

Uniform Closing Dataset (UCD) Critical Edits – Implementation Guide

Issued by Fannie Mae and Freddie Mac

Document Version 1.4

May 31, 2022

REVISION HISTORY

| Date | Version # | Revision Description |
|--------------------------|------------------|--|
| May 31, 2022 | 1.4 | Updates to Phase 3 requirements |
| February 15, 2022 | 1.3 | Updates to Phases 1 and 2 matrix layout and requirements |
| July 20, 2021 | 1.2 | Removing the AppraisalIdentifier data point |
| January 26, 2021 | 1.1 | Additional guidance on implementing section totals across phases |
| August 11, 2020 | 1.0 | Initial version |

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INTRODUCTION

Freddie Mac and Fannie Mae (the GSEs) are undergoing a multi-year transition to convert certain edits in their UCD collection solutions from “warning” to “critical / fatal.” The transition is designed to enhance data quality and consistency for single-family loans the GSEs purchase.

TRANSITION ROLLOUT

The GSEs solicited industry feedback in order to develop the multi-year timeline. In recognition of your strategic feedback and competing priorities for lenders and technology solution providers (TSPs) (such as the ULAD/AUS mandate, etc.), the GSEs have developed a phased implementation approach to transition UCD edits from “warning” to “critical / fatal” that provides ample time and flexibility. The rollout approach consists of:

- Transitioning of edits from “warning” to “critical / fatal” in four (4) phases that closely align to the various sections of the Consumer Financial Protection Bureau’s (CFPB’s) Closing Disclosure.
- The transition dates for each phase can be found on the [Freddie Mac UCD page](#) and the [Fannie Mae UCD page](#).

TRANSITION PHASES

The Closing Disclosure Sections and corresponding phases are shown below (see Fig. 1).

| | Phase 1 | Phase 2 | Phase 3 | Phase 4 |
|-----------------------------|---|---|--|--|
| Closing Disclosure Sections | <p>Model & Alternate Forms</p> <p>1.0 Closing Information</p> <p>3.0 Loan Information</p> <p>17.0 Loan Disclosures</p> <p>18.0 Escrow Account</p> <p>21.0 Loan Calculations</p> <p>GSE Specific</p> <p>GSE Regulation Z</p> <p>Alternate Form Only</p> <p>25.0 Payoffs & Payments</p> | <p>Model & Alternate Forms</p> <p>4.0 Loan Terms</p> <p>5.0 Projected Payments</p> <p>10.0 Cash to Close</p> <p>Model Form Only</p> <p>Summaries of Transactions (11.0 12.0 13.0)</p> | <p>Model & Alternate Forms</p> <p>Deferred Phase 2 edit</p> <ul style="list-style-type: none"> • Period Principal and Interest to Estimated Total Period Amount Comparison <p>7.0 Loan Costs</p> <p>8.0 Other Costs</p> <p>9.1 J. Total Closing Costs (Borrower–Paid)</p> <ul style="list-style-type: none"> • Lender Credits | <p>Model & Alternate Forms</p> <p>2.0 Transaction Information</p> <p>23.0 Contact Information</p> <p>10.0 Calculating Cash to Close (Calculations)</p> <p>Alternate Form Only</p> <p>10.0 Cash to Close (from Phase 2)</p> <ul style="list-style-type: none"> • Total Closing Costs • Loan Amount • Total Payoffs and Payments <p>Model Form Only</p> <p>Summaries of Transactions (13.0) (Calculations)</p> |

Fig. 1

Note: Lenders and TSPs should be aware that while the GSEs have made every effort to produce a complete list of critical edits and an associated implementation timeline, changes may be required in the future. If additions, deletions or modifications are identified, advanced notice will be provided to inform lenders and TSPs of the details and effective date(s) of any such change.

TRANSITION PREPARATION

- **Review “warning” messages.** Each GSE’s respective UCD collection solution issues a “warning” message if the data provided are missing, inconsistent, or incorrect according to the UCD specification. In preparation for the transition to “critical / fatal” edits, lenders / TSPs should review all feedback messages returned by the UCD collection systems and resolve any issues, particularly those relating to future “critical / fatal” edits. New warning messages will be released at least 6 months prior to the transition to “critical / fatal”.
- **Test UCD XML files.** Each GSE will provide opportunities for lenders to test their UCD XML files to resolve potential “critical / fatal” edit issues prior to the phase releases.
- **Read published UCD Critical Edits Matrix (CEM).** The GSEs published the UCD CEM, which contains the edits and associated datapoints for all phases. Lenders / TSPs are encouraged to familiarize themselves with the matrix. The UCD CEM can be found on the [Freddie Mac UCD page](#) and the [Fannie Mae UCD page](#).

SCOPE

The GSEs created the *UCD Critical Edits - Implementation Guide* to help users understand and prepare for the transition from “warning” to “critical / fatal” edits. Portions of the Closing Disclosure are used throughout the guide to illustrate data elements identified as “critical / fatal” by highlighting those in BOLD font.

DOCUMENT STRUCTURE

The document is organized by the four (4) implementation phases. It is further separated by the Closing Disclosure sections. Some Closing Disclosure sections may appear in more than one phase (e.g., **10.0** Calculating Cash to Close is part of Phase 2 and Phase 4).

Below are descriptions for the Closing Disclosure excerpts and the Critical Edit tables:

Closing Disclosure Excerpts

- **Red text** is used to show the Closing Disclosure Form Field IDs for the critical edits.
- **Black Bold text** is used to show the Form Field Names (form labels).
- **Bold Green text** identifies data point values which are the subject of the critical edits.
- **Gray text** identifies the fields that are not part of the critical edits.
- **Down arrows (↓)** mean that multiple line items could be provided beyond the one shown in the illustration
- A Zig Zag border means that the form continues either side of the border and has been excluded because it is not being discussed in the given section.

Closing Disclosure Excerpts

- The **Form Field Name** and **Values** are hyperlinked to the associated section.

Critical Edit Tables

- **UCD Unique ID** shows the unique ID for the data point. This unique ID can be used to locate the corresponding critical edit in the UCD CEM and row in the Appendix I – UCD Specification.
- **MISMO v3.3.0 XPath** shows the data point XPath.
- **Data Point / Attribute Name** shows the data point name.
- **UCD Format** shows the data type required for the associated data point.
- **Sample XML Value** shows the sample value displayed on the Closing Disclosure excerpt, a sample value for the XML file or blank when the value is free form (other description data points).
- **Criteria** shows the requirement(s) for the associated data point. If not met, the critical edit will fire.
- **Edit Description** describes why a critical edit has been triggered. The required data point name, along with any applicable criteria, the required UCD format and valid enumerations are shown.

Associated Data Points Tables (shaded in Grey)

- **UCD Unique ID, MISMO v3.3.0 XPath, Data Point / Attribute Name, UCD Format and Sample XML Value** as defined for the Critical Edits Tables.
- **Associated Data Points** show the associated data points that are related to the critical edits.

GUIDANCE ON IMPLEMENTING SECTION TOTALS ACROSS PHASES 1, 2 AND 3

Beginning with Section 7.0 Loan Costs, the Closing Disclosure captures section totals above the detailed line items. These totals are highlighted in gray (gray bars). The GSEs require delivery of the data points supporting certain gray bars (**IntegratedDisclosureSectionType** for the label and **IntegratedDisclosureSectionTotalAmount**) even when the amount is zero. These two datapoints are in the INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL container and support the following sections of the Closing Disclosure form:

- Phase 1:
 - Payoffs and Payments (25.0) - Alternate Form Only
- Phase 2 – Summaries of Transactions - Borrower’s Transaction – Model Form Only
 - K. Due from Borrower at Closing (11.0)
 - L. Paid Already by or on Behalf of Borrower at Closing (12.0)
- Phase 3:
 - A. Origination Charges (7.1)
 - B. Services Borrower Did Not Shop For (7.4)
 - C. Services Borrower Did Shop For (7.6)
 - D. Total Loan Costs (Borrower-Paid) (7.8)
 - E. Taxes and Other Governments Fees (8.1)
 - F. Prepays (8.4)
 - G. Initial Escrow Payment at Closing (8.10)
 - H. Other (8.16)
 - I. Total Other Costs (Borrower-Paid) (8.18)
 - J. Total Closing Costs (Borrower-Paid) (9.1)

For these sections, the two data points must always be delivered, and the logic driving the messaging is similar across all three Phases.

PHASE 1

PHASE 1 CONSISTS OF THE FOLLOWING CLOSING DISCLOSURE SECTIONS

- ❖ 1.0 Closing Information
- ❖ 3.0 Loan Information
- ❖ 17.0 Loan Disclosures
- ❖ 18.0 Escrow Account
- ❖ 21.0 Loan Calculations
- ❖ GSE Specific
- ❖ GSE Regulation Z
- ❖ 25.0 Payoffs and Payments

1.0 CLOSING INFORMATION (PHASE 1)

| | |
|--|---|
| 1.0 Closing Information | |
| 1.1 Date Issued | 4/7/2018 |
| 1.2 Closing Date | 4/15/2018 |
| 1.3 Disbursement Date | 4/15/2018 |
| 1.4 Settlement Agent | Epsilon Title Company |
| 1.5 File # | 12-3456 |
| 1.6 Property | 456 Somewhere Ave. Anytown, NY 12345 |
| 1.7 Sale Price | \$180,000 |
| Appraised Prop. Value / Estimated Prop. Value | |

1.1 DATE ISSUED

| | |
|------------------------|-----------------|
| 1.1 Date Issued | 4/7/2018 |
|------------------------|-----------------|

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|------------------|-------------------------------|
| 1.001 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_DETAIL | IntegratedDisclosureIssuedDate | YYYY-MM-DD | 2018-04-07 | Required for all loans |
| Edit Description | | IntegratedDisclosureIssuedDate must be populated for all loans and be in YYYY-MM-DD format | | | |

1.2 CLOSING DATE

| | |
|-------------------------|------------------|
| 1.2 Closing Date | 4/15/2018 |
|-------------------------|------------------|

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|--|------------|------------------|-------------------------------|
| 1.002 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_INFORMATION_DETAIL | ClosingDate | YYYY-MM-DD | 2018-04-15 | Required for all loans |
| Edit Description | | ClosingDate must be populated for all loans and in be in YYYY-MM-DD format | | | |

1.3 DISBURSEMENT DATE

| | |
|------------------------------|------------------|
| 1.3 Disbursement Date | 4/15/2018 |
|------------------------------|------------------|

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|--|------------|------------------|-------------------------------|
| 1.003 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_INFORMATION_DETAIL | DisbursementDate | YYYY-MM-DD | 2018-04-15 | Required for all loans |
| Edit Description | | DisbursementDate must be populated for all loans and be in YYYY-MM-DD format | | | |

1.6 PROPERTY

1.6 Property 456 Somewhere Ave.
Anytown, NY 12345

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|---|------------------------------|------------|--------------------|-------------------------------|
| 1.011 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS | PostalCode | String 9 | 12345 123451234 | Required for all loans |
| Edit Description | | PostalCode must be populated | | | |

1.7 PURCHASE – SALE PRICE

1.7 Sale Price \$180,000

Sales Contract Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|--|--|------------|------------------|-------------------------------|
| 1.015 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/SALES_CONTRACTS/SALES_CONTRACT/SALES_CONTRACT_DETAIL | SalesContractAmount | Boolean | true | LoanPurposeType = "Purchase" |
| Edit Description | | SalesContractAmount must be populated in a valid format for all purchases when personal property is not included in the sales contract | | | |

Sales Contract Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|--|--|------------|------------------|--|
| 1.015 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/SALES_CONTRACTS/SALES_CONTRACT/SALES_CONTRACT_DETAIL | SalesContractAmount | Amount 9.2 | 180000.00 | LoanPurposeType = "Purchase" AND PersonalPropertyIncludedIndicator = "false" |
| Edit Description | | SalesContractAmount must be populated in a valid format for all purchases when personal property is not included in the sales contract | | | |

OR Real Property Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|--|---|------------|------------------|---|
| 1.023 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/SALES_CONTRACTS/SALES_CONTRACT/SALES_CONTRACT_DETAIL | RealPropertyAmount | Amount 9.2 | 160000.00 | LoanPurposeType = "Purchase" AND PersonalPropertyIncludedIndicator = "true" |
| Edit Description | | RealPropertyAmount must be populated in a valid format for all purchases when personal property is included in the sales contract | | | |

1.7 PURCHASE – SALE PRICE(MODEL FORM)

Personal Property Included Indicator

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---|--|---|------------|------------------|-------------------------------|
| 1.025 10.313 10.314 10.315 10.316 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/SALES_CONTRACTS/SALES_CONTRACT/SALES_CONTRACT_DETAIL | PersonalPropertyIncludedIndicator | Boolean | True or False | LoanPurposeType = "Purchase" |
| Edit Description | | PersonalPropertyIncludedIndicator must be populated for all purchases and equal to "true" or "false". | | | |

1.7 REFINANCE – PROPERTY VALUE

1.7 Appraised Prop. Value / Estimated Prop. Value **\$180,000**

Appraised Prop. Value (Alternate Form)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|------------|------------------|---|
| 1.014 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL | PropertyValuationAmount | Amount 9.2 | 180000.00 | LoanPurposeType = "Refinance" AND PropertyEstimatedValueAmount does not exist |
| Edit Description | | PropertyValuationAmount must be populated in a valid format for all refinances when the value is from a valid property valuation source | | | |

OR Estimated Prop. Value (Alternative Form)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|--|------------|------------------|--|
| 1.017 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL | PropertyEstimatedValueAmount | Amount 9.2 | 200000.00 | LoanPurposeType = "Refinance" AND PropertyValuationAmount does not exist |
| Edit Description | | PropertyEstimatedValueAmount must be populated in a valid format for all refinances when the value is estimated by the borrower or loan originator | | | |

3.0 LOAN INFORMATION (PHASE 1)

```

3.0 Loan Information
3.1 Loan Term      30 Years
3.2 Purpose       Purchase
3.3 Product       Fixed Rate
3.4 Loan Type      Conventional  FHA
                   VA  _____
3.5 Loan ID#      123456789
3.6 MIC #         000654321
    
```

3.1 LOAN TERM

```

3.1 Loan Term      30 Years
    
```

Loan Maturity Period Count

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|--|------------|------------------|-------------------------------------|
| 3.001 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE | LoanMaturityPeriodCount | Numeric 3 | 360 | ConstructionLoanIndicator = "false" |
| Edit Description | | LoanMaturityPeriodCount must be populated for all loans in a valid format when the subject loan is not a construction loan | | | |

or Construction Loan Term Count

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|--|------------|------------------|------------------------------------|
| 3.023 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION | ConstructionLoanTotalTerm MonthsCount | Numeric 3 | 369 | ConstructionLoanIndicator = "true" |
| Edit Description | | ConstructionLoanIndicator must be populated and equal to "true" or "false" | | | |

Construction Loan Indicator (Not on form)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|------------------|-------------------------------|
| 3.006 3.033 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | ConstructionLoanIndicator | Boolean | True or False | Must be for all loans |
| Edit Description | | ConstructionLoanIndicator must be populated and equal to "true" or "false" | | | |

3.2 PURPOSE

3.2 Purpose **Purchase**

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|------------|------------------|-------------------------------|
| 3.003 1.026 3.035 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | LoanPurposeType | Enumerated | Purchase | Required for all loans |
| Edit Description | | LoanPurposeType must be populated for all loans and have a valid value of "Purchase" or "Refinance" | | | |

3.3 PRODUCT

3.3 Product **Fixed Rate**

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|---|------------|------------------|-------------------------------|
| 3.025 11.039 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE | AmortizationType | Enumerated | Fixed | Required for all loans |
| Edit Description | | AmortizationType must be populated for all loans and have a valid value of "AdjustableRate", "Fixed", "GEM", "GPM", "GraduatedPaymentARM" or "Step" | | | |

3.4 LOAN TYPE

3.4 Loan Type Conventional · FHA · VA

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|------------|------------------|-------------------------------|
| 3.009 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | MortgageType | Enumerated | Conventional | Required for all loans |
| Edit Description | | MortgageType must be populated for all loans and have a valid value of "Conventional", "FHA", "LocalAgency", "Other", "PublicAndIndianHousing", "StateAgency", "USDARuralDevelopment" or "VA" | | | |

'Other' - Mortgage Type

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|------------------|-------------------------------|
| 3.018 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | MortgageTypeOtherDescription | String 150 | | MortgageType = "Other" |
| Edit Description | | MortgageTypeOtherDescription must be populated for all loans when MortgageType = "Other" | | | |

17.0 LOAN DISCLOSURES (PHASE 1)

17.0 Loan Disclosures

17.1 Assumption

- will allow, under certain conditions, this person to assume this loan on the original terms.
- will not allow assumption of this loan on the original terms.

