

## Announcement 2017-44

## Fannie Mae & Freddie Mac Uniform Closing Data Set Implementation

Planet Home Lending is pleased to announce Fannie Mae and Freddie Mac Uniform Closing Dataset (UCD). Fannie Mae and Freddie Mac will require the UCD on all conventional loan programs with a Note date on or after September 25, 2017.

PHL is requesting Sellers to provide a complete UCD feedback certificate with a successful UCD response with the delivery of Closing Packages.

- All pages of the UCD feedback certificate must be provided, including all edit messages.
- Sellers must assign/transfer the UCD to PHL at the time the loan is submitted for purchase.

Fannie Mae provides access to their portal for non-sellers to take advantage of data quality and eligibility checks and in addition, has provided a <u>Uniform Closing Dataset Quick Guide</u> to assist non-sellers in obtaining access to the UCD collection solutions and complete the registration process.

Freddie Mac uses Closing Advisor Suite for UCD delivery. Contact you're your Freddie Mac Account Representative or visit the Loan Closing Advisor webpage and click on "Get Started."

For Correspondent Sellers whose current systems do not have the ability to create the dataset for upload or interface with the GSEs, PHL will assist by creating the UCD dataset, uploading the file and obtaining the feedback certificate.

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