

# UCD Phase 3 Critical Edits Job Aid: Taxes and Other Government Fees

## Contents

<b>Background</b> .....	<b>1</b>
<b>UCD Data Requirements Associated with Phase 3 Critical Edits</b> .....	<b>1</b>
<b>Required Recording Fee for Deed and Mortgage Component Data</b> .....	<b>2</b>
Critical Edits .....	2
<b>Required Recording Fee Total Data</b> .....	<b>4</b>
UCD Supported Recording Fees Not Expected if Not Itemized on CD.....	4
Critical Edits .....	5
<b>Example: CD Data and Supporting UCD Data Points for Recording Fees</b> .....	<b>6</b>
Business Requirements .....	6
Technical Requirements .....	6
<b>Required Transfer Tax Component Data</b> .....	<b>7</b>
Critical Edits .....	8
<b>Example: CD Data and Supporting UCD Data Points for Transfer Taxes and Other Government Fees</b> .....	<b>8</b>
Business Requirements .....	8
Technical Requirements .....	9
<b>Resources</b> .....	<b>10</b>
<b>Additional Information</b> .....	<b>10</b>
<b>Appendix UCD Supported Enumerations by CD Section</b> .....	<b>11</b>

## 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 section E. Taxes and Other Government Fees, as data points supporting each field on the CD must be provided in the UCD XML file. It also outlines how the data should be provided in the UCD 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

Section 1026.38(g)(1) of the Consumer Financial Protection Bureau’s (CFPB’s) Integrated Mortgage Disclosure Final Rule dated November 2013 requires that *only two recording fee types be itemized* as one line item on the CD: the recording fees for the deed and mortgage. Any additional recording fees and jurisdictional fees that are not transfer taxes should be delivered as an aggregate sum item, and this amount (including the amounts for the recording fees for deed and mortgage) is allocated by payer and time paid on the same line. Consequently, if additional recording fees are part of the transaction, the total recording fee

may not equal the sum of the recording fees for deed and/or mortgage. The entity to whom the recording fees are paid is not required.

### Required Recording Fee for Deed and Mortgage Component Data

Because of this unique requirement for itemizing only two types of recording fees and providing the total of all recording fees all on one CD line item, the data points required for recording fees is different from any other fee on the Closing Cost Details page.

If a recording fee for the deed and/or mortgage is applicable to the loan transaction, each must be included in the UCD file. Fee Type = "Recording Fee For Deed" (first item below) and Fee Type = "Recording Fee For Mortgage" (second item below) are delivered using the FEE\_DETAIL container with Fee Actual Total Amount. No indication of to whom the fee is paid required. If these data points are not provided when the applicable recording fees are part of the transaction, edits with "critical/fatal" severity will be triggered. If there is no recording fee for the deed or none for the mortgage, do not provide a FEE container with that Fee Type in the UCD file. The required components for recording fees are shown below.

- FEE
  - FEE DETAIL
    - Fee Actual Total Amount
    - Fee Type = "Recording Fee For Deed"
    - Integrated Disclosure Section Type = "Taxes And Other Government Fees"
  
- FEE
  - FEE DETAIL
    - Fee Actual Total Amount
    - Fee Type = "Recording Fee For Mortgage"
    - Integrated Disclosure Section Type = "Taxes And Other Government Fees"

*This is the first instance of FEE that is required to deliver complete recording fee data for deed or mortgage. Notice the shortened "line item" for Recording Fee For Deed, as well as the unique amount data point: Fee Actual **Total** Amount.*

*This is the second instance of FEE that is required to deliver complete recording fee data for deed or mortgage.*

*Recording Fee for Deed and Mortgage are the only recording fees that:*

- *Must be itemized*
- *Require a total for the whole item using Fee Actual **Total** Amount*
- *Do not require allocation of the item across payer and time paid using Fee Actual **Payment** Amount*

### Data Quality Edits

When a FEE container exists in the Taxes And Other Government Fees section and includes the data point Fee Actual Total Amount, then only the Fee Types = "RecordingFeeForDeed" or "RecordingFeeForMortgage" must be included.<sup>1</sup> This is because only those Fee Type enumerations are used with Fee Actual Total Amount. The Recording Fee For Deed and Recording Fee For Mortgage enumerations are expected in the "Taxes And Other Government Fees" section.