17.3 Late Payment

If your payment is more than **15** days late, your lender will charge a late fee of **\$100 OR 2% of the monthly principal and interest payment.**

17.1 ASSUMPTION

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|------------|------------------|-------------------------------|
| 11.004 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | AssumabilityIndicator | Boolean | false | Required for all loans |
| Edit Description | | AssumabilityIndicator must be populated for all loans and equal "true" or "false" | | | |

17.3 LATE PAYMENT

Late Charge Type

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|---|------------|------------------|-------------------------------|
| 11.008 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LATE_CHARGE/EXTENSION/OTHER/gse:LATE_CHARGE_RULES/gse:LATE_CHARGE_RULE | gse:LateChargeType | Enumerated | FlatDollarAmount | Required for all loans |
| Edit Description | | gse:LateChargeType must be populated for all loans and have a valid value of "FlatDollarAmount", "NoLateCharges", "PercentageOfDelinquentInterest", "PercentageOfNetPayment", "PercentageOfPrincipalBalance", "PercentageOfTotalPayment" or "PercentOfPrincipalAndInterest" | | | |

Late Charge Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|---|------------|------------------|-------------------------------------|
| 11.073 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LATE_CHARGE/EXTENSION/OTHER/gse:LATE_CHARGE_RULES/gse:LATE_CHARGE_RULE | gse:LateChargeAmount | Amount 9.2 | 100.00 | LateChargeType = "FlatDollarAmount" |
| Edit Description | | gse:LateChargeAmount must be populated for all loans with a flat dollar amount late charge in a valid format when LateChargeType = "FlatDollarAmount" | | | |

Late Charge Grace Period

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|--|------------|------------------|-----------------------------------|
| 11.006 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LATE_CHARGE/EXTENSION/OTHER/gse:LATE_CHARGE_RULES/gse:LATE_CHARGE_RULE | gse:LateChargeGracePeriodDays Count | Numeric 2 | 15 | LateChargeType <> "NoLateCharges" |
| Edit Description | | gse:LateChargeGracePeriodDaysCount must be populated for all loans when there is a late charge and in a valid format when LateChargeType = "FlatDollarAmount", "PercentageOfDelinquentInterest", "PercentageOfNetPayment", "PercentageOfPrincipalBalance", "PercentageOfTotalPayment" or "PercentOfPrincipalAndInterest" | | | |

or Late Charge Rate

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|---|-------------|------------------|---|
| 11.007 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LATE_CHARGE/EXTENSION/OTHER/gse:LATE_CHARGE_RULES/gse:LATE_CHARGE_RULE | gse:LateChargeRatePercent | Percent 3.4 | 2.0000 | LateChargeType <> "FlatDollarAmount" or "NoLateCharges" |
| Edit Description | | gse:LateChargeRatePercent must be populated for all loans with a percentage late charge in a valid format when LateChargeType = "PercentageOfDelinquentInterest", "PercentageOfNetPayment", "PercentageOfPrincipalBalance", "PercentageOfTotalPayment" or "PercentOfPrincipalAndInterest" | | | |

18.0 ESCROW ACCOUNT (PHASE 1)

18.0 Escrow Account

For now, your loan

- 18.1 • will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.
- will not have an escrow account because • you declined it
- your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

18.1 ESCROW ACCOUNT

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|------------|------------------|-------------------------------|
| 5.092 11.021 11.104 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | EscrowIndicator | Boolean | true | Required for all loans |
| Edit Description | | EscrowIndicator must be populated for all loans and equal "true" or "false" | | | |

21.0 LOAN CALCULATIONS (PHASE 1)

21.0 Loan Calculations

| | |
|--|-----------|
| 21.1 Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled. | \$1 |
| 21.2 Finance Charge. The dollar amount the loan will cost you. | \$1 |
| 21.3 Amount Financed. The loan amount available after paying your upfront finance charge. | \$1 |
| 21.4 Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate. | 1% |
| 21.5 Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount. | 1% |

21.4 ANNUAL PERCENTAGE RATE (APR)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|--|-------------|------------------|-------------------------------|
| 12.004 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEE_SUMMARY/FEE_SUMMARY_DETAIL | APRPercent | Percent 3.4 | 1.0000 | Required for all loans |
| Edit Description | | APRPercent must be populated for all loans in a valid format and be greater than 0%. | | | |

GSE SPECIFIC (PHASE 1)

ABILITY TO REPAY

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|---|------------|------------------|-------------------------------|
| 3.027 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFIED_MORTGAGE/QUALIFIED_MORTGAGE_DETAIL | AbilityToRepayMethodType | Enumerated | Exempt | Required for all loans |
| Edit Description | | AbilityToRepayMethodType must be populated for all loans and equal to "Exempt" or "General" | | | |

Exemption Reason

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|------------------|-------------------------------------|
| 3.028 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFIED_MORTGAGE/EXEMPTIONS/EXEMPTION | AbilityToRepayExemptionReasonType | Enumerated | LoanProgram | AbilityToRepayMethodType = "Exempt" |
| Edit Description | | AbilityToRepayExemptionReasonType must be populated for all loans and equal to "LoanProgram" or "PropertyUsage" when AbilityToRepayMethodType = "Exempt" | | | |

LIEN PRIORITY

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|---|------------|------------------|-------------------------------|
| 3.016 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | LienPriorityType | Enumerated | FirstLien | Required for all loans |
| | Edit Description | LienPriorityType must be populated for all loans and have a valid value of "FirstLien", "SecondLien", "ThirdLien" or "FourthLien" | | | |

MANUAL OR AUTOMATED UNDERWRITING SYSTEM (AUS)

Automated Underwriting System (AUS)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Values | Criteria (Must exist when...) |
|---------------|--|---|------------|--------------------------------------|---|
| 0.039 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING | AutomatedUnderwritingSystemType | Enumerated | LoanProspector DesktopUnderwriter | LoanManualUnderwritingIndicator = "false" |
| | Edit Description | AutomatedUnderwritingSystemType must be populated for all loans and equal to "Assetwise", "Capstone", "Clues", "DesktopUnderwriter", "ECS", "FHAScorecard", "LoanProspector", "Other", "Strategyware" or "Zippy" when the LoanManualUnderwritingIndicator = "false" | | | |

'Other' - Automated Underwriting System (AUS)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Values | Criteria (Must exist when...) |
|---------------|--|---|------------|---------------------------|---|
| 0.040 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING | AutomatedUnderwritingSystemTypeOtherDescription | Enumerated | LoanProductAdvisor UCD | AutomatedUnderwritingSystemType = "Other" |
| | Edit Description | AutomatedUnderwritingSystemTypeOtherDescription must be populated for all loans and equal to "DecisionEngine", "FirstMortgageCreditScore", "GuaranteedUnderwritingSystem", "LoanProductAdvisor" or "UCD" when AutomatedUnderwritingSystemType = "Other" | | | |

Loan Manual Underwriting Indicator

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|---|--|------------|------------------|-------------------------------|
| 0.044 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/UNDERWRITING_DETAIL | LoanManualUnderwritingIndicator | Boolean | false | Required for all loans |
| | Edit Description | LoanManualUnderwritingIndicator must be populated for all loans and equal to "true" or "false" | | | |

AVERAGE PRIME OFFER RATE

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|---|-------------|------------------|-------------------------------|
| 4.039 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HIGH_COST_MORTGAGES/HIGH_COST_MORTGAGE | AveragePrimeOfferRatePercent | Percent 3.4 | 1.0000 | Required for all loans |
| Edit Description | | AveragePrimeOfferRatePercent must be populated for all loans in a valid format and be greater than 0% | | | |

INTEREST RATE SET DATE

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|---|------------|------------------|-------------------------------|
| 3.038 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_INFORMATION_DETAIL | CurrentRateSetDate | YYYY-MM-DD | 2018-02-01 | Required for all loans |
| Edit Description | | CurrentRateSetDate must be populated for all loans in YYYY-MM-DD format | | | |

GSE REGULATION Z (PHASE 1)

REGULATION Z EXCLUDED BONA FIDE DISCOUNT POINTS

Excluded Bona Fide Discount Points Indicator

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points and Criteria (Must exist when...) |
|-------------------------|---|---|------------|------------------|--|
| 7.087 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HIGH_COST_MORTGAGES/HIGH_COST_MORTGAGE | RegulationZExcludedBonaFideDiscountPointsIndicator | Boolean | true | FeeType = "LoanDiscountPoints" FeeTotalPercent > 0 |
| Edit Description | | RegulationZExcludedBonaFideDiscountPointsIndicator must be populated for all loans and equal to "true" or "false" when loan discount points exist and are greater than zero | | | |

Loan Price Quote Interest Rate

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|-------------|------------------|---|
| 4.038 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PRODUCT/LOAN_PRICE_QUOTES/LOAN_PRICE_QUOTE/LOAN_PRICE_QUOTE_DETAIL | LoanPriceQuoteInterestRatePercent | Percent 3.4 | 1.0000 | RegulationZExcludedBonaFideDiscountPointsIndicator = "true" |
| Edit Description | | LoanPriceQuoteInterestRatePercent must be populated for all loans in a valid format when RegulationZExcludedBonaFideDiscountPointsIndicator is equal to "true" | | | |

Excluded Bona Fide Discount Points

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|---|---|-------------|------------------|---|
| 7.088 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HIGH_COST_MORTGAGES/HIGH_COST_MORTGAGE | RegulationZExcludedBonaFideDiscountPointsPercent | Percent 3.4 | 1.0000 | RegulationZExcludedBonaFideDiscountPointsIndicator = "true" |
| | Edit Description | RegulationZExcludedBonaFideDiscountPointsPercent must be populated for all loans in a valid format when RegulationZExcludedBonaFideDiscountPointsIndicator is equal to "true" | | | |

REGULATION Z TOTAL AFFILIATES FEES AMOUNT

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|---|---|------------|------------------|-------------------------------|
| 7.091 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HIGH_COST_MORTGAGES/HIGH_COST_MORTGAGE | RegulationZTotalAffiliateFeesAmount | Amount 9.2 | 1000.00 | Required for all loans |
| | Edit Description | RegulationZTotalAffiliateFeesAmount must be populated for all loans in a valid format and be greater than or equal to zero. | | | |

REGULATION Z TOTAL LOAN AMOUNT

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|---|---|------------|------------------|-------------------------------|
| 4.034 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HIGH_COST_MORTGAGES/HIGH_COST_MORTGAGE | RegulationZTotalLoanAmount | Amount 9.2 | 1000.00 | Required for all loans |
| | Edit Description | RegulationZTotalLoanAmount must be populated for all loans in a valid format and be greater than 0% | | | |

REGULATION Z TOTAL POINTS AND FEES AMOUNT

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|---|---|------------|------------------|-------------------------------|
| 3.030 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HIGH_COST_MORTGAGES/HIGH_COST_MORTGAGE | RegulationZTotalPointsAndFeesAmount | Amount 9.2 | 1000.00 | Required for all loans |
| | Edit Description | RegulationZTotalPointsAndFeesAmount must be populated for all loans in a valid format and be greater than or equal to zero. | | | |

25.0 PAYOFFS AND PAYMENTS (PHASE 1)

| Payoffs and Payments | 25.0 Use this table to see a summary of your payoffs and payments to others from your loan amount. |
|--|--|
| TO | AMOUNT |
| 01 25.1 Rho Servicing To Pay off existing loan | 25.1.1 \$115,000.00 |
| 2 | |
| 3 | |
| 25.2 K. TOTAL PAYOFFS AND PAYMENTS | 25.2.1 \$115,000.00 |

PAYOFFS AND PAYMENTS – REFINANCE – ALTERNATE FORM

25.1 LIABILITIES

| | |
|---|---------------------|
| 25.1 Rho Servicing To Pay off existing loan | 25.1.1 \$115,000.00 |
|---|---------------------|

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points |
|-----------------|--|---|------------|--------------------|--|
| 16.005 16.010 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionType | Enumerated | PayoffsAndPayments | LoanPurposeType = "Refinance" |
| 16.006 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionTotal Amount | Amount 9.2 | 115000.00 | LoanPurposeType = "Refinance" AND IntegratedDisclosureSectionType = "PayoffsAndPayments" |

25.0 Payoffs and Payments Section

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|--|------------|--------------------|--|
| 16.012 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LIABILITIES/LIABILITY_DETAIL/EXTENSION/OTHER | gse:IntegratedDisclosureSectionType | Enumerated | PayoffsAndPayments | LoanPurposeType = "Refinance" AND LiabilityType exists |
| | Edit Description | gse:IntegratedDisclosureSectionType must be populated for all refinances and equal to "PayoffsAndPayments" when a liability exists | | | |

Liability

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|------------|---------------------------|---|
| 16.002 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LIABILITIES/LIABILITY/LIABILITY_DETAIL | LiabilityType | Enumerated | FirstPositionMortgageLien | LoanPurposeType = "Refinance" DocumentType = "Other" DocumentTypeOtherDescription = "ClosingDisclosure:AlternateForm" gse:IntegratedDisclosureSectionType = "PayoffsAndPayments" IntegratedDisclosureSectionType = "PayoffsAndPayments" IntegratedDisclosureSectionTotalAmount > 0 |
| Edit Description | | LiabilityType must be populated for all refinances and equal to "CollectionsJudgmentsAndLiens", "DeferredStudentLoan", "DelinquentTaxes", "FirstPositionMortgageLien", "Garnishments", "HELOC", "HomeownersAssociationLien", "Installment", "LeasePayment", "MortgageLoan", "Open30DayChargeAccount", "Other", "PersonalLoan", "Revolving", "SecondPositionMortgageLien", "Taxes", "TaxLien", "ThirdPositionMortgageLien", "UnsecuredHomeImprovementLoanInstallment" or "UnsecuredHomeImprovementLoanRevolving" when the total Payoffs and Payments amount is not equal to zero | | | |

'Other' - Liability

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|------------|------------------|--|
| 16.003 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LIABILITIES/LIABILITY/LIABILITY_DETAIL | LiabilityTypeOtherDescription | String 150 | | LoanPurposeType = "Refinance" DocumentType = "Other" DocumentTypeOtherDescription = "ClosingDisclosure:AlternateForm" gse:IntegratedDisclosureSectionType = "PayoffsAndPayments" LiabilityType = "Other" |
| Edit Description | | LiabilityTypeOtherDescription must be populated for all refinances when LiabilityType = "Other" | | | |

Liability Secured by Subject Property

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|------------------|--|
| 16.011 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LIABILITIES/LIABILITY/LIABILITY_DETAIL/EXTENSION/OTHER | gse:LiabilitySecuredBySubjectPropertyIndicator | Boolean | true | LoanPurposeType = "Refinance" AND LiabilityType exists |
| Edit Description | | gse:LiabilitySecuredBySubjectPropertyIndicator must be populated for all refinances and equal to "true" or "false" when a liability exists | | | |

25.2 - 25.2.1 TOTAL PAYOFFS AND PAYMENTS

| | |
|--|--|
| <p style="text-align: center;">25.2 K. TOTAL PAYOFFS AND PAYMENTS</p> | <p style="text-align: right;">25.2.1 \$115,000.00</p> |
|--|--|

25.0 Payoffs and Payments Section

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|--------------------|---|
| 16.005 16.010 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionType | Enumerated | PayoffsAndPayments | LoanPurposeType = "Refinance" DocumentType = "Other" DocumentTypeOtherDescription = "ClosingDisclosure:AlternateForm" |
| Edit Description | | IntegratedDisclosureSectionType must be populated for all refinances and equal to "PayoffsAndPayments" | | | |

Total Amount for Payoffs and Payments

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|------------|------------------|---|
| 16.006 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionTotalAmount | Amount 9.2 | 115000.00 | LoanPurposeType = "Refinance" DocumentType = "Other" DocumentTypeOtherDescription = "ClosingDisclosure:AlternateForm" IntegratedDisclosureSectionType = "PayoffsAndPayments" |
| Edit Description | | IntegratedDisclosureSectionTotalAmount must be populated for all refinances and in a valid format when IntegratedDisclosureSectionType = "PayoffsAndPayments" | | | |

PHASE 2

PHASE 2 CONSISTS OF THE FOLLOWING CLOSING DISCLOSURE SECTIONS

- ❖ 4.0 Loan Terms
- ❖ 5.0 Projected Payments
- ❖ 10.0 Calculating Cash to Close
 - Closing Disclosure Model and Borrower Only Forms
 - Closing Disclosure Alternate Form – Deferred to Phase 4
- ❖ Summaries of Transactions – Borrower’s Transaction
 - 11.0 K. Due from Borrower at Closing
 - 12.0 L. Paid Already by or on Behalf of Borrower at Closing
 - 13.0 Calculation

4.0 LOAN TERMS (PHASE 2)

| 4.0 Loan Terms | Can this amount increase after closing? <i>If yes:</i> | | | | |
|--|--|--------------|-------|---|--|
| 4.1 Loan Amount | 4.1.1 \$144,000 | 4.1.2 NO/YES | 4.1.3 | • Can go / Goes as high as \$220,000. • Can increase/Increases until year 4 | |
| 4.2 Interest Rate | 4.2.1 3.875% | 4.2.2 NO/YES | 4.2.3 | • Adjusts every 3 years starting in year 6 | |
| 4.3 Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i> | 4.3.1 \$677.14 | 4.3.2 NO/YES | 4.3.3 | • Adjusts every 3 years starting in year 6 • Includes only interest and no principal | |
| Does the loan have these features? <i>If yes:</i> | | | | | |
| 4.4 Prepayment Penalty | 4.4.2 No/Yes | | 4.4.3 | • As high as \$1,000 if you pay off the loan during the first 5 years | |
| 4.5 Balloon Payment | 4.5.2 No/Yes | | 4.4.3 | • You will have to pay \$149,263 at the end of year 7. | |

4.1 LOAN AMOUNT

4.1 Loan Amount 4.1.1 \$144,000

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|------------|------------------|-------------------------------|
| 4.001 10.032 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | NoteAmount | Amount 9.2 | 144000.00 | Required for all loans |
| Edit Description | | NoteAmount must be populated for all loans, in a valid format and greater than zero | | | |

4.2 INTEREST RATE

4.2 Interest Rate 4.2.1 3.875%

Note Rate Percent

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|-------------|------------------|---|
| 4.006 11.057 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | NoteRatePercent | Percent 3.4 | 3.8750 | Must exist If Neither: WeightedAverageInterestRate, nor DisclosedFullyIndexedRatePercent nor BuydownInitialEffectiveInterestRatePercent exists |
| Edit Description | | NoteRatePercent must be populated for all loans, greater than 0% and in a valid format when Note Rate Percent is used for the interest rate | | | |

or Weighted Average Interest Rate

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|-------------|------------------|---|
| 4.036 11.118 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | WeightedAverageInterestRate | Percent 3.4 | 3.8750 | Must exist if Neither: NoteRatePercent nor DisclosedFullyIndexedRatePercent nor BuydownInitialEffectiveInterestRatePercent exists |
| Edit Description | | WeightedAverageInterestRate must be populated when UCD Criteria is met and greater than 0%, and in a valid format when Weighted Average Interest Rate is used for the interest rate | | | |

or Disclosed Fully Indexed Rate Percent

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|-------------|------------------|--|
| 4.037 11.117 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | DisclosedFullyIndexedRatePercent | Percent 3.4 | 3.8750 | Must exist if Neither: NoteRatePercent nor WeightedAverageInterestRate nor BuydownInitialEffectiveInterestRatePercent exists |
| Edit Description | | DisclosedFullyIndexedRatePercent must be populated when UCD criteria is met and greater than 0%, and in a valid format when Disclosed Fully Indexed Rate Percent is used for the interest rate | | | |

or Buydown Initial Effective Interest Rate Percent

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|---|-------------|------------------|--|
| 4.035 11.116 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_OCCURRENCES/BUYDOWN_OCCURRENCE | BuydownInitialEffectiveInterestRatePercent | Percent 3.4 | 3.8750 | Must exist if Neither: NoteRatePercent nor WeightedAverageInterestRate nor DisclosedFullyIndexedRatePercent exists |
| Edit Description | | BuydownInitialEffectiveInterestRatePercent must be populated, greater than 0%, and in a valid format when Buydown Initial Effective Interest Rate Percent is used for the interest rate | | | |

Buydown Temporary Subsidy Funding Indicator

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|------------------|-------------------------------|
| 4.048 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | BuydownTemporarySubsidyFundingIndicator | Boolean | false | Required for all loans |
| Edit Description | | BuydownTemporarySubsidyFundingIndicator must be populated and equal to "true" or "false" | | | |

4.3 PRINCIPAL AND INTEREST PAYMENT FREQUENCY

| | | | |
|--|-----------------------|---------------------|---|
| <p>4.3 Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment</p> | <p>4.3.1 \$677.14</p> | <p>4.3.2 NO/YES</p> | <p>4.3.3 • Adjusts every 3 years starting in year 6 • Includes only interest and no principal</p> |
|--|-----------------------|---------------------|---|

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|--|------------|------------------|--|
| 4.014 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE | PaymentFrequencyType | Enumerated | Monthly | Must exist in every UCD file AND = the values in 5.5 and 5.6.2 |
| Edit Description | | PaymentFrequencyType must be populated for all loans and have a valid value of "Annual", "AtMaturity", "Biweekly", "Monthly", "Quarterly", "Semiannual", "Semimonthly" or "Weekly" | | | |

4.3.3 INTEREST ONLY INDICATOR

| | | | |
|--|-----------------------|---------------------|---|
| <p>4.3 Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment</p> | <p>4.3.1 \$677.14</p> | <p>4.3.2 NO/YES</p> | <p>4.3.3 • Adjusts every 3 years starting in year 6 • Includes only interest and no principal</p> |
|--|-----------------------|---------------------|---|

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|------------------|-------------------------------|
| 4.019 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | InterestOnlyIndicator | Boolean | true | Required for all loans |
| Edit Description | | InterestOnlyIndicator must be populated for all loans and equal to "true" or "false" | | | |

4.4 PREPAYMENT PENALTY

| | | |
|--------------------------------------|-----------------|--|
| <p>4.4 Prepayment Penalty</p> | <p>4.4.2 No</p> | <p>4.4.3 • As high as \$1,000 if you pay off the loan during the first 5 years</p> |
|--------------------------------------|-----------------|--|

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|------------|------------------|-------------------------------|
| 4.026 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | PrepaymentPenaltyIndicator | Boolean | false | Required for all loans |
| Edit Description | | PrepaymentPenaltyIndicator must be populated for all loans and equal to "true" or "false" | | | |

4.5 BALLOON PAYMENT

4.5 Balloon Payment

4.5.2 No

4.4.3 • You will have to pay \$149,263 at the end of year 7.

