UCD Phase 3 Critical Edits Job Aid: Fees

Contents

Background

The objective of the Uniform Closing Dataset (UCD) Phase 3 critical edits is to enhance data quality in the Closing Cost Details section of the Closing Disclosure (CD), with a focus on Fee Types, Integrated Disclosure Section Types and amounts related to fees.

The purpose of this document is to review certain sections of the CD (A. Origination Charges, B. Services Borrower Did Not Shop For, C. Services Borrower Did Shop For and H. Other Costs) and outline how the

data in each section should be provided in the UCD XML file to avoid Phase 3 critical edits. The Phase 3 critical edits enforce the provision of complete fee line items as specified in the UCD Critical Edits Matrix (CEM), available on the Freddie Mac and Fannie Mae UCD webpages.

UCD Data Requirements Associated with Phase 3 Critical Edits

Required CD Section Summary Data

For each CD Section (Gray Bar) Heading and Amount on the Closing Cost Details page, two data points must be provided as a pair even if there are no borrower-paid costs in the section.

- INTEGRATED DISCLOSURE SECTION SUMMARY DETAIL[1]
  - Integrated Disclosure Section Total Amount
  - Integrated Disclosure Section Type

Required Fee Component Data

Historically, each GSE's UCD collection solution has ignored or provided warnings when FEE containers only partially met UCD Specification requirements. For example, partial FEE containers might have included only Fee Type and perhaps Integrated Disclosure Section Type but no Fee Actual Payment Amount. With the implementation of Phase 3 critical edits, partial FEE containers are no longer accepted. When FEE containers are delivered in the UCD file, they must include the following data points. If these data points are not provided, an edit with "critical/fatal" severity will be triggered.

- FEE
  - FEE DETAIL
    - Fee Paid To Type
    - Fee Paid To Type Other Description (only when Fee Paid To Type="Other")
    - Fee Type
    - Fee Type Other Description (only when Fee Type="Other")
    - Integrated Disclosure Section Type
  - FEE PAYMENT
    - Fee Actual Payment Amount
    - Fee Paid By Type

Although not included as critical edits, the following data points required by the UCD Specification must also be provided:

- FEE_DETAIL
  - Optional Cost Indicator (for fees disclosed under Integrated Disclosure Section Type = "Other Costs" only
  - Regulation Z Points And Fees Indicator
- FEE_PAYMENT
  - Fee Payment Paid Outside Of Closing Indicator

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[1] Modified xml syntax is used in the narrative parts of this job aid to make it easier to read.

Required Fee Type Enumerations

Phase 3 edits will fire when a Fee Type value is not valid for the provided Integrated Disclosure Section Type enumeration. For example, if Fee Type = "Recording Fee For Deed" or "Recording Fee For Mortgage" are provided for the Integrated Disclosure Section Type "Services Borrower Did Not Shop For," instead of "Taxes And Other Government Fees", warning messages will inform the user the Fee Type value is not valid. Note that edits enforcing enumerations in Integrated Disclosure Section Types A. Origination Charges and E. Taxes and Other Government Fees are "critical/fatal" severity.

Review the UCD CEM for detailed information on the valid Fee Type enumerations allowed for each Integrated Disclosure Section Type value. The screenshot below is an example of how the valid fee types are indicated in the CEM.

Closing Disclosure Form References					UCD Dataset v1.5 Data Points with Critical Edits
Section Name	**Field ID**	**Field Name**	**MISMO v3.3.0 Xpath** *(MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/...)*	**MISMO v3.3.0 Data Point Name**	**UCD Supported Enumerations** *(The enums listed here may be a subset of MISMO v3.3.0 valid values)*
A. Origination Charges	7.3	Blank on form *(fee name)*	...FEE_INFORMATION/FEES/FEE/FEE_DETAIL	FeeType	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

Appendix

UCD Supported Enumerations by CD Section also presents this information.

MISMO Principles for Using Type = "Other" and @Display Label Text

Using Fee Type = "Other"

An extensive list of enumerations is valid for Fee Type in each section. Use a valid enumeration provided for each Integrated Disclosure Section Type. Based on MISMO® standards of use and best practices, the use of "Other" should be reserved for cases when no valid Fee Type is a match for the fee reported on the CD. The use of "Other" is not acceptable to replace wording of a valid Fee Type enumeration.

Using Attribute @Display Label Text

The purpose of the attribute @Display Label Text is to enable lenders to render online or in print CDs their own "proprietary name" for the fee if it differs from the Fee Type enumeration. Based on MISMO standards of use and best practices for this attribute, it **can only** be used as a partner to the provided Fee Type value. It cannot be used by itself in providing the Fee Type as MISMO requires all data points ending in the word "Type" to have a valid enumeration.

Compliant vs. Non-Compliant Use

The following table shows an example of how fees should be delivered in the UCD file (using @Display Label Text), and an example of how this data is sometimes delivered making it noncompliant (using Other / Other Description).

