Uniform Closing Dataset (UCD)
Critical Edits – Implementation Guide

Issued by Fannie Mae and Freddie Mac

Document Version 1.4

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REVISION HISTORY

Date	Version #	Revision Description
May 31, 2022	1.4	Updates to Phase 3 requirements
February 15, 2022	1.3	Updates to Phases 1 and 2 matrix layout and requirements
July 20, 2021	1.2	Removing the AppraisalIdentifier data point
January 26, 2021	1.1	Additional guidance on implementing section totals across phases
August 11, 2020	1.0	Initial version

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INTRODUCTION

Freddie Mac and Fannie Mae (the GSEs) are undergoing a multi-year transition to convert certain edits in their UCD collection solutions from "warning" to "critical / fatal." The transition is designed to enhance data quality and consistency for single-family loans the GSEs purchase.

TRANSITION ROLLOUT

The GSEs solicited industry feedback in order to develop the multi-year timeline. In recognition of your strategic feedback and competing priorities for lenders and technology solution providers (TSPs) (such as the ULAD/AUS mandate, etc.), the GSEs have developed a phased implementation approach to transition UCD edits from "warning" to "critical / fatal" that provides ample time and flexibility. The rollout approach consists of:

- Transitioning of edits from "warning" to "critical / fatal" in four (4) phases that closely align to the various sections of the Consumer Financial Protection Bureau's (CFPB's) Closing Disclosure.

- The transition dates for each phase can be found on the Freddie Mac UCD page and the Fannie Mae UCD page.

TRANSITION PHASES

The Closing Disclosure Sections and corresponding phases are shown below (see Fig. 1).

	Phase 1	**Phase 2**	**Phase 3**	**Phase 4**
Closing Disclosure Sections	**Model & Alternate Forms** 1.0 Closing Information 3.0 Loan Information 17.0 Loan Disclosures 18.0 Escrow Account 21.0 Loan Calculations GSE Specific GSE Regulation Z **Alternate Form Only** 25.0 Payoffs & Payments	**Model & Alternate Forms** 4.0 Loan Terms 5.0 Projected Payments 10.0 Cash to Close **Model Form Only** Summaries of Transactions (11.0 | 12.0 | 13.0)	**Model & Alternate Forms** Deferred Phase 2 edit - Period Principal and Interest to Estimated Total Period Amount Comparison 7.0 Loan Costs 8.0 Other Costs 9.1 J. Total Closing Costs (Borrower–Paid) - Lender Credits	**Model & Alternate Forms** 2.0 Transaction Information 23.0 Contact Information 10.0 Calculating Cash to Close (Calculations) **Alternate Form Only** 10.0 Cash to Close (from Phase 2) - Total Closing Costs - Loan Amount - Total Payoffs and Payments **Model Form Only** Summaries of Transactions (13.0) (Calculations)

Fig. 1

Note: Lenders and TSPs should be aware that while the GSEs have made every effort to produce a complete list of critical edits and an associated implementation timeline, changes may be required in the future. If additions, deletions or modifications are identified, advanced notice will be provided to inform lenders and TSPs of the details and effective date(s) of any such change.

TRANSITION PREPARATION

- **Review "warning" messages.** Each GSE's respective UCD collection solution issues a "warning" message if the data provided are missing, inconsistent, or incorrect according to the UCD specification. In preparation for the transition to "critical / fatal" edits, lenders / TSPs should review all feedback messages returned by the UCD collection systems and resolve any issues, particularly those relating to future "critical / fatal" edits. New warning messages will be released at least 6 months prior to the transition to "critical / fatal".

- **Test UCD XML files**. Each GSE will provide opportunities for lenders to test their UCD XML files to resolve potential "critical / fatal" edit issues prior to the phase releases.

- **Read published UCD Critical Edits Matrix (CEM).** The GSEs published the UCD CEM, which contains the edits and associated datapoints for all phases. Lenders / TSPs are encouraged to familiarize themselves with the matrix. The UCD CEM can be found on the <u>Freddie Mac UCD page</u> and the <u>Fannie Mae UCD page</u>.

SCOPE

The GSEs created the *UCD Critical Edits - Implementation Guide* to help users understand and prepare for the transition from "warning" to "critical / fatal" edits. Portions of the Closing Disclosure are used throughout the guide to illustrate data elements identified as "critical / fatal" by highlighting those in BOLD font.

DOCUMENT STRUCTURE

The document is organized by the four (4) implementation phases. It is further separated by the Closing Disclosure sections. Some Closing Disclosure sections may appear in more than one phase (e.g., 10.0 Calculating Cash to Close is part of Phase 2 and Phase 4).

Below are descriptions for the Closing Disclosure excerpts and the Critical Edit tables:

Closing Disclosure Excerpts

- Red text is used to show the Closing Disclosure Form Field IDs for the critical edits.
- **Black Bold text** is used to show the Form Field Names (form labels).
- **Bold Green text** identifies data point values which are the subject of the critical edits.
- Gray text identifies the fields that are not part of the critical edits.
- **Down arrows** (↓) mean that multiple line items could be provided beyond the one shown in the illustration
- A Zig Zag border means that the form continues either side of the border and has been excluded because it is not being discussed in the given section.

Closing Disclosure Excerpts

- The **Form Field Name** and **Values** are hyperlinked to the associated section.

Critical Edit Tables

- *UCD Unique ID* shows the unique ID for the data point. This unique ID can be used to locate the corresponding critical edit in the UCD CEM and row in the Appendix I – UCD Specification.

- *MISMO v3.3.0 XPath* shows the data point XPath.

- *Data Point / Attribute Name* shows the data point name.

- *UCD Format* shows the data type required for the associated data point.

- *Sample XML Value* shows the sample value displayed on the Closing Disclosure excerpt, a sample value for the XML file or blank when the value is free form (other description data points).

- *Criteria* shows the requirement(s) for the associated data point. If not met, the critical edit will fire.

- *Edit Description* describes why a critical edit has been triggered. The required data point name, along with any applicable criteria, the required UCD format and valid enumerations are shown.

Associated Data Points Tables (shaded in Grey)

- *UCD Unique ID, MISMO v3.3.0 XPath, Data Point / Attribute Name, UCD Format and Sample XML Value* as defined for the Critical Edits Tables.

- *Associated Data Points* show the associated data points that are related to the critical edits.

GUIDANCE ON IMPLEMENTING SECTION TOTALS ACROSS PHASES 1, 2 AND 3

Beginning with Section 7.0 Loan Costs, the Closing Disclosure captures section totals above the detailed line items. These totals are highlighted in gray (gray bars). The GSEs require delivery of the data points supporting certain gray bars (**IntegratedDisclosureSectionType** for the label and **IntegratedDisclosureSectionTotalAmount**) even when the amount is zero. These two datapoints are in the INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL container and support the following sections of the Closing Disclosure form:

- Phase 1:
  - Payoffs and Payments (25.0) - Alternate Form Only
- Phase 2 – Summaries of Transactions - Borrower's Transaction – Model Form Only
  - K. Due from Borrower at Closing (11.0)
  - L. Paid Already by or on Behalf of Borrower at Closing (12.0)
- Phase 3:
  - A. Origination Charges (7.1)
  - B. Services Borrower Did Not Shop For (7.4)
  - C. Services Borrower Did Shop For (7.6)
  - D. Total Loan Costs (Borrower-Paid) (7.8)
  - E. Taxes and Other Governments Fees (8.1)
  - F. Prepaids (8.4)
  - G. Initial Escrow Payment at Closing (8.10)
  - H. Other (8.16)
  - I. Total Other Costs (Borrower-Paid) (8.18)
  - J. Total Closing Costs (Borrower-Paid) (9.1)

For these sections, the two data points must always be delivered, and the logic driving the messaging is similar across all three Phases.

PHASE 1

PHASE 1 CONSISTS OF THE FOLLOWING CLOSING DISCLOSURE SECTIONS

- ❖ 1.0 Closing Information

- ❖ 3.0 Loan Information

- ❖ 17.0 Loan Disclosures

- ❖ 18.0 Escrow Account

- ❖ 21.0 Loan Calculations

- ❖ GSE Specific

- ❖ GSE Regulation Z

- ❖ 25.0 Payoffs and Payments

1.0 CLOSING INFORMATION (PHASE 1)

1.0 Closing Information

1.1 **Date Issued**		**4/7/2018**
1.2 **Closing Date**		**4/15/2018**
1.3 **Disbursement Date**		**4/15/2018**
1.4 Settlement Agent		Epsilon Title Company
1.5 File #	12-3456	
1.6 **Property**		456 Somewhere Ave.
		Anytown, NY **12345**
1.7 **Sale Price**	$180,000	
Appraised Prop. Value / Estimated Prop. Value		

1.1 DATE ISSUED

1.1 **Date Issued**   **4/7/2018**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
1.001	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_DETAIL	IntegratedDisclosureIssuedDate	YYYY-MM-DD	2018-04-07	Required for all loans
	Edit Description	IntegratedDisclosureIssuedDate must be populated for all loans and be in YYYY-MM-DD format			

1.2 CLOSING DATE

1.2 **Closing Date**   **4/15/2018**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
1.002	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_INFORMATION_DETAIL	ClosingDate	YYYY-MM-DD	2018-04-15	Required for all loans
	Edit Description	ClosingDate must be populated for all loans and in be in YYYY-MM-DD format			

1.3 DISBURSEMENT DATE

1.3 **Disbursement Date**   **4/15/2018**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
1.003	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_INFORMATION_DETAIL	DisbursementDate	YYYY-MM-DD	2018-04-15	Required for all loans
	Edit Description	DisbursementDate must be populated for all loans and be in YYYY-MM-DD format			

1.6 PROPERTY

1.6 **Property**   456 Somewhere Ave.
                        Anytown, NY **12345**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
1.011	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS	PostalCode	String 9	12345 123451234	Required for all loans
	Edit Description	PostalCode must be populated			

1.7 PURCHASE – SALE PRICE

1.7 **Sale Price**   **$180,000**

Sales Contract Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
1.015	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/SALES_CONTRACTS/SALES_CONTRACT/SALES_CONTRACT_DETAIL	SalesContractAmount	Boolean	true	LoanPurposeType = "Purchase"
	Edit Description	SalesContractAmount must be populated in a valid format for all purchases when personal property is not included in the sales contract			

Sales Contract Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
1.015	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/SALES_CONTRACTS/SALES_CONTRACT/SALES_CONTRACT_DETAIL	SalesContractAmount	Amount 9.2	180000.00	LoanPurposeType = "Purchase" AND PersonalPropertyIncludedIndicator = "false"
	Edit Description	SalesContractAmount must be populated in a valid format for all purchases when personal property is not included in the sales contract			

OR Real Property Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
1.023	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/SALES_CONTRACTS/SALES_CONTRACT/SALES_CONTRACT_DETAIL	RealPropertyAmount	Amount 9.2	160000.00	LoanPurposeType = "Purchase" AND PersonalPropertyIncludedIndicator = "true"
	Edit Description	RealPropertyAmount must be populated in a valid format for all purchases when personal property is included in the sales contract			

1.7 PURCHASE – SALE PRICE(MODEL FORM)

Personal Property Included Indicator

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
1.025 | 10.313 | 10.314 | 10.315 | 10.316	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/SALES_CONTRACTS/SALES_CONTRACT/SALES_CONTRACT_DETAIL	PersonalPropertyIncludedIndicator	Boolean	True or False	LoanPurposeType = "Purchase"
	Edit Description	PersonalPropertyIncludedIndicator must be populated for all purchases and equal to "true" or "false".			

1.7 REFINANCE – PROPERTY VALUE

1.7 **Appraised Prop. Value / Estimated Prop. Value**	**$180,000**

Appraised Prop. Value (Alternate Form)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
1.014	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PropertyValuationAmount	Amount 9.2	180000.00	LoanPurposeType = "Refinance" AND PropertyEstimatedValueAmount does not exist
	Edit Description	PropertyValuationAmount must be populated in a valid format for all refinances when the value is from a valid property valuation source			

OR Estimated Prop. Value (Alternative Form)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
1.017	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL	PropertyEstimatedValueAmount	Amount 9.2	200000.00	LoanPurposeType = "Refinance" AND PropertyValuationAmount does not exist
	Edit Description	PropertyEstimatedValueAmount must be populated in a valid format for all refinances when the value is estimated by the borrower or loan originator			

3.0 LOAN INFORMATION (PHASE 1)

3.0 Loan Information
3.1 **Loan Term**   **30 Years**
3.2 **Purpose**   **Purchase**
3.3 **Product**   **Fixed Rate**

3.4 **Loan Type**   ☒ **Conventional**   o FHA
                          o VA   o_____
3.5 **Loan ID#**   123456789
3.6 **MIC #**   000654321

3.1 LOAN TERM

3.1 **Loan Term   30 Years**

Loan Maturity Period Count

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
3.001	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	LoanMaturityPeriodCount	Numeric 3	360	ConstructionLoanIndicator = "false"
	Edit Description	LoanMaturityPeriodCount must be populated for all loans in a valid format when the subject loan is not a construction loan			

or Construction Loan Term Count

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
3.023	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION	ConstructionLoanTotalTermMonthsCount	Numeric 3	369	ConstructionLoanIndicator = "true"
	Edit Description	ConstructionLoanIndicator must be populated and equal to "true" or "false"			

Construction Loan Indicator (Not on form)

	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
3.006 | 3.033	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	ConstructionLoanIndicator	Boolean	True or False	Must be for all loans
	Edit Description	ConstructionLoanIndicator must be populated and equal to "true" or "false"			

3.2 PURPOSE

3.2 **Purpose** **Purchase**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
3.003 | 1.026 | 3.035	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN	LoanPurposeType	Enumerated	Purchase	Required for all loans
	Edit Description	LoanPurposeType must be populated for all loans and have a valid value of "Purchase" or "Refinance"			

3.3 PRODUCT

3.3 **Product** **Fixed Rate**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
3.025 | 11.039	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AmortizationType	Enumerated	Fixed	Required for all loans
	Edit Description	AmortizationType must be populated for all loans and have a valid value of "AdjustableRate", "Fixed", "GEM", "GPM", "GraduatedPaymentARM" or "Step"			

3.4 LOAN TYPE

3.4 **Loan Type** ☒ **Conventional** · FHA · VA · _____

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
3.009	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN	MortgageType	Enumerated	Conventional	Required for all loans
	Edit Description	MortgageType must be populated for all loans and have a valid value of "Conventional", "FHA", "LocalAgency", "Other", "PublicAndIndianHousing", "StateAgency", "USDARuralDevelopment" or "VA"			

'Other' - Mortgage Type

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
3.018	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN	MortgageTypeOtherDescription	String 150		MortgageType = "Other"
	Edit Description	MortgageTypeOtherDescription must be populated for all loans when MortgageType = "Other"			

17.0 LOAN DISCLOSURES (PHASE 1)

17.0 Loan Disclosures

17.1 Assumption

· will allow, under certain conditions, this person to assume this loan on the original terms.

· will not allow assumption of this loan on the original terms.

17.3 Late Payment

If your payment is more than __15__ days late, your lender will charge a late fee of **$100** OR *2% of the monthly principal and interest payment.*

17.1 ASSUMPTION

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
11.004	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	AssumabilityIndicator	Boolean	false	Required for all loans
	Edit Description	AssumabilityIndicator must be populated for all loans and equal "true" or "false"			

17.3 LATE PAYMENT

Late Charge Type

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
11.008	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LATE_CHARGE/EXTENSION/OTHER/gse:LATE_CHARGE_RULES/gse:LATE_CHARGE_RULE	gse:LateChargeType	Enumerated	FlatDollarAmount	Required for all loans
	Edit Description	gse:LateChargeType must be populated for all loans and have a valid value of "FlatDollarAmount", "NoLateCharges", "PercentageOfDelinquentInterest", "PercentageOfNetPayment", "PercentageOfPrincipalBalance", "PercentageOfTotalPayment" or "PercentOfPrincipalAndInterest"			

Late Charge Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
11.073	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LATE_CHARGE/EXTENSION/OTHER/gse:LATE_CHARGE_RULES/gse:LATE_CHARGE_RULE	gse:LateChargeAmount	Amount 9.2	100.00	LateChargeType = "FlatDollarAmount"
	Edit Description	gse:LateChargeAmount must be populated for all loans with a flat dollar amount late charge in a valid format when LateChargeType = "FlatDollarAmount"			

Late Charge Grace Period

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
11.006	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LATE_CHARGE/EXTENSION/OTHER/gse:LATE_CHARGE_RULES/gse:LATE_CHARGE_RULE	gse:LateChargeGracePeriodDaysCount	Numeric 2	15	LateChargeType <> "NoLateCharges"
	Edit Description	gse:LateChargeGracePeriodDaysCount must be populated for all loans when there is a late charge and in a valid format when LateChargeType = "FlatDollarAmount", "PercentageOfDelinquentInterest", "PercentageOfNetPayment", "PercentageOfPrincipalBalance", "PercentageOfTotalPayment" or "PercentOfPrincipalAndInterest"			

or Late Charge Rate

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
11.007	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LATE_CHARGE/EXTENSION/OTHER/gse:LATE_CHARGE_RULES/gse:LATE_CHARGE_RULE	gse:LateChargeRatePercent	Percent 3.4	2.0000	LateChargeType <> "FlatDollarAmount" or "NoLateCharges"
	Edit Description	gse:LateChargeRatePercent must be populated for all loans with a percentage late charge in a valid format when LateChargeType = "PercentageOfDelinquentInterest", "PercentageOfNetPayment", "PercentageOfPrincipalBalance", "PercentageOfTotalPayment" or "PercentOfPrincipalAndInterest"			

18.0 ESCROW ACCOUNT (PHASE 1)

18.0 Escrow Account

For now, your loan

18.1 ▪ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

▪ will not have an escrow account because ▪ you declined it

▪ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance.

Contact your lender to ask if your loan can have an escrow account.

18.1 ESCROW ACCOUNT

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
5.092 | 11.021 | 11.104	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	EscrowIndicator	Boolean	true	Required for all loans
	Edit Description	EscrowIndicator must be populated for all loans and equal "true" or "false"			

21.0 LOAN CALCULATIONS (PHASE 1)

21.0 Loan Calculations	
21.1 Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	$1
21.2 Finance Charge. The dollar amount the loan will cost you.	$1
21.3 Amount Financed. The loan amount available after paying your upfront finance charge.	$1
21.4 **Annual Percentage Rate (APR).** Your costs over the loan term expressed as a rate. This is not your interest rate.	**1%**
21.5 Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	1%

21.4 ANNUAL PERCENTAGE RATE (APR)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
12.004	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES_SUMMARY/FEE_SUMMARY_DETAIL	APRPercent	Percent 3.4	1.0000	Required for all loans
	Edit Description	APRPercent must be populated for all loans in a valid format and be greater than 0%.			

GSE SPECIFIC (PHASE 1)

ABILITY TO REPAY

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
3.027	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFIED_MORTGAGE/QUALIFIED_MORTGAGE_DETAIL	AbilityToRepayMethodType	Enumerated	Exempt	Required for all loans
	Edit Description	AbilityToRepayMethodType must be populated for all loans and equal to "Exempt" or "General"			

Exemption Reason

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
3.028	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFIED_MORTGAGE/EXEMPTIONS/EXEMPTION	AbilityToRepayExemptionReasonType	Enumerated	LoanProgram	AbilityToRepayMethodType = "Exempt"
	Edit Description	AbilityToRepayExemptionReasonType must be populated for all loans and equal to "LoanProgram" or "PropertyUsage" when AbilityToRepayMethodType = "Exempt"			

LIEN PRIORITY

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
3.016	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN	LienPriorityType	Enumerated	FirstLien	Required for all loans
	Edit Description	LienPriorityType must be populated for all loans and have a valid value of "FirstLien", "SecondLien", "ThirdLien" or "FourthLien"			

MANUAL OR AUTOMATED UNDERWRITING SYSTEM (AUS)

Automated Underwriting System (AUS)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Values	Criteria (Must exist when...)
0.039	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemType	Enumerated	LoanProspector DesktopUnderwriter	LoanManualUnderwritingIndicator = "false"
	Edit Description	AutomatedUnderwritingSystemType must be populated for all loans and equal to "Assetwise", "Capstone", "Clues", "DesktopUnderwriter", "ECS", "FHAScorecard", "LoanProspector", "Other", "Strategyware" or "Zippy" when the LoanManualUnderwritingIndicator = "false"			

'Other' - Automated Underwriting System (AUS)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Values	Criteria (Must exist when...)
0.040	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemTypeOtherDescription	Enumerated	LoanProductAdvisor UCD	AutomatedUnderwritingSystemType = "Other"
	Edit Description	AutomatedUnderwritingSystemTypeOtherDescription must be populated for all loans and equal to "DecisionEngine", "FirstMortgageCreditScore", "GuaranteedUnderwritingSystem", "LoanProductAdvisor" or "UCD" when AutomatedUnderwritingSystemType = "Other"			

Loan Manual Underwriting Indicator

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
0.044	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/UNDERWRITING_DETAIL	LoanManualUnderwritingIndicator	Boolean	false	Required for all loans
	Edit Description	LoanManualUnderwritingIndicator must be populated for all loans and equal to "true" or "false"			

AVERAGE PRIME OFFER RATE

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
4.039	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HIGH_COST_MORTGAGES/HIGH_COST_MORTGAGE	AveragePrimeOfferRatePercent	Percent 3.4	1.0000	Required for all loans
	Edit Description	AveragePrimeOfferRatePercent must be populated for all loans in a valid format and be greater than 0%			

INTEREST RATE SET DATE

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
3.038	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_INFORMATION_DETAIL	CurrentRateSetDate	YYYY-MM-DD	2018-02-01	Required for all loans
	Edit Description	CurrentRateSetDate must be populated for all loans in YYYY-MM-DD format			

GSE REGULATION Z (PHASE 1)

REGULATION Z EXCLUDED BONA FIDE DISCOUNT POINTS

Excluded Bona Fide Discount Points Indicator

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points and Criteria (Must exist when...)
7.087	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HIGH_COST_MORTGAGES/HIGH_COST_MORTGAGE	RegulationZExcludedBonaFideDiscountPointsIndicator	Boolean	true	FeeType = "LoanDiscountPoints" FeeTotalPercent > 0
	Edit Description	RegulationZExcludedBonaFideDiscountPointsIndicator must be populated for all loans and equal to "true" or "false" when loan discount points exist and are greater than zero			

Loan Price Quote Interest Rate

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
4.038	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PRODUCT/LOAN_PRICE_QUOTES/LOAN_PRICE_QUOTE/LOAN_PRICE_QUOTE_DETAIL	LoanPriceQuoteInterestRatePercent	Percent 3.4	1.0000	RegulationZExcludedBonaFideDiscountPointsIndicator = "true"
	Edit Description	LoanPriceQuoteInterestRatePercent must be populated for all loans in a valid format when RegulationZExcludedBonaFideDiscountPointsIndicator is equal to "true"			

Excluded Bona Fide Discount Points

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
7.088	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HIGH_COST_MORTGAGES/HIGH_COST_MORTGAGE	RegulationZExcludedBonaFideDiscountPointsPercent	Percent 3.4	1.0000	RegulationZExcludedBonaFideDiscountPointsIndicator = "true"
	Edit Description	RegulationZExcludedBonaFideDiscountPointsPercent must be populated for all loans in a valid format when RegulationZExcludedBonaFideDiscountPointsIndicator is equal to "true"			

REGULATION Z TOTAL AFFILIATES FEES AMOUNT

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
7.091	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HIGH_COST_MORTGAGES/HIGH_COST_MORTGAGE	RegulationZTotalAffiliateFeesAmount	Amount 9.2	1000.00	Required for all loans
	Edit Description	RegulationZTotalAffiliateFeesAmount must be populated for all loans in a valid format and be greater than or equal to zero.			

