

Updated UCD v2.0 Specification and Supporting Resources

July 27, 2026

Freddie Mac and Fannie Mae (the GSEs) published updated Uniform Closing Dataset (UCD) v2.0 Specification (UCD v2.0) resources to help lenders and technology service providers prepare for adoption of UCD v2.0 and the transition of Phase 3B Postponed and Phase 4 edits. The UCD v2.0 Specification Initiative is focused on improving data quality for single-family loans acquired by the GSEs.

Based on customer feedback and internal review, the GSEs have removed the critical edits restricting the `ucd:FeelItem` enumerations that can be delivered with `IntegratedDisclosureSectionTypes` = "OriginationCharges" and "TaxesAndOtherGovernmentFees". The UCD v2.0 Specification Rev 5 and the UCD v2.0 Critical Edits Matrix v1.5 have been updated accordingly. Phase 3 critical edits will continue to enforce the section – fee relationships for:

- `IntegratedDisclosureSectionType` = "OriginationCharges" with `ucd:FeelItem` = "LoanDiscountPoints"
- `IntegratedDisclosureSectionType` = "TaxesAndOtherGovernmentFees" with `ucd:FeelItem` = "RecordingFeeForDeed" | "RecordingFeeForMortgage" | "RecordingFeeTotal"

Updated UCD v2.0 Resources

Today, the GSEs published the following updated UCD v2.0 resources on their respective UCD webpages to help lenders and technology service providers prepare.

- UCD v2.0 Specification Rev 5 is updated to include:
 - Tab 4 – Revision Log to reflect all UCD v2.0 Specification changes since the initial UCD v2.0 was published on September 24, 2024, and all subsequent revisions.
 - Tab 7 – Clarified Context, Conditionality Details, and Implementation Notes, with various documentation corrections. Added MISMO Unique IDs with Reference IDs.
 - Tab 8 – Added definitions to all enumerations without one and included three new columns to capture revisions by Specification version.
 - Tab 9 – Updated to remove relationships between sections and specific fees. Included three new columns to capture revisions by Specification version.
- UCD Critical Edits Matrices (CEMs) are updated to reflect changes in UCD v2.0 Rev 5 and updated section – fee relationship requirements:
 - UCD v1.5 CEM v8.5
 - UCD v2.0 CEM v1.5
- UCD v2.0 Specification Quick Start Guide is updated to reflect changes in UCD v2.0 Rev 5
- UCD v2.0 Test Suite – (UCD v2.0 Sample XML Files) is updated to include:
 - Corrected values in `LoanIdentifier` and `LoanIdentifierType` for Universal Loan ID.
- UCD FAQs

Transition Preparation

As a reminder, customers should take the following steps to prepare for UCD v2.0 and critical/fatal edit transitions:

- Familiarize yourself with the scope of UCD v2.0 changes by reviewing the most current UCD v2.0 resources available on the GSEs' respective UCD webpages.
- Review all phases of the UCD Critical Edits Matrices.
- Update any internal processes, procedures, and training materials to support implementation.

- If applicable, conduct integration testing with the GSEs early and often to resolve issues.
- Review the UCD v2.0 Initiative Readiness Checklists for lenders or direct integrators, as appropriate.

UCD v2.0 Specification Initiative Timeline

UCD v2.0 Specification Initiative Timeline

	2024				2025				To Be Announced (Q4 2026)	
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4		
UCD v2.0	1.1		1.2	1.3		1.4	1.5		Transition Period	1.6*
Phase 3B Postponed					2.1	2.2	2.3			2.4*
Phase 4					3.1	3.2	3.3			3.4*
Timeline Details	UCD v2.0				Phase 3B Postponed				Phase 4	
	1.1 Publish (March 28, 2024)				2.1 Publish (March 27, 2025)				3.1 Publish (March 27, 2025)	
	• UCD Implementation Timeline				• UCD Critical Edits Phase 3B postponed Requirements				• UCD Critical Edits Phase 4 Requirements	
	1.2 Publish (September 24, 2024)				2.2 In Test (June 30, 2025)				3.2 In Test (June 30, 2025)	
	• UCD v2.0 Spec • UCD schema • UCD v2.0 Spec Critical Edits				• UCD Critical Edits Phase 3B postponed using UCD v2.0 and UCD schema				• UCD Phase 4 critical/fatal edits • UCD Phase 4 critical/fatal edits using UCD v2.0 and UCD schema	
	1.3 Publish (December 17, 2024)				2.3 In Prod (September 29, 2025)				3.3 In Prod (September 29, 2025)	
	• UCD v2.0 Implementation Guide • UCD schema Test File				• Transition Period Begins • UCD Critical Edits Phase 3B warning edits using UCD v2.0 and UCD schema				• Transition Period Begins • UCD Phase 4 warning edits	
	1.4 In Test (June 30, 2025)				2.4 Mandate*				3.4 Mandate*	
	• UCD v2.0 Spec • UCD schema • UCD v2.0 Spec Critical Edits				• UCD Critical Edits Phase 3B critical/fatal edits using UCD v2.0 and UCD schema				• UCD Phase 4 critical/fatal edits using UCD v2.0 and UCD schema	
	1.5 In Prod (September 29, 2025)									
	• Transition Period Begins • UCD v2.0 Spec • UCD schema • UCD v2.0 Spec Critical Edits									
	1.6 Mandate*									
	• UCD v2.0 Spec • UCD schema									

***Note: The UCD Mandate Date will be announced Q4 2026.**

Additional Information

For more information or to review the complete set of UCD resources, visit the [Freddie Mac UCD webpage](#) or the [Fannie Mae UCD webpage](#).

If you have questions or need further assistance, please contact your GSE representative or submit your questions to: UCD@FreddieMac.com or [the Fannie Mae UCD team](#). For production support call Customer Service (800-FREDDIE) or 1-800-2FANNIE.