Providing Fee Type = "Application Fee" in the UCD File when Lender's Preferred Term = "*Borrower* Application Fee"

Compliant – Use @Display Label Text
 	
\<FEE_DETAIL>
   \<FeePaidToType>Lender\</FeePaidToType>
   \<FeeType gse:DisplayLabelText="Borrower Application Fee">ApplicationFee\</FeeType>
   \<IntegratedDisclosureSectionType>OriginationCharges\</IntegratedDisclosureSectionType>
   \<RegulationZPointsAndFeesIndicator>true\</RegulationZPointsAndFeesIndicator>
 \</FEE_DETAIL>

Non-Compliant – Use "Other Description"
 	
\<FEE_DETAIL>
   \<FeePaidToType>Lender\</FeePaidToType>
   \<FeeType>Other\</FeeType>
   \<FeeTypeOtherDescription>Borrower Application Fee\</FeeTypeOtherDescription>
   \<IntegratedDisclosureSectionType>OriginationCharges\</IntegratedDisclosureSectionType>
   \<RegulationZPointsAndFeesIndicator>true\</RegulationZPointsAndFeesIndicator>
 \</FEE_DETAIL>

UCD File Structure Requirements

Providing Fee Actual Payment Amount

If a Fee Type is provided in the UCD file, a Fee Actual Payment Amount must also be provided. If a Fee Type is provided without a Fee Actual Payment Amount, an edit will be issued. With the exception of Fee Type = "Loan Discount Points" and Prepaid Item Type = "Prepaid Interest," if the Fee Actual Payment Amount is zero, the fee is not required to be delivered in the UCD file. The dollar value of Fee Actual Payment Amount determines whether fee component data is needed.

One Fee with Two Payers

The UCD file is structured so that fee information for more than party is a subset to the data describing the fee, as illustrated in the following table. The Fee Type should be delivered only once, with two FEE PAYMENT containers.

How to Create the UCD File when One Fee is Paid by Both the Buyer and the Seller

```
<FEE>
 <FEE_DETAIL> Note: Only one instance of FEE_DETAIL is needed for each FeeType
    <FeePaidToType>ThirdPartyProvider</FeePaidToType>
    <FeeType gse:DisplayLabelText="Appraisal Fee">AppraisalFee</FeeType>
    <IntegratedDisclosureSectionType>ServicesBorrowerDidShopFor</IntegratedDisclosureSectionType>
    <RegulationZPointsAndFeesIndicator>false</RegulationZPointsAndFeesIndicator>
  </FEE_DETAIL>
  <FEE_PAID_TO>
   <LEGAL_ENTITY>
     <LEGAL_ENTITY_DETAIL>
       <FullName>John Smith Appraisers, Inc</FullName>
     </LEGAL_ENTITY_DETAIL>
   </LEGAL_ENTITY>
  </FEE_PAID_TO>

  <FEE_PAYMENTS>
   <FEE_PAYMENT> Note: The MISMO structure allows FEE_PAYMENT to repeat for each party paying the
   fee—here is the first instance for the Borrower:
      <FeeActualPaymentAmount>205.00</FeeActualPaymentAmount>
      <FeePaymentPaidByType>Buyer</FeePaymentPaidByType>
      <FeePaymentPaidOutsideOfClosingIndicator>false</FeePaymentPaidOutsideOfClosingIndicator>
    </FEE_PAYMENT>

    <FEE_PAYMENT> Note: The MISMO structure allows FEE_PAYMENT to repeat for each party paying the
    fee—here is the second instance for the Seller:
      <FeeActualPaymentAmount>200.00</FeeActualPaymentAmount>
   <FeePaymentPaidByType>Seller</FeePaymentPaidByType>
      <FeePaymentPaidOutsideOfClosingIndicator>false</FeePaymentPaidOutsideOfClosingIndicator>
    </FEE_PAYMENT>
  </FEE_PAYMENTS>
</FEE>
```

One Fee, One Party, Paid both Before and At Closing

The same structure supports situations where a party pays some of a fee before closing, and the balance of the same fee at closing, as illustrated below. The Fee Type should be delivered only once, with two FEE PAYMENT containers.

How to Create the UCD File when One Fee is Paid by Both the Buyer and the Seller

```
<FEE>
  <FEE_DETAIL> Note: Only one instance of FEE_DETAIL is needed for each FeeType
     <FeePaidToType>ThirdPartyProvider</FeePaidToType>
     <FeeType gse:DisplayLabelText="Appraisal Fee">AppraisalFee</FeeType>
     <IntegratedDisclosureSectionType>ServicesBorrowerDidShopFor</IntegratedDisclosureSectionType>
     <RegulationZPointsAndFeesIndicator>false</RegulationZPointsAndFeesIndicator>
  </FEE_DETAIL>
  <FEE_PAID_TO>
   <LEGAL_ENTITY>
     <LEGAL_ENTITY_DETAIL>
       <FullName>John Smith Appraisers, Inc</FullName>
     </LEGAL_ENTITY_DETAIL>
   </LEGAL_ENTITY>
  </FEE_PAID_TO>

  <FEE_PAYMENTS>
   <FEE_PAYMENT> Note: The MISMO structure allows FEE_PAYMENT to repeat when one party pays some of
     the fee before closing and the balance at closing. Here is the first instance for before closing.
     <FeeActualPaymentAmount>205.00</FeeActualPaymentAmount>
     <FeePaymentPaidByType>Buyer</FeePaymentPaidByType>
     <FeePaymentPaidOutsideOfClosingIndicator>false</FeePaymentPaidOutsideOfClosingIndicator>
   </FEE_PAYMENT>

   <FEE_PAYMENT> Note: The MISMO structure allows FEE_PAYMENT to repeat for each party paying the
     fee—here is the second instance for the Seller:
     <FeeActualPaymentAmount>200.00</FeeActualPaymentAmount>
     <FeePaymentPaidByType>Buyer</FeePaymentPaidByType>
     <FeePaymentPaidOutsideOfClosingIndicator>true</FeePaymentPaidOutsideOfClosingIndicator>
   </FEE_PAYMENT>
  </FEE_PAYMENTS>
</FEE>
```

Examples: CD Fields and Associated UCD File Data by Fee Section

Section A. Origination Charges

Business Requirements

This scenario includes only A. Origination Charges, with the CD showing that the borrower was charged the following fees: Loan Discount Points, Application Fee, and Rate Lock Fee.

