

UCD Phase 3 Critical Edits Job Aid: Prepays

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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 and amounts.

The purpose of this document is to review the Prepays Section, as data points related to these items on the CD must be provided in the UCD XML (UCD) file. It also outlines how the data in each section should be provided in the UCD XML file to avoid triggering Phase 3 critical edits, as specified in the [UCD Critical Edits Matrix](#) (CEM) available on the [Fannie Mae](#) and [Freddie Mac](#) UCD webpages.

UCD Data Requirements Associated with Phase 3 Critical Edits

Required Prepaid Item Component Data

Historically, each GSE’s UCD collection solution has ignored or provided warnings when data submissions only partially met the UCD Specification requirements. As with the other fees, the data supporting Section F. Prepays must be complete. When PREPAID ITEM containers are delivered in the UCD XML (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.

- PREPAID ITEM
 - PREPAID ITEM DETAIL
 - Fee Paid To Type
 - Fee Paid To Type Other Description (only included when Fee Paid To Type = “Other”)
 - Integrated Disclosure Section Type = “Prepaids”
 - Prepaid Item Type¹
 - Prepaid Item Type Other Description (only included when Prepaid Item Type = “Other”)
 - PREPAID ITEM PAYMENT
 - Prepaid Item Actual Payment Amount
 - Prepaid Item Paid By Type

Although not included as critical edits, the following data points required by the UCD Specification must also be provided with each prepaid item when Prepaid Item Actual Payment Amount is not equal to zero.

- PREPAID ITEM
 - PREPAID ITEM DETAIL
 - Regulation Z Points And Fees Indicator
 - PREPAID ITEM PAYMENT
 - Prepaid Item Payment Timing Type

Special Requirements for Prepaid Interest

A Prepaid Item Type = “Prepaid Interest” is required in every UCD file, even when prepaid interest is not part of the transaction. For transactions without prepaid interest, the Prepaid Item Actual Payment Amount is provided with a value of zero. The following data points are required when Prepaid Item Type = “Prepaid Interest.” In addition to all of the data points necessary for all prepaid item types, additional details about the calculation of the prepaid interest amount are also required. These are designated by red text.

- PREPAID ITEM
 - PREPAID ITEM DETAIL
 - Fee Paid To Type
 - Fee Paid To Type Other Description (only included when Fee Paid To Type= “Other”)
 - Integrated Disclosure Section Type = “Prepaids”
 - Prepaid Item Paid From Date
 - Prepaid Item Paid Through Date
 - Prepaid Item Per Diem Amount
 - Prepaid Item Type = “PrepaidInterest”
 - Prepaid Item Type Other Description (only included when Prepaid Item Type = “Other”)
 - PREPAID ITEM PAYMENT
 - Prepaid Item Actual Payment Amount
 - Prepaid Item Paid By Type

¹ [Appendix](#)

[UCD Supported Enumerations by CD](#) Section provides a table of UCD-supported enumerations for Prepaid Item Type, along with tables with valid values for Fee Type and Escrow Item Type.

Although not included as critical edits, the following data points required by the UCD Specification must also be provided with Prepaid Item Type = "Prepaid Interest" when Prepaid Item Actual Payment Amount is not equal to zero. Data points only required with prepaid interest are designated in red text:

- PREPAID ITEM
 - PREPAID ITEM DETAIL
 - **Prepaid Item Per Diem Calculation Method Type**
 - Regulation Z Points And Fees Indicator
 - PREPAID ITEM PAYMENT
 - Prepaid Item Payment Timing Type

Prepays – Frequent Edits

Prepaid Items Other than Prepaid Interest

When the Integrated Disclosure Section Type is "Prepays" Phase 3 edits enforce the existence of the other fee components, such as the Prepaid Item Type, the Payment Amount, and the Fee Paid To Type. Some of the higher-firing edits in this section are below.

