

Get Ready for UCD with Loan Closing AdvisorSM

Timeline for Custom Build Lenders

2016		2017			
Q3 and Q4 July – December Plan and Build		Q1 January – March Test and Verify	Q2 April – June Migrate to Production	Q3 July – September Production and Delivery	
<ul style="list-style-type: none"> Work with your Freddie Mac representative to develop a timeline and project plan to implement the UCD and prepare for delivery to Freddie Mac. Assess the changes needed to integrate the delivery of the UCD XML and embedded Closing Disclosure PDF into your business processes and into your correspondents processes (if applicable). Review UCD technical specification and the UCD implementation Guide on Freddie Mac's UCD Web page. Build your UCD XML file. Contact your Freddie Mac representative to sign up for our Loan Closing Advisor customer test environment (CTE). Submit your UCD XML files via Loan Closing Advisor's web interface or system-to-system integration. 		<ul style="list-style-type: none"> Test your UCD XML file for: <ul style="list-style-type: none"> alignment with the MISMO 3.3 schema and UCD technical specification. data completeness, validity, calculation accuracy, consistency and reasonableness. View and export your results, and download the Feedback Certificate. Adjust your UCD "build" process if necessary using feedback from Loan Closing Advisor. Confirm your correspondents' UCD readiness and adoption of Loan Closing Advisor. 	<ul style="list-style-type: none"> Complete your integration to Loan Closing Advisor. Train your staff on the UCD XML file and its delivery through Loan Closing Advisor. Continue to test delivery of UCD XML and Closing Disclosure PDF through Loan Closing Advisor so that you are able to create a pristine UCD XML file. Complete testing and finalize adoption of Loan Closing Advisor. 	<ul style="list-style-type: none"> If you haven't already done so, complete testing and validation of the UCD in preparation for the September 25, 2017 UCD mandate. Begin preparation and integration to deliver loans in production through Loan Closing Advisor. Confirm with your Freddie Mac representative that you are ready to migrate to production. 	<ul style="list-style-type: none"> Use Loan Closing Advisor in production to deliver loans to Freddie Mac. You are ready for September 25, 2017 <p>Freddie Mac will require delivery of the UCD and the associated Closing Disclosure PDF for all loans we purchase with a Note Date of September 25, 2017 or later.</p>



For additional resources and information, visit the Loan Closing Advisor web page on FreddieMac.com