

UCD COLLECTION SOLUTION
Schedule

(For Non-Seller/Serviceers)

Terms and Conditions

Part I

LICENSED APPLICATION/ADDITIONAL TERMS

1. Licensed Application. Fannie Mae's application known as the UCD Collection Solution (the "Licensed Application"), is licensed pursuant to this Schedule and the Master Terms and Conditions between Fannie Mae and Licensee (the "Master Terms") into which this Schedule is incorporated (together, the "Agreement").
2. Definition. "Casefile ID Number" shall mean that unique identifier assigned to a collection of data related to a Mortgage Loan Application which includes a Uniform Closing Dataset XML file.
3. Restrictions on Use. Subsection (b) of the Section of the Master Terms captioned "Restrictions on Use" is replaced with the following:

Licensee shall only access and use the Licensed Materials for its own business purposes and in association with loans intended for sale to Fannie Mae. Without derogating from the generality of the foregoing, (i) Licensee shall not access, use or allow others to access or use the Licensed Materials in a multiple-use arrangement or as part of a service bureau, and (ii) Licensee shall only access and use the Licensed Materials in support of its mortgage industry activities.
4. Results Issued by Licensed Application. Licensee acknowledges, understands and agrees that: (i) any results issued by the Licensed Application will not constitute an approval or denial of the Mortgage Loan Application by Fannie Mae or a commitment to purchase the loan by Fannie Mae and (ii) Fannie Mae makes no representation or warranty that the Licensed Application will identify any or all errors or issues that may cause Fannie Mae to delay or decline to purchase a loan or, following purchase, to require the repurchase of a loan.
5. Notification to Borrower. Licensee expressly understands and agrees that it bears sole responsibility for any disclosure and other obligations arising under federal and/or state statutes and regulations relating to Mortgage Loan Applications and that such obligations shall in no event be considered imposed upon or shared by Fannie Mae by virtue of Licensee's use of the Licensed Application.
6. Casefile ID Numbers. Licensee's disclosure of a Casefile ID number or other number identifying a submission to the Licensed Application, either for due diligence purposes or otherwise, shall be deemed to be Licensee's consent to the third party's access to that collection of data assigned such number (for which Fannie Mae shall have no liability) and authorization to Fannie Mae to provide the third party with such access.