If Prepaid Item Type is missing the following edit messages will be issued. Note when Prepaid Item Type = "Other," Prepaid Item Type Other Description is required.

| Prepaid Item Type | | | |
|-------------------|--|--------------------|---|
| Msg Code | Fannie Mae Feedback Message Text | Message Code | Freddie Mac Feedback Message Text |
| 3627 | For Prepays, Prepaid Item Type is required and must be a valid enumeration. When Prepaid Type equals Other, the Prepaid Item Type Other Description is required. | DQC547 CRIT0233 | "A Prepays item is required with the Paid By amount "+%Prepaid Item Actual Payment Amount (Subject Loan: UCD)%+"." |
| | | DQV427 CRIT0236 | "The Prepays item "+%Prepaid Item Type (Subject Loan: UCD)%+" is not valid for the Prepays Section." |

If Fee Paid To Type is missing, the following edit messages will be issued. Note when Fee Paid To Type = "Other," Fee Paid To Type Other Description is required. For Fee Paid To Type Other Description, the only allowable values are "Broker Affiliate" or "Lender Affiliate."

| Fee Paid To Type and Fee Paid To Type Other Description in Prepays Section | | | |
|--|--|--------------------|---|
| Message Code | Fannie Mae Feedback Message Text | Message Code | Freddie Mac Feedback Message Text |
| 3629 | For Prepays, Fee Paid to Type is required. When Fee Paid to Type equals "Other", the Fee Paid To Type Other Description is required. | DQC544 CRIT0240 | "The type of entity to which the fee is being paid is required and must be 'Broker', 'Investor', 'Lender', 'ThirdPartyProvider', 'Other-BrokerAffiliate', or 'Other-LenderAffiliate' when the Paid By amount is not equal to '0' for the prepaid item |

| Fee Paid To Type and Fee Paid To Type Other Description in Prepays Section | | | |
|--|---|--------------------|---|
| Message Code | Fannie Mae Feedback Message Text | Message Code | Freddie Mac Feedback Message Text |
| | | | " +%Prepaid Item Type (Subject Loan: UCD)%+ ". |
| 3620 | For Prepays, Fee Paid to Type must be a valid enumeration. When Fee Paid to Type equals "Other", the Fee Paid To Type Other Description must be "BrokerAffiliate" or "LenderAffiliate". | DQC544 CRIT0240 | "The type of entity to which the fee is being paid is required and must be 'Broker', 'Investor', 'Lender', 'ThirdPartyProvider', 'Other-BrokerAffiliate', or 'Other-LenderAffiliate' when the Paid By amount is not equal to '0' for the prepaid item +%Prepaid Item Type (Subject Loan: UCD)%+ ". |

Prepaid Item Actual Payment Amount is required. If it is missing the following edit messages will be issued:

| Prepaid Item Actual Payment Amount | | | |
|------------------------------------|--|--------------------|--|
| Message Code | Fannie Mae Feedback Message Text | Message Code | Freddie Mac Feedback Message Text |
| 3596 | For Prepays, Prepaid Item Actual Payment Amount is required. | DQC553 CRIT0234 | "A Paid By amount is required for prepaid item +%Prepaid Item Type (Subject Loan: UCD)%+ ". |

Prepaid Interest

In every file, a Prepaid Item Type of "Prepaid Interest" is required, even if a zero value. If a Prepaid Item of "Prepaid Interest" is missing, the following edit message will be issued:

| Prepaid Item Type = "Prepaid Interest" | | | |
|--|---|---------------------|---|
| Message Code | Fannie Mae Feedback Message Text | Message Code | Freddie Mac Feedback Message Text |
| 3587 | A Prepaid Item Type equal to 'Prepaid Interest' must be provided even if a \$0 value. | DQC2452 CRIT0230 | The Prepaid Interest item must be provided for each transaction. If there is no prepaid interest with this transaction, Prepaid Interest must be delivered with a Paid By amounts of '\$0'. |

For a Prepaid Item Type of "Prepaid Interest" if Fee Paid to Type is missing, the following edit messages will be issued. Note when Fee Paid To Type= "Other," Fee Paid To Type Other Description is required. For Fee Paid To Type Other Description, the only allowable values are "Broker Affiliate" or "Lender Affiliate."

| Fee Paid To Type and Fee Paid To Type Other Description for Prepaid Item Type = "Prepaid Interest" | | | |
|--|--|--------------------|--|
| Message Code | Fannie Mae Feedback Message Text | Message Code | Freddie Mac Feedback Message Text |
| 3594 | For Prepaid Interest, Fee Paid to Type is required. When Fee Paid to Type equals "Other", the Fee Paid To Type Other Description is required. | DQC544 CRIT0240 | "The type of entity to which the fee is being paid is required and must be 'Broker', 'Investor', 'Lender', 'ThirdPartyProvider', 'Other-BrokerAffiliate', or 'Other-LenderAffiliate' when the Paid By amount is not equal to '0' for the prepaid item "+%Prepaid Item Type (Subject Loan: UCD)%+"." |
| 3616 | For Prepaid Interest, Fee Paid to Type must be a valid enumeration. When Fee Paid to Type equals "Other", the Fee Paid To Type Other Description must be "BrokerAffiliate" or "LenderAffiliate". | DQC544 CRIT0240 | "The type of entity to which the fee is being paid is required and must be 'Broker', 'Investor', 'Lender', 'ThirdPartyProvider', 'Other-BrokerAffiliate', or 'Other-LenderAffiliate' when the Paid By amount is not equal to '0' for the prepaid item "+%Prepaid Item Type (Subject Loan: UCD)%+"." |

