Uniform Closing Dataset Quick Guide
Casefile Identifier Scenarios

Update March 2020

The Purpose of this Document:

Fannie Mae now requires the use of a Casefile Identifier (ID) upon loan delivery. The Casefile ID used in the delivery file is generated in either Desktop Underwriter® (DU®) or generated by the Uniform Closing Dataset (UCD) Collection Solution when no DU Casefile ID is available. This guide will lead you through various Casefile ID scenarios in both the UCD Collection Solution and Loan Delivery systems.

Fannie Mae will require the DU Casefile ID in the UCD XML file for any DU underwritten loan and is being delivered as a DU loan. If no DU Casefile ID is present, the UCD Collection Solution will generate a Casefile ID to use for Loan Delivery. Include the DU Casefile ID for UCD Collection Solution file resubmissions. If there is no DU Casefile ID upon resubmission, we recommend including the Casefile ID from a previous submission to keep the UCD Collection Solution from creating additional CasefileIDs.

The following are the data points supporting Casefile ID in UCD:

- Unique ID 0.042 – AutomatedUnderwritingCaseIdentifier
- Unique ID 0.039 – AutomatedUnderwritingSystemType
- Unique ID 0.040 – AutomatedUnderwritingSystemTypeOtherDescription

The following are the data points that support the Casefile ID in ULDD dataset:

- ULDD Sort ID 322 - AutomatedUnderwritingCaseIdentifier
- ULDD Sort ID 326 - AutomatedUnderwritingSystemType
- ULDD Sort ID 327 – AutomatedUnderwritingSystemTypeOtherDescription

Matching logic between DU and UCD

For loans underwritten by DU, the Casefile ID, borrower last name, and subject property ZIP code must match between DU and the UCD file. If the information does not match, the UCD submission will be invalid and the file upload status will be determined "Not Successful."

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Scenario 1: Loan was underwritten by DU

UCD Casefile ID Scenario	Fannie Mae Delivery Procedure
Loan was underwritten by Desktop Underwriter	Include the DU Casefile ID in both the UCD file and the ULDD file. **Note:** If the loan initially originated by Desktop Originator® (DO®) is given a preliminary finding, the loan must be transferred to DU prior to submitting the UCD with the valid DU Casefile ID. If the loan does not pass in DU, the DU Casefile ID will be invalid in UCD. The loan is successfully passed in DU with an Approve status and the UCD is submitted with the DU Casefile ID.

All UCD submissions:

When making submissions to the UCD Collection Solution for DU loans, the DU Casefile ID must be included in the UCD XML file. The XML file should include this section:

```
<UNDERWRITING>
  <AUTOMATED_UNDERWRITINGS>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>DU Casefile ID goes here</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingSystemType>DesktopUnderwriter</AutomatedUnderwritingSystemType>
    </AUTOMATED_UNDERWRITING>
  </AUTOMATED_UNDERWRITINGS>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>false</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

Loan Delivery (ULDD) file:

When delivering the file to Fannie Mae, the DU Casefile ID used in the UCD file must be included in the ULDD XML file. The XML file should include this section:

```
<UNDERWRITING>
  <AUTOMATED_UNDERWRITINGS>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>DU Casefile goes here</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingRecommendationDescription>ApproveEligible</AutomatedUnderwritingRecommendationDescription>
      <AutomatedUnderwritingSystemType>DesktopUnderwriter</AutomatedUnderwritingSystemType>
    </AUTOMATED_UNDERWRITING>
  </AUTOMATED_UNDERWRITINGS>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>false</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

Scenario 2: The Loan has multiple Casefile IDs in the UCD file

UCD Casefile ID Scenario	Fannie Mae Delivery Procedure
Loan has both a DU and Loan Prospector® (LP®) issued Casefile ID in the UCD file. The loan is being delivered to Fannie Mae as a DU loan.	The UCD upload file may contain both the DU and the LP issued CasefileIDs and Fannie Mae will ignore the LP Casefile ID when processing the file. The DU Casefile ID only must be included in the ULDD file.

