

# UCD Phase 3 Critical Edits Job Aid: Fees

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## Background

The Uniform Closing Dataset (UCD) Phase 3 critical edits were implemented with a “Warning” severity in the Freddie Mac and Fannie Mae (the GSEs) UCD collection solutions on November 7, 2022, and will transition to “Critical/Fatal” severity on May 1, 2023. The objective of the Phase 3 critical edits is to enhance data quality in the Closing Cost Details section of the Closing Disclosure (CD), with a focus on fee types, Integrated Disclosure Section Types and amounts related to fees.

The purpose of this document is to review sections of the CD (A. Origination Charges, B. Services Borrower Did Not Shop For, C. Services Borrower Did Shop For and H. Other Costs) and outline how the data in each section should be provided in the corresponding UCD XML file to avoid Phase 3 critical edits. Phase 3 is enforcing the provision of complete fee line items as specified in the [UCD Critical Edits Matrix](#) (CEM), available on the [Freddie Mac](#) and [Fannie Mae](#) UCD webpages.

## UCD Data Requirements Associated with Phase 3 Critical Edits

### Required Section Summary Data

For each Section (Gray Bar) Heading and Amount on CD Page 2, these two data point must be provided as a pair even if the section amount is zero.

- INTEGRATED\_DISCLOSURE\_SECTION\_SUMMARY\_DETAIL
  - IntegratedDisclosureSectionTotalAmount
  - IntegratedDisclosureSectionType

### Required Fee Component Data

Historically, each GSE’s UCD collection solution has ignored or provided warnings when FEE containers only partially met UCD Specification requirements. For example, partial FEE containers might have included only FeeType and perhaps IntegratedDisclosureSectionType but no FeeActualPaymentAmount. With the implementation of Phase 3 critical edits, partial FEE containers are no longer accepted. When FEE containers are delivered in the UCD file, they must include the following data points. If these data points are not provided, an edit with “Critical/Fatal” severity will be triggered beginning May 1, 2023.

- FEE\_DETAIL
  - FeePaidToType
  - FeePaidToTypeOtherDescription (only when FeePaidToType=“Other”)

- FeeType
- FeeTypeOtherDescription (only when FeeType="Other")
- IntegratedDisclosureSectionType
- FEE\_PAYMENT
  - FeeActualPaymentAmount
  - FeePaidByType

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

- FEE\_DETAIL
  - OptionalCostIndicator (for IntegratedDisclosureSectionType = "OtherCosts" only)
  - RegulationZPointsAndFeesIndicator
- FEE\_PAYMENT
  - FeePaymentPaidOutsideOfClosingIndicator

### Required Fee Type Enumerations

Phase 3 edits will fire when a Fee Type is not valid for the provided Integrated Disclosure Section Type. For example, if Recording Fees (i.e., Fee Type = "Recording Fee For Deed" or "Recording Fee For Mortgage") are provided for the Section Type "Origination Charges," instead of Section Type "Taxes And Other Government Fees," critical feedback messages will inform the user a valid Fee Type is required.

Review the UCD CEM for detailed information on the valid Fee Types allowed for each Section Type. The screenshot below shows the Origination Charges Section from the CEM and the list of Fee Types (other than Loan Discount Points) allowed in the section:

Closing Disclosure Form References			UCD Dataset v1.5 Data Points with Critical Edits		
Section Name	Field ID	Field Name	MISMO v3.3.0 Xpath (MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/...)	MISMO v3.3.0 Data Point Name	UCD Supported Enumerations (The enums listed here may be a subset of MISMO v3.3.0 valid values)
A. Origination Charges	7.3	Blank on form (fee name)	...FEE_INFORMATION/FEE/FEE_DETAIL	FeeType	203KArchitecturalAndEngineeringFee   203KConsultantFee   203KDiscountOnRepairs   203KInspectionFee   203KPermits   203KSupplementalOriginationFee   AmortizationFee   ApplicationFee   AppraisalDeskReviewFee   AppraisalFee   AppraisalFieldReviewFee   AppraisalManagementCompanyFee   AssumptionFee   AutomatedUnderwritingFee   AVMFee   BondFee   CertificationFee   CommitmentFee   CopyOrFaxFee   CourierFee   CreditReportFee   DisasterInspectionFee   DocumentPreparationFee   ElectronicDocumentDeliveryFee   EscrowServiceFee   EscrowWaiverFee   FilingFee   HighCostMortgageCounselingFee   LendersAttorneyFee   LoanLevelPriceAdjustment   LoanOriginationFee   LoanOriginatorCompensation   ManualUnderwritingFee   MERSRegistrationFee   ModificationFee   MortgageBrokerFee   NewLoanAdministrationFee   NotaryFee   Other   PowerOfAttorneyPreparationFee   PowerOfAttorneyRecordingFee   PreclosingVerificationControlFee   ProcessingFee   PropertyInspectionWaiverFee   PropertyTaxStatusResearchFee   RateLockFee   RedrawFee   ReinspectionFee   SettlementFee   SubordinationFee   TaxRelatedServiceFee   TemporaryBuydownAdministrationFee   TemporaryBuydownPoints   UnderwritingFee   USDARuralDevelopmentGuaranteeFee   VerificationOfAssetsFee   VerificationOfEmploymentFee   VerificationOfIncomeFee   VerificationOfResidencyStatusFee   VerificationOfTaxpayerIdentificationFee   VerificationOfTaxReturnFee   WireTransferFee

### The Use of Fee Type = "Other"

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

### Attribute Display Label Text

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

### Fee Example: Application Fee

The following table shows an example of how the Closing Cost fees should be delivered in the UCD file, and an example of how this data is sometimes delivered (making it noncompliant).

Example: Expected vs. Noncompliant Use for Fee Type = “Application Fee”	
Expected	Not UCD Specification v1.5 Compliant <i>Candidate for Future Critical Edit</i>
<pre> &lt;FEE&gt;   &lt;FEE_DETAIL&gt;     &lt;FeePaidToType&gt;Lender&lt;/FeePaidToType&gt;     &lt;FeeType gse:DisplayLabelText="Borrower       Application Fee"&gt;ApplicationFee&lt;/FeeType&gt;     &lt;IntegratedDisclosureSectionType&gt;OriginationCharges&lt;       /IntegratedDisclosureSectionType&gt;     &lt;RegulationZPointsAndFeesIndicator&gt;true&lt;/RegulationZ       PointsAndFeesIndicator&gt;   &lt;/FEE_DETAIL&gt;   &lt;FEE_PAYMENT&gt;     &lt;FeeActualPaymentAmount&gt;300.00&lt;/FeeActualPayment       Amount&gt;     &lt;FeePaymentPaidByType&gt;Buyer&lt;/FeePaymentPaidByT       ype&gt;     &lt;FeePaymentPaidOutsideOfClosingIndicator&gt;false&lt;/Fe       ePaymentPaidOutsideOfClosingIndicator&gt;   &lt;/FEE_PAYMENT&gt; &lt;/FEE&gt; </pre>	<pre> &lt;FEE&gt;   &lt;FEE_DETAIL&gt;     &lt;FeePaidToType&gt;Lender&lt;/FeePaidToType&gt;     &lt;FeeType&gt;Other&lt;/FeeType&gt;     &lt;FeeTypeOtherDescription&gt;Borrower Application       Fee&lt;/FeeTypeOtherDescription&gt;     &lt;IntegratedDisclosureSectionType&gt;OriginationCharges&lt;       /IntegratedDisclosureSectionType&gt;     &lt;RegulationZPointsAndFeesIndicator&gt;true&lt;/RegulationZ       PointsAndFeesIndicator&gt;   &lt;/FEE_DETAIL&gt;   &lt;FEE_PAYMENT&gt;     &lt;FeeActualPaymentAmount&gt;300.00&lt;/FeeActualPayment       Amount&gt;     &lt;FeePaymentPaidByType&gt;Buyer&lt;/FeePaymentPaidByT       ype&gt;     &lt;FeePaymentPaidOutsideOfClosingIndicator&gt;false&lt;/Fe       ePaymentPaidOutsideOfClosingIndicator&gt;   &lt;/FEE_PAYMENT&gt; &lt;/FEE&gt; </pre>

### Split Fee Amount Example

The following table shows examples of how a fee having split amounts should be delivered in the UCD file.