REGULATION Z TOTAL LOAN AMOUNT

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
4.034	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HIGH_COST_MORTGAGES/HIGH_COST_MORTGAGE	RegulationZTotalLoanAmount	Amount 9.2	1000.00	Required for all loans
	Edit Description	RegulationZTotalLoanAmount must be populated for all loans in a valid format and be greater than 0%			

REGULATION Z TOTAL POINTS AND FEES AMOUNT

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
3.030	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HIGH_COST_MORTGAGES/HIGH_COST_MORTGAGE	RegulationZTotalPointsAndFeesAmount	Amount 9.2	1000.00	Required for all loans
	Edit Description	RegulationZTotalPointsAndFeesAmount must be populated for all loans in a valid format and be greater than or equal to zero.			

25.0 PAYOFFS AND PAYMENTS (PHASE 1)

Payoffs and Payments	25.0 **Use this table to see a summary of your payoffs and payments to others from your loan amount.**	
TO		**AMOUNT**
01 25.1 Rho Servicing To Pay off existing loan		25.1.1 **$115,000.00**
	2	
	3	
25.2 **K. TOTAL PAYOFFS AND PAYMENTS**		25.2.1 **$115,000.00**

PAYOFFS AND PAYMENTS – REFINANCE – ALTERNATE FORM

25.1 LIABILITIES

25.1 Rho Servicing To Pay off existing loan	25.1.1 **$115,000.00**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points
16.005 | 16.010	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionType	Enumerated	PayoffsAndPayments	LoanPurposeType = "Refinance"
16.006	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionTotalAmount	Amount 9.2	115000.00	LoanPurposeType = "Refinance" AND IntegratedDisclosureSectionType = "PayoffsAndPayments"

25.0 Payoffs and Payments Section

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
16.012	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LIABILITIES/LIABILITY/LIABILITY_DETAIL/EXTENSION/OTHER	gse:IntegratedDisclosureSectionType	Enumerated	PayoffsAndPayments	LoanPurposeType = "Refinance" AND LiabilityType exists
	Edit Description	gse:IntegratedDisclosureSectionType must be populated for all refinances and equal to "PayoffsAndPayments" when a liability exists			

Liability

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
16.002	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LIABILITIES/LIABILITY/LIABILITY_DETAIL	LiabilityType	Enumerated	FirstPositionMortgage Lien	LoanPurposeType = "Refinance" DocumentType = "Other" DocumentTypeOtherDescription = "ClosingDisclosure:AlternateForm" gse:IntegratedDisclosureSectionType = "PayoffsAndPayments" IntegratedDisclosureSectionType = "PayoffsAndPayments" IntegratedDisclosureSectionTotalAmount <> 0
	Edit Description	LiabilityType must be populated for all refinances and equal to "CollectionsJudgmentsAndLiens", "DeferredStudentLoan", "DelinquentTaxes", "FirstPositionMortgageLien", "Garnishments", "HELOC", "HomeownersAssociationLien", "Installment", "LeasePayment", "MortgageLoan", "Open30DayChargeAccount", "Other", "PersonalLoan", "Revolving", "SecondPositionMortgageLien", "Taxes", "TaxLien", "ThirdPositionMortgageLien", "UnsecuredHomeImprovementLoanInstallment" or "UnsecuredHomeImprovementLoanRevolving" when the total Payoffs and Payments amount is not equal to zero			

'Other' - Liability

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
16.003	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LIABILITIES/LIABILITY/LIABILITY_DETAIL	LiabilityTypeOtherDescription	String 150		LoanPurposeType = "Refinance" DocumentType = "Other" DocumentTypeOtherDescription = "ClosingDisclosure:AlternateForm" gse:IntegratedDisclosureSectionType = "PayoffsAndPayments" LiabilityType = "Other"
	Edit Description	LiabilityTypeOtherDescription must be populated for all refinances when LiabilityType = "Other"			

Liability Secured by Subject Property

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
16.011	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LIABILITIES/LIABILITY/LIABILITY_DETAIL/EXTENSION/OTHER	gse:LiabilitySecuredBySubjectPropertyIndicator	Boolean	true	LoanPurposeType = "Refinance" AND LiabilityType exists
	Edit Description	gse:LiabilitySecuredBySubjectPropertyIndicator must be populated for all refinances and equal to "true" or "false" when a liability exists			

25.2 - 25.2.1 TOTAL PAYOFFS AND PAYMENTS

| 25.2 **K. TOTAL PAYOFFS AND PAYMENTS** | 25.2.1 **$115,000.00** |

25.0 Payoffs and Payments Section

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
16.005 | 16.010	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionType	Enumerated	PayoffsAndPayments	LoanPurposeType = "Refinance" DocumentType = "Other" DocumentTypeOtherDescription = "ClosingDisclosure:AlternateForm"
	Edit Description	IntegratedDisclosureSectionType must be populated for all refinances and equal to "PayoffsAndPayments"			

Total Amount for Payoffs and Payments

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
16.006	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionTotalAmount	Amount 9.2	115000.00	LoanPurposeType = "Refinance" DocumentType = "Other" DocumentTypeOtherDescription = "ClosingDisclosure:AlternateForm" IntegratedDisclosureSectionType = "PayoffsAndPayments"
	Edit Description	IntegratedDisclosureSectionTotalAmount must be populated for all refinances and in a valid format when IntegratedDisclosureSectionType = "PayoffsAndPayments"			

PHASE 2

PHASE 2 CONSISTS OF THE FOLLOWING CLOSING DISCLOSURE SECTIONS

- ❖ 4.0 Loan Terms

- ❖ 5.0 Projected Payments

- ❖ 10.0 Calculating Cash to Close
  - ➢ Closing Disclosure Model and Borrower Only Forms
  - ➢ Closing Disclosure Alternate Form – Deferred to Phase 4

- ❖ Summaries of Transactions – Borrower's Transaction
  - ➢ 11.0 K. Due from Borrower at Closing
  - ➢ 12.0 L. Paid Already by or on Behalf of Borrower at Closing
  - ➢ 13.0 Calculation

4.0 LOAN TERMS (PHASE 2)

4.0 **Loan Terms**			**Can this amount increase after closing?** *If yes:*		
4.1 **Loan Amount**	4.1.1 **$144,000**	4.1.2 **NO/YES**	4.1.3 · Can go / Goes **as high as $220,000**. · Can **increase/Increases** until year 4		
4.2 **Interest Rate**	4.2.1 **3.875%**	4.2.2 **NO/YES**	4.2.3 · Adjusts every 3 years starting in year 6		
4.3 **Monthly Principal & Interest** *See Projected Payments below for your Estimated Total Monthly Payment*	4.3.1 $677.14	4.3.2 **NO/YES**	4.3.3 · Adjusts **every 3 years** starting in year 6 · Includes only interest and no principal		
		Does the loan have these features? *If yes:*			
4.4 **Prepayment Penalty**		4.4.2 No/Yes	4.4.3 · **As high as $1,000** if you pay off the loan during the first 5 years		
4.5 **Balloon Payment**		4.5.2 No/Yes	4.4.3 · You will have to pay **$149,263** at the end of year 7.		

4.1 LOAN AMOUNT

4.1 **Loan Amount**	4.1.1 **$144,000**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
4.001 | 10.032	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN	NoteAmount	Amount 9.2	144000.00	Required for all loans
Edit Description		NoteAmount must be populated for all loans, in a valid format and greater than zero			

4.2 INTEREST RATE

4.2 **Interest Rate**	4.2.1 **3.875%**

Note Rate Percent

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
4.006 | 11.057	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN	NoteRatePercent	Percent 3.4	3.8750	Must exist If Neither: WeightedAverageInterestRate, nor DisclosedFullyIndexedRatePercent nor BuydownInitialEffectiveInterestRatePercent exists
Edit Description		NoteRatePercent must be populated for all loans, greater than 0% and in a valid format when Note Rate Percent is used for the interest rate			

or Weighted Average Interest Rate

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
4.036 | 11.118	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN	WeightedAverageInterestRate	Percent 3.4	3.8750	Must exist if Neither: NoteRatePercent norDisclosedFullyIndexedRatePercent nor BuydownInitialEffectiveInterestRatePercent exists
	Edit Description	WeightedAverageInterestRate must be populated when UCD Criteria is met and greater than 0%, and in a valid format when Weighted Average Interest Rate is used for the interest rate			

or Disclosed Fully Indexed Rate Percent

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
4.037 |11.117	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN	DisclosedFullyIndexedRatePercent	Percent 3.4	3.8750	Must exist if Neither: NoteRatePercent nor WeightedAverageInterestRate nor BuydownInitialEffectiveInterestRatePercent exists
	Edit Description	DisclosedFullyIndexedRatePercent must be populated when UCD criteria is met and greater than 0%, and in a valid format when Disclosed Fully Indexed Rate Percent is used for the interest rate			

or Buydown Initial Effective Interest Rate Percent

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
4.035 | 11.116	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_OCCURRENCES/BUYDOWN_OCCURRENCE	BuydownInitialEffectiveInterestRatePercent	Percent 3.4	3.8750	Must exist if Neither: NoteRatePercent norWeightedAverageInterestRate nor DisclosedFullyIndexedRatePercent exists
	Edit Description	BuydownInitialEffectiveInterestRatePercent must be populated, greater than 0%, and in a valid format when Buydown Initial Effective Interest Rate Percent is used for the interest rate			

Buydown Temporary Subsidy Funding Indicator

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
4.048	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	BuydownTemporarySubsidyFundingIndicator	Boolean	false	Required for all loans
	Edit Description	BuydownTemporarySubsidyFundingIndicator must be populated and equal to "true" or "false"			

4.3 PRINCIPAL AND INTEREST PAYMENT FREQUENCY

4.3 **Monthly** Principal & Interest	4.3.1 **$677.14**	4.3.2 **NO/YES**	4.3.3 • Adjusts **every 3 years** starting in year 6
See Projected Payments below for your Estimated Total Monthly Payment			• *Includes only interest and no principal*

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
4.014	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PaymentFrequencyType	Enumerated	Monthly	Must exist in every UCD file AND = the values in 5.5 and 5.6.2
	Edit Description	PaymentFrequencyType must be populated for all loans and have a valid value of "Annual", "AtMaturity", "Biweekly", "Monthly", "Quarterly", "Semiannual", "Semimonthly" or "Weekly"			

4.3.3 INTEREST ONLY INDICATOR

4.3 **Monthly Principal & Interest**	4.3.1 **$677.14**	4.3.2 **NO/YES**	4.3.3 • Adjusts **every 3 years** starting in year 6
See Projected Payments below for your Estimated Total Monthly Payment			• *Includes only interest and no principal*

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
4.019	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	InterestOnlyIndicator	Boolean	true	Required for all loans
	Edit Description	InterestOnlyIndicator must be populated for all loans and equal to "true" or "false"			

4.4 PREPAYMENT PENALTY

4.4 **Prepayment Penalty**	4.4.2 No	4.4.3 • **As high as $1,000** if you pay off the loan during the first 5 years

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
4.026	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	PrepaymentPenaltyIndicator	Boolean	false	Required for all loans
	Edit Description	PrepaymentPenaltyIndicator must be populated for all loans and equal to "true" or "false"			

4.5 BALLOON PAYMENT

| 4.5 | **Balloon Payment** | 4.5.2 | No | 4.4.3 | • You will have to pay **$149,263** at the end of year 7. |

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
4.029	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	BalloonIndicator	Boolean	false	Required for all loans
	Edit Description	BalloonIndicator must be populated and equal to "true" or "false"			

5.0 PROJECTED PAYMENTS (PHASE 2)

5.0 **Projected Payments**	5.1.1	5.1.2	5.1.3	5.1.4
5.1 **Payment Calculation**	**Years 1 – 5**	Years 6 – 8	Years 9 – 11	Years 12 - 30
5.2 **Principal & Interest**	5.2.1 5.2.2 **$1,007.35** 5.2.3 *only interest*	5.2.4 **$1,007** min 5.2.5 **$1,452** max	5.2.6 **$1,007** min 5.2.7 **$1,666** max	5.2.8 **$1,007** min 5.2.9 **$1,870** max
5.3 **Mortgage Insurance**	5.3.1 + **109**	5.3.2 + **109**	5.3.3 + **109**	5.3.4 + ---
5.4 **Estimated Escrow** *Amount can increase over time*	54.1 + **0**	5.4.2 + **0**	5.4.3 + **0**	5.4.4 + **0**
5.5 **Estimated Total Monthly Payment**	5.5.1 5.5.2 **$1,116.35**	5.5.3 5.5.4 **$1,116 – $1,561**	5.5.5 5.5.6 **$1,116 – 1,775**	5.5.7 5.5.8 **$1,116 – $1,870**

5.6 **Estimated Taxes, Insurance & Assessments** *Amount can increase over time* *See page 4 for details*	5.6.1 **$533** 5.6.2 **a month**	**This estimate includes** 5.6.3 ▪ Property Taxes 5.6.4 ▪ Homeowners Insurance 5.6.5 ▪ Other: Homeowner's Association Dues *See Escrow Account on page 4 for details. You must pay for other property costs separately.*	**In escrow?** NO NO

5.1 FIRST PAYMENT PERIOD

5.0 **Projected Payments**	5.1.1
5.1 **Payment Calculation**	**Years 1 – 5**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
5.003	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/PROJECTED_PAYMENTS/PROJECTED_PAYMENT	SequenceNumber	Enumerated	1	Must exist in every UCD file
	Edit Description	SequenceNumber must be populated for all loans and equal to "1"			

5.5.2 ESTIMATED TOTAL MAXIMUM PAYMENT

5.5 **Estimated Total**	5.5.1	5.5.2
Monthly Payment		**$1,116.35**

UCD Unique ID	MISMO v3.3.0 Xpath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
5.010	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/PROJECTED_PAYMENTS/PROJECTED_PAYMENT	ProjectedPaymentEstimatedTotalMaximumPaymentAmount	Amount 9.2	1116.35	SequenceNumber = 1 Must exist in every UCD file
	Edit Description	ProjectedPaymentEstimatedTotalMaximumPaymentAmount must be populated, and >= (InitialPrincipalAndInterestPaymentAmount OR BuydownEffectiveInterestPaymentAmount OR FullyIndexedInitialPrincipalAndInterestPaymentAmount) and in a valid format for the first payment period			

5.5 – 5.6.2 PAYMENT FREQUENCY

5.5	**Estimated Total Monthly Payment**	5.5.1	5.5.2 **$1,116.35**		5.6	**Estimated Taxes, Insurance & Assessments** *Amount can increase over time* *See page 4 for details*	5.6.1 **$533** 5.6.2 **a month**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
5.009 | 5.065 |4.014	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/ DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/ INTEGRATED_DISCLOSURE/PROJECTED_PAYMENTS/PROJECTED_PAYMENT	PaymentFrequencyType	Enumerated	Monthly	Values provided in all 3 containers must be identical
	Edit Description	PaymentFrequencyType must be populated for all loans and have a valid value of "Annual", "AtMaturity", "Biweekly", "Monthly", "Quarterly", "Semiannual", "Semimonthly" or "Weekly"			

5.6.3 – 5.6.5 ESTIMATED TAXES, INSURANCE & ASSESSMENTS – ESTIMATE INCLUDES

5.6	**Estimated Taxes, Insurance & Assessments** *Amount can increase over time* *See page 4 for details*	5.6.1 **$533** 5.6.2 **a month**	**This estimate includes** 5.6.3 • Property Taxes 5.6.4 • Homeowners Insurance 5.6.5 • Other: Homeowner's Association Dues	**In escrow?** NO NO

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
5.038 | 5.066 | 5.068	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/ESTIMATED_PROPERTY_COST/ESTIMATED_PROPERTY_COST_COMPONENTS/ESTIMATED_PROPERTY_COST_COMPONENT	ProjectedPaymentEstimatedTaxesInsuranceAssessmentComponentType	Enumerated	PropertyTaxes	ProjectedPaymentEstimatedTaxesInsuranceAssessmentTotalAmount > 0
	Edit Description	ProjectedPaymentEstimatedTaxesInsuranceAssessmentComponentType must be populated and have a valid value of "CondominiumAssociationDues", "CondominiumAssociationSpecialAssessment", "CooperativeAssociationDues", "CooperativeAssociationSpecialAssessment", "GroundRent", "HomeownersAssociationDues", "HomeownersInsurance", "HomeownersAssociationSpecialAssessment", "LeaseholdPayment", "Other" or "PropertyTaxes" when the Estimated Taxes, Insurance & Assessment total amount is greater than zero			

'Other' - Estimated Taxes, Insurance & Assessments Component

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
5.069	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/ESTIMATED_PROPERTY_COST/ESTIMATED_PROPERTY_COST_COMPONENTS/ESTIMATED_PROPERTY_COST_COMPONENT	ProjectedPaymentEstimatedTaxesInsuranceAssessmentComponentTypeOtherDescription	String 150		Must exist when ProjectedPaymentEstimatedTaxesInsuranceAssessmentComponentType = "Other"
	Edit Description	ProjectedPaymentEstimatedTaxesInsuranceAssessmentComponentTypeOtherDescription must be populated for all loans when ProjectedPaymentEstimatedTaxesInsuranceAssessmentComponentType = "Other"			

5.6.1 ESTIMATED TAXES, INSURANCE & ASSESSMENTS – TOTAL AMOUNT

5.6 **Estimated Taxes, Insurance & Assessments**		This estimate includes	In escrow?
Amount can increase over time	5.6.1 **$533**	5.6.3• Property Taxes	NO
See page 4 for details	5.6.2 **a month**	5.6.4• Homeowners Insurance	NO
		5.6.5• Other: Homeowner's Association Dues	

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
5.035	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/ESTIMATED_PROPERTY_COST/ESTIMATED_PROPERTY_COST_DETAIL	ProjectedPaymentEstimatedTaxesInsuranceAssessmentTotalAmount	Amount 9.2	533.00	At least one must exist when ProjectedPaymentEstimatedTaxesInsuranceAssessmentTotalAmount">""0"
	Edit Description	ProjectedPaymentEstimatedTaxesInsuranceAssessmentTotalAmount must be populated for all loans in a valid format and greater than or equal to zero			

10.0 CALCULATING CASH TO CLOSE – ALL LOANS (PHASE 2)

Calculating Cash to Close	10.0 Use this table to see what has changed from your Loan Estimate.				
	Loan Estimate		**Final**	**Did this change?**	
10.1 Total Closing Costs (J)	10.1.1 $8,054	10.1.2 **$9,712.10**	10.1.3 YES	10.1.4 ●	See **Total Loan Costs (D)** and **Total Other Costs (I)**
10.2 Closing Costs Paid Before Closing	10.2.1 $0	10.2.2 -$29.80	10.2.3 YES	10.2.4 ●	You paid these Closing Costs **before closing**
10.3 Closing Costs Financed (Paid from your Loan Amount)	10.3.1 $0	10.3.2 $0	10.3.3 NO		
10.4 Down Payment	10.4.1 $18,000	10.4.2 $18,000.00	10.4.3 NO		
10.5 Deposit	10.5.1 -$10,000	10.5.2 -$10,000.00	10.5.3 NO		
10.6 Funds for Borrower	10.6.1 $0	10.6.2 $0	10.6.3 NO		
10.7 Seller Credits	10.7.1 $0	10.7.2 -$2,500.00	10.7.3 YES	10.7.4 ●	See Seller Credits in **Section L**
10.8 Adjustments and Other Credits	10.8.1 $0	10.8.2 -$1,035.04	10.8.3 YES	10.8.4 ●	See details in **Sections K & L**
10.9 Cash to Close	10.9.1 $16,050	10.9.2 **$14,147.26**			

10.1 TOTAL CLOSING COSTS (J)

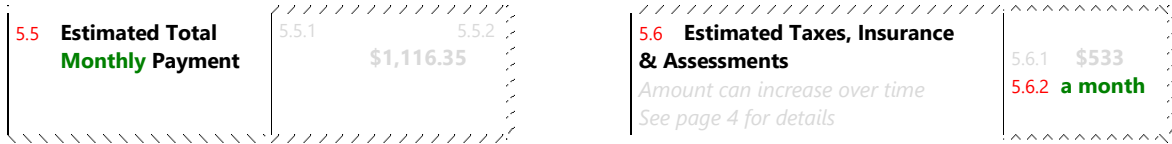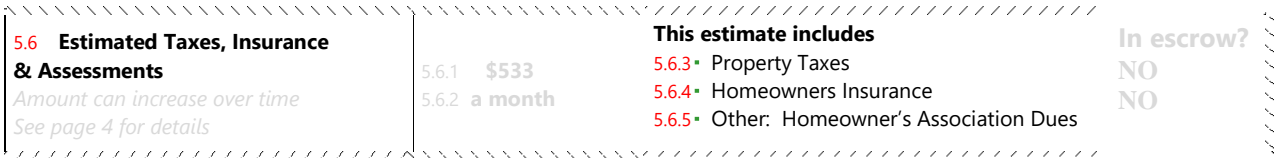| 10.1 Total Closing Costs (J)		10.1.1 $8,054	10.1.2 **$9,712.10**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
9.002 | 9.038 | 9.043	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/ DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SE T/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPEC IFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_S ET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE _ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCl oseItemType	Enumerated	TotalClosingCosts	Must exist for all loans
	Edit Description	IntegratedDisclosureCashToCloseItemType must be populated for all loans and equal to "TotalClosingCosts".			

