

Update to UCD Timeline and v2.0 Specification Resources

April 2, 2026

Freddie Mac and Fannie Mae (the GSEs) are announcing updates to the Uniform Closing Dataset (UCD) v2.0 Specification (UCD v2.0) timeline and supporting resources. The UCD v2.0 Specification Initiative is focused on improving data quality for single-family loans acquired by the GSEs.

While adoption of UCD v2.0 continues to progress, the GSEs recognize there may be competing priorities, such as the upcoming November 2, 2026, Uniform Appraisal Dataset (UAD) 3.6 mandate. To provide additional flexibility to industry partners, the UCD mandate dates will be announced in Q4 2026.

UCD v2.0 Specification Initiative Timeline

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	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	1.6*	
Phase 3B Postponed					2.1	2.2	2.3	2.4*	
Phase 4					3.1	3.2	3.3	3.4*	

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

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

Updated UCD v2.0 Resources

Today the GSEs published the following updated UCD v2.0 supporting resources on the GSEs UCD websites. These resources will help lenders and software/technology service providers (TSPs), when ready, to prepare for adoption of UCD v2.0 with accompanying Phase 3B postponed and Phase 4 critical edits.

- UCD Critical Edits Matrices (CEMs)
 - UCD v1.5 CEM v8.4
 - UCD v2.0 CEM v1.4
- UCD FAQs
- UCD Job Aid: Loan Price Quote Interest Rate Percent

- UCD v2.0 Specification Rev 5 (Coming soon)
- UCD v2.0 Implementation Guide (Coming soon)

Transition Preparation

As a reminder, customers should 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.
- 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.

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.