

Quick Guide: UCD Critical Edits Phase 4 Contact Data Requirements

Contact information for the key parties involved at closing is located on pages 1 & 4 of the Closing Disclosure. Today, when contact data has not been provided, edits are Warning-to-Fatal and will not prevent a Successful UCD submission. However, edits will turn Fatal in the future (on the UCD mandate) and at that time, result in an Unsuccessful submission status that will prevent the loan from being delivered.

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Page 1: Borrower and Seller information:

- Borrower(s) are required for all loan submissions.
- Seller(s) required for all purchase transactions.
- (S) are required if applicable.

0.1 Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

1.0 Closing Information

1.1 Date Issued	11/07/2022
1.2 Closing Date	11/15/2022
1.3 Disbursement Date	11/15/2022
1.4 Settlement Agent	Epsilon Title Company
1.5 File #	12-5678
1.6 Property	456 Somewhere Ave. Anytown, NY 12345
1.7 Sale Price	\$180,000

2.0 Transaction Information

2.1 Borrower	Michael Jones & Mary Stone 123 Anywhere Street Anytown, NY 12345
2.2 Seller	Steve Cole and Amy Doe 321 Somewhere Drive Anytown, NY 12345
2.3 Lender	Ficus Bank

3.0 Loan Information

3.1 Loan Term	30 Years
3.2 Purpose	Purchase
3.3 Product	Fixed Rate
3.4 Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> _____
3.5 Loan ID #	123456789
3.6 MIC #	



Borrower Data

- At least one instance is required for all submissions
- Data is required for all borrowers
- PartyRoleType = Borrower
- All edits are Warning-to-Fatal

Contact Information	UCD Edit ID	UCD Edit Feedback Message	User Guidance
Borrower	3800	At least one instance of Party Role Type equal to 'Borrower' is required.	<p>Complete Borrower information to avoid borrower-related edits.</p> <p><i>General Reminders for Borrower:</i></p> <ul style="list-style-type: none"> • The Borrower name should match the DU name exactly. • For Trusts, submit the Borrower name, not the trust name (to match DU). • If the borrower's name is a single name (instead of first name and last name), provide the text "Not Applicable" in the Borrower's First Name field and single name in Last Name field. • Entity Full Name and Individual First and Last Name are mutually exclusive.
FirstName	3801	The First Name of Borrower (Borrower Number) is missing. If Borrower is an individual, then the First Name of the Borrower is required.	Do not include both First and Last Name in a single data point.
LastName	3802	If the Borrower is an individual, then first and last name is required. If the Borrower is a legal entity, then the Full Name of the legal entity is required.	<p>Do not include both First and Last Name in the Last Name data point.</p> <p>Legal Entity Full Name and Individual First and Last Name are mutually exclusive.</p>
Address	3804	No address information was provided for Borrower (Borrower Number). The ADDRESS container is required for the Borrower.	An ADDRESS container is required in the UCD XML file for each borrower.
AddressLine Text	3805	The Address Line Text for Borrower (Borrower Number) is missing. Address Line Text is required for all Borrowers.	<p>Do not concatenate the full address.</p> <p>Address Line Text, City Name, Postal Code and State Code need to be delivered in separate data points.</p>
CityName	3806	The City Name for Borrower (Borrower Number) is missing. City Name is required for all Borrowers.	Include City Name.
StateCode	3811	The State Code for Borrower (Borrower Number) is missing. The US State or Canadian Province Code is required for all Borrowers.	Include the borrower's two-letter U.S. state or Canadian province code formatted as two uppercase letters without using non-standard codes such as 'NA'.
	3812	The State Code for Borrower (Borrower Number) is incorrect. The State Code must	



Contact Information	UCD Edit ID	UCD Edit Feedback Message	User Guidance
		be two capitalized alpha characters for the Borrower.	
PostalCode	3809	The Postal Code for Borrower (Borrower Number) is incorrect. The Postal Code cannot exceed 9 digits for the Borrower.	Include the postal code without hyphens and no more than nine digits (e.g., 123456789) or use the correct Canadian format with a space (e.g., M5A 2C6).
	3810	The Postal Code for Borrower (Borrower Number) is incorrect. The Postal Code cannot exceed 9 digits for the Borrower.	
CountryCode	3807	The Country Code for Borrower (Borrower Number) is missing. The Country Code is required for all Borrowers.	Country Code must have two uppercase alphabetical characters. Do not use 'NA' or other non-standard codes.
	3808	The Country Code for Borrower (Borrower Number) is incorrect. The Country Code must be two capitalized alpha characters for the Borrower.	