Examples: CD Data and Supporting UCD Data Points for Section F. Prepays

Business Requirements

This scenario focuses on Section F. Prepays in the Other Costs table, showing that the borrower was charged for the portions of homeowners insurance premiums, prepaid interest and property taxes that the seller had already paid.

| | Borrower-Paid | | Seller-Paid | | Paid by Others |
|--|---------------|-------------------|-------------|----------------|----------------|
| | At Closing | Before Closing | At Closing | Before Closing | |
| 8.4 F. Prepays | 8.4.1 | \$1,832.96 | | | |
| 01 8.5 Homeowner's Insurance Premium 8.5.1 (12 mo.) to Insurance Co. | 8.5.2 | \$1,209.96 | 8.5.3 | 8.5.4 | 8.5.5 |
| 02 8.6 Mortgage Insurance Premium 8.6.1 to | 8.6.2 | | 8.6.3 | 8.6.4 | 8.6.5 |
| 03 8.7 Prepaid Interest 8.7.1 (\$15.50 per day from 4/15/22 to 5/1/22) | 8.7.2 | \$248.00 | 8.7.3 | 8.7.4 | 8.7.5 |
| 04 8.8 Property Taxes 8.8.1 (5 mo.) to Any City USA | 8.8.2 | \$375.00 | 8.8.3 | 8.8.4 | 8.8.5 |
| 05 8.9 Property Taxes 8.9.1 (mo.) to | 8.9.2 | | 8.9.3 | 8.9.4 | 8.9.5 |

Technical Requirements

The following table provides an example of how the Prepays section heading, amounts and line items illustrated in the CD snippet above should be delivered in the UCD file. Data points that are included in Phase 3 critical edits are highlighted in light yellow. Data points required only for prepaid interest are denoted in red text.

| Section F. Prepays Heading and Escrow Items as Expected in the UCD File |
|--|
| <INTEGRATED_DISCLOSURE_SECTION_SUMMARIES> <INTEGRATED_DISCLOSURE_SECTION_SUMMARY> |

Section F. Prepaids Heading and Escrow Items as Expected in the UCD File

```

<INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL>
  <IntegratedDisclosureSectionTotalAmount>1832.96</IntegratedDisclosureSectionTotalAmount>
  <IntegratedDisclosureSectionType>Prepaids</IntegratedDisclosureSectionType>
</INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL>
</INTEGRATED_DISCLOSURE_SECTION_SUMMARY>

```

Homeowners Insurance

```

<PREPAID_ITEM>
  <PREPAD_ITEM_DETAIL>
    <FeePaidToType>ThirdPartyProvider</FeePaidToType>
    <IntegratedDisclosureSectionType>Prepaids</IntegratedDisclosureSectionType>
    <PrepaidItemMonthsPaidCount>12</PrepaidItemMonthsPaidCount>
    <PrepaidItemType>HomeownersInsurancePremium</PrepaidItemType>
    <RegulationZPointsAndFeesIndicator>false</RegulationZPointsAndFeesIndicator>
  </PREPAD_ITEM_DETAIL>
  <PREPAID_ITEM_PAYMENT>
    <PrepaidItemActualPaymentAmount>1209.96</PrepaidItemActualPaymentAmount>
    <PrepaidItemPaymentPaidByType>Buyer</PrepaidItemPaymentPaidByType>
    <PrepaidItemPaymentTimingType>AtClosing</PrepaidItemPaymentTimingType>
  </PREPAID_ITEM_PAYMENT>
</PREPAID_ITEM>