10.1.2 Total Closing Costs (J) Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
9.014 | 9.040 | 9.045	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/ DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SE T/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPEC IFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_S ET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE _ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCl oseItemFinalAmount	Amount 9.2	9712.10	Must exist for all loans when IntegratedDisclosureCashToClose ItemType = "TotalClosingCosts"
	Edit Description	IntegratedDisclosureCashToCloseItemFinalAmount must be populated for all loans and in a valid format IntegratedDisclosureCashToCloseItemType = "TotalClosingCosts"			

10.9 CASH TO CLOSE TOTAL

	10.9 **Cash to Close**	10.9.1 $16,050	10.9.2 **$14,147.26**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
9.088	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemType	Enumerated	CashToCloseTotal	Must exist for all loans
	Edit Description	IntegratedDisclosureCashToCloseItemType must be populated for all loans and equal to "CashToCloseTotal"			

10.9.2 Total Cash to Close Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
9.089	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemFinalAmount	Amount 9.2	14147.26	Must exist for all loans when IntegratedDisclosureCashToCloseItemType = "CashToCloseTotal"
	Edit Description	IntegratedDisclosureCashToCloseItemFinalAmount must be populated for all loans and in a valid format IntegratedDisclosureCashToCloseItemType = "CashToCloseTotal"			

5. SUMMARIES OF TRANSACTIONS – BORROWER'S TRANSACTION

LOAN TYPE – PURCHASE

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points
3.003 | 1.026 | 3.035	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN	LoanPurposeType	Enumerated	Purchase	Required for all purchases

11.0 K. DUE FROM BORROWER AT CLOSING (PHASE 2)

Summaries of Transactions		
BORROWER'S TRANSACTION		
11.0 **K. Due from Borrower at Closing**	11.0.1	**$252,347.30**
01 11.1 Sale Price of Property	11.1.1	$240,000.00
02 11.2 Sale Price of Any Personal Property Included in Sale	11.2.1	
03 11.3 Closing Costs Paid at Closing (J)	11.3.1	$10,167.30
04 11.4 **Credit Card Balance to Finance Bank**	11.4.1	$2,000.00
11.5 **Adjustments**	11.5.1	
05 Tenant Security Deposit		$100.00
Adjustments for Items Paid by Seller in Advance		
08 11.6 City/Town Taxes **4/15/14 to 4/30/14**	11.6.1	$50.00
09 11.7 County Taxes __ to __	11.7.1	
10 11.8 Assessments __ to __	11.8.1	
11 11.9 **HOA Dues 4/15/14 to 4/30/14**	11.9.1	$30.00

11.0 **K. Due from Borrower at Closing**	11.0.1	**$252,347.30**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
10.001 | 10.056	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionType	Enumerated	DueFromBorrowerAtClosing	Must exist when LoanPurposeType = "Purchase"
	Edit Description	IntegratedDisclosureSectionType must be populated and equal to "DueFromBorrowerAtClosing" for purchase transactions			

11.0.1 Due from Borrower at Closing Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
10.002 | 10.057	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionTotalAmount	Amount 9.2	252347.30	Must exist when LoanPurposeType = Purchase AND IntegratedDisclosureSectionType = "DueFromBorrowerAtClosing"
	Edit Description	IntegratedDisclosureSectionTotalAmount must be populated for all purchases, in a valid format and greater than or equal to zero for the Due from Borrower at Closing amount			

12.0 L. PAID ALREADY BY OR ON BEHALF OF BORROWER AT CLOSING (PHASE 2)

Summaries of Transactions		
BORROWER'S TRANSACTION		
12.0 **L. Paid Already by or on Behalf of Borrower at Closing**	12.0.1	**$227,015.00**
01 12.1 Deposit	12.1.1	**$10,000.00**
02 12.2 Loan Amount	12.2.1	$211,000.00
03 12.3 Existing Loan(s) Assumed or Taken Subject to	12.3.1	
04 12.4 **Second Loan (Principal Balance $10,000)**	12.4.1	$2,000.00
05 Satisfaction of Junior Lien ($5,000 POC Borrower)		
06 12.5 Seller Credit	12.5.1	**$2,500.00**
12.6 **Other Credits**	12.6.1	
07 Rebate **from Epsilon Title Co.**		**$750.00**
12.7 **Adjustments**	12.7.1	
08 **Relocation Funds from Employer, Inc.**		$300.00
Adjustments for Items Unpaid by Seller		
12 12.8 City/Town Taxes **1/1/14** to **4/14/14**	12.8.1	$365.00
13 12.9 County Taxes __ to __	12.9.1	
14 12.10 Assessments _ to __	12.10.1	
15 12.11 **Utilities 1/1/14** to **4/14/14**	12.11.1	$100.00

12.0 **L. Paid Already by or on Behalf of Borrower at Closing**	12.0.1	**$227,015.00**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
10.159 | 10.058	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionType	Enumerated	PaidAlreadyByOrOnBehalfOfBorrowerAtClosing	Must exist when LoanPurposeType = "Purchase"
	Edit Description	IntegratedDisclosureSectionType must be populated and equal to "PaidAlreadyByOrOnBehalfOfBorrowerAtClosing" for purchase transactions			

12.0.1 Paid Already by or on Behalf of Borrower at Closing Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
10.144 | 10.059	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionTotalAmount	Amount 9.2	227015.00	Must exist when LoanPurposeType = "Purchase" and IntegratedDisclosureSectionType = "PaidAlreadyByOrOnBehalfOfBorrowerAtClosing"
	Edit Description	IntegratedDisclosureSectionTotalAmount must be populated for all purchases, in a valid format and greater than or equal to zero for the Paid Already by or on Behalf of Borrower at Closing amount			

12.1 DEPOSIT

| 12.1 Deposit | 12.1.1 | **$10,000.00** |

12.0 Paid Already By Or On Behalf Of Borrower At Closing Section

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
10.160	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	IntegratedDisclosureSectionType	Enumerated	PaidAlreadyByOrOnBehalfOfBorrowerAtClosing	Must exist when LoanPurposeType = Purchase AND …CLOSING_COST_FUND/FundsType = "DepositOnSalesContract"
	Edit Description	IntegratedDisclosureSectionType must be populated and equal to "PaidAlreadyByOrOnBehalfOfBorrowerAtClosing" for purchase transactions (needed to show that the Funds Type belongs in this section)			

Deposit on Sales Contract – Funds Type

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
10.028	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	FundsType	Enumerated	DepositOnSalesContract	Must exist when LoanPurposeType = "Purchase"
	Edit Description	FundsType must be populated and equal to "DepositOnSalesContract" for purchase transactions			

12.1.1 Deposit Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
10.029	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	ClosingCostFundAmount	Amount 9.2	10000.00	Must exist when LoanPurposeType = "Purchase" and FundsType = "DepositOnSalesContract"
	Edit Description	ClosingCostFundAmount must be populated, in a valid format and greater than or equal to zero for the Deposit on Sales Contract amount for purchase transactions			

12.5 SELLER CREDIT

| 06 12.5 Seller Credit | 12.5.1 | **$2,500.00** |

12.0 Paid Already By Or On Behalf Of Borrower At Closing - Section

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
10.026	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_ADJUSTMENT_ITEMS/CLOSING_ADJUSTMENT_ITEM/CLOSING_ADJUSTMENT_ITEM_DETAIL	IntegratedDisclosureSectionType	Enumerated	PaidAlreadyByOrOnBehalfOfBorrowerAtClosing	Must exist when LoanPurposeType = "Purchase" AND …CLOSING_COST_FUND/ClosingAdjustmentItemType = "SellerCredit"
	Edit Description	IntegratedDisclosureSectionType must be populated and equal to "PaidAlreadyByOrOnBehalfOfBorrowerAtClosing" for purchase transactions (needed to show that the Closing Adjustment Item Type belongs in this section)			

12.5 Seller Credit – Closing Adjustment Item

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
10.038	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_ADJUSTMENT_ITEMS/CLOSING_ADJUSTMENT_ITEM/CLOSING_ADJUSTMENT_ITEM_DETAIL	ClosingAdjustmentItemType	Enumerated	SellerCredit	Must exist when LoanPurposeType = "Purchase"
	Edit Description	ClosingAdjustmentItemType must be populated and equal to "SellerCredit" for purchase transactions; even if no seller credits were part of the transaction			

12.5.1 Seller Credit Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
10.036	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_ADJUSTMENT_ITEMS/CLOSING_ADJUSTMENT_ITEM/CLOSING_ADJUSTMENT_ITEM_DETAIL	ClosingAdjustmentItemAmount	Amount 9.2	2500.00	Must exist when LoanPurposeType = "Purchase" And ClosingAdjustmentItemType = "SellerCredit"
	Edit Description	ClosingAdjustmentItemAmount must be populated, in a valid format and greater than or equal to zero for the Seller Credit amount for purchase transactions			

12.6 OTHER CREDITS


```
12.6 Other Credits                          12.6.1
07 Rebate from Epsilon Title Co.    $750.00
```

12.0 Paid Already By Or On Behalf Of Borrower At Closing - Section

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
10.162	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_ADJUSTMENT_ITEMS/CLOSING_ADJUSTMENT_ITEM/CLOSING_ADJUSTMENT_ITEM_DETAIL	IntegratedDisclosureSectionType	Enumerated	PaidAlreadyByOrOnBehalfOfBorrowerAtClosing	LoanPurposeType = "Purchase" and …/CLOSING_ADJUSTMENT_ITEM_DETAIL/ClosingAdjustmentItemType = one of "Gift | Grant | Other | Rebate Credit"
	Edit Description	IntegratedDisclosureSectionType must be populated and equal to "PaidAlreadyByOrOnBehalfOfBorrowerAtClosing" for purchase transactions when there are Other Credit line items			

12.6 Other Credits - Section

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
10.163	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_ADJUSTMENT_ITEMS/CLOSING_ADJUSTMENT_ITEM/CLOSING_ADJUSTMENT_ITEM_DETAIL	IntegratedDisclosureSubsectionType	Enumerated	OtherCredits	Must exist when LoanPurposeType = "Purchase" and …/CLOSING_ADJUSTMENT_ITEM_DETAIL/ClosingAdjustmentItemType = one of "Gift | Grant | Other | Rebate Credit"

12.6 Other Credits – Line Items (If applicable)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
10.042	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_ADJUSTMENT_ITEMS/CLOSING_ADJUSTMENT_ITEM/CLOSING_ADJUSTMENT_ITEM_DETAIL	ClosingAdjustmentItemType	Enumerated	Gift | Grant | Other | Rebate Credit	Only if a gift, grant or rebate credit is part of the transaction
	Edit Description	ClosingAdjustmentItemType must be populated and equal to gift, grant or rebate credit when there are Other Credit line items			

12.6.1 Other Credits Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
10.039	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_ADJUSTMENT_ITEMS/CLOSING_ADJUSTMENT_ITEM/CLOSING_ADJUSTMENT_ITEM_DETAIL	ClosingAdjustmentItemAmount	Amount 9.2	750.00	Must exist when LoanPurposeType = "Purchase" AND ClosingAdjustmentItemType equals one of "Gift | Grant | Other | Rebate Credit"
	Edit Description	ClosingAdjustmentItemAmount must be populated and in a valid format when ClosingAdjustmentItemType equals one of "Gift | Grant | Other | Rebate Credit for purchase transactions			

Other Credit provided by an Individual

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
10.308	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_ADJUSTMENT_ITEMS/CLOSING_ADJUSTMENT_ITEM/CLOSING_ADJUSTMENT_ITEM_DETAIL/CLOSING_ADJUSTMENT_ITEM_PAID_BY/INDIVIDUAL/NAME	FullName	String 100	Episilon	Must exist if LoanPurposeType = "Purchase" AND …/CLOSING_ADJUSTMENT_ITEM_DETAIL/ClosingAdjustmentItemType equals "Gift"
	Edit Description	FullName must be populated for purchase transactions when ClosingAdjustmentItemType equals "Gift" and was provided by an individual			

or Other Credit provided by a Legal Entity

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
10.043	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_ADJUSTMENT_ITEMS/CLOSING_ADJUSTMENT_ITEM/CLOSING_ADJUSTMENT_ITEM_PAID_BY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	FullName	String 100	Episilon Title Co.	Must exist if LoanPurposeType = "Purchase" AND …/CLOSING_ADJUSTMENT_ITEM_DETAIL/ClosingAdjustmentItemType equals one of "Grant | Rebate Credit"
	Edit Description	FullName must be populated for purchase transactions when ClosingAdjustmentItemType equals "Grant" or "Rebate Credit" and was provided by legal entity			

13.0 CALCULATION (BORROWER'S TRANSACTION) (PHASE 2)

Summaries of Transactions

BORROWER'S TRANSACTION (11.0 – 13.0)

11.0 **K. Due from Borrower at Closing**	11.0.1	**$252,347.30**
12.0 **L. Paid Already by or on Behalf of Borrower at Closing**	12.0.1	**$225,015.00**
13.0 **CALCULATION**		
13.1 Total Due from Borrower at Closing (K)	13.1.1	**$252,347.30**
13.2 Total Paid Already by or on Behalf of Borrower at Closing (L)	13.2.1	- **$227,015.00**
13.3 Cash to Close · From · To Borrower	13.3.1	**$25,332.30**

13.3.1 Cash to Close *from* Borrower Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
6.015 | 10.141	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_INFORMATION_DETAIL	CashFromBorrowerAtClosingAmount	Amount 9.2	25332.30	Must exist if LoanPurposeType = "Purchase" CashToBorrowerAtClosing Amount does not exist
	Edit Description	CashFromBorrowerAtClosingAmount must be populated, in a valid format and greater than or equal to zero for purchase transactions			

or Cash to Close *to* Borrower Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
6.016 | 10.142	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_INFORMATION_DETAIL	CashToBorrowerAtClosingAmount	Amount 9.2	25332.30	MUST exist if LoanPurposeType = "Purchase" AND CashFromBorrowerAtClosingAmount does not exist
	Edit Description	CashToBorrowerAtClosingAmount must be populated, in a valid format and greater than or equal to zero for purchase transactions			

PHASE 3

CLOSING DISCLOSURE SECTIONS

The outline below is a list of the CD sections supported by data points that have been selected for Phase 3 critical edits. In addition to these, one additional critical edit was deferred from Phase 2 to Phase 3: the comparison of the values of PaymentFrequencyType as delivered under PAYMENT_RULE and under PROJECTED_PAYMENT. Although the same data point name is used, it is used in two different places in the UCD XML file. This critical edit checks to be sure that the same enumeration appears in both places.

- ❖ Closing Costs Details
  - ➢ 7.0 Loan Costs
    - o A. Origination Charges
    - o B. Services Borrower Did Not Shop For
    - o C. Services Borrower Did Shop For
    - o D. Total Loan Costs (Borrower-Paid)

  - ➢ 8.0 Other Costs
    - o E. Taxes and Other Government Fees
    - o F. Prepaids
    - o G. Initial Escrow Payment at Closing
    - o H. Other
    - o I. Total Other Costs (Borrower - Paid)

  - ➢ 9.0 J. Total Closing Costs (Borrower – Paid)
    - o Lender Credits
  - ➢ PaymentFrequencyType Value Comparison

UCD SPECIFICATION DIFFERENCES

The UCD Specification will remain as previously published. However, changes may be made to Conditionality Details to support the escalation of requirements or address data quality issues.

The tables below provide the differences in Phase 3 conditionality between the UCD Critical Edits Matrix, v5.0 and the UCD Delivery Specification (Appendix_I_Uniform_Closing_Dataset, v1.5). The "Critical Edits" row displays the text from the "Criteria" column in the CEM. The "UCD Specification Row" displays the text from Conditionality Details column. The CEM row is annotated to highlight the change to the Spec.

The "Col F" included in some critical edits below refers to CEM, v5.0, Tab Phase 3, and the Column F valid value(s) for the associated data point.

UID 7.006 FeeTotalPercent (for UID 7.004 FeeType = "LoanDiscountPoints)	
Critical Edits	Must exist for all loans when IntegratedDisclosureSectionType = "OriginationCharges" AND FeeType = "LoanDiscountPoints" AND FeeActualPaymentAmount ≠ "0". Can be positive, negative or equal to zero.
UCD Specification	Required for all loans and must be *greater than or equal to* zero

UID 7.010 FeeActualPaymentAmount (for UID 7.004 FeeType = "LoanDiscountPoints)	
Critical Edits	Must exist for all loans when IntegratedDisclosureSectionType = "OriginationCharges" AND FeeType = "LoanDiscountPoints". Can be positive, negative or equal to zero.
UCD Specification	IF FeeType = "LoanDiscountPoints" AND FeeTotalPercent <> "0".

UID 7.081 FeePaidToType (for fee types supporting line items under A. Origination Charges)	
Critical Edits	Must exist for all loans when IntegratedDisclosureSectionType = "OriginationCharges" AND FeeType = value listed in Col F AND FeeActualPaymentAmount ≠ "0"
UCD Specification	IF FeeType exists AND IntegratedDisclosureSectionType = "OriginationCharges"

UID 7.077 FeePaymentPaidByType (for fee types supporting line items under A. Origination Charges)	
Critical Edits	Must exist for all loans when IntegratedDisclosureSectionType = "OriginationCharges" AND FeeType = value listed in Col F AND FeeActualPaymentAmount ≠ "0". The value "Seller" is not valid when LoanPurchaseType = "Refinance".
UCD Specification	IF FeeType exists AND IntegratedDisclosureSectionType = "OriginationCharges"

UID 7.073 FeePaidToType (for fee types supporting line items under B. Services Borrower Did Not Shop For)	
Critical Edits	Must exist for all loans when IntegratedDisclosureSectionType = "ServicesBorrowerDidNotShopFor" AND FeeType = value listed in Col F AND FeeActualPaymentAmount ≠ "0".
UCD Specification	IF FeeType exists AND IntegratedDisclosureSectionType = "ServicesBorrowerDidNotShopFor"

UID 7.029 FeePaymentPaidByType
(for fee types supporting line items under B. Services Borrower Did Not Shop For)

Critical Edits	Must exist for all loans when IntegratedDisclosureSectionType = "ServicesBorrowerDidNotShopFor" AND FeeType = value listed in Col F AND FeeActualPaymentAmount ≠ "0". The value "Seller" is not valid when LoanPurchaseType = "Refinance".
UCD Specification	IF FeeType exists AND IntegratedDisclosureSectionType = "ServicesBorrowerDidNotShopFor"

UID 7.074 FeePaidToType
(for fee types supporting line items under C. Services Borrower Did Shop For)

Critical Edits	Must exist for all loans when IntegratedDisclosureSectionType = "ServicesBorrowerDidShopFor" AND FeeType = value listed in Col F AND FeeActualPaymentAmount ≠ "0"
UCD Specification	IF FeeType exists AND IntegratedDisclosureSectionType = "ServicesBorrowerDidShopFor"

UID 7.049 FeePaymentPaidByType
(for fee types supporting line items under C. Services Borrower Did Not Shop For)

Critical Edits	Must exist for all loans when IntegratedDisclosureSectionType = "ServicesBorrowerDidShopFor" AND FeeType = value listed in Col F AND FeeActualPaymentAmount ≠ "0". The value "Seller" is not valid when LoanPurchaseType = "Refinance".
UCD Specification	IF FeeType exists AND IntegratedDisclosureSectionType = "ServicesBorrowerDidShopFor"

UID 8.197 FeeType = "RecordingFeeTotal"

Critical Edits	Must exist for all loans when at least one instance of FEE with [FeeType = ("RecordingFeeForDeed" OR "RecordingFeeForMortgage") AND FeeActualTotalAmount ≠ "0"] is present in DOCUMENT.
UCD Specification	IF FeeActualTotalAmount > "0" for FeeType = "RecordingFeeForDeed" or "RecordingFeeForMortgage".

UID 8.153 FeePaymentPaidByType
(for FeeType = "RecordingFeeTotal" under E. TaxesAndOtherGovernmentFees)

Critical Edits	Must exist for all loans when IntegratedDisclosureSectionType = "TaxesAndOtherGovernmentFees" AND FeeType = "RecordingFeeTotal" AND FeeActualPaymentAmount ≠ "0"
UCD Specification	IF FeeType = "RecordingFeeTotal".

UID 8.190 FeePaymentPaidByType
(for Transfer Tax Items under E. TaxesAndOtherGovernmentFees)

Critical Edits	Must exist for all loans when IntegratedDisclosureSectionType = "TaxesAndOtherGovernmentFees" AND FeeType = valid value AND FeeActualPaymentAmount ≠ "0"
UCD Specification	IF FeeType exists AND IntegratedDisclosureSectionType = "TaxesAndOtherGovernmentFees".

UID 8.170 | 8.243 | 8.273 | 8.301 FeePaidToType
(for prepaid items supporting line items under F. Prepaids)

Critical Edits	Must exist for all loans when IntegratedDisclosureSectionType = "Prepaids" AND PrepaidItemType = value listed in Col F AND PrepaidItemActualPaymentAmount ≠ "0"
UCD Specification	IF PrepaidItemType <> "PrepaidInterest".

8.021 | 8.239 | 8.262 | 8.269 PrepaidItemPaymentPaidByType (for prepaid items supporting line items under F. Prepaids)	
Critical Edits	Must exist for all loans when <u>IntegratedDisclosureSectionType</u> = "Prepaids" AND PrepaidItemType = value listed in Col F <u>AND PrepaidItemActualPaymentAmount</u> ≠ "0"
UCD Specification	IF PrepaidItemType <> "PrepaidInterest".

8.248 PrepaidItemPerDiemAmount (for PrepaidItemType = "PrepaidInterest")	
Critical Edits	Must exist for all loans when <u>IntegratedDisclosureSectionType</u> = "Prepaids" AND PrepaidItemType = "PrepaidInterest" <u>AND PrepaidItemActualPaymentAmount</u> ≠ "0"
UCD Specification	IF PrepaidItemType = "PrepaidInterest".

8.250 PrepaidItemPaidFromDate (for PrepaidItemType = "PrepaidInterest")	
Critical Edits	Must exist for all loans when <u>IntegratedDisclosureSectionType</u> = "Prepaids" AND PrepaidItemType = "PrepaidInterest" <u>AND PrepaidItemActualPaymentAmount</u> ≠ "0"
UCD Specification	IF PrepaidItemType = "PrepaidInterest" AND PrepaidItemPerDiemAmount > 0.

8.251 PrepaidItemPaidThroughDate (for PrepaidItemType = "PrepaidInterest")	
Critical Edits	Must exist for all loans when <u>IntegratedDisclosureSectionType</u> = "Prepaids" AND PrepaidItemType = "PrepaidInterest" <u>AND PrepaidItemActualPaymentAmount</u> ≠ "0"
UCD Specification	IF PrepaidItemType = "PrepaidInterest" AND PrepaidItemPerDiemAmount > 0.