Seller Data

- Required for all Purchase Transactions
- PartyRoleType = PropertySeller
- All edits are Warning-to-Fatal

Contact Information	UCD Edit ID	UCD Edit Feedback Message	User Guidance
Seller	3171	At least one instance of Party Role Type equal to 'PropertySeller' is required.	<p>Complete Seller information to avoid seller-related edits.</p> <p><i>General Reminders for Seller</i></p> <ul style="list-style-type: none"> • If the seller's name is a single name (instead of first name and last name), provide the text "Not Applicable" in the Seller's First Name field and single name in Last Name field. • Legal Entity Full Name and Individual First and Last Name are mutually exclusive.
FirstName	3813	If the Property Seller is an individual, then the First Name of the Property Seller is required.	Do not include both First and Last Name in a single data point.
LastName	3157	If the Property Seller is a legal entity, then the Full Name of the legal entity is required, or if Property Seller is an individual then last name is required.	<p>Do not include both First and Last Name in the Last Name data point.</p> <p>Legal Entity Full Name and Individual First and Last Name are mutually exclusive.</p>
AddressLine Text	3158	The Address Line Text is required for the Property Seller.	An ADDRESS container is required in the UCD XML file for each Seller.



Contact Information	UCD Edit ID	UCD Edit Feedback Message	User Guidance
CityName	3159	The City Name is required for the Property Seller.	Include City Name.
StateCode	3160	The US State or Canadian Province Code is required for the Property Seller.	Include the seller's two-letter U.S. state or Canadian province code and formatted as two uppercase letters without using non-standard codes such as 'NA'.
	3817	The State Code must be two capitalized alpha characters for the Property Seller.	
PostalCode	3161	The Postal Code is required for the Property Seller.	Include the postal code without hyphens and no more than nine digits (e.g., 123456789) or use the correct Canadian format with a space (e.g., M5A 2C6).
	3816	The Postal Code cannot exceed 9 digits for the Property Seller.	
CountryCode	3814	The Country Code is required for the Property Seller.	Country Code must have two uppercase alphabetical characters. Do not use 'NA' or other non-standard codes.
	3815	The Country Code must be two capitalized alpha characters for the Property Seller.	

Page 4: Contact Information table:

- Lender (NotePayTo) and Settlement Agent (Closing Agent) are required for every loan submission.
- Mortgage Broker is required if applicable.
- Real Estate Agent Broker (B) and Real Estate Broker (S) are required if applicable.

Contact Information	23.0				
	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
	23.0.1	23.0.2	23.0.3	23.0.4	23.0.5
23.1 Name	23.1.1 Ficus Bank	23.1.2 We R Mortgage Brokers	23.1.3 Omega Real Estate Broker Inc.	23.1.4 Alpha Real Estate Broker Inc.	23.1.5 Epsilon Title Company
23.2 Address	23.2.1 4321 Random Blvd. Somecity, NY 12345	23.2.2 5432 Front St. Somecity, NY 12345	23.2.3 789 Local Lane Sometown, NY 12345	23.2.4 987 Suburb Ct. Someplace, NY 12345	23.2.5 123 Commerce Pl. Somecity, NY 12345
23.3 NMLS ID	23.3.1 111111	23.3.2 222222			
23.4 NY + License ID		23.4.2	23.4.3 NY765416	23.4.4 NY61456	23.4.5 NY61616
23.5 Contact	23.5.1 Joe Smith	23.5.2 Jane Jones	23.5.3 Samuel Green	23.5.4 Joseph Cain	23.5.5 Sarah Arnold
23.6 Contact NMLS ID	23.6.1 12345	23.6.2 234567			
23.7 Contact NY + License ID		23.7.2	23.7.3 NY16415	23.7.4 NY52461	23.7.5 NY1345
23.8 Email	23.8.1 joe_smith@ficusbank.com	23.8.2 jane_jones@wrmb.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	23.9.2 234-567-9801	23.9.3 123-555-1717	23.9.4 321-555-7171	23.9.5 987-555-4321



Lender Data

- Required for all submissions
- PartyRoleType = NotePayTo
- The lender’s company name and an individual contact name are required
- All edits are Warning-to-Fatal