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|--|---|------------|------------------|-------------------------------|
| 4.029 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | BalloonIndicator | Boolean | false | Required for all loans |
| Edit Description | | BalloonIndicator must be populated and equal to "true" or "false" | | | |

5.0 PROJECTED PAYMENTS (PHASE 2)

| 5.0 Projected Payments | 5.1.1 | 5.1.2 | 5.1.3 | 5.1.4 |
|---|--|--|--|--|
| 5.1 Payment Calculation | Years 1 – 5 | Years 6 – 8 | Years 9 – 11 | Years 12 - 30 |
| 5.2 Principal & Interest | 5.2.1 5.2.2 \$1,007.35 5.2.3 <i>only interest</i> | 5.2.4 \$1,007 min 5.2.5 \$1,452 max | 5.2.6 \$1,007 min 5.2.7 \$1,666 max | 5.2.8 \$1,007 min 5.2.9 \$1,870 max |
| 5.3 Mortgage Insurance | 5.3.1 + 109 | 5.3.2 + 109 | 5.3.3 + 109 | 5.3.4 + --- |
| 5.4 Estimated Escrow <i>Amount can increase over time</i> | 5.4.1 + 0 | 5.4.2 + 0 | 5.4.3 + 0 | 5.4.4 + 0 |
| 5.5 Estimated Total Monthly Payment | 5.5.1 \$1,116.35 5.5.2 | 5.5.3 \$1,116 – \$1,561 5.5.4 | 5.5.5 \$1,116 – 1,775 5.5.6 | 5.5.7 \$1,116 – \$1,870 5.5.8 |
| 5.6 Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i> | 5.6.1 \$533 5.6.2 a month | This estimate includes 5.6.3 • Property Taxes 5.6.4 • Homeowners Insurance 5.6.5 • Other: Homeowner’s Association Dues <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i> | | In escrow? NO NO |

5.1 FIRST PAYMENT PERIOD

| 5.0 Projected Payments | 5.1.1 |
|-------------------------|-------------|
| 5.1 Payment Calculation | Years 1 – 5 |

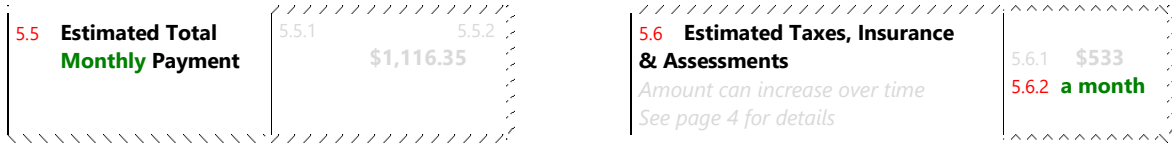
| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|------------|------------------|-------------------------------|
| 5.003 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/PROJECTED_PAYMENTS/PROJECTED_PAYMENT | SequenceNumber | Enumerated | 1 | Must exist in every UCD file |
| Edit Description | | SequenceNumber must be populated for all loans and equal to “1” | | | |

5.5.2 ESTIMATED TOTAL MAXIMUM PAYMENT

| | |
|---|-------------------------------|
| 5.5 Estimated Total Monthly Payment | 5.5.1 \$1,116.35 5.5.2 |
|---|-------------------------------|

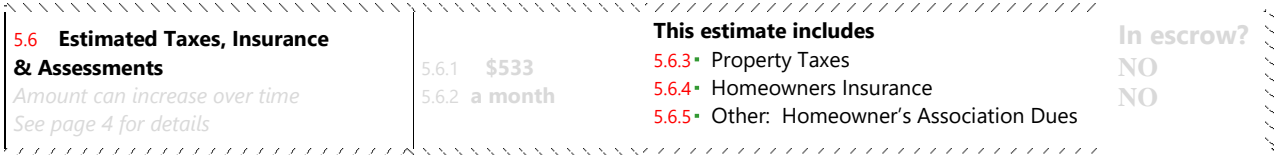
| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|------------|------------------|--|
| 5.010 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/PROJECTED_PAYMENTS/PROJECTED_PAYMENT | ProjectedPaymentEstimatedTotalMaximumPaymentAmount | Amount 9.2 | 1116.35 | SequenceNumber = 1 Must exist in every UCD file |
| Edit Description | | ProjectedPaymentEstimatedTotalMaximumPaymentAmount must be populated, and >= (InitialPrincipalAndInterestPaymentAmount OR BuydownEffectiveInterestPaymentAmount OR FullyIndexedInitialPrincipalAndInterestPaymentAmount) and in a valid format for the first payment period | | | |

5.5 – 5.6.2 PAYMENT FREQUENCY



| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|------------------|---|
| 5.009 5.065 4.014 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/PROJECTED_PAYMENTS/PROJECTED_PAYMENT | PaymentFrequencyType | Enumerated | Monthly | Values provided in all 3 containers must be identical |
| Edit Description | | PaymentFrequencyType must be populated for all loans and have a valid value of "Annual", "AtMaturity", "Biweekly", "Monthly", "Quarterly", "Semiannual", "Semimonthly" or "Weekly" | | | |

5.6.3 – 5.6.5 ESTIMATED TAXES, INSURANCE & ASSESSMENTS – ESTIMATE INCLUDES



| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|------------------|--|
| 5.038 5.066 5.068 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/ESTIMATED_PROPERTY_COST/ESTIMATED_PROPERTY_COST_COMPONENTS/ESTIMATED_PROPERTY_COST_COMPONENT | ProjectedPaymentEstimatedTaxesInsuranceAssessmentComponentType | Enumerated | PropertyTaxes | ProjectedPaymentEstimatedTaxesInsuranceAssessmentTotalAmount > 0 |
| Edit Description | | ProjectedPaymentEstimatedTaxesInsuranceAssessmentComponentType must be populated and have a valid value of "CondominiumAssociationDues", "CondominiumAssociationSpecialAssessment", "CooperativeAssociationDues", "CooperativeAssociationSpecialAssessment", "GroundRent", "HomeownersAssociationDues", "HomeownersInsurance", "HomeownersAssociationSpecialAssessment", "LeaseholdPayment", "Other" or "PropertyTaxes" when the Estimated Taxes, Insurance & Assessment total amount is greater than zero | | | |

'Other' - Estimated Taxes, Insurance & Assessments Component

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|------------------|--|
| 5.069 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/ESTIMATED_PROPERTY_COST/ESTIMATED_PROPERTY_COST_COMPONENTS/ESTIMATED_PROPERTY_COST_COMPONENT | ProjectedPaymentEstimatedTaxesInsuranceAssessmentComponentTypeOtherDescription | String 150 | | Must exist when ProjectedPaymentEstimatedTaxesInsuranceAssessmentComponentType = "Other" |
| Edit Description | | ProjectedPaymentEstimatedTaxesInsuranceAssessmentComponentTypeOtherDescription must be populated for all loans when ProjectedPaymentEstimatedTaxesInsuranceAssessmentComponentType = "Other" | | | |

5.6.1 ESTIMATED TAXES, INSURANCE & ASSESSMENTS – TOTAL AMOUNT

| | | | |
|--|--|--|--|
| <p>5.6 Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i></p> | <p>5.6.1 \$533 5.6.2 a month</p> | <p>This estimate includes 5.6.3• Property Taxes 5.6.4• Homeowners Insurance 5.6.5• Other: Homeowner’s Association Dues</p> | <p>In escrow? NO NO</p> |
|--|--|--|--|

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|------------------|--|
| 5.035 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/ESTIMATED_PROPERTY_COST/ESTIMATED_PROPERTY_COST_DETAIL | ProjectedPaymentEstimatedTaxesInsuranceAssessmentTotalAmount | Amount 9.2 | 533.00 | At least one must exist when ProjectedPaymentEstimatedTaxesInsuranceAssessmentTotalAmount">"0" |
| Edit Description | | ProjectedPaymentEstimatedTaxesInsuranceAssessmentTotalAmount must be populated for all loans in a valid format and greater than or equal to zero | | | |

10.0 CALCULATING CASH TO CLOSE – ALL LOANS (PHASE 2)

| Calculating Cash to Close | | 10.0 Use this table to see what has changed from your Loan Estimate. | | | |
|--|-------------------------|--|------------------|---|--|
| | Loan Estimate | Final | Did this change? | | |
| 10.1 Total Closing Costs (J) | 10.1.1 \$8,054 | 10.1.2 \$9,712.10 | 10.1.3 YES | 10.1.4 • See Total Loan Costs (D) and Total Other Costs (I) | |
| 10.2 Closing Costs Paid Before Closing | 10.2.1 \$0 | 10.2.2 -\$29.80 | 10.2.3 YES | 10.2.4 • You paid these Closing Costs before closing | |
| 10.3 Closing Costs Financed (Paid from your Loan Amount) | 10.3.1 \$0 | 10.3.2 \$0 | 10.3.3 NO | | |
| 10.4 Down Payment | 10.4.1 \$18,000 | 10.4.2 \$18,000.00 | 10.4.3 NO | | |
| 10.5 Deposit | 10.5.1 -\$10,000 | 10.5.2 -\$10,000.00 | 10.5.3 NO | | |
| 10.6 Funds for Borrower | 10.6.1 \$0 | 10.6.2 \$0 | 10.6.3 NO | | |
| 10.7 Seller Credits | 10.7.1 \$0 | 10.7.2 -\$2,500.00 | 10.7.3 YES | 10.7.4 • See Seller Credits in Section L | |
| 10.8 Adjustments and Other Credits | 10.8.1 \$0 | 10.8.2 -\$1,035.04 | 10.8.3 YES | 10.8.4 • See details in Sections K & L | |
| 10.9 Cash to Close | 10.9.1 \$16,050 | 10.9.2 \$14,147.26 | | | |

10.1 TOTAL CLOSING COSTS (J)

10.1 Total Closing Costs (J) | 10.1.1 \$8,054 | 10.1.2 **\$9,712.10**

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|-------------------------------------|------------|-------------------|-------------------------------|
| 9.002 9.038 9.043 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItem | Enumerated | TotalClosingCosts | Must exist for all loans |
| Edit Description | IntegratedDisclosureCashToCloseItem must be populated for all loans and equal to "TotalClosingCosts". | | | | |

10.1.2 Total Closing Costs (J) Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|------------------|---|
| 9.014 9.040 9.045 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItemFinalAmount | Amount 9.2 | 9712.10 | Must exist for all loans when IntegratedDisclosureCashToCloseItem = "TotalClosingCosts" |
| Edit Description | IntegratedDisclosureCashToCloseItemFinalAmount must be populated for all loans and in a valid format IntegratedDisclosureCashToCloseItem = "TotalClosingCosts" | | | | |

10.9 CASH TO CLOSE TOTAL

| | | | | |
|--------------------|--------|----------|--------|-------------|
| 10.9 Cash to Close | 10.9.1 | \$16,050 | 10.9.2 | \$14,147.26 |
|--------------------|--------|----------|--------|-------------|

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|------------|------------------|-------------------------------|
| 9.088 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItem | Enumerated | CashToCloseTotal | Must exist for all loans |
| Edit Description | | IntegratedDisclosureCashToCloseItem must be populated for all loans and equal to “CashToCloseTotal” | | | |

10.9.2 Total Cash to Close Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|------------|------------------|--|
| 9.089 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItemFinalAmount | Amount 9.2 | 14147.26 | Must exist for all loans when IntegratedDisclosureCashToCloseItem = “CashToCloseTotal” |
| Edit Description | | IntegratedDisclosureCashToCloseItemFinalAmount must be populated for all loans and in a valid format IntegratedDisclosureCashToCloseItem = “CashToCloseTotal” | | | |

5. SUMMARIES OF TRANSACTIONS – BORROWER’S TRANSACTION

LOAN TYPE – PURCHASE

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points |
|-----------------------------|--|-----------------------------|------------|------------------|----------------------------|
| 3.003 1.026 3.035 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | LoanPurposeType | Enumerated | Purchase | Required for all purchases |

11.0 K. DUE FROM BORROWER AT CLOSING (PHASE 2)

| Summaries of Transactions | | |
|--|---------------|---------------------|
| BORROWER'S TRANSACTION | | |
| 11.0 K. Due from Borrower at Closing | 11.0.1 | \$252,347.30 |
| 01 11.1 Sale Price of Property | 11.1.1 | \$240,000.00 |
| 02 11.2 Sale Price of Any Personal Property Included in Sale | 11.2.1 | |
| 03 11.3 Closing Costs Paid at Closing (J) | 11.3.1 | \$10,167.30 |
| 04 11.4 Credit Card Balance to Finance Bank | 11.4.1 | \$2,000.00 |
| 11.5 Adjustments | | |
| 05 Tenant Security Deposit | | \$100.00 |
| Adjustments for Items Paid by Seller in Advance | | |
| 08 11.6 City/Town Taxes 4/15/14 to 4/30/14 | 11.6.1 | \$50.00 |
| 09 11.7 County Taxes __ to __ | 11.7.1 | |
| 10 11.8 Assessments __ to __ | 11.8.1 | |
| 11 11.9 HOA Dues 4/15/14 to 4/30/14 | 11.9.1 | \$30.00 |

11.0 K. Due from Borrower at Closing 11.0.1 \$252,347.30

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|------------|--------------------------|--|
| 10.001 10.056 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionType | Enumerated | DueFromBorrowerAtClosing | Must exist when LoanPurposeType = "Purchase" |
| Edit Description | | IntegratedDisclosureSectionType must be populated and equal to "DueFromBorrowerAtClosing" for purchase transactions | | | |

11.0.1 Due from Borrower at Closing Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|------------|------------------|---|
| 10.002 10.057 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionTotalAmount | Amount 9.2 | 252347.30 | Must exist when LoanPurposeType = Purchase AND IntegratedDisclosureSectionType = "DueFromBorrowerAtClosing" |
| Edit Description | | IntegratedDisclosureSectionTotalAmount must be populated for all purchases, in a valid format and greater than or equal to zero for the Due from Borrower at Closing amount | | | |

12.0 L. PAID ALREADY BY OR ON BEHALF OF BORROWER AT CLOSING (PHASE 2)

| Summaries of Transactions | | |
|--|---------------|---------------------|
| BORROWER'S TRANSACTION | | |
| 12.0 L. Paid Already by or on Behalf of Borrower at Closing | 12.0.1 | \$227,015.00 |
| 01 12.1 Deposit | 12.1.1 | \$10,000.00 |
| 02 12.2 Loan Amount | 12.2.1 | \$211,000.00 |
| 03 12.3 Existing Loan(s) Assumed or Taken Subject to | 12.3.1 | |
| 04 12.4 Second Loan (Principal Balance \$10,000) | 12.4.1 | \$2,000.00 |
| 05 Satisfaction of Junior Lien (\$5,000 POC Borrower) | | |
| 06 12.5 Seller Credit | 12.5.1 | \$2,500.00 |
| 12.6 Other Credits | 12.6.1 | |
| 07 Rebate from Epsilon Title Co. | | \$750.00 |
| 12.7 Adjustments | 12.7.1 | |
| 08 Relocation Funds from Employer, Inc. | | \$300.00 |
| Adjustments for Items Unpaid by Seller | | |
| 12 12.8 City/Town Taxes 1/1/14 to 4/14/14 | 12.8.1 | \$365.00 |
| 13 12.9 County Taxes __ to __ | 12.9.1 | |
| 14 12.10 Assessments _ to __ | 12.10.1 | |
| 15 12.11 Utilities 1/1/14 to 4/14/14 | 12.11.1 | \$100.00 |
| 12.0 L. Paid Already by or on Behalf of Borrower at Closing 12.0.1 \$227,015.00 | | |

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|------------|--|--|
| 10.159 10.058 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionType | Enumerated | PaidAlreadyByOrOnBehalfOfBorrowerAtClosing | Must exist when LoanPurposeType = "Purchase" |
| Edit Description | | IntegratedDisclosureSectionType must be populated and equal to "PaidAlreadyByOrOnBehalfOfBorrowerAtClosing" for purchase transactions | | | |

12.0.1 Paid Already by or on Behalf of Borrower at Closing Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|------------------|---|
| 10.144 10.059 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionTotalAmount | Amount 9.2 | 227015.00 | Must exist when LoanPurposeType = "Purchase" and IntegratedDisclosureSectionType = "PaidAlreadyByOrOnBehalfOfBorrowerAtClosing" |
| Edit Description | | IntegratedDisclosureSectionTotalAmount must be populated for all purchases, in a valid format and greater than or equal to zero for the Paid Already by or on Behalf of Borrower at Closing amount | | | |

12.1 DEPOSIT

12.1 Deposit 12.1.1 \$10,000.00

12.0 Paid Already By Or On Behalf Of Borrower At Closing Section

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|--|------------|--|--|
| 10.160 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND | IntegratedDisclosureSectionType | Enumerated | PaidAlreadyByOrOnBehalfOfBorrowerAtClosing | Must exist when LoanPurposeType = Purchase AND ...CLOSING_COST_FUND/FundsType = "DepositOnSalesContract" |
| Edit Description | | IntegratedDisclosureSectionType must be populated and equal to "PaidAlreadyByOrOnBehalfOfBorrowerAtClosing" for purchase transactions (needed to show that the Funds Type belongs in this section) | | | |

Deposit on Sales Contract – Funds Type

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|---|------------|------------------------|--|
| 10.028 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND | FundsType | Enumerated | DepositOnSalesContract | Must exist when LoanPurposeType = "Purchase" |
| Edit Description | | FundsType must be populated and equal to "DepositOnSalesContract" for purchase transactions | | | |

12.1.1 Deposit Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|---|------------|------------------|---|
| 10.029 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND | ClosingCostFundAmount | Amount 9.2 | 10000.00 | Must exist when LoanPurposeType = "Purchase" and FundsType = "DepositOnSalesContract" |
| Edit Description | | ClosingCostFundAmount must be populated, in a valid format and greater than or equal to zero for the Deposit on Sales Contract amount for purchase transactions | | | |

12.5 SELLER CREDIT

06 12.5 Seller Credit 12.5.1 \$2,500.00

12.0 Paid Already By Or On Behalf Of Borrower At Closing - Section

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|--|--|
| 10.026 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_ADJUSTMENT_ITEMS/CLOSING_ADJUSTMENT_ITEM/CLOSING_ADJUSTMENT_ITEM_DETAIL | IntegratedDisclosureSectionType | Enumerated | PaidAlreadyByOrOnBehalfOfBorrowerAtClosing | Must exist when LoanPurposeType = "Purchase" AND ...CLOSING_COST_FUND/ClosingAdjustmentItemType = "SellerCredit" |
| Edit Description | | IntegratedDisclosureSectionType must be populated and equal to "PaidAlreadyByOrOnBehalfOfBorrowerAtClosing" for purchase transactions (needed to show that the Closing Adjustment Item Type belongs in this section) | | | |