Fee Type = "Recording Fee For Deed" and "Recording Fee For Mortgage"			
Message Code	Fannie Mae Feedback Message Text	Message Code	Freddie Mac Feedback Message Text
3606 Warning	Fee Types of 'RecordingFeeForDeed' and 'RecordingFeeForMortgage' are expected	DQC2929 CRIT0120	Either a RecordingFeeForDeed or RecordingFeeForMortgage must be delivered when

<sup>1</sup> Only one other FeeType = "EscrowWaiverFee" is delivered with FeeActualTotalAmount. However, this FeeType value is not valid in the Taxes and Other Government Fees section, so if delivered in the same FEE container, a critical edit will fire.

Fee Type = "Recording Fee For Deed" and "Recording Fee For Mortgage"			
Message Code	Fannie Mae Feedback Message Text	Message Code	Freddie Mac Feedback Message Text
	enumerations only in the Taxes and Other Government Fees section.		FeeActualTotalAmount exists in the 'TaxesAndOtherGovernmentFees' section
		DQC2987	UCD File Error: /FEE/FEE_DETAIL/FeeType = 'RecordingFeeForDeed' or 'RecordingFeeForMortgage' each may be delivered only once.

If Fee Actual Total Amount is not present in the FEE container when the FeeType = "RecordingFeeForDeed" or "RecordingFeeForMortgage", the following edit messages will be issued.

Fee Actual Total Amount			
Message Code	Fannie Mae Feedback Message Text	Message Code	Freddie Mac Feedback Message Text
3568	For Recording Fees, Fee Actual Total Amount is required when a Fee Type of Recording Fee for Deed or Recording Fee for Mortgage is provided.	DQC502 CRIT0116	"If delivered, the total amount for Recording Fee (Deed) and Recording Fee (Mortgage) are required in the TaxesAndOtherGovernmentFees section."
		DQC2971 CRIT0121	"UCD File Error: The item '"+%Fee Type (Subject Loan: UCD)%+"' must not be delivered with /FEE/FEE_DETAIL/FeeActualTotalAmount in the '"+%Integrated Disclosure Section Type (Subject Loan: Fee Information: UCD)%+"' section." (When FeeActualTotalAmount used in Sections A, B or C and FeeType ≠ "RecordingFeeForDeed   RecordingFeeForMortgage")
		DQC2972 CRIT0122	"UCD File Error: The item '"+%Fee Type (Subject Loan: UCD)%+"' must not be delivered with /FEE/FEE_DETAIL/FeeActualTotalAmount in the '"+%Integrated Disclosure Section Type (Subject Loan: Fee Information: UCD)%+"' section." (When FeeActualTotalAmount used in Sections E or H and FeeType ≠ "RecordingFeeForDeed   RecordingFeeForMortgage")

## Required Recording Fee Total Data

Recording Fee Total is required when one of the following situations is true:

- If one or both recording fees for deed and mortgage are part of the transaction, then the total amount for recording fees must be delivered and Fee Type = “Recording Fee Total” will be enforced by critical edits.
- If Recording Fee For Deed and/or Recording Fee For Mortgage are *not* applicable, but other recording fees or jurisdictional non-transfer fees are applicable (whether these fees are itemized on the CD or not), then Fee Type = “Recording Fee Total” representing the sum of all the other recording fees must be delivered.
- If Recording Fee for Deed and/or Recording Fee for Mortgage are applicable, and other recording fees are also applicable (whether these other fees are itemized on the CD or not), the sum of *all* recording fees must be delivered as Recording Fee Total.

The data points required for Recording Fee Total in the UCD file are similar to any other fee, with the exceptions that neither the Fee Paid To Type nor the Regulation Z Points And Fees Indicator are required.