All UCD submissions:

When making submissions to the UCD Collection Solution for DU loans, the DU Casefile ID must be included in the UCD XML file. The XML file should include this section:

```
<UNDERWRITING>
  <AUTOMATED_UNDERWRITINGS>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>LP Casefile ID goes here</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingSystemType>LoanProspector</AutomatedUnderwritingSystemType>
    </AUTOMATED_UNDERWRITING>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>DU Casefile ID goes here</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingSystemType>DesktopUnderwriter</AutomatedUnderwritingSystemType>
    </AUTOMATED_UNDERWRITING>
  </AUTOMATED_UNDERWRITINGS>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>false</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

Loan Delivery (ULDD) file:

When delivering the file to Fannie Mae, ONLY the DU Casefile ID used in the UCD file must be included in the ULDD XML file. The XML file should include this section:

```
<UNDERWRITING>
  <AUTOMATED_UNDERWRITINGS>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>DU Casefile goes here</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingRecommendationDescription>ApproveEligible</AutomatedUnderwritingRecommendationDescription>
      <AutomatedUnderwritingSystemType>DesktopUnderwriter</AutomatedUnderwritingSystemType>
    </AUTOMATED_UNDERWRITING>
  </AUTOMATED_UNDERWRITINGS>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>false</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

Scenario 3: Loan was underwritten by DU; DU Casefile ID not in UCD file

UCD Casefile ID Scenario	Fannie Mae Delivery Procedure
Loan was underwritten by DU, but DU Casefile ID was not included in the UCD file. The loan is intended to be delivered to Fannie Mae as a DU loan.	Because no DU Casefile ID was included in the file, the UCD Collection Solution generated a Casefile ID in its place. If the loan is intended to be submitted to Fannie Mae as a DU loan, the user must resubmit the UCD XML file containing the DU casefile ID. This will allow for the proper linking to DU and to ensure no Casefile ID edits fire when the loan is delivered to Fannie Mae.

Initial UCD submission:

The loan was submitted to the UCD Collection Solution without any Automated Underwriting System. The UCD Collection Solution generated a Casefile ID in its place. Below is what was in the initial XML file.

```
<UNDERWRITING>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>true or false here</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

Corrected UCD resubmission:

As the loan is intended to be delivered as a DU underwritten loan, the DU Casefile ID must be included in the UCD XML file. The XML file should include this section:

```
<UNDERWRITING>
  <AUTOMATED_UNDERWRITINGS>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>DU Casefile ID goes here</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingSystemType>DesktopUnderwriter</AutomatedUnderwritingSystemType>
    </AUTOMATED_UNDERWRITING>
  </AUTOMATED_UNDERWRITINGS>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>false</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

Loan Delivery (ULDD) file:

When delivering the file to Fannie Mae, the DU Casefile ID used in the UCD file must be included in the ULDD XML file. The XML file should include this section:

```
<UNDERWRITING>
  <AUTOMATED_UNDERWRITINGS>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>DU Casefile goes here</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingRecommendationDescription>ApproveEligible</AutomatedUnderwritingRecommendationDescription>
      <AutomatedUnderwritingSystemType>DesktopUnderwriter</AutomatedUnderwritingSystemType>
    </AUTOMATED_UNDERWRITING>
  </AUTOMATED_UNDERWRITINGS>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>false</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

Scenario 4: Government loans underwritten in DU

UCD Casefile ID Scenario	Fannie Mae Delivery Procedure
Loan was underwritten in DU and the loan is a Government loan (FHA/VA/ USDA)	The UCD Collection Solution does not accept Government loans that have the DU Casefile ID in the file. And there is no requirement to send Government loans through the UCD system.
	But you are allowed to run the loans through the UCD Collection System to view findings by removing the DU Casefile ID from the UCD XML file. But when the loan is delivered to Fannie Mae, you must include the DU Casefile ID in the ULDD XML file.

Government DU Submission:

The UCD XML file should only have the following information in the UNDERWRITING container to allow a Government Loan to successfully run through the UCD Collection Solution. The UCD Collection Solution will generate a Casefile ID if run successfully. **<u>Disregard this Casefile ID.</u>**

```xml
<UNDERWRITING>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>false</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

