrator login credentials.



2. On the dashboard, click on *Request Applications*.



3. Type in “UCD” and select it to request the service.



4. Once complete, UCD will be available in the *Active Applications - Managed* section, and users may be assigned roles.
5. Under the *Manage Users* section, search for all active users in your company to assign the appropriate UCD role.
  - a. **UCD\_SUBMIT**: This role should be given to all applicable users.
  - b. **UCD\_ADMIN**: This role should be limited to a small number of people in your organization and allows the user to establish and manage relationships with aggregators, such as Citizens. UCD\_ADMIN users should also be given the UCD\_SUBMIT role.
6. Once roles have been assigned accordingly, log out of Technology Manager.

## Establish UCD Relationship with Citizens

A UCD\_ADMIN user must complete a one-time setup process to establish a relationship with Citizens. This will enable the EMB to transfer UCD data and findings to Citizens.

1. Navigate to the [Uniform Closing Dataset \(UCD\) Collection Solution page](#). Click *Launch App* and enter your Fannie Mae username and password.

Applications & Technology

## Uniform Closing Dataset Collection Solution

A flexible solution supporting collection and delivery of the Uniform Closing Dataset

### UCD Phase 3 critical edits transition

Uniform Closing Dataset (UCD) Phase 3 critical edits were implemented in production as warning-to-fatal severity on Nov. 7. We encourage lenders and technology service providers to review feedback messages and prepare now before the Phase 3 critical edits turn fatal on May 1, 2023.

[Read the Latest Announcement >](#)

[Access Critical Edits Transition Resources >](#)

[Read the updated UCD Release Notes >](#)

The Fannie Mae UCD Collection Solution is a web-based application supporting the electronic delivery of closing data. The UCD Solution offers flexible options for delivering the UCD file at multiple points in your business process and features data quality and eligibility checks.

[Launch App](#)

- From the UCD home page, click the *Relationship* tab. From the drop-down menu, choose your search criteria (*Lender Name* or *Seller/Servicer #*). Enter the search criteria in the blank field and hit *Search*.

The screenshot shows the Fannie Mae Uniform Closing Dataset (UCD) application interface. The top navigation bar includes 'Home', 'Submission History', 'Relationship', and 'Transfer Activity'. The 'Relationship' tab is active. Below the navigation bar, there is a search section titled 'Please enter your search criteria'. It features a dropdown menu labeled 'Lender Name' and a text input field labeled 'Enter a Lender Name'. Below these fields are 'SEARCH' and 'CLEAR' buttons. A red arrow points to the search form area.

- Click the box next to “CITIZENS BANK, NATIONAL ASSOCIATION”, with a *Seller Servicer #* of “19996”, to establish the relationship and click *Send Request*. A message will appear indicating that the relationship has been initiated.

**Note:** Do not choose the listing(s) for “CITIZENS BANK” that do not also say “NATIONAL ASSOCIATION.”

Please enter your search criteria

Seller Servicer #

Filter all columns

Lender Name	Seller Servicer #	Action
CITIZENS BANK, NATIONAL ASSOCIATION	19996	<input checked="" type="checkbox"/>

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- Once Citizens' TPO Admin department approves the relationship, "CITIZENS BANK, NATIONAL ASSOCIATION" will appear under the *Status* section as "Approved."

Please enter your search criteria

Lender Name

- Requests Received
- Requests Initiated
- Relationship Status**

Filter all columns

Lender Name	Seller Servicer #	Status	Request Date/Time	Update Date/Time	Action
		Approved	10/16/2018 12:27:39 PM	10/16/2018 01:38:44 PM	<input type="button" value="X"/>

- Additionally, email confirmation will be provided by TPO Admin; please allow 24-48 hours to receive this email.