- FEE
  - FEE DETAIL
    - Fee Type = “Recording Fee Total”
    - Integrated Disclosure Section Type = “Taxes And Other Government Fees”
  - FEE PAYMENT
    - Fee Actual Payment Amount
    - Fee Payment Paid By Type

Although not included in the critical edits, the following data point required by the UCD Specification must also be provided in FEE PAYMENT when Fee Actual Payment Amount is not equal to zero.

- FEE
  - FEE PAYMENT
    - Fee Payment Paid Outside Of Closing Indicator

## UCD Supported Recording Fees Not Expected if Not Itemized on CD

The following recording Fee Types not equal to “Recording Fee For Deed” and “Recording Fee For Mortgage” will be accepted (but are not expected) in the UCD file. The *only* time they should be included in the UCD file is if they are itemized on the CD. The component data points required are the same as those for Recording Fee Total.

Power Of Attorney Recording Fee    Recording Fee For Municipal Lien Certificate    Recording Fee For Subordination  
 Recording Fee For Assignment    Recording Fee For Release

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*Recording Total is the only fee:*

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- *Not listed on the left side of the CD-it's invisible*
  - *Whose amount represents the sum of any recording fee amounts provided in the UCD file PLUS...*
  - *... amounts for recording fees not itemized on the CD*
-

## Data Quality Edits

When FEE containers with Fee Type = “Recording Fee For Deed” or “Recording Fee For Mortgage” exist in the UCD XML file, an additional FEE container with a Fee Type = “Recording Fee Total” is also required. If Fee Type = “Recording Fee Total” is not provided in the UCD XML file, or if it is provided more than once, the following edit messages will be issued:

Fee Type = “Recording Fee Total”			
Message Code	Fannie Mae Feedback Message Text	Message Code	Freddie Mac Feedback Message Text
3605	Recording Fee Total must be provided when Recording Fee for Deed or Recording Fee for Mortgage exists and Fee Actual Total Amount does not equal \$0.	DQC1374 CRIT0119	A separate instance of FEE with /FEE_DETAIL/FeeType = 'RecordingFeeTotal' AND /FEE/FEE_PAYMENTS/FEE_PAYMENT/FeeActualPaymentAmount is required in IntegratedDisclosureSectionType = 'TaxesAndOtherGovernmentFees.
3609 Warning	The submission should not have more than one occurrence of a Fee Type equal to 'RecordingFeeTotal'. Please verify the data and resubmit.	DQC2973	"UCD File Error: /FEE/FEE_DETAIL/FeeType = 'RecordingFeeTotal' may be delivered only once."

If Integrated Disclosure Section Type is not equal to “Taxes And Other Government Fees” when the FeeType = “Recording Fee Total” in the UCD XML file, the following edit messages will be issued:

Integrated Disclosure Section Type = “Taxes And Other Government Fees”			
Message Code	Fannie Mae Feedback Message Text	Message Code	Freddie Mac Feedback Message Text
3607 Warning	The Integrated Disclosure Section Type should be equal to Taxes and Other Government Fees when the Fee Type is equal to 'RecordingFeeTotal'.	DQC1333 CRIT0100	"UCD File Error: /FEE/FEE_DETAIL/IntegratedDisclosureSectionType is required for the item '"+%Fee Type (Subject Loan: UCD)%+'."

If Fee Actual Payment Amount is not included in the same container with Fee Type = “Recording Fee Total,” the following edit messages will be issued:

Fee Actual Payment Amount			
Message Code	Fannie Mae Feedback Message Text	Message Code	Freddie Mac Feedback Message Text
3574	For Taxes and Other Government Fees, Fee Actual Payment Amount is required for all fees (except for RecordingFeeForMortgage and RecordingFeeForDeed).	DQC2975 CRIT0115	"A FeeActualPaymentAmount is required for a fee type of 'RecordingFeeTotal' in the TaxesAndOtherGovernmentFees section."

## Example: CD Data and Supporting UCD Data Points for Recording Fees

### Business Requirements

The highlighted row 01 in the example CD snippet below illustrates how recording fees should appear on the CD. The left side of line 01 shows that the cost of recording the deed is \$40 and the mortgage \$45.