ULDD File

When delivering the file to Fannie Mae, the DU Casefile ID used in the UCD file must be included in the ULDD XML file. The XML file should include this section

```xml
<UNDERWRITING>
  <AUTOMATED_UNDERWRITINGS>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>DU Casefile goes here</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingRecommendationDescription>ApproveEligible</AutomatedUnderwritingRecommendationDescription>
      <AutomatedUnderwritingSystemType>DesktopUnderwriter</AutomatedUnderwritingSystemType>
    </AUTOMATED_UNDERWRITING>
  </AUTOMATED_UNDERWRITINGS>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>false</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

Scenario 5: Loan was Underwritten by anther AUS (Not DU)

UCD Casefile ID Scenario	Fannie Mae Delivery Procedure
Loan was underwritten by LP orother Automated Underwriting System (AUS)	A new Casefile ID will be generated by the UCD Collection Solution upon submission of the UCD file to Fannie Mae. This UCD-generated Casefile ID must be included in the ULDDfile. Should you need to resubmit the file to the UCD Collection Solution, it is recommended that you include the Casefile ID generated by the previous submission so the UCD Collection Solution does not generate additional Casefile IDs.

Initial UCD Submission:

The UCD XML file should contain the following AUS information although it will still process if the AUS information is missing. The UCD Collection Solution will generate a Casefile ID if the UCD XML file uploads successfully.

```
<UNDERWRITING>
  <AUTOMATED_UNDERWRITINGS>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>Casefile ID from AUS used</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingSystemType>AUS System</AutomatedUnderwritingSystemType>
    </AUTOMATED_UNDERWRITING>
  </AUTOMATED_UNDERWRITINGS>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>false</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

UCD Resubmission(s):

Should a resubmission be necessary, in additional to the container with the AUS information, a second container should be included to tie the resubmission to the initial UCD submission. Failure to add this container will cause every UCD Collection Solution resubmission to generate an additional CasefileID

```
<UNDERWRITING>
  <AUTOMATED_UNDERWRITINGS>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>Casefile ID from AUS used</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingSystemType>AUS System</AutomatedUnderwritingSystemType>
    </AUTOMATED_UNDERWRITING>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>Casefile ID generated by previous UCD submission</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingSystemType>Other</AutomatedUnderwritingSystemType>
      <AutomatedUnderwritingSystemTypeOtherDescription>UCD</AutomatedUnderwritingSystemTypeOtherDescription>
    </AUTOMATED_UNDERWRITING>
  </AUTOMATED_UNDERWRITINGS>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>false</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

ULDD file:

When delivering the file to Fannie Mae, the Casefile ID generated by the UCD Collection Solution must be included in the ULDD XML file. The XML file should include this section:

```
<UNDERWRITING>
  <AUTOMATED_UNDERWRITINGS>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>Casefile ID generated by the UCD Collection Solution</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingRecommendationDescription>ApproveEligible</AutomatedUnderwritingRecommendationDescription>
      <AutomatedUnderwritingSystemType>Other</AutomatedUnderwritingSystemType>
      <AutomatedUnderwritingSystemTypeOtherDescription>GurantedUnderwritingSystem</AutomatedUnderwritingSystemTypeOtherDescription>
    </AUTOMATED_UNDERWRITING>
  </AUTOMATED_UNDERWRITINGS>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>false</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

Scenario 6: Loan Was Manually Underwritten

UCD Casefile ID Scenario	Fannie Mae Delivery Procedure
Loan was manually underwritten (never entered into an AUS)	A new Casefile ID will be generated by the UCD Collection Solution upon submission of the UCD file to Fannie Mae. This UCD-generated Casefile ID must be included in the ULDD file. Should you need to resubmit the file to the UCD Collection Solution, it is recommended that you include the Casefile ID generated by the previous submission so the UCD Collection Solution does not generate additional Casefile IDs.

Initial UCD Submission:

The only information needed in the UCD file is the following. The UCD Collection Solution will generate a Casefile ID.

```
<UNDERWRITING>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>true</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

UCD Resubmission file:

Should a resubmission be necessary, a container should be included to tie the resubmission to the initial UCD submission. Failure to add this container will cause every UCD Collection Solution resubmission to generate an additional Casefile ID.

