

Loan Closing Advisor® Key Resources to Prepare for UCD Phase 1 Critical Edits



September 28, 2020

As announced on [August 11](#), 2020, Freddie Mac and Fannie Mae (the GSEs) are undergoing a 2-year transition to convert certain edits in their UCD collection solutions from “warning” to “critical.” This transition will begin May 31, 2021 and is designed to enhance data quality and consistency for Single-Family loans the GSEs purchase.

Freddie Mac is offering the following resources to help you prepare for the transition:

- **Testing Environment Available September 30, 2020 for Phase 1 UCD Critical Edits**
Loan Closing Advisor’s customer test environment (CTE) will be available September 30, 2020, for lenders to test their UCD XML files. By testing the delivery of your UCD file in CTE, you can resolve potential critical issues prior to the UCD Critical Edits Phase 1 transition on May 31, 2021.
- **Loan Closing Advisor Critical Edit Message Document-** current warning messages that will transition to critical on May 31, 2021, with the associated feedback message codes (for current warning business message and new critical business message). In preparation for Phase 1, review the [Loan Closing Advisor critical message document](#).

For more information on the UCD critical edits transition, check out the [Freddie Mac UCD page](#). Please contact your account representative for assistance or submit your questions to our UCD mailbox: UCD@FreddieMac.com.