12.5 Seller Credit – Closing Adjustment Item

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|------------|------------------|--|
| 10.038 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_ADJUSTMENT_ITEMS/CLOSING_ADJUSTMENT_ITEM/CLOSING_ADJUSTMENT_ITEM_DETAIL | ClosingAdjustmentItemType | Enumerated | SellerCredit | Must exist when LoanPurposeType = "Purchase" |
| Edit Description | | ClosingAdjustmentItemType must be populated and equal to "SellerCredit" for purchase transactions; even if no seller credits were part of the transaction | | | |

12.5.1 Seller Credit Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|------------|------------------|---|
| 10.036 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_ADJUSTMENT_ITEMS/CLOSING_ADJUSTMENT_ITEM/CLOSING_ADJUSTMENT_ITEM_DETAIL | ClosingAdjustmentItemAmount | Amount 9.2 | 2500.00 | Must exist when LoanPurposeType = "Purchase" And ClosingAdjustmentItemType = "SellerCredit" |
| Edit Description | | ClosingAdjustmentItemAmount must be populated, in a valid format and greater than or equal to zero for the Seller Credit amount for purchase transactions | | | |

12.6 OTHER CREDITS



12.0 Paid Already By Or On Behalf Of Borrower At Closing - Section

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|--|---|
| 10.162 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_ADJUSTMENT_ITEMS/CLOSING_ADJUSTMENT_ITEM/CLOSING_ADJUSTMENT_ITEM_DETAIL | IntegratedDisclosureSectionType | Enumerated | PaidAlreadyByOrOnBehalfOfBorrowerAtClosing | LoanPurposeType = "Purchase" and .../CLOSING_ADJUSTMENT_ITEM_DETAIL/ClosingAdjustmentItemType = one of "Gift Grant Other Rebate Credit" |
| Edit Description | | IntegratedDisclosureSectionType must be populated and equal to "PaidAlreadyByOrOnBehalfOfBorrowerAtClosing" for purchase transactions when there are Other Credit line items | | | |

12.6 Other Credits - Section

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|------------------------------------|------------|------------------|---|
| 10.163 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_ADJUSTMENT_ITEMS/CLOSING_ADJUSTMENT_ITEM/CLOSING_ADJUSTMENT_ITEM_DETAIL | IntegratedDisclosureSubsectionType | Enumerated | OtherCredits | Must exist when LoanPurposeType = "Purchase" and .../CLOSING_ADJUSTMENT_ITEM_DETAIL/ClosingAdjustmentItemType = one of "Gift Grant Other Rebate Credit" |

12.6 Other Credits – Line Items (If applicable)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|--------------------------------------|---|
| 10.042 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_ADJUSTMENT_ITEMS/CLOSING_ADJUSTMENT_ITEM/CLOSING_ADJUSTMENT_ITEM_DETAIL | ClosingAdjustmentItemType | Enumerated | Gift Grant Other Rebate Credit | Only if a gift, grant or rebate credit is part of the transaction |
| Edit Description | | ClosingAdjustmentItemType must be populated and equal to gift, grant or rebate credit when there are Other Credit line items | | | |

12.6.1 Other Credits Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|------------------|---|
| 10.039 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_ADJUSTMENT_ITEMS/CLOSING_ADJUSTMENT_ITEM/CLOSING_ADJUSTMENT_ITEM_DETAIL | ClosingAdjustmentItemAmount | Amount 9.2 | 750.00 | Must exist when LoanPurposeType = "Purchase" AND ClosingAdjustmentItemType equals one of "Gift Grant Other Rebate Credit" |
| Edit Description | | ClosingAdjustmentItemAmount must be populated and in a valid format when ClosingAdjustmentItemType equals one of "Gift Grant Other Rebate Credit for purchase transactions | | | |

Other Credit provided by an Individual

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|---|------------|------------------|---|
| 10.308 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_ADJUSTMENT_ITEMS/CLOSING_ADJUSTMENT_ITEM/CLOSING_ADJUSTMENT_ITEM_PAID_BY/INDIVIDUAL/NAME | FullName | String 100 | Epsilon | Must exist if LoanPurposeType = "Purchase" AND .../CLOSING_ADJUSTMENT_ITEM_DETAIL/ClosingAdjustmentItemType equals "Gift" |
| Edit Description | | FullName must be populated for purchase transactions when ClosingAdjustmentItemType equals "Gift" and was provided by an individual | | | |

or Other Credit provided by a Legal Entity

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|-------------------|---|
| 10.043 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_ADJUSTMENT_ITEMS/CLOSING_ADJUSTMENT_ITEM/CLOSING_ADJUSTMENT_ITEM_PAID_BY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL | FullName | String 100 | Epsilon Title Co. | Must exist if LoanPurposeType = "Purchase" AND .../CLOSING_ADJUSTMENT_ITEM_DETAIL/ClosingAdjustmentItemType equals one of "Grant Rebate Credit" |
| Edit Description | | FullName must be populated for purchase transactions when ClosingAdjustmentItemType equals "Grant" or "Rebate Credit" and was provided by legal entity | | | |

13.0 CALCULATION (BORROWER'S TRANSACTION) (PHASE 2)

| Summaries of Transactions | | |
|--|--------|---------------|
| BORROWER'S TRANSACTION (11.0 – 13.0) | | |
| 11.0 K. Due from Borrower at Closing | 11.0.1 | \$252,347.30 |
| 12.0 L. Paid Already by or on Behalf of Borrower at Closing | 12.0.1 | \$225,015.00 |
| 13.0 CALCULATION | | |
| 13.1 Total Due from Borrower at Closing (K) | 13.1.1 | \$252,347.30 |
| 13.2 Total Paid Already by or on Behalf of Borrower at Closing (L) | 13.2.1 | -\$227,015.00 |
| 13.3 Cash to Close - From - To Borrower | 13.3.1 | \$25,332.30 |

13.3.1 Cash to Close from Borrower Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|---|--|------------|------------------|---|
| 6.015 10.141 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_INFORMATION_DETAIL | CashFromBorrowerAtClosingAmount | Amount 9.2 | 25332.30 | Must exist if LoanPurposeType = "Purchase" CashToBorrowerAtClosingAmount does not exist |
| Edit Description | | CashFromBorrowerAtClosingAmount must be populated, in a valid format and greater than or equal to zero for purchase transactions | | | |

or Cash to Close to Borrower Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|---|--|------------|------------------|---|
| 6.016 10.142 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_INFORMATION_DETAIL | CashToBorrowerAtClosingAmount | Amount 9.2 | 25332.30 | MUST exist if LoanPurposeType = "Purchase" AND CashFromBorrowerAtClosingAmount does not exist |
| Edit Description | | CashToBorrowerAtClosingAmount must be populated, in a valid format and greater than or equal to zero for purchase transactions | | | |

PHASE 3**CLOSING DISCLOSURE SECTIONS**

The outline below is a list of the CD sections supported by data points that have been selected for Phase 3 critical edits. In addition to these, one additional critical edit was deferred from Phase 2 to Phase 3: the comparison of the values of PaymentFrequencyType as delivered under PAYMENT_RULE and under PROJECTED_PAYMENT. Although the same data point name is used, it is used in two different places in the UCD XML file. This critical edit checks to be sure that the same enumeration appears in both places.

- ❖ Closing Costs Details
 - 7.0 Loan Costs
 - A. Origination Charges
 - B. Services Borrower Did Not Shop For
 - C. Services Borrower Did Shop For
 - D. Total Loan Costs (Borrower-Paid)

 - 8.0 Other Costs
 - E. Taxes and Other Government Fees
 - F. Prepaids
 - G. Initial Escrow Payment at Closing
 - H. Other
 - I. Total Other Costs (Borrower - Paid)

 - 9.0 J. Total Closing Costs (Borrower – Paid)
 - Lender Credits

 - PaymentFrequencyType Value Comparison

UCD SPECIFICATION DIFFERENCES

The UCD Specification will remain as previously published. However, changes may be made to Conditionality Details to support the escalation of requirements or address data quality issues.

The tables below provide the differences in Phase 3 conditionality between the UCD Critical Edits Matrix, v5.0 and the UCD Delivery Specification (Appendix_I_Uniform_Closing_Dataset, v1.5). The “Critical Edits” row displays the text from the “Criteria” column in the CEM. The “UCD Specification Row” displays the text from Conditionality Details column. The CEM row is annotated to highlight the change to the Spec.

The “Col F” included in some critical edits below refers to CEM, v5.0, Tab Phase 3, and the Column F valid value(s) for the associated data point.

| UID 7.006 FeeTotalPercent (for UID 7.004 FeeType = “LoanDiscountPoints”) | |
|--|--|
| Critical Edits | Must exist for all loans when <u>IntegratedDisclosureSectionType = “OriginationCharges” AND FeeType = “LoanDiscountPoints” AND FeeActualPaymentAmount ≠ “0”</u> . Can be positive, <u>negative</u> or equal to zero. |
| UCD Specification | Required for all loans and must be <i>greater than or equal to zero</i> |

| UID 7.010 FeeActualPaymentAmount (for UID 7.004 FeeType = “LoanDiscountPoints”) | |
|---|---|
| Critical Edits | Must exist for all loans when <u>IntegratedDisclosureSectionType = “OriginationCharges” AND FeeType = “LoanDiscountPoints”</u> . <u>Can be positive, negative or equal to zero.</u> |
| UCD Specification | IF FeeType = “LoanDiscountPoints” AND FeeTotalPercent <> “0”. |

| UID 7.081 FeePaidToType (for fee types supporting line items under A. Origination Charges) | |
|--|--|
| Critical Edits | Must exist for all loans when <u>IntegratedDisclosureSectionType = “OriginationCharges” AND FeeType = value listed in Col F AND FeeActualPaymentAmount ≠ “0”</u> |
| UCD Specification | IF FeeType exists AND IntegratedDisclosureSectionType = “OriginationCharges” |

| UID 7.077 FeePaymentPaidByType (for fee types supporting line items under A. Origination Charges) | |
|---|---|
| Critical Edits | Must exist for all loans when <u>IntegratedDisclosureSectionType = “OriginationCharges” AND FeeType = value listed in Col F AND FeeActualPaymentAmount ≠ “0”</u> . The value “Seller” is not valid when LoanPurchaseType = “Refinance”. |
| UCD Specification | IF FeeType exists AND IntegratedDisclosureSectionType = “OriginationCharges” |

| UID 7.073 FeePaidToType (for fee types supporting line items under B. Services Borrower Did Not Shop For) | |
|---|---|
| Critical Edits | Must exist for all loans when <u>IntegratedDisclosureSectionType = “ServicesBorrowerDidNotShopFor” AND FeeType = value listed in Col F AND FeeActualPaymentAmount ≠ “0”</u> . |
| UCD Specification | IF FeeType exists AND IntegratedDisclosureSectionType = “ServicesBorrowerDidNotShopFor” |

| UID 7.029 FeePaymentPaidByType (for fee types supporting line items under B. Services Borrower Did Not Shop For) | |
|--|---|
| Critical Edits | Must exist for all loans when <u>IntegratedDisclosureSectionType = "ServicesBorrowerDidNotShopFor"</u> AND <u>FeeType = value listed in Col F AND FeeActualPaymentAmount ≠ "0"</u> . The value "Seller" is not valid when <u>LoanPurchaseType = "Refinance"</u> . |
| UCD Specification | IF FeeType exists AND <u>IntegratedDisclosureSectionType = "ServicesBorrowerDidNotShopFor"</u> |

| UID 7.074 FeePaidToType (for fee types supporting line items under C. Services Borrower Did Shop For) | |
|---|---|
| Critical Edits | Must exist for all loans when <u>IntegratedDisclosureSectionType = "ServicesBorrowerDidShopFor"</u> AND <u>FeeType = value listed in Col F AND FeeActualPaymentAmount ≠ "0"</u> |
| UCD Specification | IF FeeType exists AND <u>IntegratedDisclosureSectionType = "ServicesBorrowerDidShopFor"</u> |

| UID 7.049 FeePaymentPaidByType (for fee types supporting line items under C. Services Borrower Did Not Shop For) | |
|--|--|
| Critical Edits | Must exist for all loans when <u>IntegratedDisclosureSectionType = "ServicesBorrowerDidShopFor"</u> AND <u>FeeType = value listed in Col F AND FeeActualPaymentAmount ≠ "0"</u> . The value "Seller" is not valid when <u>LoanPurchaseType = "Refinance"</u> . |
| UCD Specification | IF FeeType exists AND <u>IntegratedDisclosureSectionType = "ServicesBorrowerDidShopFor"</u> |

| UID 8.197 FeeType = "RecordingFeeTotal" | |
|--|--|
| Critical Edits | Must exist for all loans when <u>at least one instance of FEE with [FeeType = ("RecordingFeeForDeed" OR "RecordingFeeForMortgage") AND FeeActualTotalAmount ≠ "0"] is present in DOCUMENT.</u> |
| UCD Specification | IF <u>FeeActualTotalAmount > "0"</u> for <u>FeeType = "RecordingFeeForDeed" or "RecordingFeeForMortgage"</u> . |

| UID 8.153 FeePaymentPaidByType (for FeeType = "RecordingFeeTotal" under E. TaxesAndOtherGovernmentFees) | |
|---|--|
| Critical Edits | Must exist for all loans when <u>IntegratedDisclosureSectionType = "TaxesAndOtherGovernmentFees"</u> AND <u>FeeType = "RecordingFeeTotal" AND FeeActualPaymentAmount ≠ "0"</u> |
| UCD Specification | IF <u>FeeType = "RecordingFeeTotal"</u> . |

| UID 8.190 FeePaymentPaidByType (for Transfer Tax Items under E. TaxesAndOtherGovernmentFees) | |
|--|--|
| Critical Edits | Must exist for all loans when <u>IntegratedDisclosureSectionType = "TaxesAndOtherGovernmentFees"</u> AND <u>FeeType = valid value AND FeeActualPaymentAmount ≠ "0"</u> |
| UCD Specification | IF <u>FeeType exists AND IntegratedDisclosureSectionType = "TaxesAndOtherGovernmentFees"</u> . |

| UID 8.170 8.243 8.273 8.301 FeePaidToType (for prepaid items supporting line items under F. Prepays) | |
|--|--|
| Critical Edits | Must exist for all loans when <u>IntegratedDisclosureSectionType = "Prepays"</u> AND <u>PrepaidItemType = value listed in Col F AND PrepaidItemActualPaymentAmount ≠ "0"</u> |
| UCD Specification | IF <u>PrepaidItemType <> "PrepaidInterest"</u> . |

| 8.021 8.239 8.262 8.269 PrepaidItemPaymentPaidByType (for prepaid items supporting line items under F. Prepaids) | |
|--|---|
| Critical Edits | Must exist for all loans when <u>IntegratedDisclosureSectionType = "Prepaids"</u> AND PrepaidItemType = value listed in Col F <u>AND PrepaidItemActualPaymentAmount ≠ "0"</u> |
| UCD Specification | IF PrepaidItemType <> "PrepaidInterest". |

| 8.248 PrepaidItemPerDiemAmount (for PrepaidItemType = "PrepaidInterest") | |
|--|---|
| Critical Edits | Must exist for all loans when <u>IntegratedDisclosureSectionType = "Prepaids"</u> AND PrepaidItemType = "PrepaidInterest" <u>AND PrepaidItemActualPaymentAmount ≠ "0"</u> |
| UCD Specification | IF PrepaidItemType = "PrepaidInterest". |

| 8.250 PrepaidItemPaidFromDate (for PrepaidItemType = "PrepaidInterest") | |
|---|---|
| Critical Edits | Must exist for all loans when <u>IntegratedDisclosureSectionType = "Prepaids"</u> AND PrepaidItemType = "PrepaidInterest" <u>AND PrepaidItemActualPaymentAmount ≠ "0"</u> |
| UCD Specification | IF PrepaidItemType = "PrepaidInterest" AND PrepaidItemPerDiemAmount > 0. |

| 8.251 PrepaidItemPaidThroughDate (for PrepaidItemType = "PrepaidInterest") | |
|--|---|
| Critical Edits | Must exist for all loans when <u>IntegratedDisclosureSectionType = "Prepaids"</u> AND PrepaidItemType = "PrepaidInterest" <u>AND PrepaidItemActualPaymentAmount ≠ "0"</u> |
| UCD Specification | IF PrepaidItemType = "PrepaidInterest" AND PrepaidItemPerDiemAmount > 0. |

| 8.257 FeePaidToType (for PrepaidItemType = "PrepaidInterest") | |
|---|---|
| Critical Edits | Must exist for all loans when <u>IntegratedDisclosureSectionType = "Prepaids"</u> AND PrepaidItemType = "PrepaidInterest" <u>AND PrepaidItemActualPaymentAmount ≠ "0"</u> |
| UCD Specification | IF PrepaidItemType = "PrepaidInterest" AND PrepaidItemPerDiemAmount > 0. |

| 8.253 PrepaidItemPaymentPaidByType (for PrepaidItemType = "PrepaidInterest") | |
|--|---|
| Critical Edits | Must exist for all loans when <u>IntegratedDisclosureSectionType = "Prepaids"</u> AND PrepaidItemType = "PrepaidInterest" <u>AND PrepaidItemActualPaymentAmount ≠ "0"</u> |
| UCD Specification | IF PrepaidItemType = "PrepaidInterest". |

| 8.171 8.140 8.277 8.285 EscrowMonthlyPaymentAmount (for escrow items supporting line items under G. Initial Escrow Payment at Closing) | |
|--|--|
| Critical Edits | Must exist for all loans when <u>IntegratedDisclosureSectionType = "InitialEscrowPaymentAtClosing"</u> <u>AND EscrowItemType = value listed in Col F AND EscrowItemActualPaymentAmount ≠ "0"</u> |
| UCD Specification | IF EscrowItemType exists |

| 8.189 8.179 8.282 8.290 FeePaidToType (for escrow items supporting line items under G. Initial Escrow Payment at Closing) | |
|---|--|
| Critical Edits | Must exist for all loans when <u>IntegratedDisclosureSectionType = "InitialEscrowPaymentAtClosing"</u> <u>AND EscrowItemType = value listed in Col F AND EscrowItemActualPaymentAmount ≠ "0"</u> |
| UCD Specification | IF EscrowMonthlyPaymentAmount > 0. |

| 8.173 8.142 8.279 8.287 EscrowItemPaymentPaidByType (for escrow items supporting line items under G. Initial Escrow Payment at Closing) | |
|---|--|
| Critical Edits | Must exist for all loans when <u>IntegratedDisclosureSectionType = "InitialEscrowPaymentAtClosing"</u> <u>AND EscrowItemType = value listed in Col F AND EscrowItemActualPaymentAmount ≠ "0"</u> |
| UCD Specification | IF EscrowItemType exists |

| 8.180 FeePaidToType (for fee types supporting line items under H. Other) | |
|--|---|
| Critical Edits | Must exist for all loans when <u>IntegratedDisclosureSectionType = "OtherCosts"</u> <u>AND FeeType = value listed in Col F AND FeeActualPaymentAmount ≠ "0"</u> |
| UCD Specification | IF FeeType exists AND <u>IntegratedDisclosureSectionType = "OtherCosts"</u> |

| 8.107 FeePaymentPaidByType (for fee types supporting line items under H. Other) | |
|---|---|
| Critical Edits | Must exist for all loans when <u>IntegratedDisclosureSectionType = "OtherCosts"</u> <u>AND FeeType = value listed in Col F AND FeeActualPaymentAmount ≠ "0"</u> |
| UCD Specification | IF FeeType exists AND <u>IntegratedDisclosureSectionType = "OtherCosts"</u> |

| 8.223 LenderCreditToleranceCureAmount | |
|--|--|
| Critical Edits | Must exist for all loans when (<u>IntegratedDisclosureSubsectionType = "LenderCredits"</u> <u>AND IntegratedDisclosureSubsectionPaymentAmount ≠ "0"</u>) |
| UCD Specification | IF <u>IntegratedDisclosureSubsectionType = "LenderCredits"</u> and lender must provide a tolerance cure. |

