

Quick Guide: Finding Valid UCD v2.0 Fee Enumerations

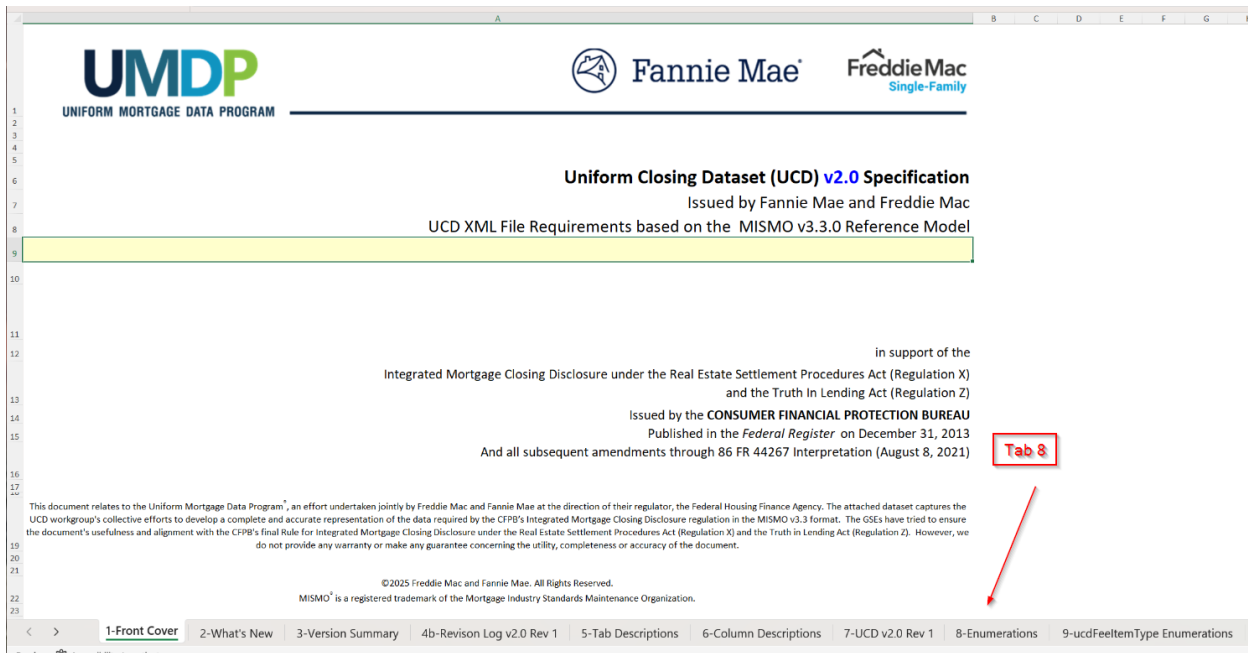
With the implementation of Uniform Closing Dataset (UCD) v2.0 some fee enumerations have been:

- Deleted for UCD v1.5 FeeType
- Added/Modified for UCD v2.0 FeeItem Type

Follow the steps below when updating the mappings of fee enumerations.

Review Deleted Fee Enumerations

For a list of enumerations that have been deleted and are no longer valid in UCD 2.0, see [UCD v2.0 Specification, Tab 8 Enumerations](#):