8.257 FeePaidToType (for PrepaidItemType = "PrepaidInterest")	
Critical Edits	Must exist for all loans when <u>IntegratedDisclosureSectionType</u> = "Prepaids" AND PrepaidItemType = "PrepaidInterest" <u>AND PrepaidItemActualPaymentAmount</u> ≠ "0"
UCD Specification	IF PrepaidItemType = "PrepaidInterest" AND PrepaidItemPerDiemAmount > 0.

8.253 PrepaidItemPaymentPaidByType (for PrepaidItemType = "PrepaidInterest")	
Critical Edits	Must exist for all loans when <u>IntegratedDisclosureSectionType</u> = "Prepaids AND</u> PrepaidItemType = "PrepaidInterest" <u>AND PrepaidItemActualPaymentAmount</u> ≠ "0"
UCD Specification	IF PrepaidItemType = "PrepaidInterest".

8.171 | 8.140 | 8.277 | 8.285 EscrowMonthlyPaymentAmount (for escrow items supporting line items under G. Initial Escrow Payment at Closing)	
Critical Edits	Must exist for all loans when <u>IntegratedDisclosureSectionType</u> = "InitialEscrowPaymentAtClosing" <u>AND</u> EscrowItemType <u>= value listed in Col F AND EscrowItemActualPaymentAmount</u> ≠ "0"
UCD Specification	IF EscrowItemType exists

8.189 | 8.179 | 8.282 | 8.290 FeePaidToType
(for escrow items supporting line items under G. Initial Escrow Payment at Closing)

Critical Edits	Must exist for all loans when IntegratedDisclosureSectionType = "InitialEscrowPaymentAtClosing" AND EscrowItem Type = value listed in Col F AND EscrowItemActualPaymentAmount ≠ "0"
UCD Specification	IF EscrowMonthlyPaymentAmount > 0.

8.173 | 8.142 | 8.279 | 8.287 EscrowItemPaymentPaidByType
(for escrow items supporting line items under G. Initial Escrow Payment at Closing)

Critical Edits	Must exist for all loans when IntegratedDisclosureSectionType = "InitialEscrowPaymentAtClosing" AND EscrowItemType = value listed in Col F AND EscrowItemActualPaymentAmount ≠ "0"
UCD Specification	IF EscrowItemType exists

8.180 FeePaidToType
(for fee types supporting line items under H. Other)

Critical Edits	Must exist for all loans when IntegratedDisclosureSectionType = "OtherCosts" AND FeeType = value listed in Col F AND FeeActualPaymentAmount ≠ "0"
UCD Specification	IF FeeType exists AND IntegratedDisclosureSectionType = "OtherCosts"

8.107 FeePaymentPaidByType
(for fee types supporting line items under H. Other)

Critical Edits	Must exist for all loans when IntegratedDisclosureSectionType = "OtherCosts" AND FeeType = value listed in Col F AND FeeActualPaymentAmount ≠ "0"
UCD Specification	IF FeeType exists AND IntegratedDisclosureSectionType = "OtherCosts"

8.223 LenderCreditToleranceCureAmount

Critical Edits	Must exist for all loans when (IntegratedDisclosureSubsectionType = "LenderCredits" AND IntegratedDisclosureSubsectionPaymentAmount ≠ "0")
UCD Specification	IF IntegratedDisclosureSubsectionType = "LenderCredits" and lender must provide a tolerance cure.

Closing Cost Details (Phase 3)

7.0 LOAN COSTS (PHASE 3)

Loan Costs 7.0	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
7.1 A. Origination Charges	7.1.1				
01 7.2.1 % of Loan Amount 7.2 (Points)	7.2.2	7.2.3	7.2.4	7.2.5	7.2.6
7.4 B. Services Borrower Did Not Shop For	7.4.1				
01 7.5 7.5.1	7.5.2↓	7.5.3↓	7.5.4↓	7.5.5↓	7.5.6↓
7.6 C. Services Borrower Did Shop For	7.6.1				
01 7.7↓ 7.7.1↓	7.7.2↓	7.7.3↓	7.7.4↓	7.7.5↓	7.7.6↓
7.8 D. TOTAL LOAN COSTS (Borrower-Paid)	7.8.1				
7.9 Loan Cost Subtotals (A + B + C)	7.9.2	7.9.3			

7.1 A. ORIGINATION CHARGES (PHASE 3)

Loan Costs	7.0	Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
7.1 **A. Origination Charges**		7.1.1 **$1,802.00**				
01 7.2.1 **0.25**% of Loan Amount 7.2 (Points)		7.2.2 **$405.00**	7.2.3	7.2.4	7.2.5	7.2.6
02 7.3 **Loan Originator Compensation to TPO, Ltd**. 7.3.1 ↓		7.3.2↓	7.3.3↓	7.3.4↓	7.3.5↓	7.3.6 ↓ **(L)$1,215.00**
03 **Borrower Application Fee**		**$300.00**				
04 **Underwriting Fee**		**$1,097.00**				

7.1 | 7.1.1 SECTION A HEADING AND AMOUNT

Loan Costs		Borrower-Paid	
		At Closing	Before Closing
7.1 **A. Origination Charges**		7.1.1 **$1,802.00**	

7.1 Origination Charges (Gray Bar heading)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
7.001	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionType	Enumerated	OriginationCharges	One occurrence only of this data point = "OriginationCharges" must exist in each instance of DOCUMENT
Edit will fire when:	1. This data point = "OriginationCharges" is missing from DOCUMENT 2. More than one occurrence of this data point = "OriginationCharges" exists in DOCUMENT				

7.1.1 Origination Charges (Gray Bar amount)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
7.002	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionTotalAmount	Amount 9.2	1802.00	Must exist for all loans when IntegratedDisclosureSectionType"= "OriginationCharges"
Edit Description	This data point is missing from DOCUMENT when criteria are met				

7.2 LOAN DISCOUNT POINTS

Loan Costs		Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
01 7.2.1 **0.25**% of Loan Amount 7.2 (Points)		7.2.2 **$405.00** 7.2.3		7.2.4	7.2.5	7.2.6

7.2 Points (label)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
7.004	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/ DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/ FEES/FEE/FEE_DETAIL	FeeType	Enumerated	LoanDiscountPoints	One occurrence only of this data point = "LoanDiscountPoints" must exist in each instance of DOCUMENT
	Edit will fire when:	1. This data point = "LoanDiscountPoints" is missing from DOCUMENT 2. More than one occurrence of this data point = "LoanDiscountPoints" exists in DOCUMENT			

7.2 Points *(tagalong)*

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
7.003	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	IntegratedDisclosureSectionType	Enumerated	OriginationCharges	Must exist for all loans when FeeType = "LoanDiscountPoints
	Edit will fire when:	This data point = "OriginationCharges" is missing from FEE_DETAIL when FeeType = LoanDiscountPoints FeeType = "LoanDiscountPoints"			

7.2.1 Percent of Loan Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
7.006	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/ DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/ FEES/FEE/FEE_DETAIL	FeeTotalPercent	Percent 3.4	0.2500	Must exist for all loans when IntegratedDisclosureSectionType = "OriginationCharges" AND FeeType = "LoanDiscountPoints" AND FeeActualPaymentAmount ≠ "0"
	Edit will fire when:	1. This data point is missing from FEE_DETAIL when FeeType = LoanDiscountPoints AND IntegratedDisclosureSectionType = "OriginationCharges" AND FeeActualPaymentAmount ≠ "0" 2. This data point = "0" when FeeActualPaymentAmount ≠ "0"			

7.2.2 | 7.2.3 | 7.2.4 | 7.2.5 | 7.2.6 Actual Payment Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
7.010	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_PAYMENTS/FEE_PAYMENT	FeeActualPaymentAmount	Amount 9.2	405.00	Must exist for all loans when IntegratedDisclosureSectionType = "OriginationCharges" AND FeeType = "LoanDiscountPoints"
	Edit will fire when:	This data point is missing from FEEPAYMENT when criteria are met.			

7.2.1 Points Paid To Type

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
7.085	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	FeePaidToType	Enumerated	Broker	Must exist for all loans when IntegratedDisclosureSectionType = "OriginationCharges" FeeType = "LoanDiscountPoints" AND FeeActualPaymentAmount ≠ "0"
	Edit will fire when:	1. This data point is missing from FEE_DETAIL when criteria are met 2. This data point's value is not "Broker", "Investor", "Lender", "Other" or "ThirdPartyProvider"			

7.2.1 Points Paid To Type 'Other'

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
7.107	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	FeePaidToTypeOtherDescription	String 30	BrokerAffiliate	Must exist for all loans when IntegratedDisclosureSectionType = "OriginationCharges" ANDFeePaidToType = "Other"
	Edit will fire when:	1: This data point is missing from FEE_DETAIL criteria are met 2. This data point's value is not "BrokerAffiliate" or "LenderAffiliate"			

7.2.2 | 7.2.3 | 7.2.4 | 7.2.5 | 7.2.6 Points Paid By Type

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
7.008	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_PAYMENTS/FEE_PAYMENT	FeePaymentPaidByType	Enumerated	Buyer	Must exist for all loans when IntegratedDisclosureSectionType = "OriginationCharges" AND FeeType = "LoanDiscountPoints" AND FeeTotalPercent ≠ 0
	Edit will fire when:	1. This data point is missing from FEE_PAYMENT when criteria are met 2. This data point's value is not "Buyer", "Lender", "ThirdParty" or "Seller" 3. The value "Seller" is delivered when LoanPurchaseType = "Refinance"			

7.3 FEES

Loan Costs		Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
02 7.3 7.3.1 ↓	**Loan Originator Compensation to TPO, Ltd.**	7.3.2↓	7.3.3↓	7.3.4↓	7.3.5↓	7.3.6 ↓ **(L)$1,215.00**
03	**Borrower Application Fee**	**$300.00**				
04	**Underwriting Fee**	**$1,097.00**				

7.3 Origination Fee *(tagalong)*

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
7.075	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	IntegratedDisclosureSectionType	Enumerated	OriginationCharges	Must exist for all loans for each FeeType in the UCD file that represents a fee reported on the CD under A. Origination Charges
	Edit will fire when:	This data point = "OriginationCharges" is missing from FEE_DETAIL when criteria are met			

7.3 Origination Fee (label)

UCD Unique ID	MISMO v3.3.0 Xpath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
7.076 | 11.032	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	FeeType	Enumerated	ApplicationFee	Must exist for all loans when a fee with a valid value in an amount not equal to "0" is reported on the CD under A. Origination Charges IntegratedDisclosureSectionType= "OriginationCharges" And FeeType <> "LoanDiscountPoints" and fee amount is greater than 0
	Edit will fire when:	This data point's value is not one of the following when IntegratedDisclosureSectionType = "OriginationCharges": 203KArchitecturalAndEngineeringFee | 203KConsultantFee | 203KDiscountOnRepairs | 203KInspectionFee | 203KPermits | 203KSupplementalOriginationFee | AmortizationFee | ApplicationFee | AppraisalDeskReviewFee | AppraisalFee | AppraisalFieldReviewFee | AppraisalManagementCompanyFee | AssumptionFee | AutomatedUnderwritingFee | AVMFee | BondFee | CertificationFee | CommitmentFee | CopyOrFaxFee | CourierFee | CreditReportFee | DisasterInspectionFee | DocumentPreparationFee | ElectronicDocumentDeliveryFee | EscrowServiceFee | EscrowWaiverFee | FilingFee | HighCostMortgageCounselingFee | LendersAttorneyFee | LoanLevelPriceAdjustment | LoanOriginationFee | LoanOriginatorCompensation | ManualUnderwritingFee | MERSRegistrationFee | ModificationFee | MortgageBrokerFee | NewLoanAdministrationFee | NotaryFee | Other | PowerOfAttorneyPreparationFee | PowerOfAttorneyRecordingFee | PreclosingVerificationControlFee | ProcessingFee | PropertyInspectionWaiverFee | PropertyTaxStatusResearchFee | RateLockFee | RedrawFee | ReinspectionFee | SettlementFee | SubordinationFee | TaxRelatedServiceFee | TemporaryBuydownAdministrationFee | TemporaryBuydownPoints | UnderwritingFee | USDARuralDevelopmentGuaranteeFee | VerificationOfAssetsFee | VerificationOfEmploymentFee | VerificationOfIncomeFee | VerificationOfResidencyStatusFee | VerificationOfTaxpayerIdentificationFee | VerificationOfTaxReturnFee | WireTransferFee			

7.3 Origination Fee Other than Discount Points - 'Other' Fee

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
7.005	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	FeeTypeOtherDescription	String 150		Must exist for all loans when IntegratedDisclosureSectionType = "OriginationCharges" AND FeeType = "Other"
	Edit will fire when:	1. This data point is missing from FEE_DETAIL when are met 2. This data point's value is null (blank)			

7.3.2 | 7.3.3 | 7.3.4 | 7.3.5 | 7.3.6 Origination Fee Actual Payment Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
7.079	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_PAYMENTS/FEE_PAYMENT	FeeActualPaymentAmount	Amount 9.2	300.00	Must exist for all loans when IntegratedDisclosureSectionType = "OriginationCharges" AND FeeType is a valid value
	Edit will fire when:	This data point is missing from FEE when criteria are met			

7.3.1 Origination Fee Paid To Type

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
7.081	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	FeePaidToType	Enumerated	Broker	Must exist for all loans when IntegratedDisclosureSectionType = "OriginationCharges" AND FeeType is a valid value AND FeeActualPaymentAmount ≠ "0"
	Edit will fire when:	1. This data point is missing from FEE_DETAIL when criteria are met 2. This data point's value is not "Broker", "Investor", "Lender", "Other" or "ThirdPartyProvider" whenFeeActualPaymentAmount is not equal to zero			

7.3.1 Origination Fee Paid To Type - 'Other'

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
7.108	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	FeePaidToTypeOtherDescription	String 30	BrokerAffiliate	Must exist for all loans when IntegratedDisclosureSectionType = "OriginationCharges"ANDFeePaidToType = "Other"
	Edit will fire when:	1. This data point is missing from FEE_DETAIL when criteria are met 2. This data point's value is not "BrokerAffiliate" or "LenderAffiliate"			

7.3.2 | 7.3.3 | 7.3.4 | 7.3.5 | 7.3.6 Origination Fee Paid By Type

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
7.077	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_PAYMENTS/FEE_PAYMENT	FeePaymentPaidByType	Enumerated	Buyer	Must exist for all loans when IntegratedDisclosureSectionType = "OriginationCharges" AND FeeType is a valid value AND FeeActualPaymentAmount ≠ "0"

	Edit will fire when:	1. This data point is missing from FEE when criteria are met 2. This data point's value is not "Buyer", "Lender", "ThirdParty" or "Seller" when a fee exists for Origination Charges for transactions 3. The value "Seller" is delivered when LoanPurchaseType = "Refinance"

7.4 B. SERVICES BORROWER DID NOT SHOP FOR (PHASE 3)

Loan Costs	7.0	Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
7.4 B. Services Borrower Did Not Shop For		7.4.1 **$236.55**				
01 7.5 ↓ 7.5.1 ↓ **Supervisory Appraisal Charge to Valuation Mgt.**		7.5.2 ↓	7.5.3 ↓	7.5.4 ↓	7.5.5 ↓	7.5.6 ↓ **$405.00**
02 **Credit Report Fee to Information, Inc.**			**$29.80**			
03 **Flood Certification Fee to Info Co.**				**$20.00**		

7.4 | 7.4.1 SECTION B HEADING AND AMOUNT

Loan Costs	Borrower-Paid	
	At Closing	Before Closing
7.4 **B. Services Borrower Did Not Shop For**	7.4.1 **$236.55**	

7.4 Services Borrower Did Not Shop For (Gray Bar heading)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
7.023	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionType	Enumerated	ServicesBorrowerDidNotShopFor	One occurrence only of this data point = "ServicesBorrowerDidNotShopFor" must exist in each instance of DOCUMENT
	Edit will fire when:	1. This data point = "ServicesBorrowerDidNotShopFor" is missing from DOCUMENT 2. More than one occurrence of this data point = "ServicesBorrowerDidNotShopFor" exists in DOCUMENT			

7.4.1 Services Borrower Did Not Shop For (Gray Bar amount)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
7.024	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionTotalAmount	Amount 9.2	236.55	Must exist for all loans when IntegratedDisclosureSectionType = "ServicesBorrowerDidNotShopFor"
	Edit will fire when:	This data point is missing from DOCUMENT when the criteria are met			

7.5 FEES

Loan Costs		Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
7.4 **B. Services Borrower Did Not Shop For**		7.4.1 **$236.55**				
01 7.5 ↓ 7.5.1 ↓ **Supervisory Appraisal Charge to Valuation Mgt.**		7.5.2 ↓	7.5.3 ↓	7.5.4 ↓	7.5.5 ↓	7.5.6 ↓ **$405.00**
02 **Credit Report Fee** **to Information, Inc.**			**$29.80**			
03 **Flood Certification Fee** **to Info Co.**				**$20.00**		

7.5 Section B Fee (tagalong)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
7.025	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	IntegratedDisclosureSectionType	Enumerated	ServicesBorrowerDidNotShopFor	FeeType exists and FeeActualPaymentAmount is populated
	Edit will fire when:	Must exist for all loans when a fee in an amount greater than "0" is reported on the CD under B. Services Borrower Did Not Shop For			

7. 5 Section B Fee (label)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
7.026	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	FeeType	Enumerated	FloodCertification	Must exist for all loans when a fee with a valid value in an amount not equal to "0" is reported on the CD under B. Services Borrower Did Not Shop For
	Edit will fire when:	This data point's value is not one of the following when IntegratedDisclosureSectionType = "ServicesBorrowerDidNotShop For": 203KArchitecturalAndEngineeringFee | 203KConsultantFee | 203KInspectionFee | 203KPermits | 203KTitleUpdate | ApplicationFee | AppraisalDeskReviewFee | AppraisalFee | AppraisalFieldReviewFee | AppraisalManagementCompanyFee | AsbestosInspectionFee | AssignmentFee | AssumptionFee | AutomatedUnderwritingFee | AVMFee | BondFee | BondReviewFee | CertificationFee | CopyOrFaxFee | CourierFee | CreditReportFee | DeedPreparationFee | DisasterInspectionFee | DocumentPreparationFee | DryWallInspectionFee | ElectricalInspectionFee | ElectronicDocumentDeliveryFee | EnvironmentalInspectionFee | EscrowServiceFee | EscrowWaiverFee | FilingFee | FloodCertification | FoundationInspectionFee | HeatingCoolingInspectionFee | HighCostMortgageCounselingFee | HomeInspectionFee | LeadInspectionFee | LendersAttorneyFee | ManualUnderwritingFee | MERSRegistrationFee | MIInitialPremium | MIUpfrontPremium | MoldInspectionFee | MunicipalLienCertificateFee | NotaryFee | Other | PestInspectionFee | PlumbingInspectionFee | PowerOfAttorneyPreparationFee | PowerOfAttorneyRecordingFee | PreclosingVerificationControlFee | ProcessingFee | PropertyInspectionWaiverFee | PropertyTaxStatusResearchFee | RadonInspectionFee | ReconveyanceFee | ReinspectionFee | RoofInspectionFee | SepticInspectionFee | SettlementFee | SigningAgentFee | SmokeDetectorInspectionFee | StateTitleInsuranceFee | StructuralInspectionFee | SubordinationFee | SurveyFee | TaxRelatedServiceFee | TemporaryBuydownAdministrationFee | TitleCertificationFee | TitleClosingFee | TitleClosingProtectionLetterFee | TitleDocumentPreparationFee | TitleEndorsementFee | TitleExaminationFee | TitleFinalPolicyShortFormFee | TitleInsuranceBinderFee | TitleInsuranceFee | TitleLendersCoveragePremium | TitleNotaryFee | TitleServicesFeeTotal | TitleServicesSalesTax | TitleUnderwritingIssueResolutionFee | UnderwritingFee | USDARuralDevelopmentGuaranteeFee | VAFundingFee | VerificationOfAssetsFee | VerificationOfEmploymentFee | VerificationOfIncomeFee | VerificationOfResidencyStatusFee | VerificationOfTaxpayerIdentificationFee | VerificationOfTaxReturnFee | WaterTestingFee | WellInspectionFee | WireTransferFee			

7.5 Section B Fee - 'Other'

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
7.027	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	FeeTypeOtherDescription	String 150		Must exist for all loans when IntegratedDisclosureSectionType = "ServicesBorrowerDidNotShopFor" ANDFeeType = "Other"
	Edit will fire when:	1. This data point is missing from FEE_DETAIL when criteria are met 2. This data point's value is null (blank)			

7.5.2 | 7.5.3 | 7.5.4 | 7.5.5 | 7.5.6 Section B Fee Actual Payment Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
7.031	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_PAYMENTS/FEE_PAYMENT	FeeActualPaymentAmount	Amount 9.2	20.00	Must exist for all loans when IntegratedDisclosureSectionType = "ServicesBorrowerDidNotShopFor" AND FeeType is a valid value
	Edit will fire when:	This data point is missing from FEE when criteria are met			

7.5.1 Section B Fee Paid To Type

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
7.073	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	FeePaidToType	Enumerated	Broker	Must exist for all loans when IntegratedDisclosureSectionType = "ServicesBorrowerDidNotShopFor" AND FeeType is a valid value AND FeeActualPaymentAmount ≠ "0"
	Edit will fire when:	1. This data point is missing from FEE_DETAIL when criteria are met 2. This data point's value is not "Broker", "Investor", "Lender", "Other" or "ThirdPartyProvider"			

7.5.1 Section B Fee Paid To Type - 'Other'

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
7.109	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	FeePaidToTypeOtherDescription	String 30	BrokerAffiliate	Must exist for all loans when IntegratedDisclosureSectionType = "ServicesBorrowerDidNotShopFor" ANDFeePaidToType = "Other"
	Edit will fire when:	1. This data point is missing from FEE_DETAIL when criteria are met 2. This data point's value is not "BrokerAffiliate" or "LenderAffiliate"			

7.5.2 | 7.5.3 | 7.5.4 | 7.5.5 | 7.5.6 Section B Fee Paid By Type

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
7.029	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_PAYMENTS/FEE_PAYMENT	FeePaymentPaidByType	Enumerated	Seller	Must exist for all loans when IntegratedDisclosureSectionType = "ServicesBorrowerDidNotShopFor" AND FeeType is a valid value AND FeeActualPaymentAmount ≠ "0"

	Edit will fire when:	1. This data point is missing from FEE_PAYMENT when criteria are met
		2. This data point's value is not "Buyer", "Lender", "ThirdParty" or "Seller"
		3. The value "Seller" is delivered when LoanPurchaseType = "Refinance"