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 $660.00				
01 7.2.1 0.25% 7.2 of Loan Amount (Points)		7.2.2 $360.00	7.2.3			

02	7.3	Borrower Application Fee	7.3.1	7.3.2	**$300.00**	7.3.3			
03		Rate Lock Fee							

> **NOTE:** *Loan Discount Points Paid By Amount must be provided, even if a $0 value.*

Technical Requirements

The following table shows an example of how the Origination Charges Section heading and fees shown in the CD snippet above should be delivered in the UCD file.

A. Origination Charges Heading and Fees as Expected in the UCD File		

<INTEGRATED_DISCLOSURE_SECTION_SUMMARIES>
  <INTEGRATED_DISCLOSURE_SECTION_SUMMARY>
   <INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL>
    <IntegratedDisclosureSectionTotalAmount>660.00</IntegratedDisclosureSectionTotalAmount>
    <IntegratedDisclosureSectionType>OriginationCharges</IntegratedDisclosureSectionType>
   </INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL>
  </INTEGRATED_DISCLOSURE_SECTION_SUMMARY>		

Loan Discount Points	**Application Fee**	**Rate Lock Fee**

<FEE>
  <FEE_DETAIL>
   <FeePaidToType>Lender</FeePaidToType>
   <FeePercentBasisType>OriginalLoanAmount</FeePercentBasisType>
   <FeeTotalPercent>0.2500</FeeTotalPercent>
   <FeeType>LoanDiscountPoints</FeeType>
   <IntegratedDisclosureSectionType>OriginationCharges</IntegratedDisclosureSectionType>
   <RegulationZPointsAndFeesIndicator>true</RegulationZPointsAndFeesIndicator>
<FEE_PAYMENT>
   <FeeActualPaymentAmount>360.00</FeeActualPaymentAmount>
   <FeePaymentPaidByType>Buyer</FeePaymentPaidByType>
   <FeePaymentPaidOutsideOfClosingIndicator>false</FeePaymentPaidOutsideOfClosingIndicator>
  <FEE_PAYMENT>
<FEE>
	<FEE>
	  <FEE_DETAIL>
	   <FeePaidToType>Lender</FeePaidToType>
	   <FeeType gse:DisplayLabelText="Borrower Application Fee">ApplicationFee</FeeType>
	   <IntegratedDisclosureSectionType>OriginationCharges</IntegratedDisclosureSectionType>
	   <RegulationZPointsAndFeesIndicator>true</RegulationZPointsAndFeesIndicator>
	  <FEE_DETAIL>
	  <FEE_PAYMENT>
	   <FeeActualPaymentAmount>300.00</FeeActualPaymentAmount>
	   <FeePaymentPaidByType>Buyer</FeePaymentPaidByType>
	   <FeePaymentPaidOutsideOfClosingIndicator>false</FeePaymentPaidOutsideOfClosingIndicator>
	  <FEE_PAYMENT>
	<FEE>
		<FEE>
		  <FEE_DETAIL>
		   <FeeType gse:DisplayLabelText="Rate Lock Fee">RateLockFee</FeeType>
		   <IntegratedDisclosureSectionType>OriginationCharges</IntegratedDisclosureSectionType>
		  <FEE_DETAIL>
		  <FEE_PAYMENT>
		   <FeeActualPaymentAmount>0.00</FeeActualPaymentAmount>
		  <FEE_PAYMENT>
		<FEE>
		
		> **NOTE:** *When the amount is "0" for a fee, other data points for the fee are not needed. The lender also has the option not to deliver this fee at all in the XML file (**RECOMMENDED**).*

Section B. Services Borrower Did Not Shop For

Business Requirements

This scenario includes only B. Services Borrower Did Not Shop For with the borrower being charged the following fees: Appraisal Field Review Fee, Credit Report Fee.

		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 **$445.00**				

This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of the Federal Housing Finance Agency.

01	7.5	Appraisal Field Review Fee	7.5.1 to John Smith Appraisers Inc.	7.5.2	$405.00	7.5.3			
01		Credit Report Fee	to Information, Inc.		$40.00				

Technical Requirements

The following table shows an example of how the B. Services Borrower Did Not Shop For Section heading and fees shown in the CD snippet above should be delivered in the UCD file.