```
<UNDERWRITING>
  <AUTOMATED_UNDERWRITINGS>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>Casefile ID generated by previous UCD submission</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingSystemType>Other</AutomatedUnderwritingSystemType>
      <AutomatedUnderwritingSystemTypeOtherDescription>UCD</AutomatedUnderwritingSystemTypeOtherDescription>
    </AUTOMATED_UNDERWRITING>
  </AUTOMATED_UNDERWRITINGS>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>true</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

ULDD file:

No Casefile ID information should be included in the file. The only line needed in the ULDD file is the following:

```
<LoanManualUnderwritingIndicator>true</LoanManualUnderwritingIndicator>
```

Scenario 7: Loan was initially submitted to DU but was ultimately delivered as a manually underwritten loan

UCD Casefile ID Scenario	Fannie Mae Delivery Procedure
Loan was initially submitted to DU (and has a DU Casefile ID), but is being ultimately delivered as a manually underwritten loan.	The loan was initially run through DU and submitted to the UCD Collection Solution with the DU Casefile ID. It was later manually underwritten. The loan would need to be resubmitted to the UCD Collection Solution without the DU Casefile ID. The UCD Collection Solution will generate a Casefile ID. When delivering the file, the LoanManualUnderwritingIndicator="true" so there is no need to have a Casefile ID in the ULDD file.

Initial UCD Submission:

See the original DU Casefile ID submission:

```
<UNDERWRITING>
  <AUTOMATED_UNDERWRITINGS>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>DU Casefile ID goes here</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingSystemType>DesktopUnderwriter</AutomatedUnderwritingSystemType>
    </AUTOMATED_UNDERWRITING>
  </AUTOMATED_UNDERWRITINGS>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>false</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

UCD Resubmission file(s):

The only information needed in the UCD resubmission file is the following. The UCD Collection Solution will generate a Casefile ID.

```
<UNDERWRITING>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>true</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

Should another resubmission be necessary, a container should be included to tie the resubmission to the initial UCD submission. Failure to add this container will cause every UCD Collection Solution resubmission to generate an additional Casefile ID.

```
<UNDERWRITING>
  <AUTOMATED_UNDERWRITINGS>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>Casefile ID generated by previous UCD submission</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingSystemType>Other</AutomatedUnderwritingSystemType>
      <AutomatedUnderwritingSystemTypeOtherDescription>UCD</AutomatedUnderwritingSystemTypeOtherDescription>
    </AUTOMATED_UNDERWRITING>
  </AUTOMATED_UNDERWRITINGS>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>true</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

ULDD file:

No Casefile ID information should be included in the file. The only line needed

```
<LoanManualUnderwritingIndicator>true</LoanManualUnderwritingIndicator>
```

Scenario 8: Loan Was Initially Submitted to DU, but Was Later Underwritten by LP and Delivered as an LP Loan

UCD Casefile ID Scenario	Fannie Mae Delivery Procedure
Loan was initially submitted to DU (and has a DU Casefile ID), but is being ultimately delivered as an LP loan to Fannie Mae.	The loan was initially run through DU and submitted to the UCD Collection Solution with the DU Casefile ID. It was later underwritten by LP. The loan would need to be resubmitted to the UCD Collection Solution without the DU Casefile ID. The UCD Collection Solution will generate a Casefile ID. When delivering the file, the Casefile ID generated by the UCD Collection Solution must be in the ULDD file.

Initial UCD Submission:

The DU Casefile ID would have been in the original submission as such:

```
<UNDERWRITING>
  <AUTOMATED_UNDERWRITINGS>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>DU Casefile ID goes here</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingSystemType>DesktopUnderwriter</AutomatedUnderwritingSystemType>
    </AUTOMATED_UNDERWRITING>
  </AUTOMATED_UNDERWRITINGS>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>false</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

UCD Resubmission file(s):

The resubmitted UCD XML file should contain the following LP information although it will still process if the LP information is missing. The UCD Collection Solution will generate a Casefile ID if the UCD XML file uploads successfully.

```
<UNDERWRITING>
  <AUTOMATED_UNDERWRITINGS>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>Casefile ID from AUS used</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingSystemType>AUS System</AutomatedUnderwritingSystemType>
    </AUTOMATED_UNDERWRITING>
  </AUTOMATED_UNDERWRITINGS>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>false</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

Should additional resubmissions be necessary, a container should be included to tie the resubmission to the initial UCD submission. Failure to add this container will cause every UCD Collection Solution resubmission to generate an additional Casefile ID.