```

Prepaid Interest

```

<PREPAID_ITEM>
  <PREPAD_ITEM_DETAIL>
    <FeePaidToType>Lender</FeePaidToType>
    <IntegratedDisclosureSectionType>Prepaids</IntegratedDisclosureSectionType>
    <PrepaidItemPaidFromDate>2022-04-15</PrepaidItemPaidFromDate>
    <PrepaidItemPaidThroughDate>2022-05-01</PrepaidItemPaidThroughDate>
    <PrepaidItemPerDiemAmount>15.50</PrepaidItemPerDiemAmount>
    <PrepaidItemPerDiemCalculationMethodType>360</PrepaidItemPerDiemCalculationMethodType>
    <PrepaidItemType>PrepaidInterest</PrepaidItemType>
    <RegulationZPointsAndFeesIndicator>true</RegulationZPointsAndFeesIndicator>
  </PREPAD_ITEM_DETAIL>
  <PREPAID_ITEM_PAYMENT>
    <PrepaidItemActualPaymentAmount>248.00</PrepaidItemActualPaymentAmount>
    <PrepaidItemPaymentPaidByType>Buyer</PrepaidItemPaymentPaidByType>
    <PrepaidItemPaymentTimingType>AtClosing</PrepaidItemPaymentTimingType>
  </PREPAID_ITEM_PAYMENT>
</PREPAID_ITEM>

```

Property Taxes

```

<PREPAID_ITEM>
  <PREPAD_ITEM_DETAIL>
    <FeePaidToType>ThirdPartyProvider</FeePaidToType>
    <IntegratedDisclosureSectionType>Prepaids</IntegratedDisclosureSectionType>
    <PrepaidItemMonthsPaidCount>5</PrepaidItemMonthsPaidCount>
    <PrepaidItemType>CountyPropertyTax</PrepaidItemType>
  </PREPAD_ITEM_DETAIL>
  <PREPAID_ITEM_PAYMENT>
    <PrepaidItemActualPaymentAmount>375.00</PrepaidItemActualPaymentAmount>
    <PrepaidItemPaymentPaidByType>Buyer</PrepaidItemPaymentPaidByType>
    <PrepaidItemPaymentTimingType>AtClosing</PrepaidItemPaymentTimingType>
  </PREPAID_ITEM_PAYMENT>

```

Section F. Prepays Heading and Escrow Items as Expected in the UCD File

</PREPAID_ITEM>

Special Requirements - Providing Prepaid Interest when Not Collected at Closing

This scenario describes how to provide a prepaid interest line item when no Prepaid Interest is being collected at Closing. Note that the prepaid interest per diem amount is known and may be shown on the CD whether charged to the borrower or not, as has illustrated below.

| | Borrower-Paid | | Seller-Paid | | Paid by Others |
|---|---------------|-------------------|-------------|----------------|----------------|
| | At Closing | Before Closing | At Closing | Before Closing | |
| 8.4 F. Prepays | 8.4.1 | \$1,832.96 | | | |
| 01 8.5 Homeowner's Insurance Premium 8.5.1 (mo.) to | 8.5.2 | 8.5.3 | 8.5.4 | 8.5.5 | |
| 02 8.6 Mortgage Insurance Premium 8.6.1 to | 8.6.2 | 8.6.3 | 8.6.4 | 8.6.5 | |
| 03 8.7 Prepaid Interest 8.7.1 (\$15.50 per day from to) | 8.7.2 | 8.7.3 | 8.7.4 | 8.7.5 | |
| 04 8.8 Property Taxes 8.8.1 (5 mo.) to Any City USA | 8.8.2 | 8.8.3 | 8.8.4 | 8.8.5 | |
| 05 8.9 Property Taxes 8.9.1 (mo.) to | 8.9.2 | 8.9.3 | 8.9.4 | 8.9.5 | |

The following table provides an example of how the Prepaid Item Type = "Prepaid Interest" should be provided for this scenario. Data points that are included in Phase 3 critical edits are highlighted in light yellow.

| Prepaid Interest Not Collected at Closing |
|---|
| <pre> <PREPAID_ITEM> <PREPAD_ITEM_DETAIL> <FeePaidToType>Lender</FeePaidToType> <IntegratedDisclosureSectionType>Prepays</IntegratedDisclosureSectionType> <PrepaidItemPerDiemAmount>15.50</PrepaidItemPerDiemAmount> <PrepaidItemPerDiemCalculationMethodType>360</PrepaidItemPerDiemCalculationMethodType> <PrepaidItemType>PrepaidInterest</PrepaidItemType> <RegulationZPointsAndFeesIndicator>true</RegulationZPointsAndFeesIndicator> </PREPAD_ITEM_DETAIL> <PREPAID_ITEM_PAYMENT> <PrepaidItemActualPaymentAmount>0.00</PrepaidItemActualPaymentAmount> </PREPAID_ITEM_PAYMENT> </PREPAID_ITEM> </pre> |