Split between At Closing and Paid Outside Of Closing	Split between Buyer and Seller
<pre> &lt;FEE&gt;   &lt;FEE_DETAIL&gt;     &lt;FeePaidToType&gt;Lender&lt;/FeePaidToType&gt;     &lt;FeeType gse:DisplayLabelText="Origination       Fee"&gt;OriginationFee&lt;/FeeType&gt;     &lt;IntegratedDisclosureSectionType&gt;OriginationCharges&lt;/       IntegratedDisclosureSectionType&gt;     &lt;RegulationZPointsAndFeesIndicator&gt;true&lt;/RegulationZ       PointsAndFeesIndicator&gt;   &lt;/FEE_DETAIL&gt;   &lt;FEE_PAYMENTS&gt;     &lt;FEE_PAYMENT&gt;       &lt;FeeActualPaymentAmount&gt;2000.00&lt;/FeeActualPay         mentAmount&gt;       &lt;FeePaymentPaidByType&gt;Buyer&lt;/FeePaymentPaid         ByType&gt;     &lt;/FEE_PAYMENT&gt;   &lt;/FEE_PAYMENTS&gt; &lt;/FEE&gt; </pre>	<pre> &lt;FEE&gt;   &lt;FEE_DETAIL&gt;     &lt;FeePaidToType&gt;ThirdPartyProvider&lt;/FeePaidToType&gt;     &lt;FeeType gse:DisplayLabelText="Appraisal       Fee"&gt;AppraisalFee&lt;/FeeType&gt;     &lt;IntegratedDisclosureSectionType&gt;ServicesBorrowerDid       ShopFor&lt;/IntegratedDisclosureSectionType&gt;     &lt;RegulationZPointsAndFeesIndicator&gt;false&lt;/RegulationZ       PointsAndFeesIndicator&gt;   &lt;/FEE_DETAIL&gt;   &lt;FEE_PAID_TO&gt;     &lt;LEGAL_ENTITY&gt;       &lt;LEGAL_ENTITY_DETAIL&gt;         &lt;FullName&gt;John Smith Appraisers, Inc&lt;/FullName&gt;       &lt;/LEGAL_ENTITY_DETAIL&gt;     &lt;/LEGAL_ENTITY&gt;   &lt;/FEE_PAID_TO&gt; &lt;/FEE&gt; </pre>

Split between At Closing and Paid Outside Of Closing	Split between Buyer and Seller
<pre> &lt;FeePaymentPaidOutsideOfClosingIndicator&gt;true&lt;/FeePaymentPaidOutsideOfClosingIndicator&gt; &lt;/FEE_PAYMENT&gt; &lt;FEE_PAYMENT&gt;   &lt;FeeActualPaymentAmount&gt;110.00&lt;/FeeActualPaymentAmount&gt;   &lt;FeePaymentPaidByType&gt;Buyer&lt;/FeePaymentPaidByType&gt;   &lt;FeePaymentPaidOutsideOfClosingIndicator&gt;false&lt;/FeePaymentPaidOutsideOfClosingIndicator&gt; &lt;/FEE_PAYMENT&gt; &lt;/FEE_PAYMENTS&gt; &lt;/FEE&gt; </pre>	<pre> &lt;FEE_PAYMENTS&gt;   &lt;FEE_PAYMENT&gt;     &lt;FeeActualPaymentAmount&gt;205.00&lt;/FeeActualPaymentAmount&gt;     &lt;FeePaymentPaidByType&gt;Buyer&lt;/FeePaymentPaidByType&gt;     &lt;FeePaymentPaidOutsideOfClosingIndicator&gt;false&lt;/FeePaymentPaidOutsideOfClosingIndicator&gt;   &lt;/FEE_PAYMENT&gt;   &lt;FEE_PAYMENT&gt;     &lt;FeeActualPaymentAmount&gt;200.00&lt;/FeeActualPaymentAmount&gt;     &lt;FeePaymentPaidByType&gt;Seller&lt;/FeePaymentPaidByType&gt;     &lt;FeePaymentPaidOutsideOfClosingIndicator&gt;false&lt;/FeePaymentPaidOutsideOfClosingIndicator&gt;   &lt;/FEE_PAYMENT&gt; &lt;/FEE_PAYMENTS&gt; &lt;/FEE&gt; </pre>

