UCD Quick Guide
Qualified Mortgage Data Lookup

The Qualified Mortgage (QM) tab in the Uniform Closing Dataset (UCD) Collection Solution User Interface (UI) displays data points related to QM thresholds.

The QM informational tab in the UCD UI allows a search by Casefile ID for UCD files you have submitted directly to UCD or those that have been transferred to your organization. The search will return a display of values from UCD that are used in performing the Loan Delivery QM checks, along with the APR-APOR spread as well as the points and fees percentage for quick reference.

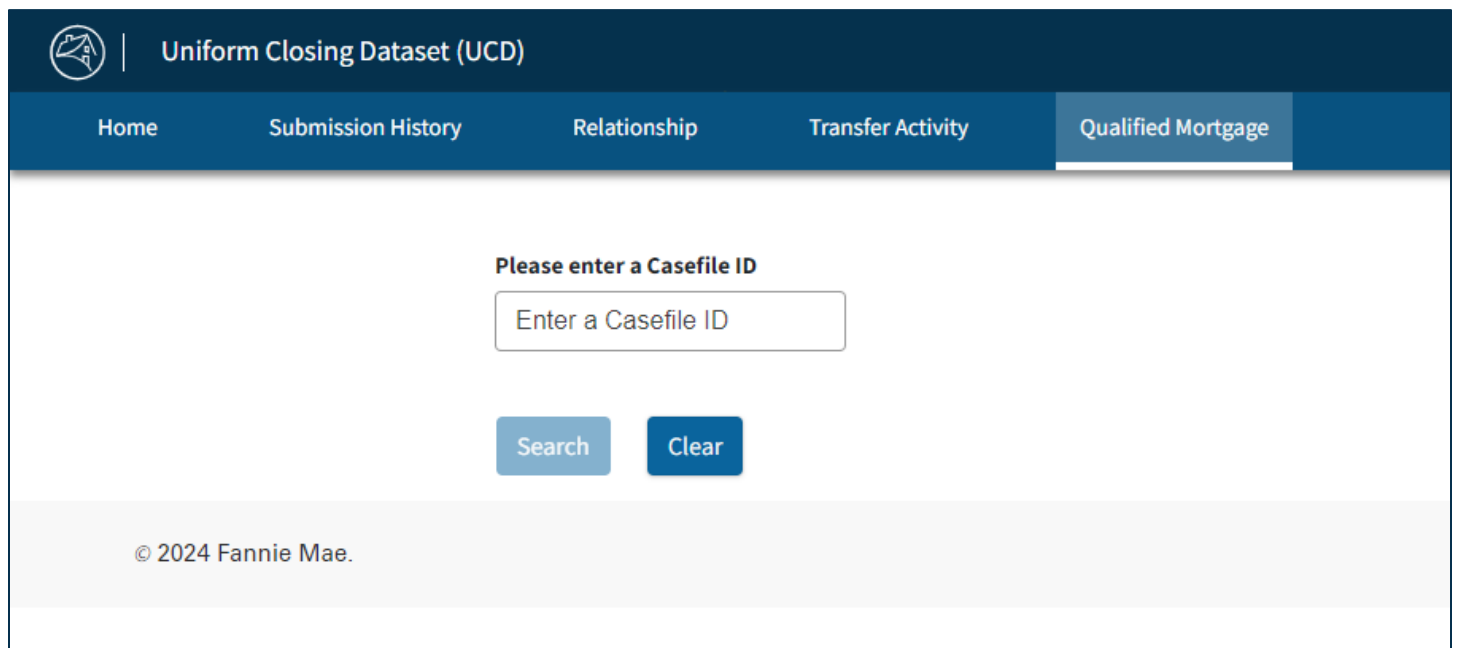Lenders are required to deliver data elements related to QM in the UCD file including:

- the method by which the creditor satisfied the Ability to Repay (ATR) requirements or reason for exemption
- the Annual Percentage Rate (APR) percentage
- the Average Prime Offer Rate (APOR) percentage
- the Regulation Z Total Loan Amount
- the Regulation Z Total Points and Fees Amount

These data points are used to perform QM related checks at time of delivery in Loan Delivery. The edits validate that the data related to the APR-APOR spread thresholds and points and fees provided in UCD meets the requirements outlined in Lender Letter LL-2021-11.

Casefile ID Search

Select the Qualified Mortgage tab in the top menu bar. Enter the Casefile ID and click the Search button:

> **NOTE:** *Data will only be returned for Casefile IDs last submitted on or after Jan. 20, 2024.*

Search results are returned if the Casefile ID is found.

The Submission Information is displayed followed by the Qualified Mortgage Data:

Qualified Mortgage Report

Casefile ID: 123456789

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Submission Information

Submission Status: ▼ Successful

Closing Date: 04/15/2013

Lender Name:

Lender Loan Number: 123456789

First Submission Date: 01/03/2024 10:03:17 AM

Last Submission Date: 01/03/2024 10:03:17 AM

Transfer Date:

Transferred To:

Qualified Mortgage Data

ATTRIBUTE	UCD
Mortgage Type	Conventional
Lien Priority Type	FirstLien
Amortization Type	AdjustableRate
Loan Purpose Type	Purchase
Construction Loan Indicator	false
Current Rate Set Date	2013-04-01
Ability To Repay Method Type	General
Ability To Repay Exemption Reason Type	LoanProgram
Note Amount	144,000.00
APR Percent	1.0000
Average Prime Offer Rate Percent	1.8000
APR Spread	-0.8000
Short Term ARM APR Percent	6.5000
Regulation Z Total Loan Amount	140,000.00
Regulation Z Total Points And Fees Amount	4,000.00
Calculation Points and Fees	0.0286

Additional Information

See the Loan Delivery Qualified Mortgage Edits Job Aid for additional information on the current Loan Delivery edits, QM checks and thresholds, and definitions of the fields above.