Resources

| Resource | Fannie Mae Link | Freddie Mac Link |
|---|---|--|
| UCD Critical Edits Timeline | https://singlefamily.fanniemae.com/media/document/pdf/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/content/_assets/resources/xls/other/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.freddie.mac.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.freddie.mac.com/docs/xlsx/lcla_feedback_messages_ucd_phase3.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.freddie.mac.com/docs/xlsx/joint_gse_ucd_critical_edits_phase_3_feedback_message_mapping_document.xlsx |
| UCD Phase 3 Critical Edits Job Aid: Fees | https://singlefamily.fanniemae.com/media/document/pdf/ucd-phase-3-critical-edits-job-aid-fees | https://sf.freddie.mac.com/docs/pdf/ucd-joint-gse-job-aid-guide-fees.pdf |

Additional Information

For more information on UCD, visit the [Fannie Mae UCD page](#) or the [Freddie Mac 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.

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 |
| EnvironmentallInspectionFee | SettlementFee | WaterTestingFee |

B. Services Borrower DID NOT Shop For UCD Supported Enumerations for Fee Type

| | | |
|------------------|----------------------------|-------------------|
| 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 |

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

| | | |
|-------------------------------|----------------------------|---|
| ElectricalInspectionFee | RoofInspectionFee | VerificationOfTaxpayerIdentificationFee |
| ElectronicDocumentDeliveryFee | SepticInspectionFee | VerificationOfTaxReturnFee |
| EnvironmentallInspectionFee | SettlementFee | WaterTestingFee |
| EscrowServiceFee | SigningAgentFee | WellInspectionFee |
| EscrowWaiverFee | SmokeDetectorInspectionFee | WireTransferFee |
| FilingFee | StateTitleInsuranceFee | |
| 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. Prepays 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 |
| CondominiumAssociationSpecialAssessment | HazardInsurance | TownPropertyTax |
| ConstructionCompletionFunds | HomeownersAssociationDues | TownshipPropertyTax |
| CooperativeAssociationDues | HomeownersAssociationSpecialAssessment | VillagePropertyTax |
| CooperativeAssociationSpecialAssessment | HomeownersInsurance | VolcanoInsurance |
| CountyBondTax | MortgageInsurance | WindstormInsurance |
| CountyPropertyTax | Other | |
| <p><i>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.</i></p> | | |

| H. Other UCD Supported Enumerations for Fee Type | | |
|---|-----------------------------|---------------------------------------|
| 203KTitleUpdate | DocumentPreparationFee | PestInspectionFee |
| AsbestosInspectionFee | DryWallInspectionFee | PlumbingInspectionFee |
| AssignmentFee | ElectricalInspectionFee | PowerOfAttorneyPreparationFee |
| AttorneyFee | EnvironmentalInspectionFee | RadonInspectionFee |
| BankruptcyMonitoringFee | EscrowServiceFee | RealEstateCommissionBuyersBro ker |
| BondFee | FilingFee | RealEstateCommissionSellersBro ker |
| CertificationFee | FoundationInspectionFee | ReconveyanceFee |
| CLOAccessFee | GeneralCounselFee | RepairsFee |
| CondominiumAssociationDues | HeatingCoolingInspectionFee | RoofInspectionFee |

| H. Other UCD Supported Enumerations for Fee Type | | |
|--|--|----------------------------|
| CondominiumAssociationSpecialAssessment | HomeInspectionFee | SepticInspectionFee |
| CooperativeAssociationDues | HomeownersAssociationDues | SettlementFee |
| CopyOrFaxFee | HomeownersAssociationSpecialAssessment | SigningAgentFee |
| CourierFee | HomeWarrantyFee | SmokeDetectorInspectionFee |
| CreditDisabilityInsurancePremium | LeadInspectionFee | StructuralInspectionFee |
| CreditLifeInsurancePremium | ManufacturedHousingInspectionFee | SurveyFee |
| CreditPropertyInsurancePremium | MoldInspectionFee | TitleOwnersCoveragePremium |
| CreditUnemploymentInsurancePremium | MunicipalLienCertificateFee | WaterTestingFee |
| DebtCancellationInsurancePremium | NotaryFee | WellInspectionFee |
| DebtSuspensionInsurancePremium | Other | WireTransferFee |
| DisasterInspectionFee | PayoffRequestFee | |
| <p><i>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.</i></p> | | |