7.6 C. SERVICES BORROWER DID SHOP FOR (PHASE 3)

Loan Costs	7.0	Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
7.6 C. Services Borrower Did Shop For		7.6.1 $620.50				
01 7.7 ↓ Pest Inspection Fee 7.7.1 ↓ to Pests Co.		7.7.2↓ $120.50	7.7.3↓	7.7.4↓	7.7.5↓	7.7.6↓
02 Title–Lender's Coverage Premium to Epsilon Title Co. (optional)			$500.00			

7.6 | 7.6.1 SECTION C HEADING AND AMOUNT

Loan Costs	Borrower-Paid	
	At Closing	Before Closing
7.6 C. Services Borrower Did Shop For	7.6.1 $620.50	

7.6 Services Borrower Did Shop For (Gray Bar heading)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
7.043	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionType	Enumerated	ServicesBorrowerDidShopFor	One occurrence only of this data point = "ServicesBorrowerDidShopFor" must exist in each instance of DOCUMENT
	Edit will fire when:	1. This data point = "ServicesBorrowerDidShopFor" is missing from DOCUMENT 2. More than one occurrence of this data point = "ServicesBorrowerDidShopFor" exists in DOCUMENT			

7.6.1 Services Borrower Did Shop For (Gray Bar Amount)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
7.044	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionTotalAmount	Amount 9.2	620.50	Must exist for all loans when IntegratedDisclosureSectionType = "ServicesBorrowerDidShopFor"
	Edit will fire when:	This data point is missing from DOCUMENT when the criteria are met			

7.7 FEES

Loan Costs		Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
7.6 **C. Services Borrower Did Shop For**		7.6.1 $620.50				
01 7.7 ↓ **Pest Inspection Fee** 7.7.1 ↓ to Pests Co.		7.7.2↓ **$120.50**	7.7.3↓	7.7.4↓	7.7.5↓	7.7.6↓
02	**Title–Lender's Coverage Premium to Epsilon Title Co. (optional)**		**$500.00**			

7.7 Section C Fee (tagalong)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
7.045	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	IntegratedDisclosureSectionType	Enumerated	ServicesBorrowerDidShopFor	Must exist for all loans for each FeeType in the DOCUMENT that represents a fee reported on the CD under C. ServicesBorrowerDidShopFor
	Edit will fire when:	This data point = "ServicesBorrowerDidNotShopFor" is missing from FEE_DETAIL when criteria are met			

Section C Fee (label)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
7.046	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	FeeType	Enumerated	PestInspectionFee	Must exist for all loans when a fee with a valid value in an amount not equal to "0" is reported on the CD for ServicesBorrowerDidShopFor
	Edit will fire when:	This data point's value is not one of the following when IntegratedDisclosureSectionType = "ServicesBorrowerDidShopFor": 203KArchitecturalAndEngineeringFee | 203KConsultantFee | 203KInspectionFee | 203KPermits | 203KTitleUpdate | ApplicationFee | AppraisalDeskReviewFee | AppraisalFee | AppraisalFieldReviewFee | AppraisalManagementCompanyFee | AsbestosInspectionFee | AssumptionFee | AttorneyFee | AutomatedUnderwritingFee | AVMFee | BondFee | CertificationFee | CopyOrFaxFee | CourierFee | CreditReportFee | DeedPreparationFee | DisasterInspectionFee | DocumentPreparationFee | DryWallInspectionFee | ElectricalInspectionFee | ElectronicDocumentDeliveryFee | EnvironmentalInspectionFee | EscrowServiceFee | EscrowWaiverFee | FilingFee | FloodCertification | FoundationInspectionFee | HeatingCoolingInspectionFee | HighCostMortgageCounselingFee | HomeInspectionFee | LeadInspectionFee | LendersAttorneyFee | ManualUnderwritingFee | MERSRegistrationFee | MIUpfrontPremium | MoldInspectionFee | NotaryFee | Other | PestInspectionFee | PlumbingInspectionFee | PowerOfAttorneyPreparationFee | PowerOfAttorneyRecordingFee | PreclosingVerificationControlFee | ProcessingFee | PropertyInspectionWaiverFee | PropertyTaxStatusResearchFee | RadonInspectionFee | ReinspectionFee | RoofInspectionFee | SepticInspectionFee | SettlementFee | SigningAgentFee | SmokeDetectorInspectionFee | StateTitleInsuranceFee | StructuralInspectionFee | SubordinationFee | SurveyFee | TemporaryBuydownAdministrationFee | TitleCertificationFee | TitleClosingFee | TitleClosingProtectionLetterFee | TitleDocumentPreparationFee | TitleEndorsementFee | TitleExaminationFee | TitleFinalPolicyShortFormFee | TitleInsuranceBinderFee | TitleInsuranceFee | TitleLendersCoveragePremium | TitleNotaryFee | TitleOwnersCoveragePremium | TitleServicesFeeTotal | TitleServicesSalesTax | TitleUnderwritingIssueResolutionFee | UnderwritingFee | VerificationOfAssetsFee | VerificationOfEmploymentFee | VerificationOfIncomeFee | VerificationOfResidencyStatusFee | VerificationOfTaxpayerIdentificationFee | VerificationOfTaxReturnFee | WaterTestingFee | WellInspectionFee | WireTransferFee			

Section C Fee - 'Other'

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
7.047	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	FeeTypeOtherDescription	String 150		Must exist for all loans when IntegratedDisclosureSectionType = "ServicesBorrowerDidShopFor" AND FeeType = "Other"
	Edit will fire when:	1. This data point is missing from FEE_DETAIL when criteria are met 2. This data point's value is null (blank)			

Section C Fee Actual Payment Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
7.051	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_PAYMENTS/FEE_PAYMENT	FeeActualPaymentAmount	Amount 9.2	120.50	Must exist for all loans when IntegratedDisclosureSectionType = "ServicesBorrowerDidShopFor" AND FeeType is a valid value
	Edit will fire when:	This data point is missing from FEE when criteria are met			

Section C Fee Paid To Type

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
7.074	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	FeePaidToType	Enumerated	Broker	Must exist for all loans when IntegratedDisclosureSectionType = "ServicesBorrowerDidShopFor" AND FeeType is a valid value AND FeeActualPaymentAmount ≠ "0"
	Edit will fire when:	1. This data point is missing from FEE_DETAIL when criteria are met 2. This data point's value is not "Broker", "Investor", "Lender", "Other" or "ThirdPartyProvider"			

Section C Fee Paid To Type - 'Other'

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
7.110	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	FeePaidToTypeOtherDescription	String 30	BrokerAffiliate	Must exist for all loans when IntegratedDisclosureSectionType = "ServicesBorrowerDidShopFor" AND FeePaidToType = "Other"
	Edit will fire when:	1. This data point is missing from FEE_DETAIL when criteria are met 2. This data point's value is not "BrokerAffiliate" or "LenderAffiliate"			

Section C Fee Paid By Type

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
7.049	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_PAYMENTS/FEE_PAYMENT	FeePaymentPaidByType	Enumerated	Buyer	Must exist for all loans when IntegratedDisclosureSectionType = "ServicesBorrowerDidShopFor" AND FeeType is a valid value AND FeeActualPaymentAmount ≠ "0"
	Edit will fire when:	1. This data point is missing from FEE_DETAIL when criteria are met 2. This data point's value is not "Buyer", "Lender", "ThirdParty" or "Seller" 3. The value "Seller" is delivered when LoanPurchaseType = "Refinance"			

7.8 D. TOTAL LOAN COSTS (BORROWER-PAID) (PHASE 3)

7.8 | 7.8.1 SECTION D HEADING AND AMOUNT

Loan Costs	7.0	Borrower-Paid	
		At Closing	Before Closing
7.8 **D. TOTAL LOAN COSTS (Borrower-Paid)**		7.8.1 **$4,694.05**	
7.9 Loan Cost Subtotals (A + B + C)		7.9.2 $4,664.25	7.9.3 $29.80

7.8 Total Loan Costs (Gray Bar heading)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
7.063 | 6.006	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionType	Enumerated	TotalLoanCosts	One occurrence only of this data point = "TotalLoanCosts" must exist in each instance of DOCUMENT
	Edit will fire when:	1. This data point = " TotalLoanCosts" is missing from DOCUMENT 2. More than one occurrence of this data point = " TotalLoanCosts" exists in DOCUMENT			

7.8.1 Total Loan Costs (Gray Bar Amount)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
7.064	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionTotalAmount	Amount 9.2	4694.05	Must exist for all loans when IntegratedDisclosureSectionType = "TotalLoanCosts"
	Edit will fire when:	This data point is missing from DOCUMENT when the criteria are met			

8.0 OTHER COSTS (PHASE 3)

Other Costs	8.0	Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
8.1 **E. Taxes and Other Government Fees**		8.1.1 **$985.00**				
8.4 **F. Prepaids**		8.4.1 **$1,598.00**				^^^^^^^
8.10 **G. Initial Escrow Payment at Closing**		8.10.1 **$619.65**				^^^^^^^
8.16 **H. Other**		8.16.1 **$1,650.00**				^^^^^^^
8.18 **I. TOTAL OTHER COSTS (Borrower-Paid)**		8.18.1 **$4,852.65**				
8.19 Other Costs Subtotals (E + F + G + H)	8.19.1	8.19.2 **$3,642.69**	8.19.3 **$1,209.96**			

8.1 E. TAXES AND OTHER GOVERNMENT FEES (PHASE 3)

Other Costs	8.0	Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
8.1 **E. Taxes and Other Government Fees**		8.1.1 **$985.00**				
01 8.2 Recording Fees 8.2 Deed: 8.2.1 **$40.00** 8.2 Mortgage: 8.2.1 **$45.00**		8.2.2 **$85.00**	8.2.3	8.2.4	8.2.5	8.2.6
02 8.3 Transfer taxes to 8.3.1 **State of Maryland**		8.3.2↓	8.3.3↓	8.3.4↓ **$950.00**	8.3.5↓	8.3.6↓
03 8.3 Transfer taxes to 8.3.1 **Montgomery County** 8.3.1		**$900.00**				

8.1 | 8.1.1 SECTION E HEADING AND AMOUNT

Other Costs		Borrower-Paid	
		At Closing	Before Closing
8.1 **E. Taxes and Other Government Fees**		8.1.1 **$985.00**	

8.1 Taxes and Other Government Fees (Gray Bar Heading)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.150	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionType	Enumerated	TaxesAndOtherGovernmentFees	One occurrence only of this data point = "TaxesAndOtherGovernmentFees" must exist in each instance of DOCUMENT
Edit will fire when:	1. This data point = "TaxesAndOtherGovernmentFees" is missing from DOCUMENT 2. More than one occurrence of this data point = "TaxesAndOtherGovernmentFees" exists in DOCUMENT				

8.1.1 Taxes and Other Government Fees (Gray Bar Amount)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.003	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionTotalAmount	Amount 9.2	985.00	One occurrence only must exist for all loans with IntegratedDisclosureSectionType = "TaxesAndOtherGovernmentFees"
Edit will fire when:	This data point is missing from DOCUMENT when the criteria are met				

8.2 RECORDING FEES

For the Recording Fees line item, at least 2, and up to 3, instances of FEE must be provided. One or two FEE containers will hold FeeType = "RecordingFeeForDeed" and/or "RecordingFeeForMortgage" along with the tagalong and FeeTotalPaymentAmount. The last instance of FEE will hold FeeType = "RecordingFeeTotal", the tagalong, FeeActualPaymentAmount and FeePaymentPaidByType.

8.2 | 8.2.1 RECORDING FEE FOR DEED AND/OR MORTGAGE

Other Costs		Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
8.1 **E. Taxes and Other Government Fees**		8.1.1 **$985.00**				
01 8.2 Recording Fees 8.2 Deed: 8.2.1 **$40.00** 8.2 Mortgage: 8.2.1 **$45.00**		8.2.2 **$85.00**	8.2.3	8.2.4	8.2.5	8.2.6

8.2 Recording Fee for Deed and/or Mortgage (taglong)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.205	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	IntegratedDisclosureSectionType	Enumerated	TaxesAndOtherGovernmentFees	Must exist for all loans for each FeeType in the UCD file that represents a recording fee reported on the CD under E. Taxes and Other Government Fees
	Edit will fire when:	This data point = "TaxesAndOtherGovernmentFees" is missing from FEE_DETAIL when (FeeType = "RecordingFeeForDeed") OR when (FeeType RecordingFeeForMortgage")			

8.2 Recording Fee for Deed and/or Mortgage (label)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.206 | 8.195	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	FeeType	Enumerated	RecordingFeeForDeed	Must exist for all loans when a recording fee listed below in an amount ≠ "0" is reported on the CD under E. Taxes And Other Government Fees
	Edit will fire when:	This data point's value is not "RecordingFeeForDeed" or "RecordingFeeForMortgage" when IntegratedDisclosureSectionType = TaxesAndOtherGovernmentFees			

8.2.1 Recording Fee for Deed and/or Mortgage Total Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.207 | 8.155	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	FeeActualTotalAmount	Amount 9.2	40.00	Must exist for all loans when IntegratedDisclosureSectionType = "TaxesAndOtherGovernmentFees" AND (FeeType = RecordingFeeForDeed OR RecordingFeeForMortgage)
	Edit will fire when:	1. This data point is missing from FEE_DETAIL when FeeType = "RecordingFeeForDeed" OR RecordingFeeForMortgage" 2. The data point = "0" when FeeActualPaymentAmount ≠ "0" for FeeType = RecordingFeeTotal"			

8.2.2 / 8.2.6 RECORDING FEE TOTAL AMOUNT

Other Costs		Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
8.1 **E. Taxes and Other Government Fees**		8.1.1 **$985.00**				
01 8.2 Recording Fees 8.2 Deed: 8.2.1 **$40.00** 8.2 Mortgage: 8.2.1 **$45.00**		8.2.2 **$85.00**	8.2.3	8.2.4	8.2.5	8.2.6

Recording Fee Total (tagalong)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
8.209 | 8.208	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	IntegratedDisclosureSectionType	Enumerated	TaxesAndOtherGovernmentFees	Must exist for all loans when FeeType = "RecordingFeeTotal"
	Edit will fire when:	This data point = "TaxesAndOtherGovernmentFees" is missing from FEE_DETAIL when FeeType = "RecordingFeeTotal"			

Recording Fee Total (label) – not on form

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
8.197	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	FeeType	Enumerated	RecordingFeeTotal	Must exist for all loans when at least one instance of FEE with [FeeType = ("RecordingFeeForDeed" OR "RecordingFeeForMortgage") AND FeeActualTotalAmount ≠ "0"] is present in DOCUMENT
	Edit will fire when:	1. A FEE container with this data point = "RecordingFeeTotal" is missing from DOCUMENT when at least one instances of FEE with [FeeType = ("RecordingFeeForDeed" OR "RecordingFeeForMortgage") AND FeeActualTotalAmount ≠ "0"] is present 2. More than one occurrence of this data point = "RecordingFeeTotal" exists in DOCUMENT			

8.2.2 \| 8.2.3 \| 8.2.4 \| 8.2.5 \| 8.2.6 Recording Fee Total Actual Payment Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
8.193 |8.192	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_PAYMENTS/FEE_PAYMENT	FeeActualPaymentAmount	Amount 9.2	85.00	Must exist for all loans when IntegratedDisclosureSectionType = "TaxesAndOtherGovernmentFees" AND FeeType = "RecordingFeeTotal"
	Edit will fire when:	This data point is missing from FEE when criteria are met			

8.3 TRANSFER TAXES

Other Costs			Borrower-Paid		Seller-Paid		Paid by Others
			At Closing	Before Closing	At Closing	Before Closing	
8.1 **E. Taxes and Other Government Fees**			8.1.1 $985.00				
01 8.2 Recording Fees 8.2 Deed: 8.2.1 **$40.00** 8.2 Mortgage: 8.2.1 **$45.00**			8.2.2 **$85.00**	8.2.3	8.2.4	8.2.5	8.2.6
02 8.3 Transfer taxes to 8.3.1 **State of Maryland**			8.3.2↓	8.3.3↓	8.3.4↓ **$950.00**	8.3.5↓	8.3.6↓
03 8.3 Transfer taxes to 8.3.1 **Montgomery County** 8.3.1			**$900.00**				

8.3 Transfer Tax (tagalong)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.004	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	IntegratedDisclosureSectionType	Enumerated	TaxesAndOtherGovernmentFees	Must exist for all loans for each FeeType in the UCD file that represents a transfer tax reported on the CD under E. Taxes And Other Government Fees
	Edit will fire when:	This data point = "TaxesAndOtherGovernmentFees" is missing from FEE_DETAIL when FeeType = valid value when criteria is met			

8.3 Transfer Tax (label)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.196	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	FeeType	Enumerated	MortgageSurchargeState	Must exist for all loans when tax listed below in an amount ≠ "0" is reported on the CD under E. Taxes And Other Government Fees
	Edit will fire when:	This data point's value is not "MortgageSurchargeCountyOrParish", "MortgageSurchargeMunicipal", "MortgageSurchargeState", "Other" or "TransferTaxTotal" when IntegratedDisclosureSectionType = "TaxesAndOtherGovernmentFees"			

8.3 Transfer Tax - Other (label)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.234	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	FeeTypeOtherDescription	String 150	MortgageSurchargeVillage	Must exist for all loans when IntegratedDisclosureSectionType = "TaxesAndOtherGovernmentFees" AND FeeType = "Other"
	Edit will fire when:	1. This data point is missing from FEE when criteria are met 2. This data point's value is null (blank)			

8.3.2 | 8.3.3 | 8.3.4 | 8.3.5 | 8.3.6 Transfer Tax Actual Payment Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
8.192	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_PAYMENTS/FEE_PAYMENT	FeeActualPaymentAmount	Amount 9.2	950.00	Must exist for all loans when IntegratedDisclosureSectionType = "TaxesAndOtherGovernmentFees" AND FeeType is a valid value
	Edit will fire when:	This data point is missing from FEE when criteria are met			

8.3.2 | 8.3.3 | 8.3.4 | 8.3.5 | 8.3.6 Transfer Tax Payment Paid By Type

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
8.190	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_PAYMENTS/FEE_PAYMENT	FeePaymentPaidByType	Enumerated	Seller	Must exist for all loans when IntegratedDisclosureSectionType = "TaxesAndOtherGovernmentFees" AND FeeType is a valid value AND FeeActualPaymentAmount ≠ "0"
	Edit will fire when:	1. This data point is missing from FEE_PAYMENT when criteria are met 2. This data point's value is not "Buyer", "Lender", "ThirdParty" or "Seller" 3. The value "Seller" is delivered when LoanPurchaseType = "Refinance"			

8.4 F. PREPAIDS (PHASE 3)

Other Costs	8.0	Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
8.4 F. Prepaids			8.4.1 **$1,598.00**			
01 8.5 Homeowner's Insurance Premium 8.5.1 (12 mo.) to **Insurance Co**		8.5.2	8.5.3 **$1,209.96**	8.5.4	8.5.5	8.5.6
02 8.6 Mortgage Insurance Premium 8.6.1 (1 mo.) to **MI Co.**		8.6.2 **$109.00**	8.6.3	8.6.4	8.6.5	8.6.6
03 8.7 Prepaid Interest 8.7.1 (**$17.44** per day from **4/15/14 to 4/30/14**)		8.7.2 **$279.04**	8.7.3	8.7.4	8.7.5	8.7.6
04 8.8 Property Taxes 8.8.1 (6 mo.) to **Any County USA**		8.8.2	8.8.3	8.8.4	8.8.5 **$631.80**	8.8.6
05 8.9↓ 8.9.1↓		8.9.2↓	8.9.3↓	8.9.4↓	8.9.5↓	8.9.6↓

8.4 | 8.4.1 SECTION F HEADING AND AMOUNT

Other Costs		Borrower-Paid	
		At Closing	Before Closing
8.4 F. Prepaids		8.4.1	**$1,598.00**

8.4 Prepaids (Gray Bar Heading)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
8.009	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionType	Enumerated	Prepaids	One occurrence only of this data point = "Prepaids" must exist in each instance of DOCUMENT
Edit will fire when:	1. This data point = "Prepaids" is missing from DOCUMENT 2. More than one occurrence of this data point = "Prepaids" exists in DOCUMENT				

8.4.1 Prepaids (Gray Bar Amount)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
8.011	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionTotalAmount	Amount 9.2	1598.00	One occurrence only must exist for all loans when: IntegratedDisclosureSectionType = "Prepaids"
Edit will fire when:	This data point is missing from DOCUMENT when the criteria are met				

8.5 - 8.6 - 8.8 – 8.9 PREPAIDS

Other Costs		Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
8.4 **F. Prepaids**		8.4.1 **$1,598.00**				
01 8.5 Homeowner's Insurance Premium 8.5.1 (12 mo.) to **Insurance Co**		8.5.2	8.5.3 **$1,209.96**	8.5.4	8.5.5	8.5.6
02 8.6 Mortgage Insurance Premium 8.6.1 (1 mo.) to **MI Co.**		8.6.2 **$109.00**	8.6.3	8.6.4	8.6.5	8.6.6
04 8.8 Property Taxes 8.8.1 (6 mo.) to **Any County USA**		8.8.2	8.8.3	8.8.4	8.8.5 **$631.80**	8.8.6
05 8.9↓ 8.9.1↓		8.9.2↓	8.9.3↓	8.9.4↓	8.9.5↓	8.9.6↓

8.5 | 8.6 | 8.8 | 8.9 Prepaid Line Items (label)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.012 | 8.236 | 8.259 | 8.266	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_DETAIL	PrepaidItemType	Enumerated	HomeownersInsurancePremium	Must exist for all loans when a prepaid item listed in Col F in an amount ≠ "0" is reported on the CD under F. Prepaids.
	Edit will fire when:	This data point's value is not BoroughPropertyTax | CityPropertyTax | CondominiumAssociationDues | CondominiumAssociationSpecialAssessment | CooperativeAssociationDues | CooperativeAssociationSpecialAssessment | CountyPropertyTax | DistrictPropertyTax | EarthquakeInsurancePremium | FloodInsurancePremium | HailInsurancePremium | HazardInsurancePremium | HomeownersAssociationDues | HomeownersAssociationSpecialAssessment | HomeownersInsurancePremium | MortgageInsurancePremium | Other | StatePropertyTax | TownPropertyTax | VolcanoInsurancePremium | WindAndStormInsurancePremium when IntegratedDisclosureSectionType = "Prepaids"			

8.5 | 8.6 | 8.8 | 8.9 Prepaid Line Items

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.210 | 8.235 | 8.258 | 8.265	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_DETAIL	IntegratedDisclosureSectionType	Enumerated	Prepaids	Must exist for all loans for each PrepaidItemType in the UCD file that represents a prepaid item reported on the CD under F. Prepaids
	Edit will fire when:	This data point = "Prepaids" is missing from PREPAID_ITEM_DETAIL when PrepaidItemType = valid value			