Closing Cost Details (Phase 3)

7.0 LOAN COSTS (PHASE 3)

| Loan Costs | 7.0 | Borrower-Paid | | Seller-Paid | | Paid by Others |
|--|-----|---------------|----------------|-------------|----------------|----------------|
| | | At Closing | Before Closing | At Closing | Before Closing | |
| 7.1 A. Origination Charges | | 7.1.1 | | | | |
| 01 7.2.1 % of Loan Amount 7.2 (Points) | | 7.2.2 | 7.2.3 | 7.2.4 | 7.2.5 | 7.2.6 |
| 7.4 B. Services Borrower Did Not Shop For | | 7.4.1 | | | | |
| 01 7.5 7.5.1 | | 7.5.2↓ | 7.5.3↓ | 7.5.4↓ | 7.5.5↓ | 7.5.6↓ |
| 7.6 C. Services Borrower Did Shop For | | 7.6.1 | | | | |
| 01 7.7↓ 7.7.1↓ | | 7.7.2↓ | 7.7.3↓ | 7.7.4↓ | 7.7.5↓ | 7.7.6↓ |
| 7.8 D. TOTAL LOAN COSTS (Borrower-Paid) | | 7.8.1 | | | | |
| 7.9 Loan Cost Subtotals (A + B + C) | | 7.9.2 | 7.9.3 | | | |

7.1 A. ORIGINATION CHARGES (PHASE 3)

| Loan Costs | 7.0 | Borrower-Paid | | Seller-Paid | | Paid by Others |
|-----------------------------------|---|-------------------------|----------------|-------------|----------------|----------------|
| | | At Closing | Before Closing | At Closing | Before Closing | |
| 7.1 A. Origination Charges | | 7.1.1 \$1,802.00 | | | | |
| 01 | 7.2.1 0.25% of Loan Amount 7.2 (Points) | 7.2.2 \$405.00 | 7.2.3 | 7.2.4 | 7.2.5 | 7.2.6 |
| 02 | 7.3 Loan Originator Compensation to TPO, Ltd. | 7.3.2↓ | 7.3.3↓ | 7.3.4↓ | 7.3.5↓ | 7.3.6 ↓ |
| | 7.3.1 ↓ | | | | | (L)\$1,215.00 |
| 03 | Borrower Application Fee | \$300.00 | | | | |
| 04 | Underwriting Fee | \$1,097.00 | | | | |

7.1 | 7.1.1 SECTION A HEADING AND AMOUNT

| Loan Costs | Borrower-Paid | |
|-----------------------------------|-------------------------|----------------|
| | At Closing | Before Closing |
| 7.1 A. Origination Charges | 7.1.1 \$1,802.00 | |

7.1 Origination Charges (Gray Bar heading)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|--|------------|--------------------|---|
| 7.001 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionType | Enumerated | OriginationCharges | One occurrence only of this data point = "OriginationCharges" must exist in each instance of DOCUMENT |
| | Edit will fire when: | 1. This data point = "OriginationCharges" is missing from DOCUMENT 2. More than one occurrence of this data point = "OriginationCharges" exists in DOCUMENT | | | |

7.1.1 Origination Charges (Gray Bar amount)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|--|------------|------------------|---|
| 7.002 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionTotal Amount | Amount 9.2 | 1802.00 | Must exist for all loans when IntegratedDisclosureSection Type="OriginationCharges" |
| | Edit Description | This data point is missing from DOCUMENT when criteria are met | | | |

7.2 LOAN DISCOUNT POINTS

| Loan Costs | Borrower-Paid | | Seller-Paid | | Paid by Others | |
|--|---------------|----------------|-------------|----------------|----------------|-------|
| | At Closing | Before Closing | At Closing | Before Closing | | |
| 01 7.2.1 0.25% of Loan Amount 7.2 (Points) | 7.2.2 | \$405.00 | 7.2.3 | 7.2.4 | 7.2.5 | 7.2.6 |

7.2 Points (label)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|--|------------|--------------------|---|
| 7.004 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | FeeType | Enumerated | LoanDiscountPoints | One occurrence only of this data point = "LoanDiscountPoints" must exist in each instance of DOCUMENT |
| Edit will fire when: | | 1. This data point = "LoanDiscountPoints" is missing from DOCUMENT 2. More than one occurrence of this data point = "LoanDiscountPoints" exists in DOCUMENT | | | |

7.2 Points (tagalong)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|--|------------|--------------------|--|
| 7.003 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | IntegratedDisclosureSectionType | Enumerated | OriginationCharges | Must exist for all loans when FeeType = "LoanDiscountPoints" |
| Edit will fire when: | | This data point = "OriginationCharges" is missing from FEE_DETAIL when FeeType = LoanDiscountPoints FeeType = "LoanDiscountPoints" | | | |

7.2.1 Percent of Loan Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|---|-------------|------------------|--|
| 7.006 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | FeeTotalPercent | Percent 3.4 | 0.2500 | Must exist for all loans when IntegratedDisclosureSectionType = "OriginationCharges" AND FeeType = "LoanDiscountPoints" AND FeeActualPaymentAmount ≠ "0" |
| Edit will fire when: | | 1. This data point is missing from FEE_DETAIL when FeeType = LoanDiscountPoints AND IntegratedDisclosureSectionType = "OriginationCharges" AND FeeActualPaymentAmount ≠ "0" 2. This data point = "0" when FeeActualPaymentAmount ≠ "0" | | | |

7.2.2 | 7.2.3 | 7.2.4 | 7.2.5 | 7.2.6 Actual Payment Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|---|------------|------------------|--|
| 7.010 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_PAYMENTS/FEE_PAYMENT | FeeActualPaymentAmount | Amount 9.2 | 405.00 | Must exist for all loans when IntegratedDisclosureSection Type = "OriginationCharges" AND FeeType = "LoanDiscountPoints" |
| | Edit will fire when: | This data point is missing from FEEPAYMENT when criteria are met. | | | |

7.2.1 Points Paid To Type

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|--|------------|------------------|---|
| 7.085 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | FeePaidToType | Enumerated | Broker | Must exist for all loans when IntegratedDisclosureSection Type = "OriginationCharges" FeeType = "LoanDiscountPoints" AND FeeActualPaymentAmount ≠ "0" |
| | Edit will fire when: | 1. This data point is missing from FEE_DETAIL when criteria are met 2. This data point's value is not "Broker", "Investor", "Lender", "Other" or "ThirdPartyProvider" | | | |

7.2.1 Points Paid To Type 'Other'

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|--|------------|------------------|---|
| 7.107 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | FeePaidToTypeOtherDescription | String 30 | BrokerAffiliate | Must exist for all loans when IntegratedDisclosureSection Type = "OriginationCharges" AND FeePaidToType = "Other" |
| | Edit will fire when: | 1: This data point is missing from FEE_DETAIL criteria are met 2. This data point's value is not "BrokerAffiliate" or "LenderAffiliate" | | | |

7.2.2 | 7.2.3 | 7.2.4 | 7.2.5 | 7.2.6 Points Paid By Type

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|---|------------|------------------|--|
| 7.008 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_PAYMENTS/FEE_PAYMENT | FeePaymentPaidByType | Enumerated | Buyer | Must exist for all loans when IntegratedDisclosureSection Type = "OriginationCharges" AND FeeType = "LoanDiscountPoints" AND FeeTotalPercent ≠ 0 |
| | Edit will fire when: | 1. This data point is missing from FEE_PAYMENT when criteria are met 2. This data point's value is not "Buyer", "Lender", "ThirdParty" or "Seller" 3. The value "Seller" is delivered when LoanPurchaseType = "Refinance" | | | |

7.3 FEES

| Loan Costs | Borrower-Paid | | Seller-Paid | | Paid by Others |
|---|---------------|----------------|-------------|----------------|--------------------------|
| | At Closing | Before Closing | At Closing | Before Closing | |
| 02 7.3 Loan Originator Compensation to TPO, Ltd. 7.3.1 ↓ | 7.3.2 ↓ | 7.3.3 ↓ | 7.3.4 ↓ | 7.3.5 ↓ | 7.3.6 ↓ (L)\$1,215.00 |
| 03 Borrower Application Fee | \$300.00 | | | | |
| 04 Underwriting Fee | \$1,097.00 | | | | |

7.3 Origination Fee (tagalong)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|---|------------|--------------------|---|
| 7.075 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | IntegratedDisclosureSectionType | Enumerated | OriginationCharges | Must exist for all loans for each FeeType in the UCD file that represents a fee reported on the CD under A. Origination Charges |
| | Edit will fire when: | This data point = "OriginationCharges" is missing from FEE_DETAIL when criteria are met | | | |

7.3 Origination Fee (label)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------|--|--|------------|------------------|--|
| 7.076 11.032 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | FeeType | Enumerated | ApplicationFee | Must exist for all loans when a fee with a valid value in an amount not equal to "0" is reported on the CD under A. Origination Charges IntegratedDisclosureSectionType= "OriginationCharges" And FeeType <> "LoanDiscountPoints" and fee amount is greater than 0 |
| | Edit will fire when: | This data point's value is not one of the following when IntegratedDisclosureSectionType = "OriginationCharges": 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 | | | |

7.3 Origination Fee Other than Discount Points - 'Other' Fee

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|--|------------|------------------|---|
| 7.005 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | FeeTypeOtherDescription | String 150 | | Must exist for all loans when IntegratedDisclosureSection Type = "OriginationCharges" AND FeeType = "Other" |
| Edit will fire when: | | 1. This data point is missing from FEE_DETAIL when are met 2. This data point's value is null (blank) | | | |

7.3.2 | 7.3.3 | 7.3.4 | 7.3.5 | 7.3.6 Origination Fee Actual Payment Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|---|------------|------------------|--|
| 7.079 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_PAYMENTS/FEE_PAYMENT | FeeActualPaymentAmount | Amount 9.2 | 300.00 | Must exist for all loans when IntegratedDisclosureSection Type = "OriginationCharges" AND FeeType is a valid value |
| Edit will fire when: | | This data point is missing from FEE when criteria are met | | | |

7.3.1 Origination Fee Paid To Type

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|---|------------|------------------|---|
| 7.081 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | FeePaidToType | Enumerated | Broker | Must exist for all loans when IntegratedDisclosureSection Type = "OriginationCharges" AND FeeType is a valid value AND FeeActualPaymentAmount ≠ "0" |
| Edit will fire when: | | 1. This data point is missing from FEE_DETAIL when criteria are met 2. This data point's value is not "Broker", "Investor", "Lender", "Other" or "ThirdPartyProvider" when FeeActualPaymentAmount is not equal to zero | | | |

7.3.1 Origination Fee Paid To Type - 'Other'

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|---|------------|------------------|---|
| 7.108 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | FeePaidToTypeOtherDescription | String 30 | BrokerAffiliate | Must exist for all loans when IntegratedDisclosureSection Type = "OriginationCharges" AND FeePaidToType = "Other" |
| Edit will fire when: | | 1. This data point is missing from FEE_DETAIL when criteria are met 2. This data point's value is not "BrokerAffiliate" or "LenderAffiliate" | | | |

7.3.2 | 7.3.3 | 7.3.4 | 7.3.5 | 7.3.6 Origination Fee Paid By Type

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|------------------------------------|---|--|------------|------------------|---|
| 7.077 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEE/FEE/FEE_PAYMENTS/FEE_PAYMENT | FeePaymentPaidByType | Enumerated | Buyer | Must exist for all loans when IntegratedDisclosureSection Type = "OriginationCharges" AND FeeType is a valid value AND FeeActualPaymentAmount ≠ "0" |
| <p>Edit will fire when:</p> | | <ol style="list-style-type: none"> 1. This data point is missing from FEE when criteria are met 2. This data point's value is not "Buyer", "Lender", "ThirdParty" or "Seller" when a fee exists for Origination Charges for transactions 3. The value "Seller" is delivered when LoanPurchaseType = "Refinance" | | | |

7.4 B. SERVICES BORROWER DID NOT SHOP FOR (PHASE 3)

| Loan Costs | 7.0 | Borrower-Paid | | Seller-Paid | | Paid by Others | |
|---|---|----------------|----------------|-------------|----------------|----------------|---------------------|
| | | At Closing | Before Closing | At Closing | Before Closing | | |
| 7.4 B. Services Borrower Did Not Shop For | | 7.4.1 \$236.55 | | | | | |
| 01 | 7.5 ↓ Supervisory Appraisal Charge to Valuation Mgt. | 7.5.1 ↓ ↓ | 7.5.2 ↓ | 7.5.3 ↓ | 7.5.4 ↓ | 7.5.5 ↓ | 7.5.6 \$405.00 ↓ |
| 02 | Credit Report Fee to Information, Inc. | | | \$29.80 | | | |
| 03 | Flood Certification Fee to Info Co. | | | | \$20.00 | | |

7.4 | 7.4.1 SECTION B HEADING AND AMOUNT

| Loan Costs | Borrower-Paid | |
|---|---------------|----------------|
| | At Closing | Before Closing |
| 7.4 B. Services Borrower Did Not Shop For | 7.4.1 | \$236.55 |

7.4 Services Borrower Did Not Shop For (Gray Bar heading)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|--|------------|-------------------------------|--|
| 7.023 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionType | Enumerated | ServicesBorrowerDidNotShopFor | One occurrence only of this data point = "ServicesBorrowerDidNotShopFor" must exist in each instance of DOCUMENT |
| Edit will fire when: | | 1. This data point = "ServicesBorrowerDidNotShopFor" is missing from DOCUMENT 2. More than one occurrence of this data point = "ServicesBorrowerDidNotShopFor" exists in DOCUMENT | | | |

7.4.1 Services Borrower Did Not Shop For (Gray Bar amount)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|--|------------|------------------|---|
| 7.024 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionTotal Amount | Amount 9.2 | 236.55 | Must exist for all loans when IntegratedDisclosureSectionType = "ServicesBorrowerDidNotShopFor" |
| Edit will fire when: | | This data point is missing from DOCUMENT when the criteria are met | | | |

7.5 FEES

| Loan Costs | Borrower-Paid | | Seller-Paid | | Paid by Others |
|---|---|----------------|----------------|----------------|-----------------------|
| | At Closing | Before Closing | At Closing | Before Closing | |
| 7.4 B. Services Borrower Did Not Shop For | | 7.4.1 \$236.55 | | | |
| 01 7.5 ↓ | 7.5.1 ↓ | 7.5.2 ↓ | 7.5.3 ↓ | 7.5.4 ↓ | 7.5.5 ↓ |
| Supervisory Appraisal Charge to Valuation Mgt. | | | | | 7.5.6 \$405.00 |
| 02 | Credit Report Fee to Information, Inc. | | \$29.80 | | |
| 03 | Flood Certification Fee to Info Co. | | | \$20.00 | |

7.5 Section B Fee (tagalong)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|---|------------|-------------------------------|--|
| 7.025 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | IntegratedDisclosureSectionType | Enumerated | ServicesBorrowerDidNotShopFor | FeeType exists and FeeActualPaymentAmount is populated |
| | Edit will fire when: | Must exist for all loans when a fee in an amount greater than "0" is reported on the CD under B. Services Borrower Did Not Shop For | | | |

7.5 Section B Fee (label)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|---|------------|--------------------|--|
| 7.026 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | FeeType | Enumerated | FloodCertification | Must exist for all loans when a fee with a valid value in an amount not equal to "0" is reported on the CD under B. Services Borrower Did Not Shop For |
| | Edit will fire when: | This data point's value is not one of the following when IntegratedDisclosureSectionType = "ServicesBorrowerDidNotShop For": 203KArchitecturalAndEngineeringFee 203KConsultantFee 203KInspectionFee 203KPermits 203KTitleUpdate ApplicationFee AppraisalDeskReviewFee AppraisalFee AppraisalFieldReviewFee AppraisalManagementCompanyFee AsbestosInspectionFee AssignmentFee AssumptionFee AutomatedUnderwritingFee AVMFee BondFee BondReviewFee CertificationFee CopyOrFaxFee CourierFee CreditReportFee DeedPreparationFee DisasterInspectionFee DocumentPreparationFee DryWallInspectionFee ElectricalInspectionFee ElectronicDocumentDeliveryFee EnvironmentalInspectionFee EscrowServiceFee EscrowWaiverFee FilingFee FloodCertification FoundationInspectionFee HeatingCoolingInspectionFee HighCostMortgageCounselingFee HomeInspectionFee LeadInspectionFee LendersAttorneyFee ManualUnderwritingFee MERSRegistrationFee MIInitialPremium MIUpfrontPremium MoldInspectionFee MunicipallienCertificateFee NotaryFee Other PestInspectionFee PlumbingInspectionFee PowerOfAttorneyPreparationFee PowerOfAttorneyRecordingFee PreclosingVerificationControlFee ProcessingFee PropertyInspectionWaiverFee PropertyTaxStatusResearchFee RadonInspectionFee ReconveyanceFee ReinspectionFee RoofInspectionFee SepticInspectionFee SettlementFee SigningAgentFee SmokeDetectorInspectionFee StateTitleInsuranceFee StructuralInspectionFee SubordinationFee SurveyFee TaxRelatedServiceFee TemporaryBuydownAdministrationFee TitleCertificationFee TitleClosingFee TitleClosingProtectionLetterFee TitleDocumentPreparationFee TitleEndorsementFee TitleExaminationFee TitleFinalPolicyShortFormFee TitleInsuranceBinderFee TitleInsuranceFee TitleLendersCoveragePremium TitleNotaryFee TitleServicesFeeTotal TitleServicesSalesTax TitleUnderwritingIssueResolutionFee UnderwritingFee USDARuralDevelopmentGuaranteeFee VAFundingFee VerificationOfAssetsFee VerificationOfEmploymentFee VerificationOfIncomeFee VerificationOfResidencyStatusFee VerificationOfTaxpayerIdentificationFee VerificationOfTaxReturnFee WaterTestingFee WellInspectionFee WireTransferFee | | | |

7.5 Section B Fee - 'Other'

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|---|------------|------------------|--|
| 7.027 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | FeeTypeOtherDescription | String 150 | | Must exist for all loans when IntegratedDisclosureSection Type = "ServicesBorrowerDidNotShopFor" AND FeeType = "Other" |
| | Edit will fire when: | 1. This data point is missing from FEE_DETAIL when criteria are met 2. This data point's value is null (blank) | | | |

