

# 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 Type<sup>1</sup>
    - 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

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<sup>1</sup> [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 <b>is required</b> with the Paid By amount ""+%Prepaid Item Actual Payment Amount (Subject Loan: UCD)%+""."
		DQV427 CRIT0236	"The Prepays item ""+%Prepaid Item Type (Subject Loan: UCD)%+"" <b>is not valid</b> 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 ""+%Prepaid Item Type (Subject Loan: UCD)%+""."

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
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)%+""."
		DQC551 CRIT0235	"A Prepays item must have a Paid By amount in the Prepays Section."
		DQC557 CRITTD <sup>2</sup>	Payment information is required for the CountyPropertyTax prepaid item.

### 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 and delivered only once for each transaction. If prepaid interest is not part of the transaction, '\$ per day' and Paid By amounts may be '\$0'.

<sup>2</sup> This edit is currently just a warning. It will be made critical in CTE in June 2023.

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

### 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. Prepaids Heading and Escrow Items as Expected in the UCD File**

```

<INTEGRATED_DISCLOSURE_SECTION_SUMMARIES>
  <INTEGRATED_DISCLOSURE_SECTION_SUMMARY>
    <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>
  </PREPAID_ITEM_PAYMENT>

```

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

```

    <PrepaidItemPaymentTimingType>AtClosing</PrepaidItemPaymentTimingType>
  </PREPAID_ITEM_PAYMENT>
</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	
<b>8.4 F. Prepays</b>	<b>8.4.1</b>	<b>\$1,832.96</b>			
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> &lt;PREPAID_ITEM&gt;   &lt;PREPAID_ITEM_DETAIL&gt;     &lt;FeePaidToType&gt;Lender&lt;/FeePaidToType&gt;     &lt;IntegratedDisclosureSectionType&gt;Prepays&lt;/IntegratedDisclosureSectionType&gt;     &lt;PrepaidItemPerDiemAmount&gt;15.50&lt;/PrepaidItemPerDiemAmount&gt;     &lt;PrepaidItemPerDiemCalculationMethodType&gt;360&lt;/PrepaidItemPerDiemCalculationMethodType&gt;     &lt;PrepaidItemType&gt;PrepaidInterest&lt;/PrepaidItemType&gt;     &lt;RegulationZPointsAndFeesIndicator&gt;true&lt;/RegulationZPointsAndFeesIndicator&gt;   &lt;PREPAID_ITEM_DETAIL&gt;   &lt;PREPAID_ITEM_PAYMENT&gt;     &lt;PrepaidItemActualPaymentAmount&gt;0.00&lt;/PrepaidItemActualPaymentAmount&gt;   &lt;/PREPAID_ITEM_PAYMENT&gt; &lt;/PREPAID_ITEM&gt; </pre>

**Resources**

Resource	Fannie Mae Link	Freddie Mac Link
UCD Critical Edits Timeline	<a href="https://singlefamily.fanniemae.com/media/document/pdf/ucd-critical-edits-transition-timeline">https://singlefamily.fanniemae.com/media/document/pdf/ucd-critical-edits-transition-timeline</a>	<a href="https://sf.freddiemac.com/tools-learning/uniform-mortgage-data-program/ucd">https://sf.freddiemac.com/tools-learning/uniform-mortgage-data-program/ucd</a>
Critical Edits Matrix	<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.freddiemac.com/content/assets/resources/xls/other/ucd-critical-edits-matrix.xlsx">https://sf.freddiemac.com/content/assets/resources/xls/other/ucd-critical-edits-matrix.xlsx</a>
UCD Critical Edits Implementation Guide	<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.freddiemac.com/content/assets/resources/pdf/other/ucd-critical-edits-implementation-guide.pdf">https://sf.freddiemac.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/content/assets/resources/xls/other/lcla-feedback-msgs-3-31-2022.xlsx">https://sf.freddie.mac.com/content/assets/resources/xls/other/lcla-feedback-msgs-3-31-2022.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/content/assets/resources/xls/other/joint-gse-ucd-phase-3-critical-edits-feedback-message-mapping-document.xls">https://sf.freddie.mac.com/content/assets/resources/xls/other/joint-gse-ucd-phase-3-critical-edits-feedback-message-mapping-document.xls</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/content/assets/resources/pdf/fact-sheet/ucd-joint-gse-job-aid-guide_fees-v1.0_12-20-2022.pdf">https://sf.freddie.mac.com/content/assets/resources/pdf/fact-sheet/ucd-joint-gse-job-aid-guide_fees-v1.0_12-20-2022.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

### 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	

*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

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>		