

Testing Available for UCD v2.0 Specification and UCD Critical Edits

June 30, 2025

Freddie Mac and Fannie Mae (the GSEs) are announcing the availability of our Uniform Closing Dataset (UCD) collection solutions test environments on June 30, 2025. Customers are now able to test UCD XML submission files for compliance with UCD v2.0 Specification (UCD v2.0) and UCD Critical Edits Phase 3B Postponed and Phase 4 requirements. The test environments will return “critical/fatal” edits and feedback messages to help you prepare for the UCD v2.0 and the critical edits’ transitions.

Each GSE’s collection solution production environment will be updated to support UCD v2.0 and the related edits on September 29, 2025. During the transition period (prior to mandate), UCD XML files can be submitted EITHER in UCD v1.5 format OR UCD v2.0 format. Files that combine the two specification formats will result in a “Not Successful” or “Not Satisfied” submission status, enforced by the Specification Version critical edits.

Transition Preparation

The GSEs recommend customers take the following steps to prepare for UCD v2.0 and the critical edits’ transitions:

- Download and familiarize yourself with the scope of the UCD v2.0 changes by referencing UCD v2.0 resources in the below table and on the GSE’s UCD websites in order to update UCD collection solution systems to comply with UCD v2.0 requirements.
- Review all phases of the UCD Critical Edits Matrices to understand the updated Phase 3B Postponed requirements and new UCD 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 and reference the new UCD Production Validation Schema.
- Review the new UCD v2.0 Initiative Readiness Checklists for lenders and lenders with proprietary systems and software partners/technology service providers (TSPs)

Additionally, we published the following 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 necessary updates and testing:

New	Updated
<ul style="list-style-type: none"> • UCD v2.0 Initiative Readiness Checklists <ul style="list-style-type: none"> ○ Lenders ○ Lenders with proprietary systems and software partners/ TSPs • UCD v2.0 Production Validation Schema 	<ul style="list-style-type: none"> • UCD v2.0 Specification, Rev 2 • UCD FAQs • UCD Critical Edits Matrices <ul style="list-style-type: none"> • UCD v1.5 CEM v8.1 • UCD v2.0 CEM v1.1 • Numbered Closing Disclosure

UCD v2.0 Specification Initiative Timeline Milestone Dates

The GSEs published a revised UCD v2.0 Specification Initiative timeline on March 27, 2025, to include specific 2025 implementation dates as noted below. The GSEs will provide an update on mandate dates in a September 2025 announcement.

UCD v2.0 Specification Initiative Timeline

	2024				2025				2026			
	Q1	Q2	Q3	Q4	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			
	<div>1.1 Publish (March 28, 2024) ✓<ul style="list-style-type: none">UCD Implementation Timeline</div> <div>1.2 Publish (September 24, 2024) ✓<ul style="list-style-type: none">UCD v2.0 SpecUCD schemaUCD v2.0 Spec Critical Edits</div> <div>1.3 Publish (December 17, 2024) ✓<ul style="list-style-type: none">UCD v2.0 Implementation GuideUCD schema Test File</div> <div>1.4 In Test (June 30, 2025)<ul style="list-style-type: none">UCD v2.0 SpecUCD schemaUCD v2.0 Spec Critical Edits</div> <div>1.5 In Prod (September 29, 2025)<ul style="list-style-type: none">Transition Period BeginsUCD v2.0 SpecUCD schemaUCD v2.0 Spec Critical Edits</div> <div>1.6 Mandate (H2 2026)<ul style="list-style-type: none">UCD v2.0 SpecUCD schema</div>				<div>2.1 Publish (March 27, 2025) ✓<ul style="list-style-type: none">UCD Critical Edits Phase 3B postponed Requirements</div> <div>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</div> <div>2.3 In Prod (September 29, 2025)<ul style="list-style-type: none">Transition Period BeginsUCD Critical Edits Phase 3B warning edits using UCD v2.0 and UCD schema</div> <div>2.4 Mandate (H2 2026)<ul style="list-style-type: none">UCD Critical Edits Phase 3B critical/fatal edits using UCD v2.0 and UCD schema</div>				<div>3.1 Publish (March 27, 2025) ✓<ul style="list-style-type: none">UCD Critical Edits Phase 4 Requirements</div> <div>3.2 In Test (June 30, 2025)<ul style="list-style-type: none">UCD Phase 4 critical/fatal edits</div> <div>3.3 In Prod (September 29, 2025)<ul style="list-style-type: none">Transition Period BeginsUCD Phase 4 warning edits</div> <div>3.4 Mandate (H1 2026)<ul style="list-style-type: none">UCD Phase 4A critical/fatal edits</div> <div>3.5 Mandate (H2 2026)<ul style="list-style-type: none">UCD Phase 4B critical/fatal edits</div>			

Additional Information

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 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.