Contact Information	UCD Edit ID	UCD Edit Feedback Message	User Guidance
Lender	3818	At least one instance of Party Role Type equal to 'NotePayTo' (Lender) is required.	Complete Lender information must be provided for each submission to avoid lender-related edits.
FullName	3819	The Full Name of the legal entity is required for the Lender (Party Role Type = 'NotePayTo').	Include the Full Name of the Legal Entity.
AddressLineText	3820	The Address Line Text is required for the Lender (Party Role Type = 'NotePayTo').	Do not concatenate the full address. Address Line Text, City Name, Postal Code and State Code need to be delivered in separate data points.
CityName	3821	The City Name is required for the Lender (Party Role Type = 'NotePayTo').	Include the City Name.
StateCode	3824	The State Code is required for the Lender (Party Role Type = 'NotePayTo').	Include the two-letter U.S. state code formatted as two uppercase letters without using non-standard codes such as 'NA'.
	3825	The State Code must be two capitalized alpha characters for the Lender (Party Role Type = 'NotePayTo').	
PostalCode	3822	The Postal Code is required for the Lender (Party Role Type = 'NotePayTo').	Include the postal code without hyphens and no more than nine digits (e.g., 123456789).
	3823	The Postal Code cannot exceed 9 digits for the Lender (Party Role Type = 'NotePayTo').	
FirstName	3073	The First Name is required for the Lender contact (Party Role Type = 'NotePayTo').	Do not include both First and Last Name of the lender contact in the First Name data point.
LastName	3074	The Last Name is required for the Lender contact (Party Role Type = 'NotePayTo').	Do not include both First and Last Name of the lender contact in the Last Name data point.

Settlement Agent Data

- Required for all submissions
- PartyRoleType = ClosingAgent
- The Settlement Agent’s company name and an individual contact name are required
- All edits are Warning-to-Fatal



Contact Information	UCD Edit ID	UCD Edit Feedback Message	User Guidance
Settlement Agent	3172	At least one instance of Party Role Type equal to 'ClosingAgent' is required.	Complete Settlement Agent information must be provided for each submission to avoid Settlement Agent-related edits.
FullName	3087	The Full Name of the legal entity is required for the Settlement Agent (Party Role Type = 'ClosingAgent').	Include the Full Name of the Legal Entity.
AddressLineText	3151	The Address Line Text is required for the Settlement Agent (Party Role Type = 'ClosingAgent').	Do not concatenate the full address. Address Line Text, City Name, Postal Code and State Code need to be delivered in separate data points.
CityName	3152	The City Name is required for the Settlement Agent (Party Role Type = 'ClosingAgent').	Include City Name.
StateCode	3153	The State Code is required for the Settlement Agent (Party Role Type = 'ClosingAgent').	Include the two-letter U.S. state code formatted as two uppercase letters without using non-standard codes such as 'NA'.
	3827	The State Code must be two capitalized alpha characters for the Settlement Agent (Party Role Type = 'ClosingAgent').	
PostalCode	3154	The Postal Code is required for the Settlement Agent (Party Role Type = 'ClosingAgent').	Include the postal code without hyphens and no more than nine digits (e.g., 123456789)
	3826	The Postal Code cannot exceed 9 digits for the Settlement Agent (Party Role Type = 'ClosingAgent').	
FirstName	3091	The First Name is required for the Settlement Agent contact (Party Role Type = 'ClosingAgent').	Do not include both First and Last Name of the settlement agent contact in the First Name data point.
LastName	3092	The Last Name is required for the Settlement Agent contact (Party Role Type = 'ClosingAgent').	Do not include both First and Last Name of the settlement agent contact in the Last Name data point.

Mortgage Broker

- Required when
 - At least one instance of FeePaidToType = Broker
 - FeeActualPaymentAmount is not \$0
- PartyRoleType = MortgageBroker
- All edits are Warning-to-Fatal



Contact Information	UCD Edit ID	UCD Edit Feedback Message	User Guidance
Mortgage Broker	3828	If any instance of Fee Paid To Type is equal to 'Broker', then at least one instance of Party Role Type equal to 'MortgageBroker' is required.	Complete Mortgage Broker information must be provided if a fee with a FeePaidToType = Broker is present in the UCD XML file to avoid Mortgage Broker-related edits.
FullName	3078	The Full Name of the legal entity is required for the Mortgage Broker.	Include the Full Name of the Legal Entity.
AddressLine Text	3829	The Address Line Text is required for the Mortgage Broker.	Do not concatenate the full address. Address Line Text, City Name, Postal Code and State Code need to be delivered in separate data points.
CityName	3830	The City Name is required for the Mortgage Broker.	Include City Name.
StateCode	3833	The State Code is required for the Mortgage Broker.	Include the mortgage broker's two-letter U.S. state code formatted as two uppercase letters without using nonstandard codes such as 'NA'.
	3834	The State Code must be two capitalized alpha characters for the Mortgage Broker.	
PostalCode	3831	The Postal Code is required for the Mortgage Broker.	Include the postal code without hyphens and no more than nine digits (e.g., 123456789).
	3832	The Postal Code cannot exceed 9 digits for the Mortgage Broker.	
FirstName	3082	The First Name is required for the Mortgage Broker contact.	Do not include both First and Last Name in the First Name data point.
LastName	3083	The Last Name is required for the Mortgage Broker contact.	Do not include both First and Last Name in the Last Name data point.