The total amount of recording fees is not shown. The value to be provided in Fee Type = "Recording Fee Total" must be calculated based on what is disclosed on the CD in line 01 AND all other recording fees not related to deed or mortgage. The \$40 recording fee for deed, the \$45 recording fee for mortgage PLUS a non-itemized recording fee for release of \$115 are summed to determine the recording fee total amount or \$200. The \$200 amount does not appear on the CD; instead, it is distributed across the columns in row 01 based upon who paid the fee and when.

	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>E. Taxes and Other Government Fees</b>		\$945.00			FEE 3-PAYMENT 3
01 Recording Fees Deed: \$40.00 Mortgage: \$45.00	FEE 1 FEE 2 FEE 3-PAYMENT 1	\$45.00	FEE 3-PAYMENT 2	\$40	\$115
02 Transfer taxes to State of Maryland			\$700		
03 Transfer taxes to Montgomery County		\$900.00			

### Technical Requirements

The following table provides an example of how the Taxes and Other Government Fees section heading, amounts and recording fees illustrated in the CD snippet above should be delivered in the UCD file. Data points that are included in Phase 3 edits are highlighted in light yellow.

Section E. Heading and Recording Fee Items Expected in the UCD File
<INTEGRATED_DISCLOSURE_SECTION_SUMMARIES> <INTEGRATED_DISCLOSURE_SECTION_SUMMARY> <INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL> <IntegratedDisclosureSectionTotalAmount> <b>945.00</b> </IntegratedDisclosureSectionTotalAmount> <IntegratedDisclosureSectionType> <b>TaxesAndOtherGovernmentFees</b> </IntegratedDisclosureSectionType> </INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL> </INTEGRATED_DISCLOSURE_SECTION_SUMMARY>
Recording Fees Disclosed on Line 01
<FEE> <b>(FEE 1)</b> <FEE_DETAIL> <FeeActualTotalAmount> <b>40.00</b> </FeeActualTotalAmount> <FeeType> <b>RecordingFeeForDeed</b> </FeeType> <IntegratedDisclosureSectionType> <b>TaxesAndOtherGovernmentFees</b> </IntegratedDisclosureSectionType> </FEE_DETAIL> </FEE>
<FEE> <b>(FEE 2)</b> <FEE_DETAIL> <FeeActualTotalAmount> <b>45.00</b> </FeeActualTotalAmount> <FeeType> <b>RecordingFeeForMortgage</b> </FeeType> <IntegratedDisclosureSectionType> <b>TaxesAndOtherGovernmentFees</b> </IntegratedDisclosureSectionType> </FEE_DETAIL> </FEE>
<FEE> <b>(FEE 3)</b> <FEE_DETAIL> <FeeType> <b>RecordingFeeTotal</b> </FeeType> <IntegratedDisclosureSectionType> <b>TaxesAndOtherGovernmentFees</b> </IntegratedDisclosureSectionType> </FEE_DETAIL>

### Section E. Heading and Recording Fee Items Expected in the UCD File

```

<FEE_PAYMENT> (PAYMENT 1)
  <FeeActualPaymentAmount>45.00</FeeActualPaymentAmount>
  <FeePaymentPaidByType>Buyer</FeePaymentPaidByType>
  <FeePaymentPaidOutsideOfClosingIndicator>>false</PrepaidItemPaymentTimingType>
</FEE_PAYMENT>
<FEE_PAYMENT> (PAYMENT 2)
  <FeeActualPaymentAmount>40.00</PrepaidItemActualPaymentAmount>
  <FeePaymentPaidByType>Seller</FeePaymentPaidByType>
  <FeePaymentPaidOutsideOfClosingIndicator>>true</PrepaidItemPaymentTimingType>
</FEE_PAYMENT>
<FEE_PAYMENT> (PAYMENT 3)
  <FeeActualPaymentAmount>115.00</PrepaidItemActualPaymentAmount>
  <PrepaidItemPaymentPaidByType>ThirdParty</PrepaidItemPaymentPaidByType>
</FEE_PAYMENT>
</FEE>

```

3 instances of FEE\_PAYMENT are provided – one for each payment cell completed in row 01.