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

### Section A. Origination Charges

#### Business Requirements

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

Loan Costs	7.0	Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
<b>7.1 A. Origination Charges</b>		<b>7.1.1</b>	<b>\$660.00</b>			
01 7.2.1 0.25% 7.2 of Loan Amount (Points)		7.2.2 \$360.00	7.2.3			
02 7.3 Borrower Application Fee	7.3.1	7.3.2 \$300.00	7.3.3			
03 Rate Lock Fee						

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

#### Technical Requirements

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

A. Origination Charges Heading and Fees as Expected in the UCD File
<pre> &lt;INTEGRATED_DISCLOSURE_SECTION_SUMMARIES&gt;   &lt;INTEGRATED_DISCLOSURE_SECTION_SUMMARY&gt;     &lt;INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL&gt;       &lt;IntegratedDisclosureSectionTotalAmount&gt;660.00&lt;/IntegratedDisclosureSectionTotalAmount&gt;       &lt;IntegratedDisclosureSectionType&gt;OriginationCharges&lt;/IntegratedDisclosureSectionType&gt;     &lt;/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL&gt;   &lt;/INTEGRATED_DISCLOSURE_SECTION_SUMMARY&gt; </pre>

Loan Discount Points	Application Fee	Rate Lock Fee
<FEE>	<FEE>	<FEE>

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

## Section B. Services Borrower Did Not Shop For

### Business Requirement

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

	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>7.4 B. Services Borrower Did Not Shop For</b>	<b>7.4.1</b>	<b>\$445.00</b>			
01 7.5 Appraisal Field Review Fee 7.5.1 to John Smith Appraisers Inc.	7.5.2	\$405.00	7.5.3		
01 Credit Report Fee to Information, Inc.		\$40.00			

### Technical Requirements

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

B. Services Borrower Did Not Shop For Heading and Fees as Expected in the UCD File
<pre> &lt;INTEGRATED_DISCLOSURE_SECTION_SUMMARIES&gt; &lt;INTEGRATED_DISCLOSURE_SECTION_SUMMARY&gt; &lt;INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL&gt; &lt;IntegratedDisclosureSectionTotalAmount&gt;445.00&lt;/IntegratedDisclosureSectionTotalAmount&gt; &lt;IntegratedDisclosureSectionType&gt;ServicesBorrowerDidNotShopFor&lt;/IntegratedDisclosureSectionType&gt; &lt;/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL&gt; &lt;/INTEGRATED_DISCLOSURE_SECTION_SUMMARY&gt; </pre>