8.9 Prepaid Line Item Blank line - Other (label)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.267 | 8.274	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_DETAIL	PrepaidItemTypeOtherDescription	String 150		Must exist for all loans when IntegratedDisclosureSectionType = "Prepaids" AND PrepaidItemType = "Other"
	Edit will fire when:	1. This data point is missing from PREPAID_ITEM when criteria are met 2. This data point's value is null (blank)			

8.5.2 | 8.5.3 | 8.5.4 | 8.5.5 | 8.5.6 | 8.6.2 | 8.6.3 | 8.6.4 | 8.6.5 | 8.6.6 | 8.8.2 | 8.8.3 | 8.8.4 | 8.8.5 | 8.8.6 | 8.9.2 | 8.9.3 | 8.9.4 | 8.9.5 | 8.9.6 Prepaid Item Actual Payment Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.022 | 8.241 | 8.264 | 8.271	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_PAYMENTS/PREPAID_ITEM_PAYMENT	PrepaidItemActualPaymentAmount	Amount 9.2	1209.96	Must exist for all loans when IntegratedDisclosureSectionType = "Prepaids" AND PrepaidItemType is a valid value "
	Edit will fire when:	This data point is missing from PREPAID_ITEM when criteria are met			

8.5 | 8.6 | 8.8 | 8.9 Prepaid Item Paid To Type

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.170 | 8.243 | 8.273 | 8.301	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_DETAIL	FeePaidToType	Enumerated	Broker	Must exist for all loans when IntegratedDisclosureSectionType = "Prepaids" AND PrepaidItemType is a valid value AND PrepaidItemActualPaymentAmount ≠ "0"
	Edit will fire when:	1. This data point is missing from PREPAID_ITEM_DETAIL when criteria are met 2. This data point's value is not "Broker", "Investor", "Lender", "Other" or "ThirdPartyProvider"			

8.5.1|8.6.1|8.8.1|8.9.1 Prepaid Item Paid To Type - 'Other'

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.825 | 8.826 | 8.841 | 8.829	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_DETAIL	FeePaidToTypeOtherDescription	String 30	BrokerAffiliate	Must exist for all loans when IntegratedDisclosureSectionType = "Prepaids" AND PrepaidItemType is a valid value AND FeePaidToType = "Other"
	Edit will fire when:	1. This data point is missing from PREPAID_ITEM_PAYMENT when criteria are met 2. This data point's value is not "BrokerAffiliate" or "LenderAffiliate"			

8.5.2 | 8.5.3 | 8.5.4 | 8.5.5 | 8.5.6 | 8.6.2 | 8.6.3 | 8.6.4 | 8.6.5 | 8.6.6 | 8.8.2 | 8.8.3 | 8.8.4 | 8.8.5 | 8.8.6 | 8.9.2 | 8.9.3 | 8.9.4 | 8.9.5 | 8.9.6 Prepaid Item Payment Paid By Type

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.021 | 8.239 | 8.262 | 8.269	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_PAYMENTS/PREPAID_ITEM_PAYMENT	PrepaidItemPaymentPaidByType	Enumerated	Buyer	Must exist for all loans when IntegratedDisclosureSectionType = "Prepaids" AND PrepaidItemType is a valid value AND PrepaidItemActualPaymentAmount ≠ "0"
	Edit will fire when:	1. This data point is missing from PREPAID_ITEM_PAYMENT when criteria are met 2. This data point's value is "Buyer", "Lender", "ThirdParty" or "Seller" 3. The value "Seller" is delivered when LoanPurchaseType = "Refinance"			

8.7 PREPAID INTEREST

Other Costs		Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
8.4 **F. Prepaids**		8.4.1 **$1,598.00**				
03 8.7 Prepaid Interest 8.7.1 (**$17.44** per day from **4/15/14 to 4/30/14**)		8.7.2 **$279.04**	8.7.3	8.7.4	8.7.5	8.7.6

8.7 Prepaid Interest (tagalong)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
8.244	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_DETAIL	IntegratedDisclosureSectionType	Enumerated	Prepaids	Must exist for all loans when PrepaidItemType = "PrepaidInterest"
	Edit will fire when:	This data point = "Prepaids" is missing from PREPAID_ITEM_DETAIL when PrepaidItemType = "PrepaidInterest"			

8.7 Prepaid Interest (label)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
8.245	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_DETAIL	PrepaidItemType	Enumerated	PrepaidInterest	One occurrence only of this data point = "PrepaidInterest" must exist in each instance of DOCUMENT
	Edit will fire when:	1. This data point = "PrepaidInterest" is missing from DOCUMENT 2. More than one occurrence of PrepaidItemType = "PrepaidInterest" exists in DOCUMENT			

8.7.1 Prepaid Interest ($ per day)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
8.248	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_DETAIL	PrepaidItemPerDiemAmount	Amount 9.2	17.44	Must exist for all loans when IntegratedDisclosureSectionType = "Prepaids" AND PrepaidItemType = "PrepaidInterest" AND PrepaidItemActualPaymentAmount ≠ "0"
	Edit will fire when:	1. This data point is missing from PREPAID_ITEM_DETAIL when criteria are met 2. This data point = "0" when PrepaidItemActualPaymentAmount ≠ "0"			

8.7.1 Prepaid Interest Paid from Date

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.250	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_DETAIL	PrepaidItemPaidFromDate	YYYY-MM-DD	2014-04-15	Must exist for all loans when IntegratedDisclosureSectionType = "Prepaids" AND PrepaidItemType = "PrepaidInterest" AND PrepaidItemActualPaymentAmount ≠ "0"
	Edit will fire when:	This data point is missing from PREPAID_ITEM_DETAIL when criteria are met			

8.7.1 Prepaid Paid through Date

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.251	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_DETAIL	PrepaidItemPaidThroughDate	YYYY-MM-DD	2014-04-30	Must exist for all loans when IntegratedDisclosureSectionType = "Prepaids" AND PrepaidItemType = "PrepaidInterest" AND PrepaidItemActualPaymentAmount ≠ "0"
	Edit will fire when:	This data point is missing from PREPAID_ITEM_DETAIL when criteria are met			

8.7.2 | 8.7.3 | 8.7.4 | 8.7.5 | 8.7.6 Prepaid Interest Actual Payment Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.255	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_PAYMENTS/PREPAID_ITEM_PAYMENT	PrepaidItemActualPaymentAmount	Amount 9.2	279.04	Must exist for all loans when IntegratedDisclosureSectionType = "Prepaids" AND PrepaidItemType = "PrepaidInterest"
	Edit will fire when:	This data point is missing from PREPAID_ITEM when PrepaidItemType = "PrepaidInterest"			

8.7.1 Prepaid Interest Paid To Type

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.257	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_DETAIL	FeePaidToType	Enumerated	Broker	Must exist for all loans when IntegratedDisclosureSectionType = "Prepaids" AND PrepaidItemType = "PrepaidInterest" AND PrepaidItemActualPaymentAmount ≠ "0"
	Edit will fire when:	1. This data point is missing from PREPAID_ITEM_DETAIL when criteria are met 2. This data point's value is not "Broker", "Investor", "Lender", "Other" or "ThirdPartyProvider"			

8.7.1 Prepaid Interest Paid To Type - 'Other'

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.827	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_DETAIL	FeePaidToTypeOtherDescription	String 30	BrokerAffiliate	Must exist for all loans when IntegratedDisclosureSectionType = "Prepaids" AND PrepaidItemType = "PrepaidInterest" AND FeePaidToType = "Other"

Edit will fire when:	1. This data point is missing from PREPAID_ITEM_ DETAIL when criteria are met 2. This data point's value is not "BrokerAffiliate" or "LenderAffiliate"

8.7.2 | 8.7.3 | 8.7.4 | 8.7.5 | 8.7.6 Prepaid Interest Paid By Type

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.253	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_PAYMENTS/PREPAID_ITEM_PAYMENT	PrepaidItemPaymentPaidByType	Enumerated	Buyer	Must exist for all loans when IntegratedDisclosureSectionType = "Prepaids" AND PrepaidItemType = "PrepaidInterest" AND PrepaidItemActualPaymentAmount ≠ "0"

Edit will fire when:	1. This data point is missing from PREPAID_ITEM_PAYMENT when criteria are met 2. This data point's value is "Buyer", "Lender", "ThirdParty" or "Seller" 3. The value "Seller" is delivered when LoanPurchaseType = "Refinance"

8.10 G. INITIAL ESCROW PAYMENT AT CLOSING (PHASE 3)

Other Costs 8.0		Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
8.10 G. Initial Escrow Payment at Closing		8.10.1 **$619.65**				
01 8.11 Homeowner's Insurance 8.11.1 (**$100.83** per month for **2** mo.)		8.11.2 **$201.66**		8.11.4		8.11.6
02 8.12 Mortgage Insurance 8.12.1 (**$109.00** per month for **2** mo.)		8.12.2 **$218.00**		8.12.4		8.12.6
03 8.13 Property Taxes 8.13.1 (**$105.30** per month for **2** mo.)		8.13.2		8.13.4 **$210.60**		8.13.6
04 8.14↓**Condominium Dues** 8.14.1 (**$50.00** per month for **4** mos.)		8.14.2↓**$200.00**		8.14.4↓		8.14.6↓

8.10 | 8.10.1 SECTION G HEADING AND AMOUNT

Other Costs		Borrower-Paid	
		At Closing	Before Closing
8.10 **G. Initial Escrow Payment at Closing**		8.10.1 **$619.65**	

8.10 Initial Escrow Payment at Closing (Gray Bar Heading)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.023	11.085	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionType	Enumerated	InitialEscrowPaymentAtClosing	One occurrence only of this data point = "InitialEscrowPaymentAtClosing" must exist in each instance of DOCUMENT
Edit will fire when:		1. This data point = "InitialEscrowPaymentAtClosing" is missing from DOCUMENT 2. More than one occurrence of this data point = "InitialEscrowPaymentAtClosing" exists in DOCUMENT				

8.10.1 Initial Escrow Payment at Closing (Gray Bar Amount)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.024	11.086	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionTotalAmount	Amount 9.2	619.65	IntegratedDisclosureSectionType = "InitialEscrowPaymentAtClosing"
Edit will fire when:		IntegratedDisclosureSectionTotalAmount must be populated and in a valid format for Initial Escrow Payment at Closing			

8.11 / 8.14 ESCROW ITEMS

Other Costs		Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
8.10 **G. Initial Escrow Payment at Closing**		8.10.1 $619.65				
01 8.11 Homeowner's Insurance 8.11.1 **($100.83** per month for **2** mo.)		8.11.2 **$201.66**		8.11.4		8.11.6
02 8.12 Mortgage Insurance 8.12.1 **($109.00** per month for **2** mo.)		8.12.2 **$218.00**		8.12.4		8.12.6
03 8.13 Property Taxes 8.13.1 **($105.30** per month for **2** mo.)		8.13.2		8.13.4 **$210.60**		8.13.6
04 8.14↓**Condominium Dues** 8.14.1 **($50.00** per month for **4** mos.)		8.14.2↓**$200.00**		8.14.4↓		8.14.6↓

8.11 | 8.12 | 8.13 | 8.14 Initial Escrow Payment at Closing Line Items (tagalong)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
8.297 | 8.298 | 8.299 | 8.300	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL	IntegratedDisclosureSectionType	Enumerated	InitialEscrowPaymentAtClosing	Must exist for all loans for each EscrowItemType in the UCD file that represents an escrow item reported on the CD under G. Initial Escrow Payment at Closing
	Edit will fire when:	This data point = "InitialEscrowPaymentAtClosing" is missing from ESCROW_ITEM_DETAIL when EscrowItemType is a valid value			

8.11 | 8.12 | 8.13 | 8.14 Initial Escrow Payment at Closing Line Items (label)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
8.169 |8.175 | 8.276 | 8.284	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL	EscrowItemType	Enumerated	HomeownersInsurance	At least one item Must exist in DOCUMENT for all loans when EscrowIndicator = "true"
	Edit will fire when:	1. This data point is missing from ESCROW_ITEM_DETAIL when criteria are met 2. This data point's value is not AssessmentTax | CityBondTax | CityPropertyTax | CondominiumAssociationDues | CondominiumAssociationSpecialAssessment | ConstructionCompletionFunds | CooperativeAssociationDues | CooperativeAssociationSpecialAssessment | CountyBondTax | CountyPropertyTax | DistrictPropertyTax | EarthquakeInsurance | EnergyEfficientImprovementFunds | FloodInsurance | HailInsurancePremium | HazardInsurance | HomeownersAssociationDues | HomeownersAssociationSpecialAssessment | HomeownersInsurance | MortgageInsurance | Other | ParishTax | PestInsurance | RehabilitationFunds | SchoolPropertyTax | StatePropertyTax | TownPropertyTax | TownshipPropertyTax | VillagePropertyTax | VolcanoInsurance | WindstormInsurance when IntegratedDisclosureSectionType = "InitialEscrowPaymentAtClosing"			

8.14 Initial Escrow Payment at Closing Line Item

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.056	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL	EscrowItemTypeOtherDescription	String 150	BoroughPropertyTax	Must exist for all loans when IntegratedDisclosureSectionType = "InitialEscrowPaymentAtClosing" AND EscrowItemType = "Other"
	Edit will fire when:	1. This data point is missing from ESCROW_ITEM when criteria are met 2. This data point's value is not BoroughPropertyTax			

8.11.1 | 8.14.1 | 8.12.1 | 8.13.1 Initial Escrow Payment at Closing Item Monthly Payment Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.171 | 8.140 | 8.277 | 8.285	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL	EscrowMonthlyPaymentAmount	Amount 9.2	100.83	Must exist for all loans when IntegratedDisclosureSectionType = "InitialEscrowPaymentAtClosing" AND EscrowItemType = value listed AND EscrowItemActualPaymentAmount ≠ "0"
	Edit will fire when:	1. This data point is missing from ESCROW_ITEM_DETAIL when criteria are met 2. This data point = "0" when EscrowItemActualPaymentAmount ≠ "0"			

8.11.2 | 8.11.4 | 8.11.6 | 8.14.2 | 8.14.4 | 8.14.6 | 8.12.2 | 8.12.4 | 8.12.6 | 8.13.2 | 8.13.4 | 8.13.6 Initial Escrow Payment At Closing Item Actual Payment Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.198 | 8.202 | 8.280 | 8.288	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_PAYMENTS/ESCROW_ITEM_PAYMENT	EscrowItemActualPaymentAmount	Amount 9.2	201.66	Must exist for all loans when IntegratedDisclosureSectionType = "InitialEscrowPaymentAtClosing" AND EscrowItemType is a valid value
	Edit will fire when:	This data point is missing from ESCROW_ITEM when an EscrowItemType exists			

8.11.1 | 8.14.1 | 8.12.1 | 8.13.1 Initial Escrow Payment At Closing Payment Paid To Type

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.189 | 8.179 | 8.282 | 8.290	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL	FeePaidToType	Enumerated	Broker	Must exist for all loans when IntegratedDisclosureSectionType = "InitialEscrowPaymentAtClosing" AND EscrowItem Type = a valid value AND EscrowItemActualPaymentAmount ≠ "0"
	Edit will fire when:	1. This data point is missing from ESCROW_ITEM_DETAIL when criteria are met 2. This data point's value is not "Broker", "Investor", "Lender", "Other" or "ThirdPartyProvider"			

8.11.1 | 8.14.1 | 8.12.1 | 8.13.1 Initial Escrow Payment At Closing Payment Paid To Type

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.830 | 8.831 | 8.832 | 8.833	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL	FeePaidToTypeOtherDescription	String 30	BrokerAffiliate	Must exist for all loans when IntegratedDisclosureSectionType = "InitialEscrowPaymentAtClosing" AND EscrowItemType is a valid value AND FeePaidToType = "Other"
	Edit will fire when:	1. This data point is missing from ESCROW_ITEM_DETAIL when criteria are met 2. This data point's value is not "BrokerAffiliate" or "LenderAffiliate"			

8.11.2 | 8.11.4 | 8.11.6 | 8.14.2 | 8.14.4 | 8.14.6 | 8.12.2 | 8.12.4 | 8.12.6 | 8.13.2 | 8.13.4 | 8.13.6 Initial Escrow Payment At Closing Payment Paid By Type

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points and Criteria (Must exist when...)
8.173 | 8.142 | 8.279 | 8.287	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_PAYMENTS/ESCROW_ITEM_PAYMENT	EscrowItemPaymentPaidByType	Enumerated	Buyer	Must exist for all loans when IntegratedDisclosureSectionType = "InitialEscrowPaymentAtClosing" AND EscrowItemType is a valid value AND EscrowItemActualPaymentAmount ≠ "0"
	Edit will fire when:	1. This data point is missing from ESCROW_ITEM_PAYMENT when criteria are met 2. This data point's value is not "Buyer", "Lender", "ThirdParty" or "Seller" 3. The value "Seller" is delivered when LoanPurchaseType = "Refinance"			

8.16 H. OTHER (PHASE 3)

Other Costs 8.0		Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
8.16 **H. Other**		8.16.1 **$1,650.00**				
01 8. 17↓ **HOA Special Assessment** 8.17.1↓**to HOA Acre Inc.**		8.17.2↓**$500.00**	8.17.3↓	8.17.4↓	8.17.5↓	8.17.6↓
02 **Home Inspection Fee to HOA Acre Inc**.		**$150.00**				
03 **Home Warranty Fee to Engineers Inc.**					**$750.00**	
04 **Mold Inspection to Inspector Inc.**				**$450.00**		
05 **Real Estate Commission (Listing) to Alpha Real Estate Broker**				**$5,700.00**		
06 **Real Estate Commission (Selling) to Omega Real Estate Broker**				**$5,700.00**		
07 **Title – Owner's Title Insurance (optional) to Epsilon Title Co.**		**$1,000.00**				

8.16 | 8.16.1 SECTION H HEADING AND AMOUNT

Other Costs		Borrower-Paid	
		At Closing	Before Closing
8.16 **H. Other**		8.16.1 **$1,650.00**	

8.16 Other Costs (Gray Bar Heading)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.062	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionType	Enumerated	OtherCosts	One occurrence only of this data point = "OtherCosts" must exist in each instance of DOCUMENT
	Edit will fire when:	1. This data point = "OtherCosts" is missing from DOCUMENT			
		2. More than one occurrence of this data point = "OtherCosts" exists in DOCUMENT			

8.16.1 Other Costs (Gray Bar Amount)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.064	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionTotalAmount	Amount 9.2	1650.00	One occurrence only must exist for all loans when: IntegratedDisclosureSectionType = "OtherCosts"
	Edit will fire when:	This data point is missing from DOCUMENT when the criteria are met			

8.17 OTHER COSTS

Other Costs		Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
8.16 **H. Other**		8.16.1 **$1,650.00**				
01 8.17↓ **HOA Special Assessment** 8.17.1↓**to HOA Acre Inc.**		8.17.2↓**$500.00**	8.17.3↓	8.17.4↓	8.17.5↓	8.17.6↓
02 **Home Inspection Fee to HOA Acre Inc**.		**$150.00**				
03 **Home Warranty Fee to Engineers Inc.**					**$750.00**	
04 **Mold Inspection to Inspector Inc.**				**$450.00**		
05 **Real Estate Commission (Listing) to Alpha Real Estate Broker**				**$5,700.00**		
06 **Real Estate Commission (Selling) to Omega Real Estate Broker**				**$5,700.00**		
07 **Title – Owner's Title Insurance (optional) to Epsilon Title Co.**		**$1,000.00**				

8.17 Other Cost (tagalong)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.065	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	IntegratedDisclosureSectionType	Enumerated	OtherCosts	Must exist for all loans for each FeeType in the UCD file that represents a fee reported on the CD under H. Other
	Edit will fire when:	This data point = "OtherCosts" is missing from FEE_DETAIL when FeeType is a valid value			

8.17 Other Cost (label)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
8.066	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	FeeType	Enumerated	HomeownersAssociationSpecialAssessment	Must exist for all loans when a fee listed in Col F in an amount ≠"0" is reported on the CD under H. Other
	Edit will fire when:	This data point's value is not 203KTitleUpdate | AsbestosInspectionFee | AssignmentFee | AttorneyFee | BankruptcyMonitoringFee | BondFee | CertificationFee | CLOAccessFee | CondominiumAssociationDues | CondominiumAssociationSpecialAssessment | CooperativeAssociationDues | CooperativeAssociationSpecialAssessment | CopyOrFaxFee | CourierFee | CreditDisabilityInsurancePremium | CreditLifeInsurancePremium | CreditPropertyInsurancePremium | CreditUnemploymentInsurancePremium | DebtCancellationInsurancePremium | DisasterInspectionFee | DocumentPreparationFee | DryWallInspectionFee | ElectricalInspectionFee | EnvironmentalInspectionFee | EscrowServiceFee | FilingFee | FoundationInspectionFee | GeneralCounselFee | HeatingCoolingInspectionFee | HomeInspectionFee | HomeownersAssociationDues | HomeownersAssociationSpecialAssessment | HomeWarrantyFee | LeadInspectionFee | ManufacturedHousingInspectionFee | MoldInspectionFee | MunicipalLienCertificateFee | NotaryFee | Other | PayoffRequestFee | PestInspectionFee | PlumbingInspectionFee | PowerOfAttorneyPreparationFee | RadonInspectionFee | RealEstateCommissionBuyersBroker | RealEstateCommissionSellersBroker | ReconveyanceFee | RepairsFee | RoofInspectionFee | SepticInspectionFee | SettlementFee | SigningAgentFee | SmokeDetectorInspectionFee | StructuralInspectionFee | SurveyFee | TitleOwnersCoveragePremium | WaterTestingFee | WellInspectionFee | WireTransferFee when IntegratedDisclosureSectionType = "OtherCosts"			

8.17 Other Cost - 'Other'

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
8.067	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	FeeTypeOtherDescription	String 150		Must exist for all loans when IntegratedDisclosureSectionType = "OtherCosts" AND FeeType = "Other"
	Edit will fire when:	1. This data point is missing from FEE when criteria are met 2. This data point's value is null (blank)			

8.17.2 | 8.17.3 | 8.17.4 | 8.17.5 | 8.17.6 Other Cost Actual Payment Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
8.108	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_PAYMENTS/FEE_PAYMENT	FeeActualPaymentAmount	Amount 9.2	500.00	Must exist for all loans when IntegratedDisclosureSectionType = "OtherCosts" AND FeeType is a valid value
	Edit will fire when:	This data point is missing from FEE when criteria are met			

8.17.1 Other Cost Payment Paid To Type

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
8.180	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	FeePaidToType	Enumerated	Broker	Must exist for all loans when IntegratedDisclosureSectionType = "OtherCosts" AND FeeType = value listed in Col F AND FeeActualPaymentAmount ≠ "0"
	Edit will fire when:	1. This data point is missing from PREPAID_ITEM_DETAIL when criteria are met 2. This data point's value is not "Broker", "Investor", "Lender", "Other" or "ThirdPartyProvider"			

8.17.1 Other Cost Payment Paid To Type - 'Other'

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
8.834	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL	FeePaidToTypeOtherDescription	String 30	BrokerAffiliate	Must exist for all loans when IntegratedDisclosureSectionType = "OtherCosts" AND FeePaidToType = "Other"
	Edit will fire when:	1. This data point is missing from FEE_DETAIL when criteria are met 2. This data point's value is not "BrokerAffiliate" or "LenderAffiliate"			

8.17.2 | 8.17.3 | 8.17.4 | 8.17.5 | 8.17.6 Other Cost Payment Paid By Type

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points and Criteria (Must exist when…)
8.107	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_PAYMENTS/FEE_PAYMENT	FeePaymentPaidByType	Enumerated	Buyer	Must exist for all loans when IntegratedDisclosureSectionType = "OtherCosts" AND FeeType = value listed in Col F AND FeeActualPaymentAmount ≠ "0"
	Edit will fire when:	1. This data point is missing from FEE_PAYMENT when criteria are met 2. This data point's value is not "Buyer", "Lender", "ThirdParty" or "Seller" 3. The value "Seller" is delivered when LoanPurchaseType = "Refinance"			

8.18 I. TOTAL OTHER COSTS (BORROWER-PAID) (PHASE 3)

Other Costs	8.0	Borrower-Paid	
		At Closing	Before Closing
8.18 **I. TOTAL OTHER COSTS (Borrower-Paid)**		8.18.1 **$4,852.65**	
8.19 Other Costs Subtotals (E + F + G + H)		8.19.2 $3,642.69	8.19.3 $1,209.96

8.18 | 8.18.1 SECTION I HEADING AND AMOUNT

8.18 Total Other Costs (Gray Bar Heading)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.072 | 6.009	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionType	Enumerated	TotalOtherCosts	One occurrence only of this data point = "TotalOtherCosts" must exist in each instance of DOCUMENT
	Edit will fire when:	1. This data point = "TotalOtherCosts" is missing from DOCUMENT 2. More than one occurrence of this data point = "TotalOtherCosts" exists in DOCUMENT			

8.18.1 Total Other Costs (Gray Bar Amount)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
8.074 | 6.011	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionTotalAmount	Amount 9.2	4852.65	One occurrence only must exist for all loans when: IntegratedDisclosureSectionType = "TotalOtherCosts"
	Edit will fire when:	This data point is missing from DOCUMENT when the criteria are met			

9.1 J. TOTAL CLOSING COSTS (BORROWER-PAID) (PHASE 3)

Note that there must be 2 instances of INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL/IntegratedDisclosureSectionType = "TotalClosingCosts" in each instance of DOCUMENT. One to serve as the Gray Bar Heading for Section J. The other serves as the "tagalong" for the Lender Credits line item.