### Required Transfer Tax 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 transfer tax data supporting Section E. Taxes and Other Government Fees must be complete. Unlike with recording fees, where only one line item is expected, all transfer taxes that are part of the transaction must be disclosed and included in the UCD file. When FEE containers holding transfer tax data 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 Type = "Mortgage Surcharge Municipal"<sup>2</sup>
    - Integrated Disclosure Section Type = "Taxes And Other Government Fees"
  - FEE PAYMENT
    - Fee Actual Payment Amount
    - Fee Payment Paid By Type

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

- FEE
  - FEE PAID TO
    - LEGAL ENTITY
      - ◆ LEGAL ENTITY DETAIL
        - Full Name
  - FEE\_PAYMENT
    - Fee Payment Paid Outside Of Closing Indicator

<sup>2</sup> [Appendix](#)

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

## Critical Edits

If a FEE container is delivered with an Integrated Disclosure Section Type of “Taxes And Other Government Fees” and an associated Fee Type does not exist or is not a valid transfer tax or government fee, the following edit messages will be issued:

Fee Type			
Message Code	Fannie Mae Feedback Message Text	Message Code	Freddie Mac Feedback Message Text
3590	Fee Type for Taxes and Other Government Fees must be a valid enumeration.	DQC1332 CRIT0103	"A valid fee is required for the Paid By amount of "+%Fee Actual Payment Amount (Subject Loan: UCD)%+" paid to "+%Full Name (Subject Loan: Fee Information: UCD)%+" in the "+%Integrated Disclosure Section Type (Subject Loan: Fee Information: UCD)%+" section."

If Integrated Disclosure Section Type = “Taxes And Other Government Fees” is not provided in the same FEE container with a valid transfer tax or other government Fee Type value, the following edit messages will be issued:

Integrated Disclosure Section Type			
Message Code	Fannie Mae Feedback Message Text	Message Code	Freddie Mac Feedback Message Text
3561	Integrated Disclosure Section Type is required for all fees.	DQC1333 CRIT0100	"UCD File Error: /FEE/FEE_DETAIL/IntegratedDisclosureSectionType is required for the item "+%Fee Type (Subject Loan: UCD)%+"."

If a FEE container with Integrated Disclosure Section Type = “Taxes And Other Government Fees” with a valid transfer tax or other government fee Fee Type value, Fee Actual Payment Amount must also be provided in the same instance of FEE or the following edit messages will be issued:

Integrated Disclosure Section Type			
Message Code	Fannie Mae Feedback Message Text	Message Code	Freddie Mac Feedback Message Text
3574	For Taxes and Other Government Fees, Fee Actual Payment Amount is required for all fees (except for RecordingFeeForMortgage and RecordingFeeForDeed).	DQC2975 CRIT0115	A FeeActualPaymentAmount is required for all fee types except 'RecordingFeeForMortgage' and 'RecordingFeeForDeed' in the TaxesAndOtherGovernmentFees section.

## Example: CD Data and Supporting UCD Data Points for Transfer Taxes and Other Government Fees

### Business Requirements

All transfer tax and non-recording related government fees must be itemized on the CD and included in the UCD file. The following excerpt from the CD provides an illustration of a transaction that included \$700 of transfer taxes paid to Maryland by the seller (line 02) and \$900 of transfer taxes paid to Montgomery County by the borrower (line 03):



	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>Other Costs</b>					
<b>E. Taxes and Other Government Fees</b>		\$1,025.00	INCLUDES FEES NOT ITEMIZED		
01 Recording Fees Deed: \$40.00 Mortgage: \$45.00	\$125.00		75		39
02 Transfer taxes to State of Maryland			\$700		
03 Transfer taxes to Montgomery County	\$900.00				

### Technical Requirements

The complete set of FEEs that must be delivered for transfer taxes and other government fees are shown below. Rows highlighted in yellow are included in Phase 3 critical edits.