Appraisal Field Review Fee	Credit Report Fee
<pre> &lt;FEE&gt;   &lt;FEE_DETAIL&gt;     &lt;FeePaidToType&gt;ThirdPartyProvider&lt;/FeePaidToType&gt;     &lt;FeeType gse:DisplayLabelText="Appraisal Field Review Fee"&gt;AppraisalFieldReviewFee&lt;/FeeType&gt;     &lt;IntegratedDisclosureSectionType&gt;ServicesBorrowerDidNotShopFor&lt;/IntegratedDisclosureSectionType&gt;     &lt;RegulationZPointsAndFeesIndicator&gt;false&lt;/RegulationZPointsAndFeesIndicator&gt;   &lt;/FEE_DETAIL&gt;   &lt;FEE_PAYMENT&gt;     &lt;FeeActualPaymentAmount&gt;405.00&lt;/FeeActualPaymentAmount&gt;     &lt;FeePaymentPaidByType&gt;Buyer&lt;/FeePaymentPaidByType&gt;     &lt;FeePaymentPaidOutsideOfClosingIndicator&gt;false&lt;/FeePaymentPaidOutsideOfClosingIndicator&gt;   &lt;/FEE_PAYMENT&gt;   &lt;FEE_PAID_TO&gt;     &lt;LEGAL_ENTITY&gt;       &lt;LEGAL_ENTITY_DETAIL&gt;         &lt;FullName&gt;John Smith Appraisers Inc.&lt;/FullName&gt;       &lt;/LEGAL_ENTITY_DETAIL&gt;     &lt;/LEGAL_ENTITY&gt;   &lt;/FEE_PAID_TO&gt; &lt;/FEE&gt; </pre>	<pre> &lt;FEE&gt;   &lt;FEE_DETAIL&gt;     &lt;FeePaidToType&gt;ThirdPartyProvider&lt;/FeePaidToType&gt;     &lt;FeeType gse:DisplayLabelText="Credit Report Fee"&gt;CreditReportFee&lt;/FeeType&gt;     &lt;IntegratedDisclosureSectionType&gt;ServicesBorrowerDidNotShopFor&lt;/IntegratedDisclosureSectionType&gt;     &lt;RegulationZPointsAndFeesIndicator&gt;false&lt;/RegulationZPointsAndFeesIndicator&gt;   &lt;/FEE_DETAIL&gt;   &lt;FEE_PAYMENT&gt;     &lt;FeeActualPaymentAmount&gt;40.00&lt;/FeeActualPaymentAmount&gt;     &lt;FeePaymentPaidByType&gt;Buyer&lt;/FeePaymentPaidByType&gt;     &lt;FeePaymentPaidOutsideOfClosingIndicator&gt;true&lt;/FeePaymentPaidOutsideOfClosingIndicator&gt;   &lt;/FEE_PAYMENT&gt;   &lt;FEE_PAID_TO&gt;     &lt;LEGAL_ENTITY&gt;       &lt;LEGAL_ENTITY_DETAIL&gt;         &lt;FullName&gt;Information, Inc.&lt;/FullName&gt;       &lt;/LEGAL_ENTITY_DETAIL&gt;     &lt;/LEGAL_ENTITY&gt;   &lt;/FEE_PAID_TO&gt; &lt;/FEE&gt; </pre>

### Section C. Services Borrower Did Shop For

#### Business Requirement

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

	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>7.6 C. Services Borrower Did Shop For</b>	<b>7.6.1</b>	<b>\$1,085.50</b>			
01 <b>7.7 Pest Inspection Fee</b> 7.7.1 to Pests Co.	7.7.2	\$150.00	7.7.3		
02 Survey Fee to Surveys Co.		\$285.50			
03 Title – Insurance Binder Fee to Epsilon Title Co.		\$650.00			

#### Technical Requirements

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

C. Services Borrower Did Shop For Heading and Fees as Expected in the UCD File
<pre> &lt;INTEGRATED_DISCLOSURE_SECTION_SUMMARIES&gt;   &lt;INTEGRATED_DISCLOSURE_SECTION_SUMMARY&gt;     &lt;INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL&gt;       &lt;IntegratedDisclosureSectionTotalAmount&gt;1085.50&lt;/IntegratedDisclosureSectionTotalAmount&gt;       &lt;IntegratedDisclosureSectionType&gt;ServicesBorrowerDidShopFor&lt;/IntegratedDisclosureSectionType&gt;     &lt;/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL&gt;   &lt;/INTEGRATED_DISCLOSURE_SECTION_SUMMARY&gt; </pre>



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

## Section H. Other Costs

### Business Requirement

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

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

### Technical Requirements

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

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

```

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