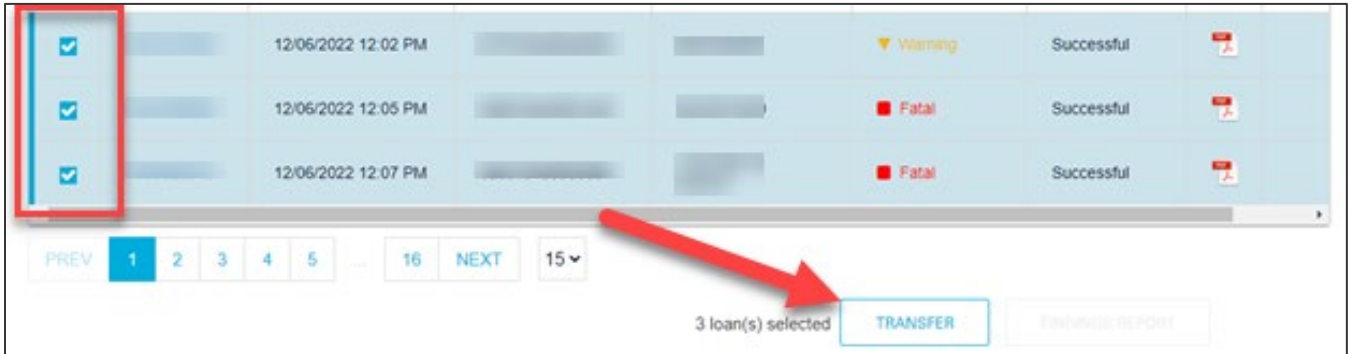
## Transfer UCD Data to Citizens

The UCD data and findings for each loan sold to Citizens must be transferred to Citizens within UCD Collection Solution using the steps below, which may be completed by either user type in UCD (UCD\_SUBMIT or UCD\_ADMIN).

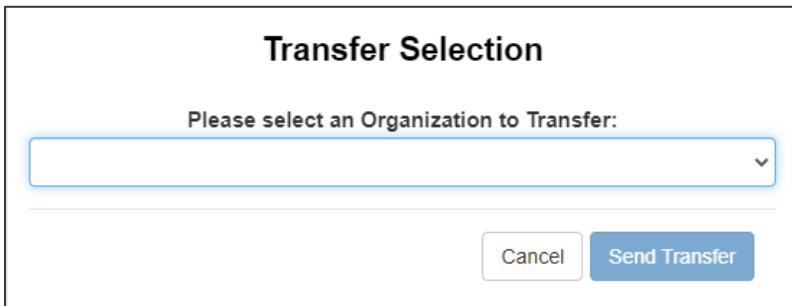
- Navigate to the [Uniform Closing Dataset \(UCD\) Collection Solution page](#). Click *Launch App* and enter your Fannie Mae username and password.
- From the UCD home page, click *Submit a UCD*. Upload your UCD XML file (or zip file if uploading a batch of files) and resubmit as needed until the Status is "Successful" for all XML files for Citizens loans; see Fannie Mae's [Uniform Closing Dataset \(UCD\) User Guide](#) for detailed instructions.

3. To transfer multiple XML files from an uploaded batch of files to Citizens:

- a. View the Upload Summary Report (click the Upload Summary tab if not automatically directed there). Note: If a vendor submitted the UCD file, consult the vendor for instructions on accessing the Upload Summary Report.
- b. Select the files you would like to transfer to Citizens and click *Transfer*.

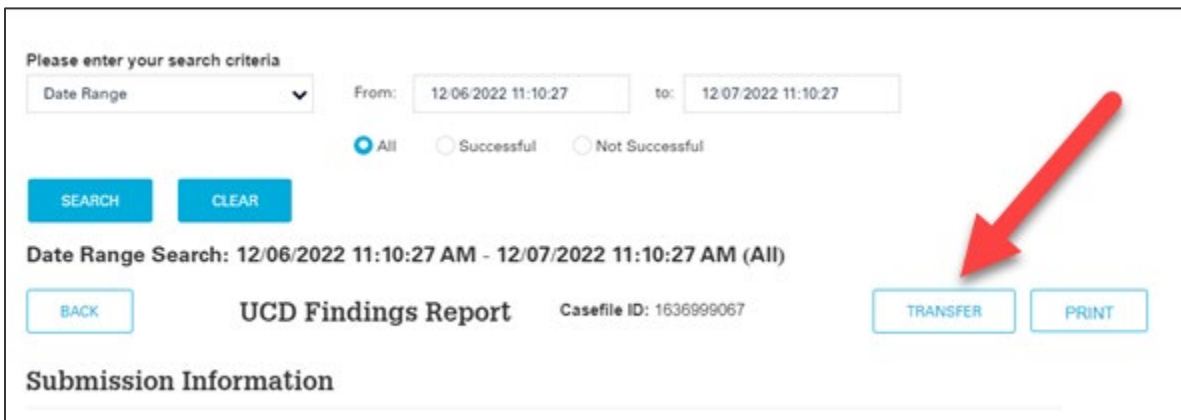


- c. In the drop-down menu *Please select an Organization to Transfer*, select “CITIZENS BANK, NATIONAL ASSOCIATION”; click *Send Transfer*.



To transfer a single XML file to Citizens:

- a. Open the UCD Findings Report, which will automatically display for a single XML file upload. (If multiple XML files were uploaded in a zip file, you can click on the individual Casefile ID number in the Upload Summary Report to view the UCD Findings Report.) **Note:** If a vendor submitted the UCD file, consult the vendor for instructions on accessing the Upload Summary Report.
- b. Click the *Transfer* button.



- c. In the drop-down menu *Please select an Organization to Transfer*, select “CITIZENS BANK, NATIONAL ASSOCIATION”; click *Send Transfer*.

4. A message will be displayed confirming the UCD file and UCD Findings Report have been transferred.

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