7.5.2 | 7.5.3 | 7.5.4 | 7.5.5 | 7.5.6 Section B Fee Actual Payment Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|---|------------|------------------|---|
| 7.031 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_PAYMENTS/FEE_PAYMENT | FeeActualPaymentAmount | Amount 9.2 | 20.00 | Must exist for all loans when IntegratedDisclosureSection Type = "ServicesBorrowerDidNotShopFor" AND FeeType is a valid value |
| | Edit will fire when: | This data point is missing from FEE when criteria are met | | | |

7.5.1 Section B Fee Paid To Type

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|--|------------|------------------|--|
| 7.073 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | FeePaidToType | Enumerated | Broker | Must exist for all loans when IntegratedDisclosureSection Type = "ServicesBorrowerDidNotShopFor" AND FeeType is a valid value AND FeeActualPaymentAmount ≠ "0" |
| | Edit will fire when: | 1. This data point is missing from FEE_DETAIL when criteria are met 2. This data point's value is not "Broker", "Investor", "Lender", "Other" or "ThirdPartyProvider" | | | |

7.5.1 Section B Fee Paid To Type - 'Other'

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|---|------------|------------------|--|
| 7.109 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | FeePaidToTypeOtherDescription | String 30 | BrokerAffiliate | Must exist for all loans when IntegratedDisclosureSection Type = "ServicesBorrowerDidNotShopFor" AND FeePaidToType = "Other" |
| | Edit will fire when: | 1. This data point is missing from FEE_DETAIL when criteria are met 2. This data point's value is not "BrokerAffiliate" or "LenderAffiliate" | | | |

7.5.2 | 7.5.3 | 7.5.4 | 7.5.5 | 7.5.6 Section B Fee Paid By Type

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|------------------------------------|--|---|------------|------------------|--|
| 7.029 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_PAYMENTS/FEE_PAYMENT | FeePaymentPaidByType | Enumerated | Seller | Must exist for all loans when IntegratedDisclosureSection Type = "ServicesBorrowerDidNotShopFor" AND FeeType is a valid value AND FeeActualPaymentAmount ≠ "0" |
| <p>Edit will fire when:</p> | | <ol style="list-style-type: none"> 1. This data point is missing from FEE_PAYMENT when criteria are met 2. This data point's value is not "Buyer", "Lender", "ThirdParty" or "Seller" 3. The value "Seller" is delivered when LoanPurchaseType = "Refinance" | | | |

7.6 C. SERVICES BORROWER DID SHOP FOR (PHASE 3)

| Loan Costs | 7.0 | Borrower-Paid | | Seller-Paid | | Paid by Others |
|--|--|-------------------------|-----------------|-------------|----------------|----------------|
| | | At Closing | Before Closing | At Closing | Before Closing | |
| 7.6 C. Services Borrower Did Shop For | | 7.6.1 | \$620.50 | | | |
| 01 | 7.7 ↓ Pest Inspection Fee 7.7.1 ↓ to Pests Co. | 7.7.2 ↓ \$120.50 | 7.7.3 ↓ | 7.7.4 ↓ | 7.7.5 ↓ | 7.7.6 ↓ |
| 02 | Title-Lender's Coverage Premium to Epsilon Title Co. (optional) | | \$500.00 | | | |

7.6 | 7.6.1 SECTION C HEADING AND AMOUNT

| Loan Costs | Borrower-Paid | |
|--|---------------|-----------------|
| | At Closing | Before Closing |
| 7.6 C. Services Borrower Did Shop For | 7.6.1 | \$620.50 |

7.6 Services Borrower Did Shop For (Gray Bar heading)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|--|------------|----------------------------|---|
| 7.043 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionType | Enumerated | ServicesBorrowerDidShopFor | One occurrence only of this data point = "ServicesBorrowerDidShopFor" must exist in each instance of DOCUMENT |
| Edit will fire when: | | 1. This data point = "ServicesBorrowerDidShopFor" is missing from DOCUMENT 2. More than one occurrence of this data point = "ServicesBorrowerDidShopFor" exists in DOCUMENT | | | |

7.6.1 Services Borrower Did Shop For (Gray Bar Amount)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|--|------------|------------------|--|
| 7.044 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionTotalAmount | Amount 9.2 | 620.50 | Must exist for all loans when IntegratedDisclosureSectionType = "ServicesBorrowerDidShopFor" |
| Edit will fire when: | | This data point is missing from DOCUMENT when the criteria are met | | | |

7.7 FEES

| Loan Costs | Borrower-Paid | | Seller-Paid | | Paid by Others |
|---|-------------------------|-----------------|-------------|----------------|----------------|
| | At Closing | Before Closing | At Closing | Before Closing | |
| 7.6 C. Services Borrower Did Shop For | 7.6.1 \$620.50 | | | | |
| 01 7.7 ↓ Pest Inspection Fee 7.7.1 ↓ to Pests Co. | 7.7.2 ↓ \$120.50 | 7.7.3 ↓ | 7.7.4 ↓ | 7.7.5 ↓ | 7.7.6 ↓ |
| 02 Title-Lender's Coverage Premium to Epsilon Title Co. (optional) | | \$500.00 | | | |

7.7 Section C Fee (tagalong)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|--|------------|----------------------------|--|
| 7.045 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | IntegratedDisclosureSectionType | Enumerated | ServicesBorrowerDidShopFor | Must exist for all loans for each FeeType in the DOCUMENT that represents a fee reported on the CD under C. ServicesBorrowerDidShopFor |
| | Edit will fire when: | This data point = "ServicesBorrowerDidNotShopFor" is missing from FEE_DETAIL when criteria are met | | | |

Section C Fee (label)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|--|------------|-------------------|---|
| 7.046 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | FeeType | Enumerated | PestInspectionFee | Must exist for all loans when a fee with a valid value in an amount not equal to "0" is reported on the CD for ServicesBorrowerDidShopFor |
| | Edit will fire when: | This data point's value is not one of the following when IntegratedDisclosureSectionType = "ServicesBorrowerDidShopFor": 203KArchitecturalAndEngineeringFee 203KConsultantFee 203KInspectionFee 203KPermits 203KTitleUpdate ApplicationFee AppraisalDeskReviewFee AppraisalFee AppraisalFieldReviewFee AppraisalManagementCompanyFee AsbestosInspectionFee AssumptionFee AttorneyFee AutomatedUnderwritingFee AVMFee BondFee CertificationFee CopyOrFaxFee CourierFee CreditReportFee DeedPreparationFee DisasterInspectionFee DocumentPreparationFee DryWallInspectionFee ElectricalInspectionFee ElectronicDocumentDeliveryFee EnvironmentalInspectionFee EscrowServiceFee EscrowWaiverFee FilingFee FloodCertification FoundationInspectionFee HeatingCoolingInspectionFee HighCostMortgageCounselingFee HomeInspectionFee LeadInspectionFee LendersAttorneyFee ManualUnderwritingFee MERSRegistrationFee MIUpfrontPremium MoldInspectionFee NotaryFee Other PestInspectionFee PlumbingInspectionFee PowerOfAttorneyPreparationFee PowerOfAttorneyRecordingFee PreclosingVerificationControlFee ProcessingFee PropertyInspectionWaiverFee PropertyTaxStatusResearchFee RadonInspectionFee ReinspectionFee RoofInspectionFee SepticInspectionFee SettlementFee SigningAgentFee SmokeDetectorInspectionFee StateTitleInsuranceFee StructuralInspectionFee SubordinationFee SurveyFee TemporaryBuydownAdministrationFee TitleCertificationFee TitleClosingFee TitleClosingProtectionLetterFee TitleDocumentPreparationFee TitleEndorsementFee TitleExaminationFee TitleFinalPolicyShortFormFee TitleInsuranceBinderFee TitleInsuranceFee TitleLendersCoveragePremium TitleNotaryFee TitleOwnersCoveragePremium TitleServicesFeeTotal TitleServicesSalesTax TitleUnderwritingIssueResolutionFee UnderwritingFee VerificationOfAssetsFee VerificationOfEmploymentFee VerificationOfIncomeFee VerificationOfResidencyStatusFee VerificationOfTaxpayerIdentificationFee VerificationOfTaxReturnFee WaterTestingFee WellInspectionFee WireTransferFee | | | |

Section C Fee - 'Other'

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|------------------------------------|--|---|------------|------------------|---|
| 7.047 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | FeeTypeOtherDescription | String 150 | | Must exist for all loans when IntegratedDisclosureSection Type = "ServicesBorrowerDidShopFor" AND FeeType = "Other" |
| <p>Edit will fire when:</p> | | <p>1. This data point is missing from FEE_DETAIL when criteria are met 2. This data point's value is null (blank)</p> | | | |

Section C Fee Actual Payment Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|------------------------------------|--|--|------------|------------------|--|
| 7.051 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_PAYMENTS/FEE_PAYMENT | FeeActualPaymentAmount | Amount 9.2 | 120.50 | Must exist for all loans when IntegratedDisclosureSection Type = "ServicesBorrowerDidShopFor" AND FeeType is a valid value |
| <p>Edit will fire when:</p> | | <p>This data point is missing from FEE when criteria are met</p> | | | |

Section C Fee Paid To Type

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|------------------------------------|--|--|------------|------------------|---|
| 7.074 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | FeePaidToType | Enumerated | Broker | Must exist for all loans when IntegratedDisclosureSection Type = "ServicesBorrowerDidShopFor" AND FeeType is a valid value AND FeeActualPaymentAmount ≠ "0" |
| <p>Edit will fire when:</p> | | <p>1. This data point is missing from FEE_DETAIL when criteria are met 2. This data point's value is not "Broker", "Investor", "Lender", "Other" or "ThirdPartyProvider"</p> | | | |

Section C Fee Paid To Type - 'Other'

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|------------------------------------|--|---|------------|------------------|---|
| 7.110 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | FeePaidToTypeOtherDescription | String 30 | BrokerAffiliate | Must exist for all loans when IntegratedDisclosureSection Type = "ServicesBorrowerDidShopFor" AND FeePaidToType = "Other" |
| <p>Edit will fire when:</p> | | <p>1. This data point is missing from FEE_DETAIL when criteria are met 2. This data point's value is not "BrokerAffiliate" or "LenderAffiliate"</p> | | | |

Section C Fee Paid By Type

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|------------------------------------|--|--|------------|------------------|--|
| 7.049 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_PAYMENTS/FEE_PAYMENT | FeePaymentPaidByType | Enumerated | Buyer | Must exist for all loans when IntegratedDisclosureSectionType = "ServicesBorrowerDidShopFor" AND FeeType is a valid value AND FeeActualPaymentAmount ≠ "0" |
| <p>Edit will fire when:</p> | | <ol style="list-style-type: none"> 1. This data point is missing from FEE_DETAIL when criteria are met 2. This data point's value is not "Buyer", "Lender", "ThirdParty" or "Seller" 3. The value "Seller" is delivered when LoanPurchaseType = "Refinance" | | | |

7.8 D. TOTAL LOAN COSTS (BORROWER-PAID) (PHASE 3)

7.8 | 7.8.1 SECTION D HEADING AND AMOUNT

| | | | |
|--|-----|----------------------|-------------------|
| Loan Costs | 7.0 | Borrower-Paid | |
| | | At Closing | Before Closing |
| 7.8 D. TOTAL LOAN COSTS (Borrower-Paid) | | 7.8.1 | \$4,694.05 |
| 7.9 Loan Cost Subtotals (A + B + C) | | 7.9.2 | \$4,664.25 |
| | | 7.9.3 | \$29.80 |

7.8 Total Loan Costs (Gray Bar heading)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|--|------------|------------------|---|
| 7.063 6.006 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionType | Enumerated | TotalLoanCosts | One occurrence only of this data point = "TotalLoanCosts" must exist in each instance of DOCUMENT |
| Edit will fire when: | | 1. This data point = " TotalLoanCosts" is missing from DOCUMENT 2. More than one occurrence of this data point = " TotalLoanCosts" exists in DOCUMENT | | | |

7.8.1 Total Loan Costs (Gray Bar Amount)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|--|------------|------------------|---|
| 7.064 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionTotal Amount | Amount 9.2 | 4694.05 | Must exist for all loans when IntegratedDisclosureSection Type = "TotalLoanCosts" |
| Edit will fire when: | | This data point is missing from DOCUMENT when the criteria are met | | | |

8.0 OTHER COSTS (PHASE 3)

| Other Costs | 8.0 | Borrower-Paid | | Seller-Paid | | Paid by Others |
|--|--------|---------------|----------------|-------------|----------------|----------------|
| | | At Closing | Before Closing | At Closing | Before Closing | |
| 8.1 E. Taxes and Other Government Fees | | 8.1.1 | \$985.00 | | | |
| 8.4 F. Prepays | | 8.4.1 | \$1,598.00 | | | |
| 8.10 G. Initial Escrow Payment at Closing | | 8.10.1 | \$619.65 | | | |
| 8.16 H. Other | | 8.16.1 | \$1,650.00 | | | |
| 8.18 I. TOTAL OTHER COSTS (Borrower-Paid) | | 8.18.1 | \$4,852.65 | | | |
| 8.19 Other Costs Subtotals (E + F + G + H) | 8.19.1 | 8.19.2 | \$3,642.69 | 8.19.3 | \$1,209.96 | |

8.1 E. TAXES AND OTHER GOVERNMENT FEES (PHASE 3)

| Other Costs | 8.0 | Borrower-Paid | | Seller-Paid | | Paid by Others | |
|---|-----|---------------|-----------------|-------------|------------------------|----------------|--------|
| | | At Closing | Before Closing | At Closing | Before Closing | | |
| 8.1 E. Taxes and Other Government Fees | | 8.1.1 | \$985.00 | | | | |
| 01 8.2 Recording Fees 8.2 Deed: 8.2.1 \$40.00 8.2 Mortgage: 8.2.1 \$45.00 | | 8.2.2 | \$85.00 | 8.2.3 | 8.2.4 | 8.2.5 | 8.2.6 |
| 02 8.3 Transfer taxes to 8.3.1 State of Maryland | | 8.3.2↓ | | 8.3.3↓ | 8.3.4↓ \$950.00 | 8.3.5↓ | 8.3.6↓ |
| 03 8.3 Transfer taxes to 8.3.1 Montgomery County 8.3.1 | | | \$900.00 | | | | |

8.1 | 8.1.1 SECTION E HEADING AND AMOUNT

| Other Costs | Borrower-Paid | |
|---|---------------|-----------------|
| | At Closing | Before Closing |
| 8.1 E. Taxes and Other Government Fees | 8.1.1 | \$985.00 |

8.1 Taxes and Other Government Fees (Gray Bar Heading)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|--|------------|-----------------------------|--|
| 8.150 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionType | Enumerated | TaxesAndOtherGovernmentFees | One occurrence only of this data point = "TaxesAndOtherGovernmentFees" must exist in each instance of DOCUMENT |
| Edit will fire when: | | 1. This data point = "TaxesAndOtherGovernmentFees" is missing from DOCUMENT 2. More than one occurrence of this data point = "TaxesAndOtherGovernmentFees" exists in DOCUMENT | | | |

8.1.1 Taxes and Other Government Fees (Gray Bar Amount)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|--|------------|------------------|---|
| 8.003 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionTotal Amount | Amount 9.2 | 985.00 | One occurrence only must exist for all loans with IntegratedDisclosureSectionType = "TaxesAndOtherGovernmentFees" |
| Edit will fire when: | | This data point is missing from DOCUMENT when the criteria are met | | | |

8.2 RECORDING FEES

For the Recording Fees line item, at least 2, and up to 3, instances of FEE must be provided. One or two FEE containers will hold FeeType = "RecordingFeeForDeed" and/or "RecordingFeeForMortgage" along with the tagalong and FeeTotalPaymentAmount. The last instance of FEE will hold FeeType = "RecordingFeeTotal", the tagalong, FeeActualPaymentAmount and FeePaymentPaidByType.

8.2 | 8.2.1 RECORDING FEE FOR DEED AND/OR MORTGAGE

| Other Costs | Borrower-Paid | | Seller-Paid | | Paid by Others |
|---|---------------|----------------|-------------|----------------|----------------|
| | At Closing | Before Closing | At Closing | Before Closing | |
| 8.1 E. Taxes and Other Government Fees | 8.1.1 | \$985.00 | | | |
| 01 8.2 Recording Fees 8.2 Deed: 8.2.1 \$40.00 8.2 Mortgage: 8.2.1 \$45.00 | 8.2.2 | \$85.00 | 8.2.3 | 8.2.4 | 8.2.5 |
| | | | | | 8.2.6 |

8.2 Recording Fee for Deed and/or Mortgage (taglong)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|--|------------|-----------------------------|---|
| 8.205 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | IntegratedDisclosureSectionType | Enumerated | TaxesAndOtherGovernmentFees | Must exist for all loans for each FeeType in the UCD file that represents a recording fee reported on the CD under E. Taxes and Other Government Fees |
| | Edit will fire when: | This data point = "TaxesAndOtherGovernmentFees" is missing from FEE_DETAIL when (FeeType = "RecordingFeeForDeed") OR when (FeeType RecordingFeeForMortgage") | | | |

8.2 Recording Fee for Deed and/or Mortgage (label)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|--|------------|---------------------|--|
| 8.206 8.195 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | FeeType | Enumerated | RecordingFeeForDeed | Must exist for all loans when a recording fee listed below in an amount ≠ "0" is reported on the CD under E. Taxes And Other Government Fees |
| | Edit will fire when: | This data point's value is not "RecordingFeeForDeed" or "RecordingFeeForMortgage" when IntegratedDisclosureSectionType = TaxesAndOtherGovernmentFees | | | |

8.2.1 Recording Fee for Deed and/or Mortgage Total Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|--|------------|------------------|--|
| 8.207 8.155 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | FeeActualTotalAmount | Amount 9.2 | 40.00 | Must exist for all loans when IntegratedDisclosureSectionType = "TaxesAndOtherGovernmentFees" AND (FeeType = RecordingFeeForDeed OR RecordingFeeForMortgage) |
| | Edit will fire when: | 1. This data point is missing from FEE_DETAIL when FeeType = "RecordingFeeForDeed" OR RecordingFeeForMortgage" 2. The data point = "0" when FeeActualPaymentAmount ≠ "0" for FeeType = RecordingFeeTotal" | | | |

8.2.2 / 8.2.6 RECORDING FEE TOTAL AMOUNT

| Other Costs | Borrower-Paid | | Seller-Paid | | Paid by Others |
|---|---------------|----------------|-------------|----------------|----------------|
| | At Closing | Before Closing | At Closing | Before Closing | |
| 8.1 E. Taxes and Other Government Fees | | 8.1.1 \$985.00 | | | |
| 01 8.2 Recording Fees 8.2 Deed: 8.2.1 \$40.00 8.2 Mortgage: 8.2.1 \$45.00 | 8.2.2 \$85.00 | 8.2.3 | 8.2.4 | 8.2.5 | 8.2.6 |

Recording Fee Total (tagalong)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|---------------------------------|------------|-----------------------------|---|
| 8.209 8.208 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | IntegratedDisclosureSectionType | Enumerated | TaxesAndOtherGovernmentFees | Must exist for all loans when FeeType = "RecordingFeeTotal" |
| Edit will fire when: | This data point = "TaxesAndOtherGovernmentFees" is missing from FEE_DETAIL when FeeType = "RecordingFeeTotal" | | | | |