<table>
<tr><td colspan="2" align="center">B. Services Borrower Did Not Shop For Heading and Fees as Expected in the UCD File</td></tr>
<tr><td colspan="2">

```
<INTEGRATED_DISCLOSURE_SECTION_SUMMARIES>
  <INTEGRATED_DISCLOSURE_SECTION_SUMMARY>
    <INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL>
      <IntegratedDisclosureSectionTotalAmount>445.00</IntegratedDisclosureSectionTotalAmount>
      <IntegratedDisclosureSectionType>ServicesBorrowerDidNotShopFor</IntegratedDisclosureSectionType>
    </INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL>
  </INTEGRATED_DISCLOSURE_SECTION_SUMMARY>
```
</td></tr>
<tr><td>Appraisal Field Review Fee</td><td>Credit Report Fee</td></tr>
<tr><td>

```
<FEE>
  <FEE_DETAIL>
    <FeePaidToType>ThirdPartyProvider</FeePaidToType>
    <FeeType gse:DisplayLabelText="Appraisal Field
      Review Fee">AppraisalFieldReviewFee</FeeType>
    <IntegratedDisclosureSectionType>ServicesBorrowerDidNotShopFor</IntegratedDisclosureSectionType>
    <RegulationZPointsAndFeesIndicator>false</RegulationZPointsAndFeesIndicator>
  </FEE_DETAIL>
  <FEE_PAYMENT>
    <FeeActualPaymentAmount>405.00</FeeActualPaymentAmount>
    <FeePaymentPaidByType>Buyer</FeePaymentPaidByType>
    <FeePaymentPaidOutsideOfClosingIndicator>false</FeePaymentPaidOutsideOfClosingIndicator>
  </FEE_PAYMENT>
  <FEE_PAID_TO>
    <LEGAL_ENTITY>
      <LEGAL_ENTITY_DETAIL>
        <FullName>John Smith Appraisers Inc.</FullName>
      </LEGAL_ENTITY_DETAIL>
    </LEGAL_ENTITY>
  </FEE_PAID_TO>
</FEE>
```
</td><td>

```
<FEE>
  <FEE_DETAIL>
    <FeePaidToType>ThirdPartyProvider</FeePaidToType>
    <FeeType gse:DisplayLabelText="Credit Report
      Fee">CreditReportFee</FeeType>
    <IntegratedDisclosureSectionType>ServicesBorrowerDidNotShopFor</IntegratedDisclosureSectionType>
    <RegulationZPointsAndFeesIndicator>false</RegulationZPointsAndFeesIndicator>
  </FEE_DETAIL>
  <FEE_PAYMENT>
    <FeeActualPaymentAmount>40.00</FeeActualPaymentAmount>
    <FeePaymentPaidByType>Buyer</FeePaymentPaidByType>
    <FeePaymentPaidOutsideOfClosingIndicator>true</FeePaymentPaidOutsideOfClosingIndicator>
  </FEE_PAYMENT>
  <FEE_PAID_TO>
    <LEGAL_ENTITY>
      <LEGAL_ENTITY_DETAIL>
        <FullName>Information, Inc.</FullName>
      </LEGAL_ENTITY_DETAIL>
    </LEGAL_ENTITY>
  </FEE_PAID_TO>
</FEE>
```
</td></tr>
</table>

Section C. Services Borrower Did Shop For

Business Requirement

This scenario includes only C. Services Borrower Did Shop For with the borrower being charged the following fees: Pest Inspection Fee, Survey Fee, and Title-Insurance Binder Fee.

			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	$1,085.50			
01	7.7	Pest Inspection Fee	7.7.1 to Pests Co.	7.7.2 $150.00	7.7.3		

This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of the Federal Housing Finance Agency.

			Borrower-Paid		Seller-Paid		Paid by Others
			At Closing	Before Closing	At Closing	Before Closing	
02 Survey Fee	to Surveys Co.		**$285.50**				
03 Title – Insurance Binder Fee	to Epsilon Title Co.		**$650.00**				

Technical Requirements

The following table shows an example of how the C. Services Borrower Did Shop For Section heading and fees shown in the CD snippet above should be delivered in the UCD file.

C. Services Borrower Did Shop For Heading and Fees as Expected in the UCD File

```
<INTEGRATED_DISCLOSURE_SECTION_SUMMARIES>
  <INTEGRATED_DISCLOSURE_SECTION_SUMMARY>
    <INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL>
      <IntegratedDisclosureSectionTotalAmount>1085.50</IntegratedDisclosureSectionTotalAmount>
      <IntegratedDisclosureSectionType>ServicesBorrowerDidShopFor</IntegratedDisclosureSectionType>
    </INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL>
  </INTEGRATED_DISCLOSURE_SECTION_SUMMARY>
```