	Borrower-Paid	
	At Closing	**Before Closing**
9.1 **J. TOTAL CLOSING COSTS (Borrower-Paid)**	9.1.1 **$9,697.10**	
9.2 Closing Costs Subtotals (D + I)	9.2.2 $10,167.30	9.2.3 $29.80
9.3 Lender Credits 9.3.1 **Includes $200 credit for increase in Closing Costs above legal limit**	9.3.2 **$-500.00**	

9.1 | 9.1.1 TOTAL CLOSING COSTS (BORROWER-PAID) HEADING AND AMOUNT

	Borrower-Paid	
	At Closing	**Before Closing**
9.1 **J. TOTAL CLOSING COSTS (Borrower-Paid)**	9.1.1 **$9,697.10**	

9.3 LENDER CREDITS (PHASE 3)

		Borrower-Paid	
		At Closing	Before Closing
9.3 Lender Credits 9.3.1 **Includes $200 credit for increase in Closing Costs above legal limit**	9.3.2	**$-500.00**	

9.3 Lender Credits (Tagalong)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
8.296 | 6.003	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionType	Enumerated	TotalClosingCosts (second instance)	One occurrence only must exist for (IntegratedDisclosureSectionType = "TotalClosingCosts" AND IntegratedDisclosureSubsectionPaymentAmount)
	Edit will fire when:	This data point is missing from INTEGRATED_DISCLOSURE_SECTION_SUMMARY when criteria are met			

9.3 Lender Credits (Label)

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
6.014 | 8.085	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSubsectionType	Enumerated	LenderCredits	One occurrence only must exist for (IntegratedDisclosureSectionType = "TotalClosingCosts" AND IntegratedDisclosureSubsectionPaymentAmount)
	Edit will fire when:	This data point is missing from INTEGRATED_DISCLOSURE_SECTION_SUMMARY when criteria are met			

9.3.1 Lender Credit Tolerance Cure Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
8.223	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	LenderCreditToleranceCureAmount	Amount 9.2	200.00	Must exist for all loans when (IntegratedDisclosureSubsectionType = "LenderCredits" AND IntegratedDisclosureSubsectionPaymentAmount ≠ "0")
	Edit will fire when:	This data point is missing from INTEGRATED_DISCLOSURE_SECTION_SUMMARY when criteria are met			

9.3.2 Lender Credits Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when…)
8.204 | 6.013	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SUBSECTION_PAYMENTS/INTEGRATED_DISCLOSURE_SUBSECTION_PAYMENT	IntegratedDisclosureSubsectionPaymentAmount	Amount 9.2	-500.00	Must exist for all loans when IntegratedDisclosureSubsectionType = "LenderCredits"
	Edit will fire when:	This data point is missing from INTEGRATED_DISCLOSURE_SECTION_SUMMARY when criteria are met			

CRITICAL EDITS DEFERRED FROM PHASE 2

4.3 | 5.5 (PERIOD) PRINCIPAL & INTEREST | ESTIMATED TOTAL (PERIOD) AMOUNT--PAYMENT FREQUENCY TYPE COMPARISON

4.3 - 5.5/5.6.2 PAYMENT FREQUENCY COMPARISON

4.0 Loan Terms

4.3 <mark>Monthly</mark> **Principal & Interest**

See Projected Payments below for your Estimated Total Monthly Payment

5.0 Projected Payments

| 5.5 | **Estimated Total** <mark>Monthly</mark> **Payment** | 5.6 | **Estimated Taxes, Insurance & Assessments** | 5.6.1 | **$533** |
| | | | | 5.6.2 | **a month** |

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
4.014 | 11.046	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PaymentFrequencyType	Enumerated	Monthly	Required for all loans and must be the same value as PROJECTED_PAYMENT/PaymentFrequencyType
5.009 | 5.065	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/PROJECTED_PAYMENTS/PROJECTED_PAYMENT[SequenceNumber = "1"]	PaymentFrequencyType	Enumerated	Monthly	Required for all loans and must be the same value as PAYMENT_RULE/PaymentFrequencyType
Edit Description	The values provided in PaymentFrequencyType for each xPath are different				

PHASE 4

PHASE 4 CONSISTS OF THE FOLLOWING CLOSING DISCLOSURE SECTIONS

- ❖ 2.0 Transaction Information
  - ➢ Borrower
  - ➢ Seller

- ❖ 23.0 Contact Information
  - ➢ Lender
  - ➢ Mortgage Broker
  - ➢ Settlement Agent
  - ➢ Borrower's Real Estate Broker
  - ➢ Seller's Real Estate Broker

- ❖ 10.0 Cash to Close Calculation
  - ➢ Purchase Loans
  - ➢ Refinance Loans

- ❖ 10.0 Cash to Close (Deferred Phase 2 edits)
  - ➢ Total Closing Costs
  - ➢ Loan Amount
  - ➢ Total Payoffs and Payments

- ❖ 10.0 Calculating Cash To Close – Alternate Form (Deferred Phase 2 Edits)

- ❖ 13.0 Summaries of Transactions - Borrower's Transaction Calculation

2.0 TRANSACTION INFORMATION (PHASE 4)

2.0 Transaction Information

2.1	**Borrower**	**Michael Jones**
		123 Anywhere Street,
		Anytown, ST 12345
2.2	**Seller**	**Steve Cole, Jr. and Amy A. Doe**
		321 Somewhere Drive
		Anytown, ST 12345

2.1 BORROWER

Borrower

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
2.001	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	PartyRoleType	Enumerated	Borrower	Required for all loans
	Edit Description	PartyRoleType must be populated and equal to "Borrower"			

First and Last Name

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
2.009	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	FirstName	String 100	Michael	PartyRoleType = "Borrower" FullName does not exist
2.010	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	LastName	String 100	Jones	PartyRoleType = "Borrower" FullName does not exist
	Edit Description	FirstName and LastName must be populated for an individual borrower			

or Legal Entity

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
2.013	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	FullName	String 100	Jones Family Trust	PartyRoleType = "Borrower" LastName does not exist
	Edit Description	FullName must be populated for a legal entity borrower			

Street Address

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
2.003	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	AddressLineText	String 100	123 Anywhere Street	PartyRoleType = "Borrower"
	Edit Description	AddressLineText must be populated for a borrower			

City

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
2.005	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	CityName	String 50	Anytown	PartyRoleType = "Borrower"
	Edit Description	CityName must be populated for a borrower			

State

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
2.006	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	StateCode	String 2	ST	PartyRoleType = "Borrower"
	Edit Description	StateCode must be populated for a borrower			

Zip Code

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
2.007	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	PostalCode	String 9	12345	PartyRoleType = "Borrower"
	Edit Description	PostalCode must be populated for a borrower			

2.2 SELLER

2.0 Transaction Information

2.2 Seller   Steve Cole

321 Somewhere Drive

Anytown, ST 12345

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points
3.003 | 1.026 | 3.035	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN	LoanPurposeType	Enumerated	Purchase	Associated Data Point

Seller

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
2.014	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	PartyRoleType	Enumerated	PropertySeller	LoanPurposeType = "Purchase"
	Edit Description	PartyRoleType must be populated and equal to "PropertySeller" for purchase transactions			

First and Last Name

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
2.022	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	FirstName	String 100	Steve	LoanPurposeType = "Purchase" PartyRoleType = "PropertySeller" FullName does not exist
2.023	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	LastName	String 100	Cole	LoanPurposeType = "Purchase" PartyRoleType = "PropertySeller" FullName does not exist
	Edit Description	FirstName and LastName must be populated for an individual seller for purchase transactions			

or Legal Entity

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
2.026	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	FullName	String 100	Cole Family Trust	LoanPurposeType = "Purchase" PartyRoleType = "PropertySeller" LastName does not exist
	Edit Description	FullName must be populated for a legal entity seller for purchase transactions			

Street Address

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
2.017	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	AddressLineText	String 100	321 Somewhere Street	LoanPurposeType = "Purchase" PartyRoleType = "PropertySeller"
	Edit Description	AddressLineText must be populated for a seller for purchase transactions			

City

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
2.018	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	CityName	String 50	Anytown	LoanPurposeType = "Purchase" PartyRoleType = "PropertySeller"
	Edit Description	CityName must be populated for a seller for purchase transactions			

State

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
2.020	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	StateCode	String 2	ST	LoanPurposeType = "Purchase" PartyRoleType = "PropertySeller"
	Edit Description	StateCode must be populated for a seller for purchase transactions			

Zip Code

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
2.019	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	PostalCode	String 9	12345	LoanPurposeType = "Purchase" PartyRoleType = "PropertySeller"
	Edit Description	PostalCode must be populated for a seller for purchase transactions			

23.0 CONTACT INFORMATION (PHASE 4)

Contact Information 23.0	Lender 23.0.1	Mortgage Broker 23.0.2	Real Estate Broker (B) 23.0.3	Real Estate Broker (S) 23.0.4	Settlement Agent 23.0.5
23.1 **Name**	23.1.1 **Ficus Bank**	23.1.2 **Beta Brokerage Services**	23.1.3 **Omega Real Estate Broker, Inc.**	23.1.4 **Alpha Real Estate Broker, Inc.**	23.1.5 **Epsilon Title Co.**
23.2 **Address**	23.2.1 **4321 Random Blvd. Somecity, ST 12340**	23.2.2 **222 Midtown Circle Sometown, ST, 12343**	23.2.3 789 Local Lane Sometown, **ST 12345**	23.2.4 987 Suburb Ct. Someplace, **ST 12340**	23.2.5 **123 Commerce Pl. Somecity, ST 12344**
23.3 **NMLS ID**	23.3.1 **111111**	23.3.2 **22222**	23.3.3	23.3.4	23.3.5
23.4 State Code + License ID	23.4.1	23.4.2	23.4.3 **ST12345**	23.4.4 **ST121212**	23.4.5 **ST987655**
23.5 **Contact**	23.5.1 **Joe Smith**	23.5.2 **Linda Jones**	23.5.3 **Samuel Green**	23.5.4 **Joseph Cain**	23.5.5 **Sarah Arnold**
23.6 **Contact NMLS ID**	23.6.1 **123456**	23.6.2 **889977**	23.6.3	23.6.4	23.6.5
23.7 Contact State Code+ License ID	23.7.1	23.7.2	23.7.3 **ST54321**	23.7.4 **ST212121**	23.7.5 **ST556788**
23.8 Email	23.8.1 **joe_smith@ ficusbank.com**	23.8.2 **ljones@ betabroker.com**	23.8.3 **sam@ omegare.biz**	23.8.4 **joe@ alphare.biz**	23.8.5 **sarah@ epsilontitle.com**
23.9 Phone	23.9.1 **123-456-7890**	23.9.2 **888-456-7890**	23.9.3 **123-555-1717**	23.9.4 **321-555-7171**	23.9.5 **987-555-4321**

23.0.1 LENDER (PHASE 4)

Contact Information	
	Lender 23.0.1
23.1 **Name**	23.1.1 **Ficus Bank**
23.2 **Address**	23.2.1 **4321 Random Blvd.** **Somecity, ST 12340**
23.3 **NMLS ID**	23.3.1 **111111**
23.4 State Code + License ID	23.4.1
23.5 **Contact**	23.5.1 **Joe Smith**
23.6 **Contact NMLS ID**	23.6.1 **123456**
23.7 Contact State Code+ License ID	23.7.1
23.8 Email	23.8.1 **joe_smith@ficusbank.com**
23.9 Phone	23.9.1 **123-456-7890**

LENDER INFORMATION

Lender

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.001	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	PartyRoleType	Enumerated	NotePayTo	Required for all loans
	Edit Description	PartyRoleType must be populated and equal to "NotePayTo"			

23.1.1 Lender Name

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.002 | 2.028	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	FullName	String 100	Ficus Bank	PartyRoleType = "NotePayTo"
	Edit Description	FullName must be populated for a lender			

23.2.1 Street Address

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.004	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	AddressLineText	String 100	4321 Random Blvd	PartyRoleType = "NotePayTo"
	Edit Description	AddressLineText must be populated for a lender			

23.2.1 City

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.008	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	CityName	String 50	Somecity	PartyRoleType = "NotePayTo"
	Edit Description	CityName must be populated for a lender			

23.2.1 State

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.009	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	StateCode	String 2	ST	PartyRoleType = "NotePayTo"
	Edit Description	StateCode must be populated for a lender			

23.2.1 Zip Code

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.010	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	PostalCode	String 9	12340	PartyRoleType = "NotePayTo"
	Edit Description	PostalCode must be populated for a lender			

23.3.1 NMLS ID / License Identifier

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.011	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LICENSES/LICENSE/LICENSE_DETAIL	LicenseIdentifier	String 50	111111	PartyRoleType = "NotePayTo"
	Edit Description	LicenseIdentifier must be populated for a lender			

PRIMARY CONTACT INFORMATION - LENDER

23.5 Contact

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points and Criteria (Must exist when...)
14.028	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	PartyRoleType	Enumerated	MortgageBroker	Associated Data Point
14.016 | 2.027	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	PartyRoleType	Enumerated	NotePayTo	Mortgage Broker does not exist
	Edit Description	PartyRoleType must be populated and equal to "NotePayTo" when a mortgage broker is not part of the transaction			

23.5.1 First and Last Name

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.017	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	FirstName	String 30	Joe	PartyRoleType = "NotePayTo" PartyRoleType = "MortgageBroker" does not exist
14.019	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	LastName	String 35	Smith	PartyRoleType = "NotePayTo" PartyRoleType = "MortgageBroker" does not exist
	Edit Description	FirstName and LastName must be populated for a lender when a mortgage broker is not part of the transaction			

23.6.1 NMLS ID / License Identifier

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.021	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LICENSES/LICENSE/LICENSE_DETAIL	LicenseIdentifier	String 50	123456	PartyRoleType = "NotePayTo" PartyRoleType = "MortgageBroker" does not exist
	Edit Description	LicenseIdentifier must be populated for an individual when a mortgage broker is not part of the transaction			

23.0.2 MORTGAGE BROKER (PHASE 4)

Contact Information	
	Mortgage Broker 23.0.2
23.1 **Name**	23.1.2 **Beta Brokerage Services**
23.2 **Address**	23.2.2 **222 Midtown Circle Sometown, ST, 12343**
23.3 **NMLS ID**	23.3.2 **22222**
23.4 State Code + License ID	23.4.2
23.5 **Contact**	23.5.2 **Linda Jones**
23.6 **Contact NMLS ID**	23.6.2 **889977**
23.7 Contact State Code+ License ID	23.7.2
23.8 Email	23.8.2 **ljones@betabroker.com**
23.9 Phone	23.9.2 **888-456-7890**

MORTGAGE BROKER INFORMATION

Mortgage Broker

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.028	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	PartyRoleType	Enumerated	MortgageBroker	Mortgage Broker exists
	Edit Description	PartyRoleType must be populated and equal to "MortgageBroker" when a mortgage broker participated in the transaction			

23.1.2 Mortgage Broker Name

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.030	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	FullName	String 100	Beta Brokerage Services	PartyRoleType = "MortgageBroker"
	Edit Description	FullName must be populated for a mortgage broker when a mortgage broker participated in the transaction			

23.2.2 Street Address

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.032	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	AddressLineText	String 100	222 Midtown Circle	PartyRoleType = "MortgageBroker"
	Edit Description	AddressLineText must be populated for a mortgage broker when a mortgage broker participated in the transaction			

23.2.2 City

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.036	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	CityName	String 50	Sometown	PartyRoleType = "MortgageBroker"
	Edit Description	CityName must be populated for a mortgage broker when a mortgage broker participated in the transaction			

23.2.2 State

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.037	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	StateCode	String 2	ST	PartyRoleType = "MortgageBroker"
	Edit Description	StateCode must be populated for a mortgage broker when a mortgage broker participated in the transaction			

23.2.2 Zip Code

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.038	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	PostalCode	String 9	12343	PartyRoleType = "MortgageBroker"
	Edit Description	PostalCode must be populated for a mortgage broker when a mortgage broker participated in the transaction			

23.3.2 NMLS ID / License Identifier

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.039	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LICENSES/LICENSE/LICENSE_DETAIL	LicenseIdentifier	String 50	22222	PartyRoleType = "MortgageBroker"
	Edit Description	LicenseIdentifier must be populated for a mortgage broker when a mortgage broker participated in the transaction			

PRIMARY CONTACT INFORMATION – MORTGAGE BROKER

23.5 Contact

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.044	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	PartyRoleType	Enumerated	MortgageBroker	Mortgage Broker exists
	Edit Description	PartyRoleType must be populated and equal to "MortgageBroker" when a mortgage broker participated in the transaction			

23.5.2 First and Last Name

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.045	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	FirstName	String 30	Linda	PartyRoleType = "MortgageBroker"
14.047	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	LastName	String 35	Jones	PartyRoleType = "MortgageBroker"
	Edit Description	FirstName and LastName must be populated for an individual when a mortgage broker participated in the transaction			

23.6.2 NMLS ID / License Identifier

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.049	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LICENSES/LICENSE/LICENSE_DETAIL	LicenseIdentifier	String 50	889977	PartyRoleType = "MortgageBroker"
	Edit Description	LicenseIdentifier must be populated for an individual when mortgage broker participated in the transaction			

23.0.5 SETTLEMENT AGENT (PHASE 4)

Contact Information	
	Settlement Agent 23.0.5
23.1 **Name**	23.1.5 **Epsilon Title Co.**
23.2 **Address**	23.2.5 **123 Commerce Pl.** **Somecity, ST 12344**
23.3 NMLS ID	23.3.5
23.4 State Code + License ID	23.4.5 ST987655
23.5 **Contact**	23.5.5 **Sarah Arnold**
23.6 Contact NMLS ID	23.6.5
23.7 Contact State Code+ License ID	23.7.5 ST556788
23.8 Email	23.8.5 sarah@epsilontitle.com
23.9 Phone	23.9.5 987-555-4321

SETTLEMENT AGENT

Settlement Agent

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
1.004 | 14.114	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	PartyRoleType	Enumerated	ClosingAgent	Required for all loans
	Edit Description	PartyRoleType must be populated and equal to "ClosingAgent"			

23.1.5 Settlement Agent Name

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
1.005 | 14.115	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	FullName	String 100	Epsilon Title Co.	PartyRoleType = "ClosingAgent"
	Edit Description	FullName must be populated for a settlement agent			

23.2.5 Street Address

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.117	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	AddressLineText	String 100	123 Commerce Pl.	PartyRoleType = "ClosingAgent"
	Edit Description	AddressLineText must be populated for a settlement agent			

23.2.5 City

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.121	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	CityName	String 50	Somecity	PartyRoleType = "ClosingAgent"
	Edit Description	CityName must be populated for a settlement agent			

23.2.5 State

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.122	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	StateCode	String 2	ST	PartyRoleType = "ClosingAgent"
	Edit Description	StateCode must be populated for a settlement agent			

23.2.5 Zip Code

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.123	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	PostalCode	String 9	12344	PartyRoleType = "ClosingAgent"
	Edit Description	PostalCode must be populated for a settlement agent			

PRIMARY CONTACT INFORMATION – SETTLEMENT AGENT

23.5 Contact

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.129	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	PartyRoleType	Enumerated	ClosingAgent	Required for all loans
	Edit Description	PartyRoleType must be populated and equal to "ClosingAgent"			

23.5.5 First and Last Name

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.130	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	FirstName	String 30	Sarah	PartyRoleType = "ClosingAgent"
14.132	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	LastName	String 35	Arnold	PartyRoleType = "ClosingAgent"
	Edit Description	FirstName and LastName must be populated for a settlement agent			