```
<UNDERWRITING>
  <AUTOMATED_UNDERWRITINGS>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>Casefile ID from AUS used</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingSystemType>AUS System</AutomatedUnderwritingSystemType>
    </AUTOMATED_UNDERWRITING>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>Casefile ID generated by previous UCD submission</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingSystemType>Other</AutomatedUnderwritingSystemType>
      <AutomatedUnderwritingSystemTypeOtherDescription>UCD</AutomatedUnderwritingSystemTypeOtherDescription>
    </AUTOMATED_UNDERWRITING>
  </AUTOMATED_UNDERWRITINGS>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>false</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

ULDD file:

When delivering the file to Fannie Mae, the Casefile ID generated by the UCD Collection Solution must be included in the ULDD XML file

```
<UNDERWRITING>
  <AUTOMATED_UNDERWRITINGS>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>Casefile ID generated by the UCD Collection Solution</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingRecommendationDescription>ApproveEligible</AutomatedUnderwritingRecommendationDescription>
      <AutomatedUnderwritingSystemType>Other</AutomatedUnderwritingSystemType>
      <AutomatedUnderwritingSystemTypeOtherDescription>GuranteedUnderwritingSystem</AutomatedUnderwritingSystemTypeOtherDescription>
    </AUTOMATED_UNDERWRITING>
  </AUTOMATED_UNDERWRITINGS>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>false</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

Scenario 9: Loan Was Initially Submitted as an LP Loan, but Ultimately Submitted and Delivered as a DU Loan

UCD Casefile ID Scenario	Fannie Mae Delivery Procedure
Loan was originally underwritten by LP or other Automated Underwriting System (AUS) and submitted to UCD with that AUS, but then Underwritten and Delivered as a DU Loan	A new Casefile ID was generated by the UCD Collection Solution with the initial submission of the UCD file to Fannie Mae. After being underwritten by DU, all resubmissions to UCD and the ULDD submission should include the DU Casefile ID,

Initial UCD Submission:

The UCD XML file should contain the following AUS information although it will still process if the AUS information is missing. The UCD Collection Solution will generate a Casefile ID if the UCD XML file uploads successfully.

```
<UNDERWRITING>
  <AUTOMATED_UNDERWRITINGS>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>Casefile ID from AUS used</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingSystemType>AUS System</AutomatedUnderwritingSystemType>
    </AUTOMATED_UNDERWRITING>
  </AUTOMATED_UNDERWRITINGS>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>false</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

UCD Resubmission file(s):

All resubmitted UCD XML file should contain the DU Casefile ID.

```
<UNDERWRITING>
  <AUTOMATED_UNDERWRITINGS>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>DU Casefile ID goes here</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingSystemType>DesktopUnderwriter</AutomatedUnderwritingSystemType>
    </AUTOMATED_UNDERWRITING>
  </AUTOMATED_UNDERWRITINGS>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>false</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

ULDD file:

When delivering the file to Fannie Mae, the DU Casefile ID used in the UCD file must be included in the ULDD XML file.

```
<UNDERWRITING>
  <AUTOMATED_UNDERWRITINGS>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>DU Casefile goes here</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingRecommendationDescription>ApproveEligible</AutomatedUnderwritingRecommendationDescription>
      <AutomatedUnderwritingSystemType>DesktopUnderwriter</AutomatedUnderwritingSystemType>
    </AUTOMATED_UNDERWRITING>
  </AUTOMATED_UNDERWRITINGS>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>false</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

Scenario 10: Loan Was Initially Manually Underwritten, but Ultimately Submitted and Delivered as a DU Loan

UCD Casefile ID Scenario	Fannie Mae Delivery Procedure
Loan was originally manually underwritten, but then Underwritten and Delivered as a DU Loan	A new Casefile ID was generated by the UCD Collection Solution with the initial submission of the UCD file to Fannie Mae.
	After being underwritten by DU, all resubmissions to UCD and the ULDD submission should include the DU Casefile ID.