Mortgage Broker Not Required

NOTE: *If there is not a Mortgage Broker for the transaction, do not enter “Not Applicable,” “N/A,” or similar terms. Entering any data for the legal entity and/or first/last name fields will trigger all associated Mortgage Broker edits.*



Incorrect Example where “N/A” was entered instead of leaving the field blank:

Contact Information	
	Mortgage Broker
Name	N/A
Address	
NMLS ID	
WA License ID	
Contact	
Contact NMLS ID	
Contact WA License ID	
Email	
Phone	

The following edits will fire:

UCD Edit ID	UCD Edit Feedback Message	Severity
3082	The First Name is required for the Mortgage Broker contact.	Warning-to-Fatal
3083	The Last Name is required for the Mortgage Broker contact.	Warning-to-Fatal
3829	The Address Line Text is required for the Mortgage Broker.	Warning-to-Fatal
3830	The City Name is required for the Mortgage Broker.	Warning-to-Fatal
3831	The Postal Code is required for the Mortgage Broker.	Warning-to-Fatal
3833	The State Code is required for the Mortgage Broker.	Warning-to-Fatal



Real Estate Agent Broker (S)

- Required when
 - ucd:FeeItem = 'RealEstateCommissionSellersBroker'
 - FeeActualPaymentAmount is not \$0
- PartyRoleType = RealEstateAgent
- RealEstateAgentType = Listing
- All edits are Warning-to-Fatal

Contact Information	UCD Edit ID	UCD Edit Feedback Message	User Guidance
Real Estate Agent Broker (S)	3841	When a fee of 'RealEstateCommissionSellersBroker' is provided, the Seller's Real Estate Broker information is required (at least one instance of PartyRoleType = 'RealEstateAgent' and RealEstateAgentType = 'Listing').	Complete Real Estate Brokerage (Listing) information must be provided to avoid Real Estate Agent (Listing) related edits.
FullName	3105	The Full Name of the legal entity is required for the Seller's Real Estate Broker (Party Role Type = 'RealEstateAgent' and Real Estate Agent Type = 'Listing').	Include the Full Name of the Legal Entity.
StateCode	3147	The State Code is required for the Seller's Real Estate Broker (Party Role Type = 'RealEstateAgent' and Real Estate Agent Type = 'Listing').	Include the two-letter U.S. state code formatted as two uppercase letters without using nonstandard codes such as 'NA'.
	3843	The State Code must be two capitalized alpha characters for the Seller's Real Estate Broker (Party Role Type = 'RealEstateAgent' and Real Estate Agent Type = 'Listing').	
PostalCode	3148	The Postal Code is required for the Seller's Real Estate Broker (Party Role Type = 'RealEstateAgent' and Real Estate Agent Type = 'Listing').	Include the postal code without hyphens and no more than nine digits (e.g., 123456789).
	3842	The Postal Code cannot exceed 9 digits for the Seller's Real Estate Broker (Party Role Type = 'RealEstateAgent' and Real Estate Agent Type = 'Listing').	
FirstName	3109	The First Name is required for the Seller's Real Estate Broker contact (Party Role Type = 'RealEstateAgent' and Real Estate Agent Type = 'Listing').	Do not include both First and Last Name in the First Name data point.
LastName	3110	The Last Name is required for the Seller's Real Estate Broker contact (Party Role Type = 'RealEstateAgent' and Real Estate Agent Type = 'Listing').	Do not include both First and Last Name in the Last Name data point.