Recording Fee Total (label) – not on form

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|-----------------------------|------------|-------------------|---|
| 8.197 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | FeeType | Enumerated | RecordingFeeTotal | Must exist for all loans when at least one instance of FEE with [FeeType = ("RecordingFeeForDeed" OR "RecordingFeeForMortgage") AND FeeActualTotalAmount ≠ "0"] is present in DOCUMENT |
| Edit will fire when: | 1. A FEE container with this data point = "RecordingFeeTotal" is missing from DOCUMENT when at least one instances of FEE with [FeeType = ("RecordingFeeForDeed" OR "RecordingFeeForMortgage") AND FeeActualTotalAmount ≠ "0"] is present 2. More than one occurrence of this data point = "RecordingFeeTotal" exists in DOCUMENT | | | | |

8.2.2 | 8.2.3 | 8.2.4 | 8.2.5 | 8.2.6 Recording Fee Total Actual Payment Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|-----------------------------|------------|------------------|---|
| 8.193 8.192 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_PAYMENTS/FEE_PAYMENT | FeeActualPaymentAmount | Amount 9.2 | 85.00 | Must exist for all loans when IntegratedDisclosureSectionType = "TaxesAndOtherGovernmentFees" AND FeeType = "RecordingFeeTotal" |
| Edit will fire when: | This data point is missing from FEE when criteria are met | | | | |

8.3 TRANSFER TAXES

| Other Costs | Borrower-Paid | | Seller-Paid | | Paid by Others |
|---|---------------|----------------|-------------|-----------------|----------------|
| | At Closing | Before Closing | At Closing | Before Closing | |
| 8.1 E. Taxes and Other Government Fees | 8.1.1 | \$985.00 | | | |
| 01 8.2 Recording Fees 8.2 Deed: 8.2.1 \$40.00 8.2 Mortgage: 8.2.1 \$45.00 | 8.2.2 | \$85.00 | 8.2.3 | 8.2.4 | 8.2.5 |
| 02 8.3 Transfer taxes to 8.3.1 State of Maryland | 8.3.2↓ | | 8.3.3↓ | 8.3.4↓ \$950.00 | 8.3.5↓ |
| 03 8.3 Transfer taxes to 8.3.1 Montgomery County 8.3.1 | | \$900.00 | | | |

8.3 Transfer Tax (tagalong)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|---|--|------------|-----------------------------|--|
| 8.004 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEEES/FEE/FEE_DETAIL | IntegratedDisclosureSectionType | Enumerated | TaxesAndOtherGovernmentFees | Must exist for all loans for each FeeType in the UCD file that represents a transfer tax reported on the CD under E. Taxes And Other Government Fees |
| | Edit will fire when: | This data point = "TaxesAndOtherGovernmentFees" is missing from FEE_DETAIL when FeeType = valid value when criteria is met | | | |

8.3 Transfer Tax (label)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|---|--|------------|------------------------|--|
| 8.196 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEEES/FEE/FEE_DETAIL | FeeType | Enumerated | MortgageSurchargeState | Must exist for all loans when tax listed below in an amount ≠ "0" is reported on the CD under E. Taxes And Other Government Fees |
| | Edit will fire when: | This data point's value is not "MortgageSurchargeCountyOrParish", "MortgageSurchargeMunicipal", "MortgageSurchargeState", "Other" or "TransferTaxTotal" when IntegratedDisclosureSectionType = "TaxesAndOtherGovernmentFees" | | | |

8.3 Transfer Tax - Other (label)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|---|--|------------|--------------------------|---|
| 8.234 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEEES/FEE/FEE_DETAIL | FeeTypeOtherDescription | String 150 | MortgageSurchargeVillage | Must exist for all loans when IntegratedDisclosureSectionType = "TaxesAndOtherGovernmentFees" AND FeeType = "Other" |
| | Edit will fire when: | 1. This data point is missing from FEE when criteria are met 2. This data point's value is null (blank) | | | |

8.3.2 | 8.3.3 | 8.3.4 | 8.3.5 | 8.3.6 Transfer Tax Actual Payment Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|------------------------------------|--|---|------------|------------------|--|
| 8.192 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_PAYMENTS/FEE_PAYMENT | FeeActualPaymentAmount | Amount 9.2 | 950.00 | Must exist for all loans when IntegratedDisclosureSectionType = "TaxesAndOtherGovernmentFees" AND FeeType is a valid value |
| <p>Edit will fire when:</p> | | This data point is missing from FEE when criteria are met | | | |

8.3.2 | 8.3.3 | 8.3.4 | 8.3.5 | 8.3.6 Transfer Tax Payment Paid By Type

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|------------------------------------|--|---|------------|------------------|---|
| 8.190 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_PAYMENTS/FEE_PAYMENT | FeePaymentPaidByType | Enumerated | Seller | Must exist for all loans when IntegratedDisclosureSectionType = "TaxesAndOtherGovernmentFees" AND FeeType is a valid value AND FeeActualPaymentAmount ≠ "0" |
| <p>Edit will fire when:</p> | | <ol style="list-style-type: none"> 1. This data point is missing from FEE_PAYMENT when criteria are met 2. This data point's value is not "Buyer", "Lender", "ThirdParty" or "Seller" 3. The value "Seller" is delivered when LoanPurchaseType = "Refinance" | | | |

8.4 F. PREPAIDS (PHASE 3)

| Other Costs | 8.0 | Borrower-Paid | | Seller-Paid | | Paid by Others |
|---|-----|----------------|-------------------|-------------|----------------|----------------|
| | | At Closing | Before Closing | At Closing | Before Closing | |
| 8.4 F. Prepays | | 8.4.1 | \$1,598.00 | | | |
| 01 8.5 Homeowner's Insurance Premium 8.5.1 (12 mo.) to Insurance Co | | 8.5.2 | 8.5.3 \$1,209.96 | 8.5.4 | 8.5.5 | 8.5.6 |
| 02 8.6 Mortgage Insurance Premium 8.6.1 (1 mo.) to MI Co. | | 8.6.2 \$109.00 | 8.6.3 | 8.6.4 | 8.6.5 | 8.6.6 |
| 03 8.7 Prepaid Interest 8.7.1 (\$17.44 per day from 4/15/14 to 4/30/14) | | 8.7.2 \$279.04 | 8.7.3 | 8.7.4 | 8.7.5 | 8.7.6 |
| 04 8.8 Property Taxes 8.8.1 (6 mo.) to Any County USA | | 8.8.2 | 8.8.3 | 8.8.4 | 8.8.5 \$631.80 | 8.8.6 |
| 05 8.9↓ 8.9.1↓ | | 8.9.2↓ | 8.9.3↓ | 8.9.4↓ | 8.9.5↓ | 8.9.6↓ |

8.4 | 8.4.1 SECTION F HEADING AND AMOUNT

| Other Costs | Borrower-Paid | |
|-----------------------|---------------|-------------------|
| | At Closing | Before Closing |
| 8.4 F. Prepays | 8.4.1 | \$1,598.00 |

8.4 Prepays (Gray Bar Heading)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|--|------------|------------------|--|
| 8.009 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionType | Enumerated | Prepays | One occurrence only of this data point = "Prepays" must exist in each instance of DOCUMENT |
| Edit will fire when: | | 1. This data point = "Prepays" is missing from DOCUMENT 2. More than one occurrence of this data point = "Prepays" exists in DOCUMENT | | | |

8.4.1 Prepays (Gray Bar Amount)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|--|------------|------------------|---|
| 8.011 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionTotal Amount | Amount 9.2 | 1598.00 | One occurrence only must exist for all loans when: IntegratedDisclosureSection Type = "Prepays" |
| Edit will fire when: | | This data point is missing from DOCUMENT when the criteria are met | | | |

8.5 - 8.6 - 8.8 - 8.9 PREPAIDS

| Other Costs | Borrower-Paid | | Seller-Paid | | Paid by Others |
|---|------------------|------------------|-------------|----------------|----------------|
| | At Closing | Before Closing | At Closing | Before Closing | |
| 8.4 F. Prepaids | 8.4.1 \$1,598.00 | | | | |
| 01 8.5 Homeowner's Insurance Premium 8.5.1 (12 mo.) to Insurance Co | 8.5.2 | 8.5.3 \$1,209.96 | 8.5.4 | 8.5.5 | 8.5.6 |
| 02 8.6 Mortgage Insurance Premium 8.6.1 (1 mo.) to MI Co. | 8.6.2 \$109.00 | 8.6.3 | 8.6.4 | 8.6.5 | 8.6.6 |
| 04 8.8 Property Taxes 8.8.1 (6 mo.) to Any County USA | 8.8.2 | 8.8.3 | 8.8.4 | 8.8.5 \$631.80 | 8.8.6 |
| 05 8.9↓ 8.9.1↓ | 8.9.2↓ | 8.9.3↓ | 8.9.4↓ | 8.9.5↓ | 8.9.6↓ |

8.5 | 8.6 | 8.8 | 8.9 Prepaid Line Items (label)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------------|---|---|------------|----------------------------|--|
| 8.012 8.236 8.259 8.266 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_DETAIL | PrepaidItemType | Enumerated | HomeownersInsurancePremium | Must exist for all loans when a prepaid item listed in Col F in an amount ≠ "0" is reported on the CD under F. Prepaids. |
| | Edit will fire when: | This data point's value is not BoroughPropertyTax CityPropertyTax CondominiumAssociationDues CondominiumAssociationSpecialAssessment CooperativeAssociationDues CooperativeAssociationSpecialAssessment CountyPropertyTax DistrictPropertyTax EarthquakeInsurancePremium FloodInsurancePremium HailInsurancePremium HazardInsurancePremium HomeownersAssociationDues HomeownersAssociationSpecialAssessment HomeownersInsurancePremium MortgageInsurancePremium Other StatePropertyTax TownPropertyTax VolcanoInsurancePremium WindAndStormInsurancePremium when IntegratedDisclosureSectionType = "Prepaids" | | | |

8.5 | 8.6 | 8.8 | 8.9 Prepaid Line Items

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------------|---|---|------------|------------------|---|
| 8.210 8.235 8.258 8.265 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_DETAIL | IntegratedDisclosureSectionType | Enumerated | Prepaids | Must exist for all loans for each PrepaidItemType in the UCD file that represents a prepaid item reported on the CD under F. Prepaids |
| | Edit will fire when: | This data point = "Prepaids" is missing from PREPAID_ITEM_DETAIL when PrepaidItemType = valid value | | | |

8.9 Prepaid Line Item Blank line - Other (label)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|---|---|------------|------------------|--|
| 8.267 8.274 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_DETAIL | PrepaidItemTypeOtherDescription | String 150 | | Must exist for all loans when IntegratedDisclosureSectionType = "Prepaids" AND PrepaidItemType = "Other" |
| | Edit will fire when: | 1. This data point is missing from PREPAID_ITEM when criteria are met 2. This data point's value is null (blank) | | | |

8.5.2 | 8.5.3 | 8.5.4 | 8.5.5 | 8.5.6 | 8.6.2 | 8.6.3 | 8.6.4 | 8.6.5 | 8.6.6 | 8.8.2 | 8.8.3 | 8.8.4 | 8.8.5 | 8.8.6 | 8.9.2 | 8.9.3 | 8.9.4 | 8.9.5 | 8.9.6 Prepaid Item Actual Payment Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------------|--|--|------------|------------------|---|
| 8.022 8.241 8.264 8.271 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_PAYMENTS/PREPAID_ITEM_PAYMENT | PrepaidItemActualPaymentAmount | Amount 9.2 | 1209.96 | Must exist for all loans when IntegratedDisclosureSection Type = "Prepays" AND PrepaidItemType is a valid value " |
| Edit will fire when: | | This data point is missing from PREPAID_ITEM when criteria are met | | | |

8.5 | 8.6 | 8.8 | 8.9 Prepaid Item Paid To Type

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------------|---|---|------------|------------------|---|
| 8.170 8.243 8.273 8.301 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_DETAIL | FeePaidToType | Enumerated | Broker | Must exist for all loans when IntegratedDisclosureSection Type = "Prepays" AND PrepaidItemType is a valid value AND PrepaidItemActualPayment Amount ≠ "0" |
| Edit will fire when: | | 1. This data point is missing from PREPAID_ITEM_DETAIL when criteria are met 2. This data point's value is not "Broker", "Investor", "Lender", "Other" or "ThirdPartyProvider" | | | |

8.5.1 | 8.6.1 | 8.8.1 | 8.9.1 Prepaid Item Paid To Type - 'Other'

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------------|---|---|------------|------------------|---|
| 8.825 8.826 8.841 8.829 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_DETAIL | FeePaidToTypeOtherDescription | String 30 | BrokerAffiliate | Must exist for all loans when IntegratedDisclosureSection Type = "Prepays" AND PrepaidItemType is a valid value AND FeePaidToType = "Other" |
| Edit will fire when: | | 1. This data point is missing from PREPAID_ITEM_PAYMENT when criteria are met 2. This data point's value is not "BrokerAffiliate" or "LenderAffiliate" | | | |

8.5.2 | 8.5.3 | 8.5.4 | 8.5.5 | 8.5.6 | 8.6.2 | 8.6.3 | 8.6.4 | 8.6.5 | 8.6.6 | 8.8.2 | 8.8.3 | 8.8.4 | 8.8.5 | 8.8.6 | 8.9.2 | 8.9.3 | 8.9.4 | 8.9.5 | 8.9.6 Prepaid Item Payment Paid By Type

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------------|--|--|------------|------------------|---|
| 8.021 8.239 8.262 8.269 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_PAYMENTS/PREPAID_ITEM_PAYMENT | PrepaidItemPaymentPaidByType | Enumerated | Buyer | Must exist for all loans when IntegratedDisclosureSection Type = "Prepays" AND PrepaidItemType is a valid value AND PrepaidItemActualPayment Amount ≠ "0" |
| Edit will fire when: | | 1. This data point is missing from PREPAID_ITEM_PAYMENT when criteria are met 2. This data point's value is "Buyer", "Lender", "ThirdParty" or "Seller" 3. The value "Seller" is delivered when LoanPurchaseType = "Refinance" | | | |

8.7 PREPAID INTEREST

| Other Costs | Borrower-Paid | | Seller-Paid | | Paid by Others |
|---|----------------|------------------|-------------|----------------|----------------|
| | At Closing | Before Closing | At Closing | Before Closing | |
| 8.4 F. Prepays | | 8.4.1 \$1,598.00 | | | |
| 03 8.7 Prepaid Interest 8.7.1 (\$17.44 per day from 4/15/14 to 4/30/14) | 8.7.2 \$279.04 | 8.7.3 | 8.7.4 | 8.7.5 | 8.7.6 |

8.7 Prepaid Interest (tagalong)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|---|--|------------|------------------|---|
| 8.244 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_DETAIL | IntegratedDisclosureSectionType | Enumerated | Prepays | Must exist for all loans when PrepaidItemType = "PrepaidInterest" |
| Edit will fire when: | | This data point = "Prepays" is missing from PREPAID_ITEM_DETAIL when PrepaidItemType = "PrepaidInterest" | | | |

8.7 Prepaid Interest (label)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|---|--|------------|------------------|--|
| 8.245 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_DETAIL | PrepaidItemType | Enumerated | PrepaidInterest | One occurrence only of this data point = "PrepaidInterest" must exist in each instance of DOCUMENT |
| Edit will fire when: | | 1. This data point = "PrepaidInterest" is missing from DOCUMENT 2. More than one occurrence of PrepaidItemType = "PrepaidInterest" exists in DOCUMENT | | | |

8.7.1 Prepaid Interest (\$ per day)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|---|--|------------|------------------|--|
| 8.248 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_DETAIL | PrepaidItemPerDiemAmount | Amount 9.2 | 17.44 | Must exist for all loans when IntegratedDisclosureSectionType = "Prepays" AND PrepaidItemType = "PrepaidInterest" AND PrepaidItemActualPaymentAmount ≠ "0" |
| Edit will fire when: | | 1. This data point is missing from PREPAID_ITEM_DETAIL when criteria are met 2. This data point = "0" when PrepaidItemActualPaymentAmount ≠ "0" | | | |

8.7.1 Prepaid Interest Paid from Date

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|------------------------------------|---|---|------------|------------------|---|
| 8.250 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_DETAIL | PrepaidItemPaidFromDate | YYYY-MM-DD | 2014-04-15 | Must exist for all loans when IntegratedDisclosureSectionType = "Prepaids" AND PrepaidItemType = "PrepaidInterest" AND PrepaidItemActualPaymentAmount ≠ "0" |
| <p>Edit will fire when:</p> | | This data point is missing from PREPAID_ITEM_DETAIL when criteria are met | | | |

8.7.1 Prepaid Paid through Date

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|------------------------------------|---|---|------------|------------------|---|
| 8.251 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_DETAIL | PrepaidItemPaidThroughDate | YYYY-MM-DD | 2014-04-30 | Must exist for all loans when IntegratedDisclosureSectionType = "Prepaids" AND PrepaidItemType = "PrepaidInterest" AND PrepaidItemActualPaymentAmount ≠ "0" |
| <p>Edit will fire when:</p> | | This data point is missing from PREPAID_ITEM_DETAIL when criteria are met | | | |

8.7.2 | 8.7.3 | 8.7.4 | 8.7.5 | 8.7.6 Prepaid Interest Actual Payment Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|------------------------------------|--|---|------------|------------------|--|
| 8.255 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_PAYMENTS/PREPAID_ITEM_PAYMENT | PrepaidItemActualPaymentAmount | Amount 9.2 | 279.04 | Must exist for all loans when IntegratedDisclosureSectionType = "Prepaids" AND PrepaidItemType = "PrepaidInterest" |
| <p>Edit will fire when:</p> | | This data point is missing from PREPAID_ITEM when PrepaidItemType = "PrepaidInterest" | | | |

8.7.1 Prepaid Interest Paid To Type

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|------------------------------------|---|---|------------|------------------|---|
| 8.257 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_DETAIL | FeePaidToType | Enumerated | Broker | Must exist for all loans when IntegratedDisclosureSectionType = "Prepaids" AND PrepaidItemType = "PrepaidInterest" AND PrepaidItemActualPaymentAmount ≠ "0" |
| <p>Edit will fire when:</p> | | 1. This data point is missing from PREPAID_ITEM_DETAIL when criteria are met 2. This data point's value is not "Broker", "Investor", "Lender", "Other" or "ThirdPartyProvider" | | | |

8.7.1 Prepaid Interest Paid To Type - 'Other'

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|------------------------------------|---|---|------------|------------------|---|
| 8.827 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_DETAIL | FeePaidToTypeOtherDescription | String 30 | BrokerAffiliate | Must exist for all loans when IntegratedDisclosureSectionType = "Prepays" AND PrepaidItemType = "PrepaidInterest" AND FeePaidToType = "Other" |
| <p>Edit will fire when:</p> | | <p>1. This data point is missing from PREPAID_ITEM_DETAIL when criteria are met 2. This data point's value is not "BrokerAffiliate" or "LenderAffiliate"</p> | | | |

8.7.2 | 8.7.3 | 8.7.4 | 8.7.5 | 8.7.6 Prepaid Interest Paid By Type

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|------------------------------------|--|---|------------|------------------|--|
| 8.253 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREPAID_ITEM/PREPAID_ITEM_PAYMENTS/PREPAID_ITEM_PAYMENT | PrepaidItemPaymentPaidByType | Enumerated | Buyer | Must exist for all loans when IntegratedDisclosureSectionType = "Prepays" AND PrepaidItemType = "PrepaidInterest" AND PrepaidItemActualPaymentAmount ≠ "0" |
| <p>Edit will fire when:</p> | | <p>1. This data point is missing from PREPAID_ITEM_PAYMENT when criteria are met 2. This data point's value is "Buyer", "Lender", "ThirdParty" or "Seller" 3. The value "Seller" is delivered when LoanPurchaseType = "Refinance"</p> | | | |