Pest Inspection Fee	Survey Fee	Title Endorsement Fee

```<FEE>```
``` <FEE_DETAIL>```
```   <FeePaidToType>Other</FeePaidToType>```
```   <FeePaidToTypeOtherDescription>LenderAffiliate</FeePaidToTypeOtherDescription>```
```   <FeeType gse:DisplayLabelText="Pest Inspection Fee Fee">PestInspectionFee</FeeType>```
```   <IntegratedDisclosureSectionType>ServicesBorrowerDidShopFor</IntegratedDisclosureSectionType>```
```   <RegulationZPointsAndFeesIndicator>true</RegulationZPointsAndFeesIndicator>```
``` </FEE_DETAIL>```
``` <FEE_PAYMENT>```
```   <FeeActualPaymentAmount>150.00</FeeActualPaymentAmount>```
```   <FeePaymentPaidByType>Buyer</FeePaymentPaidByType>```
```   <FeePaymentPaidOutsideOfClosingIndicator>false</FeePaymentPaidOutsideOfClosingIndicator>```
``` </FEE_PAYMENT>```
``` <FEE_PAID_TO>```
```   <LEGAL_ENTITY>```
```   <LEGAL_ENTITY_DETAIL>```
```   <FullName>Pests Co.</FullName>```
```   </LEGAL_ENTITY_DETAIL>```
```   </LEGAL_ENTITY>```
``` </FEE_PAID_TO>```
```</FEE>```
	```<FEE>```
	``` <FEE_DETAIL>```
	``` <FeePaidToType>ThirdPartyProvider</FeePaidToType>```
	``` <FeeType gse:DisplayLabelText="Survey Fee">SurveyFee</FeeType>```
	``` <IntegratedDisclosureSectionType>ServicesBorrowerDidShopFor</IntegratedDisclosureSectionType>```
	``` <RegulationZPointsAndFeesIndicator>false</RegulationZPointsAndFeesIndicator>```
	``` </FEE_DETAIL>```
	``` <FEE_PAYMENT>```
	``` <FeeActualPaymentAmount>285.50</FeeActualPaymentAmount>```
	``` <FeePaymentPaidByType>Buyer</FeePaymentPaidByType>```
	``` <FeePaymentPaidOutsideOfClosingIndicator>false</FeePaymentPaidOutsideOfClosingIndicator>```
	``` </FEE_PAYMENT>```
	``` <FEE_PAID_TO>```
	``` <LEGAL_ENTITY>```
	``` <LEGAL_ENTITY_DETAIL>```
	``` <FullName>Surveys Co.</FullName>```
	``` </LEGAL_ENTITY_DETAIL>```
	``` </LEGAL_ENTITY>```
	``` </FEE_PAID_TO>```
	```</FEE>```
		```<FEE>```
		``` <FEE_DETAIL>```
		``` <FeePaidToType>ThirdPartyProvider</FeePaidToType>```
		``` <FeeType gse:DisplayLabelText="Title – Insurance Binder Fee">TitleInsuranceBinderFee</FeeType>```
		``` <IntegratedDisclosureSectionType>ServicesBorrowerDidShopFor</IntegratedDisclosureSectionType>```
		``` <RegulationZPointsAndFeesIndicator>false</RegulationZPointsAndFeesIndicator>```
		``` </FEE_DETAIL>```
		``` <FEE_PAYMENT>```
		``` <FeeActualPaymentAmount>650.00</FeeActualPaymentAmount>```
		``` <FeePaymentPaidByType>Buyer</FeePaymentPaidByType>```
		``` <FeePaymentPaidOutsideOfClosingIndicator>false</FeePaymentPaidOutsideOfClosingIndicator>```
		``` </FEE_PAYMENT>```
		``` <FEE_PAID_TO>```
		``` <LEGAL_ENTITY>```
		``` <LEGAL_ENTITY_DETAIL>```
		``` <FullName>Epsilon Title Co.</FullName>```
		``` </LEGAL_ENTITY_DETAIL>```
		``` </LEGAL_ENTITY>```
		``` </FEE_PAID_TO>```
		```</FEE>```

Section H. Other Costs

Business Requirement

This scenario includes only H. Other Costs with the borrower being charged the following fees: Home Inspection Fee and Home Warranty Fee.

		Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
8.16 **H. Other**		8.16.1 **$1,350.00**				
01 8.17 Home Inspection Fee	8.17.1 to Engineers Inc.	8.17.2 **$650.00**	8.17.3			
02 Home Warranty Fee	to XYZ Warranty Inc.	**$700.00**				

Technical Requirements

The following table shows an example of how the H. Other Costs Section heading and fees shown in the CD snippet above should be delivered in the UCD file.

H. Other Costs Heading and Fees as Expected in the UCD File

<INTEGRATED_DISCLOSURE_SECTION_SUMMARIES>
  <INTEGRATED_DISCLOSURE_SECTION_SUMMARY>
   <INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL>
    <IntegratedDisclosureSectionTotalAmount>1350.00</IntegratedDisclosureSectionTotalAmount>
    <IntegratedDisclosureSectionType>OterCosts</IntegratedDisclosureSectionType>
   </INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL>
  </INTEGRATED_DISCLOSURE_SECTION_SUMMARY>

Home Inspection Fee	Home Warranty Fee