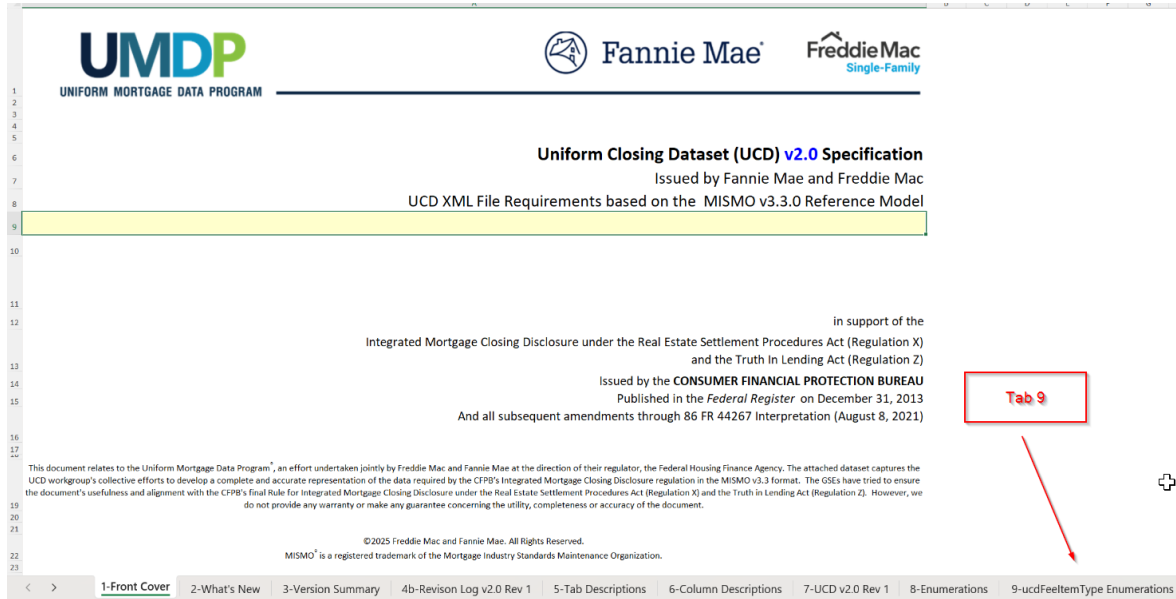
1. Filter **Column C** “MISMO v3.3.0 | EXTENSION Data Point or @Attribute Name” on FeeType
2. Filter **Column F** “History (Existing | Add | Modify | Delete)” on Delete

A	B	C	D	E	F	G	H
Enumerations							
Alphabetical Order by Data Point or Attribute							
UCD Unique	Parent Container	MISMO v3.3.0 EXTENSION Data Point or @Attribute Name	UCD v2.0 Supported Enumeration	UCD Supported Enumeration Definitions	History (Existing Add Modify Delete)	Modification Date	Enumeration Definition Source



Added/Modified Fee Enumerations

To find Added/Modified FeeType enumerations, see [UCD v2.0 Specification Tab 9 ucd:FeeltemType Enumerations](#)



- Filter Column G “(ucd:FeeltemType Implementation Notes)” and remove the blanks.

UCD Unique ID (Sections where Enumeration is Allowed)	Limited subset of Enumerations Allowed for Section A and Section E (enforced by Critical Edits)	Key Word Search	MISMO v3.3.0 Data Point/Attribute Name	UCD v2.0 Supported Enumerations	Enumeration Definition	ucd:FeeltemType Implementation Notes	Status (Existing/Add/Modify/Delete)	Enumeration Effective Date	Enumeration Definition Source
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For

Example(s):

Since “TaxRelatedServiceFee” was removed, consider TaxServiceFee for ucd:FeeltemType.

Since “TransferTaxTotal” was removed, consider “TransferTax” for ucd:FeeltemType.

UCD V2.0 Supported Enumerations	Enumeration Definition	ucd:FeeltemType Implementation Notes
TaxServiceFee	A fee charged to engage an entity or individual to monitor and/or manage the payment of property taxes to ensure that the payments are made on time, and to prevent tax liens from occurring.	TaxRelatedServiceFee was removed. Consider using this fee enumeration in place of Tax Related Service Fee.
TransferTax	A fee or tax charged by a state or local government upon the transfer ownership of the real property.	TransferTaxTotal was removed. UCD now requires granular Transfer Tax fees for each line item on the Closing Disclosure.



Summary Table

The left column shows enumerations valid for UCD v1.5 that will result in a 9999 Schema Error if used in a UCD v2.0 submission. When submitting a UCD v2.0 file, consider using the enumerations on the right to avoid this error.

UCD v1.5 Enumeration	Comparable UCD v2.0 Enumeration
NewLoanAdministrationFee	AdministrationFee
GeneralCounselFee	AttorneyBuyersFee AttorneyFee AttorneySellersFee
AmortizationFee	RecastFee
TaxRelatedServiceFee	TaxServiceFee
PropertyTaxStatusResearchFee	TaxStatusResearchFee
CLOAccessFee	TechnologyFee UnderwritingFee
TransferTaxTotal	TransferTax

Review New and Existing Enumerations

To find all valid enumerations for ucd:FeeItem, see [UCD v2.0 Specification, Tab 9 ucd:FeeItem Enumerations](#). This includes more than 70 new enumerations added for UCD v2.0.