```

Home Inspection Fee	Home Warranty Fee
<pre> &lt;FEE&gt;   &lt;FEE_DETAIL&gt;     &lt;FeePaidToType&gt;ThirdPartyProvider&lt;/FeePaidToType&gt;     &lt;FeeType gse:DisplayLabelText="Home Inspection Fee"&gt;HomeInspectionFee&lt;/FeeType&gt;     &lt;IntegratedDisclosureSectionType&gt;OtherCosts&lt;/IntegratedDisclosureSectionType&gt;     &lt;OptionalCostIndicator&gt;&gt;false&lt;/OptionalCostIndicator&gt;     &lt;RegulationZPointsAndFeesIndicator&gt;&gt;false&lt;/RegulationZPointsAndFeesIndicator&gt;   &lt;/FEE_DETAIL&gt;   &lt;FEE_PAYMENT&gt;     &lt;FeeActualPaymentAmount&gt;650.00&lt;/FeeActualPaymentAmount&gt;     &lt;FeePaymentPaidByType&gt;Buyer&lt;/FeePaymentPaidByType&gt;     &lt;FeePaymentPaidOutsideOfClosingIndicator&gt;&gt;false&lt;/FeePaymentPaidOutsideOfClosingIndicator&gt;   &lt;/FEE_PAYMENT&gt;   &lt;FEE_PAID_TO&gt;     &lt;LEGAL_ENTITY&gt;       &lt;LEGAL_ENTITY_DETAIL&gt;         &lt;FullName&gt;Engineers, Inc.&lt;/FullName&gt;       &lt;/LEGAL_ENTITY_DETAIL&gt;     &lt;/LEGAL_ENTITY&gt;   &lt;/FEE_PAID_TO&gt; &lt;/FEE&gt; </pre>	<pre> &lt;FEE&gt;   &lt;FEE_DETAIL&gt;     &lt;FeePaidToType&gt;ThirdPartyProvider&lt;/FeePaidToType&gt;     &lt;FeeType gse:DisplayLabelText="Home Warranty Fee"&gt;HomeWarrantyFee&lt;/FeeType&gt;     &lt;IntegratedDisclosureSectionType&gt;OtherCosts&lt;/IntegratedDisclosureSectionType&gt;     &lt;OptionalCostIndicator&gt;&gt;false&lt;/OptionalCostIndicator&gt;     &lt;RegulationZPointsAndFeesIndicator&gt;&gt;false&lt;/RegulationZPointsAndFeesIndicator&gt;   &lt;/FEE_DETAIL&gt;   &lt;FEE_PAYMENT&gt;     &lt;FeeActualPaymentAmount&gt;700.00&lt;/FeeActualPaymentAmount&gt;     &lt;FeePaymentPaidByType&gt;Buyer&lt;/FeePaymentPaidByType&gt;     &lt;FeePaymentPaidOutsideOfClosingIndicator&gt;&gt;false&lt;/FeePaymentPaidOutsideOfClosingIndicator&gt;   &lt;/FEE_PAYMENT&gt;   &lt;FEE_PAID_TO&gt;     &lt;LEGAL_ENTITY&gt;       &lt;LEGAL_ENTITY_DETAIL&gt;         &lt;FullName&gt;XYZ Warranty Inc.&lt;/FullName&gt;       &lt;/LEGAL_ENTITY_DETAIL&gt;     &lt;/LEGAL_ENTITY&gt;   &lt;/FEE_PAID_TO&gt; &lt;/FEE&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.freddie.mac.com/tools-learning/uniform-mortgage-data-program/ucd">https://sf.freddie.mac.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.freddie.mac.com/content/assets/resources/xls/other/ucd-critical-edits-matrix.xlsx">https://sf.freddie.mac.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.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>
Specification Update Impact Memo	<a href="https://singlefamily.fanniemae.com/media/document/pdf/ucd-specification-update-impact-memo-version-20-july-26-2022">https://singlefamily.fanniemae.com/media/document/pdf/ucd-specification-update-impact-memo-version-20-july-26-2022</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>
UCD Feedback Messages	<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>

**Additional Information**

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

If you have questions or need further assistance, please contact your GSE account representative or submit your questions to our UCD mailboxes: [UCD@FannieMae.com](mailto:UCD@FannieMae.com) or [UCD@FreddieMac.com](mailto:UCD@FreddieMac.com).