<FEE> <FEE_DETAIL> <FeePaidToType>**ThirdPartyProvider**</FeePaidToType> <FeeType gse:DisplayLabelText="Home Inspection Fee">HomeInspectionFee</FeeType> <IntegratedDisclosureSectionType>**OtherCosts**</IntegratedDisclosureSectionType> <OptionalCostIndicator>false</OptionalCostIndicator> <RegulationZPointsAndFeesIndicator>false</RegulationZPointsAndFeesIndicator> <FEE_DETAIL> <FEE_PAYMENT> <FeeActualPaymentAmount>**650.00**</FeeActualPaymentAmount> <FeePaymentPaidByType>**Buyer**</FeePaymentPaidByType> <FeePaymentPaidOutsideOfClosingIndicator>**false**</FeePaymentPaidOutsideOfClosingIndicator> <FEE_PAYMENT> <FEE_PAID_TO> <LEGAL_ENTITY> <LEGAL_ENTITY_DETAIL> <FullName>Engineers, Inc.</FullName> </LEGAL_ENTITY_DETAIL> <LEGAL_ENTITY> <FEE_PAID_TO> <FEE>	<FEE> <FEE_DETAIL> <FeePaidToType>**ThirdPartyProvider**</FeePaidToType> <FeeType gse:DisplayLabelText="Home Warranty Fee">**HomeWarrantyFee**</FeeType> <IntegratedDisclosureSectionType>**OtherCosts**</IntegratedDisclosureSectionType> <OptionalCostIndicator>**false**</OptionalCostIndicator> <RegulationZPointsAndFeesIndicator>**false**</RegulationZPointsAndFeesIndicator> <FEE_DETAIL> <FEE_PAYMENT> <FeeActualPaymentAmount>**700.00**</FeeActualPaymentAmount> <FeePaymentPaidByType>**Buyer**</FeePaymentPaidByType> <FeePaymentPaidOutsideOfClosingIndicator>**false**</FeePaymentPaidOutsideOfClosingIndicator> <FEE_PAYMENT> <FEE_PAID_TO> <LEGAL_ENTITY> <LEGAL_ENTITY_DETAIL> <FullName>**XYZ Warranty Inc**./FullName> </LEGAL_ENTITY_DETAIL> <LEGAL_ENTITY> <FEE_PAID_TO> <FEE>

Resources

Resource	Fannie Mae Link	Freddie Mac Link
UCD Critical Edits Timeline	https://singlefamily.fanniemae.com/revised-ucd-critical-edits-transition-timeline	https://sf.freddiemac.com/tools-learning/uniform-mortgage-data-program/ucd
Critical Edits Matrix	https://singlefamily.fanniemae.com/media/document/xlsx/uniform-closing-dataset-critical-edits-matrix	https://sf.freddiemac.com/docs/xlsx/ucd_critical-edits-matrix.xlsx
UCD Critical Edits Implementation Guide	https://singlefamily.fanniemae.com/media/document/pdf/ucd-critical-edits-implementation-guide	https://sf.freddiemac.com/content/_assets/resources/pdf/other/ucd-critical-edits-implementation-guide.pdf
Specification Update Impact Memo	https://singlefamily.fanniemae.com/media/document/pdf/ucd-specification-update-impact-memo	https://sf.freddiemac.com/content/_assets/resources/pdf/fact-sheet/specification-update-joint-impact-memo.pdf
UCD Feedback Messages	https://singlefamily.fanniemae.com/media/document/xlsx/ucd-feedback-messages	https://sf.freddiemac.com/docs/xlxs/joint_gse_ucd_critical_edits_phase_3_feedback_message_mapping_document.xlsx
Joint GSE UCD Critical Edits Phase 3 Feedback Message Mapping	https://singlefamily.fanniemae.com/media/document/xlsx/joint-gse-ucd-critical-edits-phase-3-feedback-message-mapping	https://sf.freddiemac.com/docs/xlxs/joint_gse_ucd_critical_edits_phase_3_feedback_message_mapping_document.xlsx

Additional Information

For more information on UCD, visit the Freddie Mac UCD page or the Fannie Mae UCD page.
If you have questions or need further assistance, please contact your GSE account representative or submit your questions to our UCD mailboxes: UCD@FannieMae.com or UCD@FreddieMac.com.

This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by
Fannie Mae and Freddie Mac at the direction of the Federal Housing Finance Agency.

Appendix

UCD Supported Enumerations by CD Section

The UCD Phase 3 critical edits enhance data quality in the Closing Cost Details section of the CD by enforcing UCD supported enumerations. The following tables provide all valid enumerations for Fee Type, Prepaid Item Type and Escrow Item Type that are valid for each Integrated Disclosure Section Type. Every attempt should be made to select from this list the enumeration that most closely matches the item in the transaction. Only if the item is completely different from one of these supported enumerations should you use "Other" and supply a brief description of the item in the "Other Description" data point.

A. Origination Charges UCD Supported Enumerations for Fee Type		
203KArchitecturalAndEngineeringFee	DisasterInspectionFee	PreclosingVerificationControlFee
203KConsultantFee	DocumentPreparationFee	ProcessingFee
203KDiscountOnRepairs	ElectronicDocumentDeliveryFee	PropertyInspectionWaiverFee
203KInspectionFee	EscrowServiceFee	PropertyTaxStatusResearchFee
203KPermits	EscrowWaiverFee	RateLockFee
203KSupplementalOriginationFee	FilingFee	RedrawFee
AmortizationFee	HighCostMortgageCounselingFee	ReinspectionFee
ApplicationFee	LendersAttorneyFee	SettlementFee
AppraisalDeskReviewFee	LoanDiscountPoints	SubordinationFee
AppraisalFee	LoanLevelPriceAdjustment	TaxRelatedServiceFee
AppraisalFieldReviewFee	LoanOriginationFee	TemporaryBuydownAdministrationFee
AppraisalManagementCompanyFee	LoanOriginatorCompensation	TemporaryBuydownPoints
AssumptionFee	ManualUnderwritingFee	UnderwritingFee
