

Updates to UCD v2.0 Specification Resources

December 15, 2025

Freddie Mac and Fannie Mae (the GSEs) published updated Uniform Closing Dataset (UCD) v2.0 Specification (UCD v2.0) resources to help lenders and software/technology service providers prepare for UCD v2.0 adoption and transition to 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.

Available UCD v2.0 Resources

The GSEs published the following updated UCD v2.0 supporting resources on the GSEs UCD websites. Please review and analyze UCD v2.0 and the resources available to help you prepare for the necessary updates and testing:

- UCD v2.0 Specification Rev 4
- UCD v2.0 Specification Quick Start Guide
- UCD Critical Edits Matrices (CEMs)
 - UCD v1.5 CEM v8.3
 - UCD v2.0 CEM v1.3
- UCD Job Aid: Loan Price Quote Interest Rate Percent

Transition Preparation

As a reminder, the GSEs recommend that customers take the following steps to prepare for UCD v2.0 and critical edit transitions:

- Familiarize yourself with the scope of UCD v2.0 changes by downloading and reviewing UCD v2.0 resources on the GSEs' UCD websites.
- Review all phases of the UCD Critical Edits Matrices to understand the new and revised Phase 3B Postponed and Phase 4 requirements.
- 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 Update

The GSEs are currently evaluating production data results for Phase 4 and will announce Phase 4A and 4B critical edit subsets in Q1 2026. The mandate dates for UCD v2.0, Phase 3B Postponed, and Phase 4 critical edits will also be provided at that time. The mandate dates will begin no earlier than Q3 2026.

UCD v2.0 Specification Initiative Timeline

	2024				2025				To Be Announced (TBA) Q1 2026
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	
UCD v2.0	1.1		1.2	1.3		1.4	1.5		★ 1.6*
Phase 3B Postponed					2.1	2.2	2.3		★ 2.4*
Phase 4					3.1	3.2	3.3		★ 3.4* ★ 3.5*
Timeline Details	UCD v2.0				Phase 3B Postponed				Phase 4
	1.1 Publish (March 28, 2024) <ul style="list-style-type: none"> UCD Implementation Timeline 1.2 Publish (September 24, 2024) <ul style="list-style-type: none"> UCD v2.0 Spec UCD schema UCD v2.0 Spec Critical Edits 1.3 Publish (December 17, 2024) <ul style="list-style-type: none"> UCD v2.0 Implementation Guide UCD schema Test File 1.4 In Test (June 30, 2025) <ul style="list-style-type: none"> UCD v2.0 Spec UCD schema UCD v2.0 Spec Critical Edits 1.5 In Prod (September 29, 2025) <ul style="list-style-type: none"> Transition Period Begins UCD v2.0 Spec UCD schema UCD v2.0 Spec Critical Edits 1.6 Mandate* <ul style="list-style-type: none"> UCD v2.0 Spec UCD schema 				2.1 Publish (March 27, 2025) <ul style="list-style-type: none"> UCD Critical Edits Phase 3B postponed Requirements 2.2 In Test (June 30, 2025) <ul style="list-style-type: none"> UCD Critical Edits Phase 3B postponed using UCD v2.0 and UCD schema 2.3 In Prod (September 29, 2025) <ul style="list-style-type: none"> Transition Period Begins UCD Critical Edits Phase 3B warning edits using UCD v2.0 and UCD schema 2.4 Mandate* <ul style="list-style-type: none"> UCD Critical Edits Phase 3B critical/fatal edits using UCD v2.0 and UCD schema 				3.1 Publish (March 27, 2025) <ul style="list-style-type: none"> UCD Critical Edits Phase 4 Requirements 3.2 In Test (June 30, 2025) <ul style="list-style-type: none"> UCD Phase 4 critical/fatal edits 3.3 In Prod (September 29, 2025) <ul style="list-style-type: none"> Transition Period Begins UCD Phase 4 warning edits 3.4 Mandate* <ul style="list-style-type: none"> UCD Phase 4A critical/fatal edits 3.5 Mandate* <ul style="list-style-type: none"> UCD Phase 4B critical/fatal edits

***Note:** In Q1 2026, the GSEs will announce the UCD Mandate Dates. The mandate dates will begin no earlier than Q3 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 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.