

Announcement 2018 - 04

Fannie Mae & Freddie Mac Uniform Closing Data Set Update

Planet Home Lending has revised its Uniform Closing Dataset (UCD) Policy as outlined below on **all** Fannie Mae and Freddie Mac products.

Effective for loans purchased on or after February 16, 2018, PHL will require the Correspondent Sellers to provide delivery of the UCD certificate for **both** Fannie Mae and Freddie Mac.

- The UCD XML file is the same for both GSE's.
- Evidence of a successful UCD submission must be included in the loan file.

Requesting access to the UCD Collection Solution

- Fannie Mae
 - Prior to submitting XML files, the Sellers must request access to the UCD Collection Solution. Fannie Mae has created a step-by-step [Uniform Closing Dataset Quick Guide](#) to assist in completing the registration process and obtain access.
- Freddie Mac
 - To access the Freddie Mac UCD portal, contact your Freddie Mac Account Representative or visit the [Loan Closing Advisor webpage](#) and click on "Log In" or "Get Started."

Delivering XML Files

- Fannie Mae
 - Sellers may deliver XML files by following the link to the UCD Solution portal from the Loan Delivery Application, or
 - The UCD XML file can be imported through the web-based interface located at [UCD Collection Solutions](#).

Note: For step-by-step instructions on how to create an XML file, refer to the [Helpful Hints for UCD XML File Creation and Testing](#) page.

- Freddie Mac
 - Seller may create and deliver XML files by following the step-by-step instructions in the [UCD XML Quick Start](#).

For any additional questions, please contact your Inside Sales Manager.