23.0.3 REAL ESTATE BROKER – BORROWER (PHASE 4)

Contact Information	
	Real Estate Broker (B) 23.0.3
23.1 **Name**	23.1.3 **Omega Real Estate Broker, Inc.**
23.2 **Address**	23.2.3 789 Local Lane Sometown, **ST 12345**
23.3 NMLS ID	23.3.3
23.4 State Code + License ID	23.4.3 ST12345
23.5 **Contact**	23.5.3 **Samuel Green**
23.6 Contact NMLS ID	23.6.3
23.7 Contact State Code+ License ID	23.7.3 ST54321
23.8 Email	23.8.3 sam@omegare.biz
23.9 Phone	23.9.3 123-555-1717

LOAN TYPE - PURCHASE

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points
3.003 | 1.026 | 3.035	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN	LoanPurposeType	Enumerated	Purchase	Associated Data Point

BORROWER'S REAL ESTATE BROKER

23.0.3 Real Estate Broker

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.056	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	PartyRoleType	Enumerated	RealEstateAgent	LoanPurposeType = "Purchase"
	Edit Description	PartyRoleType must be populated and equal to "RealEstateAgent" for purchase transactions			

23.0.3 Borrower's Real Estate Broker

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.057	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/REAL_ESTATE_AGENT	RealEstateAgentType	Enumerated	Selling	LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent"
	Edit Description	RealEstateAgentType must be populated and equal to "Selling" for purchase transactions			

23.1.3 Name

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.058	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	FullName	String 100	Omega Real Estate Broker, Inc.	LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent" RealEstateAgentType = "Selling"
	Edit Description	FullName must be populated for the borrower's real estate broker for purchase transactions			

23.2.3 State

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.065	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	StateCode	String 2	ST	LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent" RealEstateAgentType = "Selling"
	Edit Description	StateCode must be populated for the borrower's real estate broker for purchase transactions			

23.2.3 Zip Code

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.066	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	PostalCode	String 9	12345	LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent" RealEstateAgentType = "Selling"
	Edit Description	PostalCode must be populated for the borrower's real estate broker for purchase transactions			

PRIMARY CONTACT INFORMATION – BORROWER'S REAL ESTATE BROKER

23.5 Contact - Real Estate Broker

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.072	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	PartyRoleType	Enumerated	RealEstateAgent	LoanPurposeType = "Purchase"
	Edit Description	PartyRoleType must be populated and equal to "RealEstateAgent" for purchase transactions			

23.5 Contact - Borrower's Real Estate Broker

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.073	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/REAL_ESTATE_AGENT	RealEstateAgentType	Enumerated	Selling	LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent"
	Edit Description	RealEstateAgentType must be populated and equal to "Selling" for purchase transactions			

23.5.3 First and Last Name

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.074	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	FirstName	String 30	Samuel	LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent" RealEstateAgentType = "Selling"
14.076	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	LastName	String 35	Green	LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent" RealEstateAgentType = "Selling"
	Edit Description	FirstName and LastName must be populated for the borrower's real estate broker for purchase transactions			

23.0.4 REAL ESTATE BROKER – SELLER (PHASE 4)

Contact Information	
	Real Estate Broker (S) 23.0.4
23.1 **Name**	23.1.4 **Alpha Real Estate Broker, Inc.**
23.2 **Address**	23.2.4 987 Suburb Ct. Someplace, **ST 12340**
23.3 NMLS ID	23.3.4
23.4 State Code + License ID	23.4.4 ST121212
23.5 **Contact**	23.5.4 **Joseph Cain**
23.6 Contact NMLS ID	23.6.4
23.7 Contact State Code+ License ID	23.7.4 ST212121
23.8 Email	23.8.4 joe@alphare.biz
23.9 Phone	23.9.4 321-555-7171

LOAN TYPE - PURCHASE

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points
3.003 | 1.026 | 3.035	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN	LoanPurposeType	Enumerated	Purchase	Associated Data Point

SELLER'S REAL ESTATE BROKER

23.0.4 Real Estate Broker

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.085	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	PartyRoleType	Enumerated	RealEstateAgent	LoanPurposeType = "Purchase"
	Edit Description	PartyRoleType must be populated and equal to "RealEstateAgent" for purchase transactions			

23.0.4 Seller's Real Estate Broker

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.086	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/REAL_ESTATE_AGENT	RealEstateAgentType	Enumerated	Listing	LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent"
	Edit Description	RealEstateAgentType must be populated and equal to "Listing" for purchase transactions			

23.1.4 Name

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.087	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	FullName	String 100	Alpha Real Estate Broker, Inc.	LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent" RealEstateAgentType = "Listing"
	Edit Description	FullName must be populated for the seller's real estate broker for purchase transactions			

23.2.4 State

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.094	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	StateCode	String 2	ST	LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent" RealEstateAgentType = "Listing"
	Edit Description	StateCode must be populated for the seller's real estate broker for purchase transactions			

23.2.4 Zip Code

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.095	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	PostalCode	String 9	12340	LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent" RealEstateAgentType = "Listing"
	Edit Description	PostalCode must be populated for the seller's real estate broker for purchase transactions			

PRIMARY CONTACT INFORMATION – SELLER'S REAL ESTATE BROKER

23.5 Contact - Real Estate Broker

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.101	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	PartyRoleType	Enumerated	RealEstateAgent	LoanPurposeType = "Purchase"
	Edit Description	PartyRoleType must be populated and equal to "RealEstateAgent" for purchase transactions			

23.5 Contact - Sellers's Real Estate Broker

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.102	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/REAL_ESTATE_AGENT	RealEstateAgentType	Enumerated	Listing	LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent"
	Edit Description	RealEstateAgentType must be populated and equal to "Listing" for purchase transactions			

23.5.4 First and Last Name

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
14.103	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	FirstName	String 30	Joseph	LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent" RealEstateAgentType = "Listing"
14.105	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	LastName	String 35	Cain	LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent" RealEstateAgentType = "Listing"
	Edit Description	FirstName and LastName must be populated for the seller's real estate broker for purchase transactions			

10.0 CALCULATING CASH TO CLOSE (PHASE 4)

10.0 CALCULATING CASH TO CLOSE - PURCHASE (PHASE 4)

Calculating Cash to Close		
		Final
10.1 Total Closing Costs (J)	10.1.2	**$9,712.10**
10.2 Closing Costs Paid Before Closing	10.2.2	**-$29.80**
10.3 Closing Costs Financed (Paid from your Loan Amount)	10.3.2	**$0**
10.4 Down Payment	10.4.2	**$18,000.00**
10.5 Deposit	10.5.2	**-$10,000.00**
10.6 Funds for Borrower	10.6.2	**$0**
10.7 Seller Credits	10.7.2	**-$2,500.00**
10.8 Adjustments and Other Credits	10.8.2	**-$1,035.04**
10.9 **Cash to Close**	10.9.2	**$14,147.26**

LOAN TYPE - PURCHASE

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points
3.003 | 1.026 | 3.035	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN	LoanPurposeType	Enumerated	Purchase	Associated Data Point

10.1 TOTAL CLOSING COSTS (J)

10.1 Total Closing Costs (J)	10.1.2 **$9,712.10**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points
9.002 | 9.038 | 9.043	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemType	Enumerated	TotalClosingCosts	Associated Data Point
9.014 | 9.040 | 9.045	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemFinalAmount	Amount 9.2	9712.10	IntegratedDisclosureCashToCloseItemType = "TotalClosingCosts"

10.2 CLOSING COSTS PAID BEFORE CLOSING

10.2 Closing Costs Paid Before Closing	10.2.2 **-$29.80**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points
9.002 | 9.038 | 9.043	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemType	Enumerated	ClosingCostsPaidBeforeClosing	Associated Data Point
9.014 | 9.040 | 9.045	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemFinalAmount	Amount 9.2	29.80	IntegratedDisclosureCashToCloseItemType = "ClosingCostsPaidBeforeClosing"

10.3 CLOSING COSTS FINANCED (PAID FROM YOUR LOAN AMOUNT)

10.3 Closing Costs Financed (Paid from your Loan Amount)	10.3.2 **$0**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points
9.002 | 9.038 | 9.043	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemType	Enumerated	ClosingCostsFinanced	Associated Data Point
9.014 | 9.040 | 9.045	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemFinalAmount	Amount 9.2	0	IntegratedDisclosureCashToCloseItemType = "ClosingCostsFinanced"

10.4 DOWN PAYMENT

10.4 Down Payment	10.4.2 **$18,000.00**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points
9.048 | 9.063 | 9.053 | 9.058 | 9.068	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemType	Enumerated	DownPayment	Associated Data Point
9.050 | 9.055 | 9.060 | 9.065 | 9.070	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemFinalAmount	Amount 9.2	18000.00	IntegratedDisclosureCashToCloseItemType = "DownPayment"

10.5 DEPOSIT

10.5 Deposit	10.5.2 -$10,000.00

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points
9.048 | 9.063 | 9.053 | 9.058 | 9.068	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemType	Enumerated	Deposit	Associated Data Point
9.050 | 9.055 | 9.060 | 9.065 | 9.070	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemFinalAmount	Amount 9.2	10000.00	IntegratedDisclosureCashToCloseItemType = "Deposit"

10.6 FUNDS FOR BORROWER

10.6 Funds for Borrower	10.6.2 $0

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points
9.048 | 9.063 | 9.053 | 9.058 | 9.068	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemType	Enumerated	FundsForBorrower	Associated Data Point
9.050 | 9.055 | 9.060 | 9.065 | 9.070	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemFinalAmount	Amount 9.2	0	IntegratedDisclosureCashToCloseItemType = "FundsForBorrower"

10.7 SELLER CREDITS

10.7 Seller Credits	10.7.2 -$2,500.00

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points
9.048 | 9.063 | 9.053 | 9.058 | 9.068	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemType	Enumerated	SellerCredits	Associated Data Point
9.050 | 9.055 | 9.060 | 9.065 | 9.070	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemFinalAmount	Amount 9.2	2500.00	IntegratedDisclosureCashToCloseItemType = "SellerCredits"

10.8 ADJUSTMENTS AND OTHER CREDITS

10.8 Adjustments and Other Credits	10.8.2 **-$1,035.04**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points
9.048 | 9.063 | 9.053 | 9.058 | 9.068	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemType	Enumerated	AdjustmentsAndOther Credits	Associated Data Point
9.050 | 9.055 | 9.060 | 9.065 | 9.070	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemFinalAmount	Amount 9.2	-1035.04	IntegratedDisclosureCashToCloseItemType = "AdjustmentsAndOtherCredits"

10.9 CASH TO CLOSE - CALCULATION

10.9 **Cash to Close**	10.9.2 **$14,147.26**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points and Criteria (Must exist when...)
9.088	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemType	Enumerated	CashToCloseTotal	Associated Data Point
9.089	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemFinalAmount	Amount 9.2	14147.26	IntegratedDisclosureCashToCloseItemType = "CashToCloseTotal"
Edit Description	IntegratedDisclosureCashToCloseItemFinalAmount must be populated and in a valid format for the final Total Cash to Close amount for purchase transactions and match the calculated value (as shown below)				

Calculation

Compare Absolute (10.9 Cash to Close Total amount) with Absolute (calculated Cash to Close Total amount) with a dollar tolerance.

Edit Description	Compare Absolute (10.9 Cash to Close Total amount) with Absolute (calculated Cash to Close Total amount):
	    10.1 Total Closing Costs **–**
	    10.2 Absolute (Closing Costs Paid Before Closing) **–**
	    10.3 Absolute (Closing Costs Financed) **+**
	    10.4 Down Payment **–**
	    10.5 Absolute (Deposit) **–**
	    10.6 Absolute (Funds for Borrower) **–**
	    10.7 Absolute (Seller Credits) **+ /** **–**
	    10.8 Adjustments and Other Credits

10.0 CALCULATING CASH TO CLOSE - REFINANCE (PHASE 4)

Calculating Cash to Close		
	Final	
10.10 Loan Amount	10.10.2	**$150,000.00**
10.1 Total Closing Costs (J)	10.1.2	**-$5,757.57**
10.2 Closing Costs Paid Before Closing	10.2.2	**$435.00**
10.11 Total Payoffs and Payments (K)	10.11.2	**-$115,000.00**
10.9 Cash to Close	10.9.2	**$29,677.43**

LOAN TYPE – REFINANCE

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points
3.003 | 1.026 | 3.035	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN	LoanPurposeType	Enumerated	Refinance	Associated Data Point

10.10 LOAN AMOUNT

10.10 Loan Amount	10.10.2 **$150,000.00**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points
9.078 | 9.083	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemType	Enumerated	LoanAmount	Associated Data Point
9.080 | 9.085	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemFinalAmount	Amount 9.2	150000.00	IntegratedDisclosureCashToCloseItemType = "LoanAmount"

10.1 TOTAL CLOSING COSTS (J)

10.1 Total Closing Costs (J)	10.1.2 **-$5,757.57**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points
9.002 | 9.038 | 9.043	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemType	Enumerated	TotalClosingCosts	Associated Data Point

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points
9.014 | 9.040 | 9.045	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/ DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemFinalAmount	Amount 9.2	5757.57	IntegratedDisclosureCashToCloseItemType = "TotalClosingCosts"

10.2 CLOSING COSTS PAID BEFORE CLOSING

10.2   Closing Costs Paid Before Closing   10.2.2   **$435.00**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points
9.002 | 9.038 | 9.043	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/ DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemType	Enumerated	ClosingCostsPaidBeforeClosing	Associated Data Point
9.014 | 9.040 | 9.045	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/ DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemFinalAmount	Amount 9.2	435.00	IntegratedDisclosureCashToCloseItemType = "ClosingCostsPaidBeforeClosing"

10.11 TOTAL PAYOFFS AND PAYMENTS (K)

10.11 Total Payoffs and Payments (K)   10.11.2   **-$115,000.00**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points
9.078 | 9.083	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemType	Enumerated	TotalPayoffsAndPayments	Associated Data Point
9.080 | 9.085	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemFinalAmount	Amount 9.2	115000.00	IntegratedDisclosureCashToCloseItemType = "TotalPayoffsAndPayments"

10.9 CASH TO CLOSE – CALCULATION

10.9 **Cash to Close**	10.9.2	**$29,677.43**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points and Criteria (Must exist when...)
9.088	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemType	Enumerated	CashToCloseTotal	Associated Data Point
9.089	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemFinalAmount	Amount 9.2	29677.43	IntegratedDisclosureCashToCloseItemType = "CashToCloseTotal"
	Edit Description	IntegratedDisclosureCashToCloseItemFinalAmount must be populated and in a valid format for the final Total Cash to Close amount for refinance transactions and match the calculated value (as shown below)			

Calculation

Compare Absolute (10.9 Cash to Close Total amount) with Absolute (calculated Cash to Close Total amount) with a dollar tolerance.

Edit Description   Compare Absolute (10.9 Cash to Close Total amount) with
Absolute (calculated Cash to Close Total amount):
    10.10 Loan Amount **–**
    10.1   Absolute (Total Closing Costs) **+**
    10.2   Closing Costs Paid Before Closing **–**
    10.11 Absolute (Total Payoffs and Payments)

10.0 CALCULATING CASH TO CLOSE – ALTERNATE FORM (DEFERRED PHASE 2 EDITS)

If Sellers are not using the Alternate Form the Document Type does not apply. **However, for any non-Seller transaction the datapoints supporting the line items below must always be delivered.**

Calculating Cash to Close	10.0 **(Alternative)** Use this table to see what has changed from your Loan Estimate.		
	Loan Estimate	**Final**	**Did this change?**
10.10 Loan Amount	10.10.1 **$150,000**	10.10.2 **$150,000.00**	10.10.3 **NO** 10.10.4
10.1 Total Closing Costs (J)	10.1.1 -$5,099	10.1.2 -**$5,757.57**	10.1.3 **YES** 10.1.4 ● See **Total Loan Costs (D)** and **Total Other Costs (I)**
10.2 Closing Costs Paid Before Closing	10.2.1 $0	10.2.2 $435.00	10.2.3 **YES** 10.2.4 ● You paid these Closing Costs **before closing**
10.11 Total Payoffs and Payments (K)	10.11.1 -120,000	10.11.2 -**$115,000.00**	10.11.3 **YES** 10.11.4 ●See Payoffs and Payments (K)
10.9 **Cash to Close**	10.9.1 $24,901 10.9.3 ▪ From ▪ To Borrower	10.9.2 **$29,677.43** 10.9.4 ▪ From ▪ To Borrower	10.3 Closing Costs Financed (Paid from your Loan Amount) 10.3.2 **$5,322.57**

CALCULATING CASH TO CLOSE – REFINANCE – ALTERNATE FORM

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points
3.003 | 1.026 | 3.035	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN	LoanPurposeType	Enumerated	Refinance	Must be delivered for all refinances
0.030	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DOCUMENT_CLASSIFICATION/DOCUMENT_CLASSES/DOCUMENT_CLASS	DocumentType	Enumerated	Other	LoanPurposeType = "Refinance"
0.046	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DOCUMENT_CLASSIFICATION/DOCUMENT_CLASSES/DOCUMENT_CLASS	DocumentTypeOtherDescription	String 150	ClosingDisclosure: AlternateForm	DocumentType = "Other" and LoanPurposeType = "Refinance"

10.10 LOAN AMOUNT

10.10 Loan Amount		10.10.1 $150,000	10.10.2 **$150,000.00**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
9.078 | 9.083	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemType	Enumerated	LoanAmount	LoanPurposeType = "Refinance"
	Edit Description	IntegratedDisclosureCashToCloseItemType must be populated and equal to "LoanAmount" for refinance transactions			

10.10.2 Loan Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
9.080 | 9.085	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemFinalAmount	Amount 9.2	150000.00	LoanPurposeType = "Refinance" and IntegratedDisclosureCashToCloseItemType = "LoanAmount"
	Edit Description	IntegratedDisclosureCashToCloseItemFinalAmount must be populated and in a valid format for the final Loan Amount for refinance transactions			

10.11 TOTAL PAYOFFS AND PAYMENTS (K)

10.11 Total Payoffs and Payments (K)   10.11.1   **-120,000**   10.11.2 **-$115,000.00**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
9.078 | 9.083	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemType	Enumerated	TotalPayoffsAndPayments	LoanPurposeType = "Refinance"
	Edit Description	IntegratedDisclosureCashToCloseItemType must be populated and equal to "TotalPayoffsAndPayments" for refinance transactions			

10.11.2 Total Payoffs and Payments (K) Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
9.080 | 9.085	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM	IntegratedDisclosureCashToCloseItemFinalAmount	Amount 9.2	115000.00	IntegratedDisclosureCashToCloseItemType = "TotalPayoffsAndPayments" AND LoanPurposeType = "Refinance"
	Edit Description	IntegratedDisclosureCashToCloseItemFinalAmount must be populated and in a valid format for the final Total Payoffs and Payments amount for refinance transactions			

13.0 SUMMARIES OF TRANSACTIONS - BORROWER'S TRANSACTION - CALCULATION (PHASE 4)

Summaries of Transactions

BORROWER'S TRANSACTION		
13.0 CALCULATION		
13.1 Total Due from Borrower at Closing (K)	13.1.1	**$252,347.30**
13.2 Total Paid Already by or on Behalf of Borrower at Closing (L)	13.2.1	**- $227,015.00**
13.3 Cash to Close ▪ From ▪ To Borrower	13.3.1	**$25,332.30**

LOAN TYPE – PURCHASE

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points
3.003 | 1.026 | 3.035	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN	LoanPurposeType	Enumerated	Purchase	Associated Data Point

13.1 TOTAL DUE FROM BORROWER AT CLOSING (K)

13.1 Total Due from Borrower at Closing (K)	13.1.1	**$252,347.30**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points
10.001 | 10.056	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionType	Enumerated	DueFromBorrowerAtClosing	Associated Data Point
10.002 | 10.057	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionTotalAmount	Amount 9.2	252347.30	IntegratedDisclosureSectionType = "DueFromBorrowerAtClosing"

13.2 TOTAL PAID ALREADY BY OR ON BEHALF OF BORROWER AT CLOSING (L)

13.2 Total Paid Already by or on Behalf of Borrower at Closing (L)	13.2.1	**- $227,015.00**

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points
10.159 | 10.058	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionType	Enumerated	PaidAlreadyByOrOnBehalfOfBorrowerAtClosing	Associated Data Point

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points
10.144 | 10.059	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL	IntegratedDisclosureSectionTotalAmount	Amount 9.2	227015.00	IntegratedDisclosureSectionType = "PaidAlreadyByOrOnBehalfOfBorrowerAtClosing"

13.3 CASH TO CLOSE *FROM* BORROWER

13.3 Cash to Close · From Borrower   13.3.1   **$25,332.30**

13.3.1 Cash to Close *from* Borrower Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Criteria (Must exist when...)
6.015 | 10.141	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_INFORMATION_DETAIL	CashFromBorrowerAtClosingAmount	Amount 9.2	25332.30	LoanPurposeType = "Purchase"
	Edit Description	CashFromBorrowerAtClosingAmount must be populated, in a valid format and greater than or equal to zero for purchase transactions and match the calculated value (as shown below)			

Calculation

Compare Absolute (13.3 Cash to Close *from* Borrower amount) with Absolute (calculated Cash to Close amount) with a dollar tolerance.		
Edit Description	Compare Absolute (13.3 Cash to Close *from* Borrower amount) with Absolute (calculated Cash to Close amount): 13.1 Total Due from Borrower at Closing – 13.2 Total Paid Already by or on behalf of Borrower at Closing	

13.3 CASH TO CLOSE *TO* BORROWER

13.3 Cash to Close · To Borrower   13.3.1   **$25,332.30**

13.3.1 Cash to Close *to* Borrower Amount

UCD Unique ID	MISMO v3.3.0 XPath	Data Point / Attribute Name	UCD Format	Sample XML Value	Associated Data Points and Criteria (Must exist when...)
6.016 | 10.142	MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_INFORMATION_DETAIL	CashToBorrowerAtClosingAmount	Amount 9.2	25332.30	LoanPurposeType = "Purchase"
	Edit Description	CashToBorrowerAtClosingAmount must be populated, in a valid format and greater than or equal to zero for purchase transactions and match the calculated value (as shown below)			

Calculation

Compare Absolute (13.3 Cash to Close *to* Borrower amount) with Absolute (calculated Cash to Close amount) with a dollar tolerance.		
Edit Description	Compare Absolute (13.3 Cash to Close *to* Borrower amount) with Absolute (calculated Cash to Close amount): 13.1 Total Due from Borrower at Closing – 13.2 Total Paid Already by or on behalf of Borrower at Closing	