AutomatedUnderwritingFee	MERSRegistrationFee	USDARuralDevelopmentGuaranteeFee
AVMFee	ModificationFee	VerificationOfAssetsFee
BondFee	MortgageBrokerFee	VerificationOfEmploymentFee
CertificationFee	NewLoanAdministrationFee	VerificationOfIncomeFee
CommitmentFee	NotaryFee	VerificationOfResidencyStatusFee
CopyOrFaxFee	Other	VerificationOfTaxpayerIdentificationFee
CourierFee	PowerOfAttorneyPreparationFee	VerificationOfTaxReturnFee
CreditReportFee	PowerOfAttorneyRecordingFee	WireTransferFee

B. Services Borrower DID NOT Shop For UCD Supported Enumerations for Fee Type		
203KArchitecturalAndEngineeringFee	FloodCertification	StructuralInspectionFee
203KConsultantFee	FoundationInspectionFee	SubordinationFee
203KInspectionFee	HeatingCoolingInspectionFee	SurveyFee
203KPermits	HighCostMortgageCounselingFee	TaxRelatedServiceFee
203KTitleUpdate	HomeInspectionFee	TemporaryBuydownAdministrationFee
ApplicationFee	LeadInspectionFee	TitleCertificationFee
AppraisalDeskReviewFee	LendersAttorneyFee	TitleClosingFee
AppraisalFee	ManualUnderwritingFee	TitleClosingProtectionLetterFee
AppraisalFieldReviewFee	MERSRegistrationFee	TitleDocumentPreparationFee
AppraisalManagementCompanyFee	MIInitialPremium	TitleEndorsementFee
AsbestosInspectionFee	MIUpfrontPremium	TitleExaminationFee
AssignmentFee	MoldInspectionFee	TitleFinalPolicyShortFormFee
AssumptionFee	MunicipalLienCertificateFee	TitleInsuranceBinderFee
AttorneyFee	NotaryFee	TitleInsuranceFee
AutomatedUnderwritingFee	Other	TitleLendersCoveragePremium
AVMFee	PestInspectionFee	TitleNotaryFee
BondFee	PlumbingInspectionFee	TitleServicesFeeTotal
BondReviewFee	PowerOfAttorneyPreparationFee	TitleServicesSalesTax
CertificationFee	PowerOfAttorneyRecordingFee	TitleUnderwritingIssueResolutionFee
CopyOrFaxFee	PreclosingVerificationControlFee	UnderwritingFee
CourierFee	ProcessingFee	USDARuralDevelopmentGuaranteeFee
CreditReportFee	PropertyInspectionWaiverFee	VAFundingFee
DeedPreparationFee	PropertyTaxStatusResearchFee	VerificationOfAssetsFee
DisasterInspectionFee	RadonInspectionFee	VerificationOfEmploymentFee
DocumentPreparationFee	ReconveyanceFee	VerificationOfIncomeFee
DryWallInspectionFee	ReinspectionFee	VerificationOfResidencyStatusFee
ElectricalInspectionFee	RoofInspectionFee	VerificationOfTaxpayerIdentificationFee
ElectronicDocumentDeliveryFee	SepticInspectionFee	VerificationOfTaxReturnFee
EnvironmentalInspectionFee	SettlementFee	WaterTestingFee
EscrowServiceFee	SigningAgentFee	WellInspectionFee
EscrowWaiverFee	SmokeDetectorInspectionFee	WireTransferFee
FilingFee	StateTitleInsuranceFee	

C. Services Borrower DID Shop For UCD Supported Enumerations for Fee Type		
203KArchitecturalAndEngineeringFee	FoundationInspectionFee	SubordinationFee
203KConsultantFee	HeatingCoolingInspectionFee	SurveyFee
203KInspectionFee	HighCostMortgageCounselingFee	TaxRelatedServiceFee
203KPermits	HomeInspectionFee	TemporaryBuydownAdministrationFee
203KTitleUpdate	LeadInspectionFee	TitleCertificationFee
ApplicationFee	LendersAttorneyFee	TitleClosingFee
AppraisalDeskReviewFee	ManualUnderwritingFee	TitleClosingProtectionLetterFee
AppraisalFee	MERSRegistrationFee	TitleDocumentPreparationFee
AppraisalFieldReviewFee	MIUpfrontPremium	TitleEndorsementFee
AppraisalManagementCompanyFee	MoldInspectionFee	TitleExaminationFee
AsbestosInspectionFee	MunicipalLienCertificateFee	TitleFinalPolicyShortFormFee
AssumptionFee	NotaryFee	TitleInsuranceBinderFee
AttorneyFee	Other	TitleInsuranceFee
AutomatedUnderwritingFee	PestInspectionFee	TitleLendersCoveragePremium
AVMFee	PlumbingInspectionFee	TitleNotaryFee
BondFee	PowerOfAttorneyPreparationFee	TitleOwnersCoveragePremium
CertificationFee	PowerOfAttorneyRecordingFee	TitleServicesFeeTotal
CopyOrFaxFee	PreclosingVerificationControlFee	TitleServicesSalesTax
CourierFee	ProcessingFee	TitleUnderwritingIssueResolutionFee
CreditReportFee	PropertyInspectionWaiverFee	UnderwritingFee
DeedPreparationFee	PropertyTaxStatusResearchFee	VerificationOfAssetsFee
DisasterInspectionFee	RadonInspectionFee	VerificationOfEmploymentFee
DocumentPreparationFee	ReconveyanceFee	VerificationOfIncomeFee
DryWallInspectionFee	ReinspectionFee	VerificationOfResidencyStatusFee
ElectricalInspectionFee	RoofInspectionFee	VerificationOfTaxpayerIdentificationFee
ElectronicDocumentDeliveryFee	SepticInspectionFee	VerificationOfTaxReturnFee
EnvironmentalInspectionFee	SettlementFee	WaterTestingFee
EscrowServiceFee	SigningAgentFee	WellInspectionFee
EscrowWaiverFee	SmokeDetectorInspectionFee	WireTransferFee