Transfer Tax Disclosed on Line 02
<pre> &lt;FEE&gt;   &lt;FEE_DETAIL&gt;     &lt;FeeType &gt;MortgageSurchargeState&lt;/FeeType&gt;     &lt;IntegratedDisclosureSectionType&gt;TaxesAndOtherGovernmentFees&lt;/IntegratedDisclosureSectionType&gt;   &lt;/FEE_DETAIL&gt;   &lt;FEE_PAID_TO&gt;     &lt;LEGAL_ENTITY&gt;       &lt;LEGAL_ENTITY_DETAIL&gt;         &lt;FullName&gt;State of Maryland&lt;/FullName&gt;       &lt;/LEGAL_ENTITY_DETAIL&gt;     &lt;/LEGAL_ENTITY&gt;   &lt;/FEE_PAID_TO&gt;   &lt;FEE_PAYMENT&gt;     &lt;FeeActualPaymentAmount&gt;700.00&lt;/FeeActualPaymentAmount&gt;     &lt;FeePaymentPaidByType&gt;Seller&lt;/FeePaymentPaidByType&gt;     &lt;FeePaymentPaidOutsideOfClosingIndicator&gt;false&lt;/FeePaymentPaidOutsideOfClosingIndicator&gt;   &lt;/FEE_PAYMENT&gt; &lt;/FEE&gt; </pre>
Transfer Tax Disclosed on Line 03
<pre> &lt;FEE&gt;   &lt;FEE_DETAIL&gt;     &lt;FeeType &gt;MortgageSurchargeCountyOrParish&lt;/FeeType&gt;     &lt;IntegratedDisclosureSectionType&gt;TaxesAndOtherGovernmentFees&lt;/IntegratedDisclosureSectionType&gt;   &lt;/FEE_DETAIL&gt;   &lt;FEE_PAID_TO&gt;     &lt;LEGAL_ENTITY&gt;       &lt;LEGAL_ENTITY_DETAIL&gt;         &lt;FullName&gt;Montgomery County&lt;/FullName&gt;       &lt;/LEGAL_ENTITY_DETAIL&gt;     &lt;/LEGAL_ENTITY&gt;   &lt;/FEE_PAID_TO&gt;   &lt;FEE_PAYMENT&gt;     &lt;FeeActualPaymentAmount&gt;900.00&lt;/FeeActualPaymentAmount&gt;     &lt;FeePaymentPaidByType&gt;Buyer&lt;/FeePaymentPaidByType&gt;     &lt;FeePaymentPaidOutsideOfClosingIndicator&gt;false&lt;/FeePaymentPaidOutsideOfClosingIndicator&gt;   &lt;/FEE_PAYMENT&gt; &lt;/FEE&gt; </pre>