Real Estate Broker (B)

- Required when
 - ucd:FeeItem Type = 'RealEstateCommissionBuyersBroker'
 - FeeActualPaymentAmount is not \$0
- PartyRoleType = RealEstateAgent
- RealEstateAgentType = Selling
- All edits are Warning-to-Fatal

Contact Information	UCD Edit ID	UCD Edit Feedback Message	User Guidance
Real Estate Broker (B)	3836	When a fee of 'RealEstateCommissionBuyersBroker' is provided, then the Borrower's Real Estate Broker information is required (at least one instance of Party Role Type = 'RealEstateAgent' and Real Estate Agent Type = 'Selling').	Complete Real Estate Brokerage (Selling) information must be provided to avoid Real Estate Agent (Selling) related edits.
FullName	3096	The Full Name of the legal entity is required for the Borrower's Real Estate Broker (Party Role Type = 'RealEstateAgent' and Real Estate Agent Type = 'Selling').	Include Full Name of the Legal Entity.
StateCode	3839	The State Code is required for the Borrower's Real Estate Broker (Party Role Type = 'RealEstateAgent' and Real Estate Agent Type = 'Selling').	Include the two-letter U.S. state code and formatted as two uppercase letters without using nonstandard codes such as 'NA'.
	3840	The State Code must be two capitalized alpha characters for the Borrower's Real Estate Broker (Party Role Type = 'RealEstateAgent' and Real Estate Agent Type = 'Selling').	
PostalCode	3837	The Postal Code is required for the Borrower's Real Estate Broker (Party Role Type = 'RealEstateAgent' and Real Estate Agent Type = 'Selling').	Include the postal code without hyphens and no more than nine digits (e.g., 123456789).
	3838	The Postal Code cannot exceed 9 digits for the Borrower's Real Estate Broker (Party Role Type = 'RealEstateAgent' and Real Estate Agent = 'Selling').	
FirstName	3100	The First Name is required for the Borrower's Real Estate Broker contact (Party Role Type = 'RealEstateAgent' and Real Estate Agent Type = 'Selling').	Do not include both First and Last Name in the First Name data point.
LastName	3101	The Last Name is required for the Borrower's Real Estate Broker contact (Party Role Type = 'RealEstateAgent' and Real Estate Agent Type = 'Selling').	Do not include both First and Last Name in the Last Name data point.



Real Estate Broker Not Required

If neither the buyer nor the seller is represented by a real estate broker in the transaction, do not enter **“Not Applicable,” “N/A,” “None,” “For Sale By Owner,” “FSBO,” “Owner,” “No Agent,”** or similar terms. Entering any information in the legal entity or first/last name fields will automatically trigger all associated Real Estate Broker (B) and Real Estate Broker (S) edits.

For Sale By Owner (FSBO) transaction is a common scenario when neither the buyer nor the seller is represented by a real estate agent. In these situations, the buyer’s agent and/or seller’s agent details must be left blank.

Incorrect Example where “For Sale By Owner” was entered instead of leaving the field blank.

Contact Information		
	Real Estate Broker (B)	Real Estate Broker (S)
Name	For Sale by Owner	For Sale by Owner
Address		
NMLS ID		
CA License ID		
Contact	For Sale by Owner	For Sale by Owner
Contact NMLS ID		
Contact CA License ID		
Email		
Phone		

The following edits will fire:

UCD Edit ID	UCD Edit Feedback Message	Severity
<i>Party Role Type = 'RealEstateAgent' and Real Estate Agent Type = 'Selling'</i>		
3100	The First Name is required for the Borrower's Real Estate Broker contact (Party Role Type = 'RealEstateAgent' and Real Estate Agent Type = 'Selling').	Warning-to-Fatal
3101	The Last Name is required for the Borrower's Real Estate Broker contact (Party Role Type = 'RealEstateAgent' and Real Estate Agent Type = 'Selling').	Warning-to-Fatal
3837	The Postal Code is required for the Borrower's Real Estate Broker (Party Role Type = 'RealEstateAgent' and Real Estate Agent Type = 'Selling').	Warning-to-Fatal
3839	The State Code is required for the Borrower's Real Estate Broker (Party Role Type = 'RealEstateAgent' and Real Estate Agent Type = 'Selling').	Warning-to-Fatal
<i>Party Role Type = 'RealEstateAgent' and Real Estate Agent Type = 'Listing'</i>		
3109	The First Name is required for the Seller's Real Estate Broker contact (Party Role Type = 'RealEstateAgent' and Real Estate Agent Type = 'Listing').	Warning-to-Fatal
3110	The Last Name is required for the Seller's Real Estate Broker contact (Party Role Type = 'RealEstateAgent' and Real Estate Agent Type = 'Listing').	Warning-to-Fatal
3147	The State Code is required for the Seller's Real Estate Broker (Party Role Type = 'RealEstateAgent' and Real Estate Agent Type = 'Listing').	Warning-to-Fatal
3148	The Postal Code is required for the Seller's Real Estate Broker (Party Role Type = 'RealEstateAgent' and Real Estate Agent Type = 'Listing').	Warning-to-Fatal