FilingFee	StateTitleInsuranceFee	

C. Services Borrower DID Shop For UCD Supported Enumerations for Fee Type		
FloodCertification	StructuralInspectionFee	

E. Taxes and Other Government Fees UCD Supported Enumerations for Fee Type		
MortgageSurchargeCountyOrParish	DocumentaryStampFee	RecordingFeeForSubordination*
MortgageSurchargeMunicipal	FilingFee	TaxStampForCityDeed
MortgageSurchargeState	MunicipalLienCertificateFee	TaxStampForCityMortgage
Other	PowerOfAttorneyRecordingFee*	TaxStampForCountyDeed
RecordingFeeForDeed	RecordingFeeForAssignment*	TaxStampForCountyMortgage
RecordingFeeForMortgage	RecordingFeeForMunicipalLienCertificate*	TaxStampForStateDeed
RecordingFeeTotal	RecordingFeeForRelease*	TaxStampForStateMortgage
TransferTaxTotal		

*Provide these in the UCD file *only* these fees are itemized on the CD. If they are part of the transaction but not itemized, include their amounts in Recording Fee Total.

F. Prepaids UCD Supported Enumerations for Prepaid Item Type		
BoroughPropertyTax	EarthquakeInsurancePremium	Other
CityPropertyTax	FloodInsurancePremium	PrepaidInterest
CondominiumAssociationDues	HailInsurancePremium	StatePropertyTax
CondominiumAssociationSpecialAssessment	HazardInsurancePremium	TownPropertyTax
CooperativeAssociationDues	HomeownersAssociationDues	VolcanoInsurancePremium
CooperativeAssociationSpecialAssessment	HomeownersAssociationSpecialAssessment	WindAndStormInsurancePremium
CountyPropertyTax	HomeownersInsurancePremium	
DistrictPropertyTax	MortgageInsurancePremium	

G. Initial Escrow Payment at Closing UCD Supported Enumerations for Escrow Item Type		
AssessmentTax	DistrictPropertyTax	ParishTax
	EarthquakeInsurance	PestInsurance
CityBondTax	EnergyEfficientImprovementFunds	RehabilitationFunds
CityPropertyTax	FloodInsurance	SchoolPropertyTax
CondominiumAssociationDues	HailInsurancePremium	StatePropertyTax

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G. Initial Escrow Payment at Closing UCD Supported Enumerations for Escrow Item Type		
CondominiumAssociationSpecialAssessment	HazardInsurance	TownPropertyTax
ConstructionCompletionFunds	HomeownersAssociationDues	TownshipPropertyTax
CooperativeAssociationDues	HomeownersAssociationSpecialAssessment	VillagePropertyTax
CooperativeAssociationSpecialAssessment	HomeownersInsurance	VolcanoInsurance
CountyBondTax	MortgageInsurance	WindstormInsurance
CountyPropertyTax	Other	
If borough property tax is part of the transaction, provide "Other" in Escrow Item Type and the value "BoroughPropertyTax" exactly as shown in Escrow Item Type other Description. Escrow Item Type Other Description may also include values not specified in the "UCD Supported Enumerations" column.		

H. Other UCD Supported Enumerations for Fee Type		
203KTitleUpdate	DocumentPreparationFee	PestInspectionFee
AsbestosInspectionFee	DryWallInspectionFee	PlumbingInspectionFee
AssignmentFee	ElectricalInspectionFee	PowerOfAttorneyPreparationFee
AttorneyFee	EnvironmentalInspectionFee	RadonInspectionFee
BankruptcyMonitoringFee	EscrowServiceFee	RealEstateCommissionBuyersBroker
BondFee	FilingFee	RealEstateCommissionSellersBroker
CertificationFee	FoundationInspectionFee	ReconveyanceFee
CLOAccessFee	GeneralCounselFee	RepairsFee
CondominiumAssociationDues	HeatingCoolingInspectionFee	RoofInspectionFee
CondominiumAssociationSpecialAssessment	HomeInspectionFee	SepticInspectionFee
CooperativeAssociationDues	HomeownersAssociationDues	SettlementFee
CopyOrFaxFee	HomeownersAssociationSpecialAssessment	SigningAgentFee
CourierFee	HomeWarrantyFee	SmokeDetectorInspectionFee
CreditDisabilityInsurancePremium	LeadInspectionFee	StructuralInspectionFee
CreditLifeInsurancePremium	ManufacturedHousingInspectionFee	SurveyFee
CreditPropertyInsurancePremium	MoldInspectionFee	TitleOwnersCoveragePremium
CreditUnemploymentInsurancePremium	MunicipalLienCertificateFee	WaterTestingFee

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H. Other UCD Supported Enumerations for Fee Type		
DebtCancellationInsurancePremium	NotaryFee	WellInspectionFee
DebtSuspensionInsurancePremium	Other	WireTransferFee
DisasterInspectionFee	PayoffRequestFee	
If a debt suspension insurance premium is part of the transaction, provide the value "Other" in Fee Type and the value "DebtSuspensionInsurancePremium" exactly as shown in Fee Type Other Description. Fee Type Other Description may also include values not specified in the "UCD Supported Enumerations" column.		