Initial UCD Submission:

The only information needed in the UCD file is the following. The UCD Collection Solution will generate a Casefile ID.

```
<UNDERWRITING>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>true</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

UCD Resubmission file(s):

All resubmitted UCD XML file should contain the DU Casefile ID.

```
<UNDERWRITING>
  <AUTOMATED_UNDERWRITINGS>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>DU Casefile ID goes here</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingSystemType>DesktopUnderwriter</AutomatedUnderwritingSystemType>
    </AUTOMATED_UNDERWRITING>
  </AUTOMATED_UNDERWRITINGS>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>false</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

ULDD file:

When delivering the file to Fannie Mae, the DU Casefile ID used in the UCD file must be included in the ULDD XML file. The XML file should include this section:

```
<UNDERWRITING>
  <AUTOMATED_UNDERWRITINGS>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>DU Casefile goes here</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingRecommendationDescription>ApproveEligible</AutomatedUnderwritingRecommendationDescription>
      <AutomatedUnderwritingSystemType>DesktopUnderwriter</AutomatedUnderwritingSystemType>
    </AUTOMATED_UNDERWRITING>
  </AUTOMATED_UNDERWRITINGS>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>false</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

Scenario 11 – DU Automated Underwriting Did Not Initially Receive an Approve Recommendation

UCD Casefile ID Scenario	Fannie Mae Delivery Procedure
Loan was submitted to DU but did not initially receive an Approve recommendation. The UCD file was uploaded without the DU Casefile ID and received a UCD- generated Casefile ID. The loan was subsequently resubmitted to DU and received an Approve and will be delivered as a DU loan.	The loan was initially underwritten by DU but did not receive an Approve recommendation. If the loan is then submitted to the UCD Collection Solution with the DU Casefile ID in the file, the submission will be "Not Successful". If the loan is submitted without the DU Casefile ID, it will go through successfully (if no other issues with the submission), but the UCD Collection Solution will generate a Casefile ID.

Once the loan is Approved by DU, the DU Casefile ID should be in the resubmitted UCD XML file and the ULDD XML file. |
| **Initial UCD Submission:** | |

If the DU Casefile ID is in the file without an Approve recommendation, the file will fail in UCD. The DU Casefile ID must be left out of the file to ensure it can go through successfully.

```xml
<UNDERWRITING>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>true or false here</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

UCD Resubmission file(s):

For all resubmissions to the UCD Collection Solution, the DU Casefile ID must be included in the UCD XML file. The XML file should include this section:

```xml
<UNDERWRITING>
  <AUTOMATED_UNDERWRITINGS>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>DU Casefile ID goes here</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingSystemType>DesktopUnderwriter</AutomatedUnderwritingSystemType>
    </AUTOMATED_UNDERWRITING>
  </AUTOMATED_UNDERWRITINGS>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>false</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

Loan Delivery (ULDD) file:

When delivering the file to Fannie Mae, the DU Casefile ID used in the UCD file must be included in the ULDD XML file. The XML file should include this section:

```xml
<UNDERWRITING>
  <AUTOMATED_UNDERWRITINGS>
    <AUTOMATED_UNDERWRITING>
      <AutomatedUnderwritingCaseIdentifier>DU Casefile goes here</AutomatedUnderwritingCaseIdentifier>
      <AutomatedUnderwritingRecommendationDescription>ApproveEligible</AutomatedUnderwritingRecommendationDescription>
      <AutomatedUnderwritingSystemType>DesktopUnderwriter</AutomatedUnderwritingSystemType>
    </AUTOMATED_UNDERWRITING>
  </AUTOMATED_UNDERWRITINGS>
  <UNDERWRITING_DETAIL>
    <LoanManualUnderwritingIndicator>false</LoanManualUnderwritingIndicator>
  </UNDERWRITING_DETAIL>
</UNDERWRITING>
```

Scenario 12: Seasoned Loan

UCD Casefile ID Scenario	Fannie Mae Delivery Procedure
A seasoned loan was delivered as part of a bulk purchase or Long-Term Standby, and has a DU Casefile ID.	Lenders must submit the UCD file with the existing DU Casefile ID. The DU Casefile ID will not expire.
All UCD and ULDD submissions:	
All Submissions for UCD and ULDD should follow the instructions set forth in Scenario #1.	