UMDP
UNIFORM MORTGAGE DATA PROGRAM

Fannie Mae Freddie Mac
Single-Family

Uniform Closing Dataset (UCD) v2.0 Specification
Issued by Fannie Mae and Freddie Mac
UCD XML File Requirements based on the MISMO v3.3.0 Reference Model

in support of the
Integrated Mortgage Closing Disclosure under the Real Estate Settlement Procedures Act (Regulation X)
and the Truth In Lending Act (Regulation Z)
Issued by the CONSUMER FINANCIAL PROTECTION BUREAU
Published in the *Federal Register* on December 31, 2013
And all subsequent amendments through 86 FR 44267 Interpretation (August 8, 2021)

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1-Front Cover 2-What's New 3-Version Summary 4b-Revision Log v2.0 Rev 1 5-Tab Descriptions 6-Column Descriptions 7-UCD v2.0 Rev 1 8-Enumerations 9-ucd:FeeItem Enumerations



Review the following columns:

- **Column H “Status (Existing/Add/Modify/Delete)”**.
 - ”Existing” status: all the enumerations that were previously available in v1.5 for FeeType.
 - “Add” status: all the new enumerations added for v2.0 ucd:FeeItem Type.

- **Column G “ucd:FeeItem Implementation Notes”** for specific details on the enumerations.

- **Column C “Key Word Search”** finds all possible fee matches.

In the Key Word Search, filter for Condo. Based on the Enumeration Definition and Implementation Notes, choose the correct enumeration to use.

Example: Fees related to Condominiums

Key Word Search	UCD v2.0 Supported Enumerations	Enumeration Definition	ucd:FeeItem Implementation Notes
Association Certification Condo Condominium Coop HOA	CertificationFee	Fee charged to prepare and submit to the Homeowner's, Condominium, or Co-Op Association Certification for the property securing the loan.	
Association Condo Condominium	CondominiumAssociationDues	Fee payable to condominium association in which the subject property is located, which is intended to pay electricity bills for street lights, landscaping, and insurance, maintenance and repairs to community facilities like clubhouses, pools, and exercise rooms and may also cover the salaries of condominium association employees and/or third party management fees.	This fee enumeration may be used for all Condominium Association Dues. Use display label text for the time period (i.e. Monthly Condominium Dues, 1st Quarter Condominium Dues, Yearly Condominium Dues).



Key Word Search	UCD v2.0 Supported Enumerations	Enumeration Definition	ucd:FeeItem Type Implementation Notes
Association Condo Condominium Estoppel	CondominiumAssociationEstoppelFee	A fee charged by the condominium for preparing and delivering a certificate which ensures that all accrued assessments and fees are current.	
Association Condo Condominium	CondominiumAssociationSpecialAssessment	Fee payable to condominium association in which the subject property is located for capital improvements, repairs, utility service upgrades, etc. that are assessed in addition to the regularly occurring condominium dues.	
CCR Condo Condominium HOA Homeowners Association	CondominiumHOADocumentsFee	A fee paid to a third party to obtain Condominium HOA documents such as financials and the Declaration of Covenants, Conditions and Restrictions (CCRs).	
Association Capital Contribution Condo Condominium Initiation PUD Transfer Working Capital	CondominiumPUDTransferFee	A fee charged to prepare the documentation and record the property change in ownership.	This fee enumeration may also be used if there is a fee for Condominium Working Capital, Capital Contribution or an Initiation Fee.
Association Condo Condominium Questionnaire Service	CondominiumServiceFee	A fee charged to cover the costs of the condominium questionnaire, copies of legal documents or other administrative tasks performed by the association or management company. A fee that is not a special assessment fee or dues.	This fee enumeration may also be used if there is a fee for a Condominium questionnaire.
Condo Condominium HOA Insurance Master PUD	MasterInsurancePolicyFee	A fee charged by an insurance provider to obtain a copy of the master insurance policy for the PUD or condominium.	This fee enumeration may also be used for Condominium Master Insurance Policy Fee, HOA Master Insurance Policy Fee or a Cooperative Master Insurance Policy Fee.