## Resources

Resource	Fannie Mae Link	Freddie Mac Link
<b>UCD Critical Edits Timeline</b>	<a href="https://singlefamily.fanniemae.com/media/document/pdf/ucd-critical-edits-phase-3-will-transition-two-subsets">https://singlefamily.fanniemae.com/media/document/pdf/ucd-critical-edits-phase-3-will-transition-two-subsets</a>	<a href="https://sf.freddie.mac.com/tools-learning/uniform-mortgage-data-program/ucd">https://sf.freddie.mac.com/tools-learning/uniform-mortgage-data-program/ucd</a>
<b>Critical Edits Matrix</b>	<a href="https://singlefamily.fanniemae.com/media/document/xlsx/uniform-closing-dataset-critical-edits-matrix">https://singlefamily.fanniemae.com/media/document/xlsx/uniform-closing-dataset-critical-edits-matrix</a>	<a href="https://sf.freddie.mac.com/docs/xlsx/ucd_critical-edits-matrix.xlsx">https://sf.freddie.mac.com/docs/xlsx/ucd_critical-edits-matrix.xlsx</a>
<b>UCD Critical Edits Implementation Guide</b>	<a href="https://singlefamily.fanniemae.com/media/document/pdf/ucd-critical-edits-implementation-guide">https://singlefamily.fanniemae.com/media/document/pdf/ucd-critical-edits-implementation-guide</a>	<a href="https://sf.freddie.mac.com/content/_assets/resources/pdf/other/ucd-critical-edits-implementation-guide.pdf">https://sf.freddie.mac.com/content/_assets/resources/pdf/other/ucd-critical-edits-implementation-guide.pdf</a>
<b>Specification Update Impact Memo</b>	<a href="https://singlefamily.fanniemae.com/media/document/pdf/ucd-specification-update-impact-memo">https://singlefamily.fanniemae.com/media/document/pdf/ucd-specification-update-impact-memo</a>	<a href="https://sf.freddie.mac.com/content/_assets/resources/pdf/fact-sheet/specification-update-joint-impact-memo.pdf">https://sf.freddie.mac.com/content/_assets/resources/pdf/fact-sheet/specification-update-joint-impact-memo.pdf</a>
<b>UCD Feedback Messages</b>	<a href="https://singlefamily.fanniemae.com/media/document/xlsx/ucd-feedback-messages">https://singlefamily.fanniemae.com/media/document/xlsx/ucd-feedback-messages</a>	<a href="https://sf.freddie.mac.com/docs/xlsx/lcla_feedback_messages_ucd_phase3_updates.xlsx">https://sf.freddie.mac.com/docs/xlsx/lcla_feedback_messages_ucd_phase3_updates.xlsx</a>
<b>Joint GSE UCD Critical Edits Phase 3 Feedback Message Mapping</b>	<a href="https://singlefamily.fanniemae.com/media/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</a>	<a href="https://sf.freddie.mac.com/docs/xlsx/joint_gse_ucd_critical_edits_phase_3_feedback_message_mapping_document.xlsx">https://sf.freddie.mac.com/docs/xlsx/joint_gse_ucd_critical_edits_phase_3_feedback_message_mapping_document.xlsx</a>
<b>UCD Phase 3 Critical Edits Job Aid: Fees</b>	<a href="https://singlefamily.fanniemae.com/media/document/pdf/ucd-phase-3-critical-edits-job-aid-fees">https://singlefamily.fanniemae.com/media/document/pdf/ucd-phase-3-critical-edits-job-aid-fees</a>	<a href="https://sf.freddie.mac.com/docs/pdf/ucd-joint-gse-job-aid-guide-fees.pdf">https://sf.freddie.mac.com/docs/pdf/ucd-joint-gse-job-aid-guide-fees.pdf</a>

## 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](mailto:UCD@FannieMae.com) or [UCD@FreddieMac.com](mailto: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
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
EnvironmentallInspectionFee	SettlementFee	WaterTestingFee
EscrowServiceFee	SigningAgentFee	WellInspectionFee
EscrowWaiverFee	SmokeDetectorInspectionFee	WireTransferFee
FilingFee	StateTitleInsuranceFee	

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

FloodCertification	StructuralInspectionFee	
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### 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

**G. Initial Escrow Payment at Closing**  
**UCD Supported Enumerations for Escrow Item Type**

CondominiumAssociationDues	HailInsurancePremium	StatePropertyTax
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	RealEstateCommissionBuyersBro ker
BondFee	FilingFee	RealEstateCommissionSellersBro ker
CertificationFee	FoundationInspectionFee	ReconveyanceFee
CLOAccessFee	GeneralCounselFee	RepairsFee
CondominiumAssociationDues	HeatingCoolingInspectionFee	RoofInspectionFee
CondominiumAssociationSpecialAssess ment	HomeInspectionFee	SepticInspectionFee
CooperativeAssociationDues	HomeownersAssociationDues	SettlementFee
CopyOrFaxFee	HomeownersAssociationSpecialAssess ment	SigningAgentFee
CourierFee	HomeWarrantyFee	SmokeDetectorInspectionFee
CreditDisabilityInsurancePremium	LeadInspectionFee	StructuralInspectionFee
CreditLifeInsurancePremium	ManufacturedHousingInspectionFee	SurveyFee
CreditPropertyInsurancePremium	MoldInspectionFee	TitleOwnersCoveragePremium
CreditUnemploymentInsurancePremium	MunicipalLienCertificateFee	WaterTestingFee

H. Other UCD Supported Enumerations for Fee Type		
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>		