8.10 G. INITIAL ESCROW PAYMENT AT CLOSING (PHASE 3)

| Other Costs | 8.0 | Borrower-Paid | | Seller-Paid | | Paid by Others |
|---|-----|---------------|-----------------|-------------|-----------------|----------------|
| | | At Closing | Before Closing | At Closing | Before Closing | |
| 8.10 G. Initial Escrow Payment at Closing | | 8.10.1 | \$619.65 | | | |
| 01 8.11 Homeowner's Insurance 8.11.1 (\$100.83 per month for 2 mo.) | | 8.11.2 | \$201.66 | 8.11.4 | | 8.11.6 |
| 02 8.12 Mortgage Insurance 8.12.1 (\$109.00 per month for 2 mo.) | | 8.12.2 | \$218.00 | 8.12.4 | | 8.12.6 |
| 03 8.13 Property Taxes 8.13.1 (\$105.30 per month for 2 mo.) | | 8.13.2 | | 8.13.4 | \$210.60 | 8.13.6 |
| 04 8.14 Condominium Dues 8.14.1 (\$50.00 per month for 4 mos.) | | 8.14.2 | \$200.00 | 8.14.4 | | 8.14.6 |

8.10 | 8.10.1 SECTION G HEADING AND AMOUNT

| Other Costs | Borrower-Paid | |
|--|---------------|-----------------|
| | At Closing | Before Closing |
| 8.10 G. Initial Escrow Payment at Closing | 8.10.1 | \$619.65 |

8.10 Initial Escrow Payment at Closing (Gray Bar Heading)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|---------------------------------|------------|-------------------------------|--|
| 8.023 11.085 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionType | Enumerated | InitialEscrowPaymentAtClosing | One occurrence only of this data point = "InitialEscrowPaymentAtClosing" must exist in each instance of DOCUMENT |
| Edit will fire when: | 1. This data point = "InitialEscrowPaymentAtClosing" is missing from DOCUMENT 2. More than one occurrence of this data point = "InitialEscrowPaymentAtClosing" exists in DOCUMENT | | | | |

8.10.1 Initial Escrow Payment at Closing (Gray Bar Amount)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|--|------------|------------------|---|
| 8.024 11.086 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionTotalAmount | Amount 9.2 | 619.65 | IntegratedDisclosureSectionType = "InitialEscrowPaymentAtClosing" |
| Edit will fire when: | IntegratedDisclosureSectionTotalAmount must be populated and in a valid format for Initial Escrow Payment at Closing | | | | |

8.11 / 8.14 ESCROW ITEMS

| Other Costs | Borrower-Paid | | Seller-Paid | | Paid by Others |
|---|-----------------|----------------|-----------------|----------------|----------------|
| | At Closing | Before Closing | At Closing | Before Closing | |
| 8.10 G. Initial Escrow Payment at Closing | 8.10.1 \$619.65 | | | | |
| 01 8.11 Homeowner's Insurance 8.11.1 (\$100.83 per month for 2 mo.) | 8.11.2 \$201.66 | | 8.11.4 | | 8.11.6 |
| 02 8.12 Mortgage Insurance 8.12.1 (\$109.00 per month for 2 mo.) | 8.12.2 \$218.00 | | 8.12.4 | | 8.12.6 |
| 03 8.13 Property Taxes 8.13.1 (\$105.30 per month for 2 mo.) | 8.13.2 | | 8.13.4 \$210.60 | | 8.13.6 |
| 04 8.14 Condominium Dues 8.14.1 (\$50.00 per month for 4 mos.) | 8.14.2 \$200.00 | | 8.14.4 | | 8.14.6 |

8.11 | 8.12 | 8.13 | 8.14 Initial Escrow Payment at Closing Line Items (tagalong)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------------|---|---|------------|-------------------------------|---|
| 8.297 8.298 8.299 8.300 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL | IntegratedDisclosureSectionType | Enumerated | InitialEscrowPaymentAtClosing | Must exist for all loans for each EscrowItemType in the UCD file that represents an escrow item reported on the CD under G. Initial Escrow Payment at Closing |
| | Edit will fire when: | This data point = "InitialEscrowPaymentAtClosing" is missing from ESCROW_ITEM_DETAIL when EscrowItemType is a valid value | | | |

8.11 | 8.12 | 8.13 | 8.14 Initial Escrow Payment at Closing Line Items (label)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------------|---|--|------------|---------------------|--|
| 8.169 8.175 8.276 8.284 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL | EscrowItemType | Enumerated | HomeownersInsurance | At least one item Must exist in DOCUMENT for all loans when EscrowIndicator = "true" |
| | Edit will fire when: | 1. This data point is missing from ESCROW_ITEM_DETAIL when criteria are met 2. This data point's value is not AssessmentTax CityBondTax CityPropertyTax CondominiumAssociationDues CondominiumAssociationSpecialAssessment ConstructionCompletionFunds CooperativeAssociationDues CooperativeAssociationSpecialAssessment CountyBondTax CountyPropertyTax DistrictPropertyTax EarthquakeInsurance EnergyEfficientImprovementFunds FloodInsurance HailInsurancePremium HazardInsurance HomeownersAssociationDues HomeownersAssociationSpecialAssessment HomeownersInsurance MortgageInsurance Other ParishTax PestInsurance RehabilitationFunds SchoolPropertyTax StatePropertyTax TownPropertyTax TownshipPropertyTax VillagePropertyTax VolcanoInsurance WindstormInsurance when IntegratedDisclosureSectionType = "InitialEscrowPaymentAtClosing" | | | |

8.14 Initial Escrow Payment at Closing Line Item

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|---|--|------------|--------------------|--|
| 8.056 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL | EscrowItemTypeOtherDescription | String 150 | BoroughPropertyTax | Must exist for all loans when IntegratedDisclosureSectionType = "InitialEscrowPaymentAtClosing" AND EscrowItemType = "Other" |
| Edit will fire when: | | 1. This data point is missing from ESCROW_ITEM when criteria are met 2. This data point's value is not BoroughPropertyTax | | | |

8.11.1 | 8.14.1 | 8.12.1 | 8.13.1 Initial Escrow Payment at Closing Item Monthly Payment Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------------|---|--|------------|------------------|---|
| 8.171 8.140 8.277 8.285 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL | EscrowMonthlyPaymentAmount | Amount 9.2 | 100.83 | Must exist for all loans when IntegratedDisclosureSectionType = "InitialEscrowPaymentAtClosing" AND EscrowItemType = value listed AND EscrowItemActualPaymentAmount ≠ "0" |
| Edit will fire when: | | 1. This data point is missing from ESCROW_ITEM_DETAIL when criteria are met 2. This data point = "0" when EscrowItemActualPaymentAmount ≠ "0" | | | |

8.11.2 | 8.11.4 | 8.11.6 | 8.14.2 | 8.14.4 | 8.14.6 | 8.12.2 | 8.12.4 | 8.12.6 | 8.13.2 | 8.13.4 | 8.13.6 Initial Escrow Payment At Closing Item Actual Payment Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------------|--|---|------------|------------------|---|
| 8.198 8.202 8.280 8.288 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_PAYMENT/ESCROW_ITEM_PAYMENT | EscrowItemActualPaymentAmount | Amount 9.2 | 201.66 | Must exist for all loans when IntegratedDisclosureSectionType = "InitialEscrowPaymentAtClosing" AND EscrowItemType is a valid value |
| Edit will fire when: | | This data point is missing from ESCROW_ITEM when an EscrowItemType exists | | | |

8.11.1 | 8.14.1 | 8.12.1 | 8.13.1 Initial Escrow Payment At Closing Payment Paid To Type

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------------|---|--|------------|------------------|---|
| 8.189 8.179 8.282 8.290 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL | FeePaidToType | Enumerated | Broker | Must exist for all loans when IntegratedDisclosureSectionType = "InitialEscrowPaymentAtClosing" AND EscrowItem Type = a valid value AND EscrowItemActualPaymentAmount ≠ "0" |
| Edit will fire when: | | 1. This data point is missing from ESCROW_ITEM_DETAIL when criteria are met 2. This data point's value is not "Broker", "Investor", "Lender", "Other" or "ThirdPartyProvider" | | | |

8.11.1 | 8.14.1 | 8.12.1 | 8.13.1 Initial Escrow Payment At Closing Payment Paid To Type

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------------|---|---|------------|------------------|---|
| 8.830 8.831 8.832 8.833 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL | FeePaidToTypeOtherDescription | String 30 | BrokerAffiliate | Must exist for all loans when IntegratedDisclosureSectionType = "InitialEscrowPaymentAtClosing" AND EscrowItemType is a valid value AND FeePaidToType = "Other" |
| Edit will fire when: | | 1. This data point is missing from ESCROW_ITEM_DETAIL when criteria are met 2. This data point's value is not "BrokerAffiliate" or "LenderAffiliate" | | | |

8.11.2 | 8.11.4 | 8.11.6 | 8.14.2 | 8.14.4 | 8.14.6 | 8.12.2 | 8.12.4 | 8.12.6 | 8.13.2 | 8.13.4 | 8.13.6 Initial Escrow Payment At Closing Payment Paid By Type

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points and Criteria (Must exist when...) |
|-------------------------------|---|---|------------|------------------|---|
| 8.173 8.142 8.279 8.287 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_PAYMENTS/ESCROW_ITEM_PAYMENT | EscrowItemPaymentPaidByType | Enumerated | Buyer | Must exist for all loans when IntegratedDisclosureSectionType = "InitialEscrowPaymentAtClosing" AND EscrowItemType is a valid value AND EscrowItemActualPaymentAmount ≠ "0" |
| Edit will fire when: | | 1. This data point is missing from ESCROW_ITEM_PAYMENT when criteria are met 2. This data point's value is not "Buyer", "Lender", "ThirdParty" or "Seller" 3. The value "Seller" is delivered when LoanPurchaseType = "Refinance" | | | |

8.16 H. OTHER (PHASE 3)

| Other Costs | 8.0 | Borrower-Paid | | Seller-Paid | | Paid by Others | |
|--|-----|---------------|-------------------|-------------|-------------------|-----------------|---------|
| | | At Closing | Before Closing | At Closing | Before Closing | | |
| 8.16 H. Other | | 8.16.1 | \$1,650.00 | | | | |
| 01 8.17↓ HOA Special Assessment 8.17.1↓to HOA Acre Inc. | | 8.17.2↓ | \$500.00 | 8.17.3↓ | 8.17.4↓ | 8.17.5↓ | 8.17.6↓ |
| 02 Home Inspection Fee to HOA Acre Inc. | | | \$150.00 | | | | |
| 03 Home Warranty Fee to Engineers Inc. | | | | | | \$750.00 | |
| 04 Mold Inspection to Inspector Inc. | | | | | \$450.00 | | |
| 05 Real Estate Commission (Listing) to Alpha Real Estate Broker | | | | | \$5,700.00 | | |
| 06 Real Estate Commission (Selling) to Omega Real Estate Broker | | | | | \$5,700.00 | | |
| 07 Title – Owner’s Title Insurance (optional) to Epsilon Title Co. | | | \$1,000.00 | | | | |

8.16 | 8.16.1 SECTION H HEADING AND AMOUNT

| Other Costs | Borrower-Paid | |
|----------------------|---------------|-------------------|
| | At Closing | Before Closing |
| 8.16 H. Other | 8.16.1 | \$1,650.00 |

8.16 Other Costs (Gray Bar Heading)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|--|------------|------------------|---|
| 8.062 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionType | Enumerated | OtherCosts | One occurrence only of this data point = "OtherCosts" must exist in each instance of DOCUMENT |
| Edit will fire when: | | 1. This data point = "OtherCosts" is missing from DOCUMENT 2. More than one occurrence of this data point = "OtherCosts" exists in DOCUMENT | | | |

8.16.1 Other Costs (Gray Bar Amount)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|--|------------|------------------|--|
| 8.064 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionTotal Amount | Amount 9.2 | 1650.00 | One occurrence only must exist for all loans when: IntegratedDisclosureSection Type = "OtherCosts" |
| Edit will fire when: | | This data point is missing from DOCUMENT when the criteria are met | | | |

8.17 OTHER COSTS

| Other Costs | Borrower-Paid | | Seller-Paid | | Paid by Others |
|--|---------------|----------------|-------------|----------------|----------------|
| | At Closing | Before Closing | At Closing | Before Closing | |
| 8.16 H. Other | 8.16.1 | \$1,650.00 | | | |
| 01 8.17.1 HOA Special Assessment to HOA Acre Inc. | 8.17.2 | \$500.00 | 8.17.3 | 8.17.4 | 8.17.5 |
| 02 Home Inspection Fee to HOA Acre Inc. | | \$150.00 | | | |
| 03 Home Warranty Fee to Engineers Inc. | | | | | \$750.00 |
| 04 Mold Inspection to Inspector Inc. | | | | \$450.00 | |
| 05 Real Estate Commission (Listing) to Alpha Real Estate Broker | | | | \$5,700.00 | |
| 06 Real Estate Commission (Selling) to Omega Real Estate Broker | | | | \$5,700.00 | |
| 07 Title – Owner’s Title Insurance (optional) to Epsilon Title Co. | | \$1,000.00 | | | |

8.17 Other Cost (tagalong)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|---|------------|------------------|---|
| 8.065 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | IntegratedDisclosureSectionType | Enumerated | OtherCosts | Must exist for all loans for each FeeType in the UCD file that represents a fee reported on the CD under H. Other |
| | Edit will fire when: | This data point = "OtherCosts" is missing from FEE_DETAIL when FeeType is a valid value | | | |

8.17 Other Cost (label)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|---|------------|--|--|
| 8.066 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | FeeType | Enumerated | HomeownersAssociationSpecialAssessment | Must exist for all loans when a fee listed in Col F in an amount ≠"0" is reported on the CD under H. Other |
| | Edit will fire when: | This data point's value is not 203KTitleUpdate AsbestosInspectionFee AssignmentFee AttorneyFee BankruptcyMonitoringFee BondFee CertificationFee CLOAccessFee CondominiumAssociationDues CondominiumAssociationSpecialAssessment CooperativeAssociationDues CooperativeAssociationSpecialAssessment CopyOrFaxFee CourierFee CreditDisabilityInsurancePremium CreditLifeInsurancePremium CreditPropertyInsurancePremium CreditUnemploymentInsurancePremium DebtCancellationInsurancePremium DisasterInspectionFee DocumentPreparationFee DryWallInspectionFee ElectricalInspectionFee EnvironmentalInspectionFee EscrowServiceFee FilingFee FoundationInspectionFee GeneralCounselFee HeatingCoolingInspectionFee HomeInspectionFee HomeownersAssociationDues HomeownersAssociationSpecialAssessment HomeWarrantyFee LeadInspectionFee ManufacturedHousingInspectionFee MoldInspectionFee MunicipalLienCertificateFee NotaryFee Other PayoffRequestFee PestInspectionFee PlumbingInspectionFee PowerOfAttorneyPreparationFee RadonInspectionFee RealEstateCommissionBuyersBroker RealEstateCommissionSellersBroker ReconveyanceFee RepairsFee RoofInspectionFee SepticInspectionFee SettlementFee SigningAgentFee SmokeDetectorInspectionFee StructuralInspectionFee SurveyFee TitleOwnersCoveragePremium WaterTestingFee WellInspectionFee WireTransferFee when IntegratedDisclosureSectionType = "OtherCosts" | | | |

8.17 Other Cost - 'Other'

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|--|------------|------------------|--|
| 8.067 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | FeeTypeOtherDescription | String 150 | | Must exist for all loans when IntegratedDisclosureSectionType = "OtherCosts" AND FeeType = "Other" |
| | Edit will fire when: | 1. This data point is missing from FEE when criteria are met 2. This data point's value is null (blank) | | | |

8.17.2 | 8.17.3 | 8.17.4 | 8.17.5 | 8.17.6 Other Cost Actual Payment Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|---|------------|------------------|---|
| 8.108 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_PAYMENTS/FEE_PAYMENT | FeeActualPaymentAmount | Amount 9.2 | 500.00 | Must exist for all loans when IntegratedDisclosureSectionType = "OtherCosts" AND FeeType is a valid value |
| | Edit will fire when: | This data point is missing from FEE when criteria are met | | | |

8.17.1 Other Cost Payment Paid To Type

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|---|------------|------------------|---|
| 8.180 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | FeePaidToType | Enumerated | Broker | Must exist for all loans when IntegratedDisclosureSectionType = "OtherCosts" AND FeeType = value listed in Col F AND FeeActualPaymentAmount ≠ "0" |
| Edit will fire when: | | 1. This data point is missing from PREPAID_ITEM_DETAIL when criteria are met 2. This data point's value is not "Broker", "Investor", "Lender", "Other" or "ThirdPartyProvider" | | | |

8.17.1 Other Cost Payment Paid To Type - 'Other'

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|---|------------|------------------|--|
| 8.834 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_DETAIL | FeePaidToTypeOtherDescription | String 30 | BrokerAffiliate | Must exist for all loans when IntegratedDisclosureSectionType = "OtherCosts" AND FeePaidToType = "Other" |
| Edit will fire when: | | 1. This data point is missing from FEE_DETAIL when criteria are met 2. This data point's value is not "BrokerAffiliate" or "LenderAffiliate" | | | |

8.17.2 | 8.17.3 | 8.17.4 | 8.17.5 | 8.17.6 Other Cost Payment Paid By Type

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points and Criteria (Must exist when...) |
|-----------------------------|--|---|------------|------------------|---|
| 8.107 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FEE_INFORMATION/FEES/FEE/FEE_PAYMENTS/FEE_PAYMENT | FeePaymentPaidByType | Enumerated | Buyer | Must exist for all loans when IntegratedDisclosureSectionType = "OtherCosts" AND FeeType = value listed in Col F AND FeeActualPaymentAmount ≠ "0" |
| Edit will fire when: | | 1. This data point is missing from FEE_PAYMENT when criteria are met 2. This data point's value is not "Buyer", "Lender", "ThirdParty" or "Seller" 3. The value "Seller" is delivered when LoanPurchaseType = "Refinance" | | | |

8.18 I. TOTAL OTHER COSTS (BORROWER-PAID) (PHASE 3)

| | | | |
|--|-----|----------------------|-------------------|
| Other Costs | 8.0 | Borrower-Paid | |
| | | At Closing | Before Closing |
| 8.18 I. TOTAL OTHER COSTS (Borrower-Paid) | | 8.18.1 | \$4,852.65 |
| 8.19 Other Costs Subtotals (E + F + G + H) | | 8.19.2 | \$3,642.69 |
| | | 8.19.3 | \$1,209.96 |

8.18 | 8.18.1 SECTION I HEADING AND AMOUNT

8.18 Total Other Costs (Gray Bar Heading)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|--|------------|------------------|--|
| 8.072 6.009 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionType | Enumerated | TotalOtherCosts | One occurrence only of this data point = "TotalOtherCosts" must exist in each instance of DOCUMENT |
| Edit will fire when: | | 1. This data point = "TotalOtherCosts" is missing from DOCUMENT 2. More than one occurrence of this data point = "TotalOtherCosts" exists in DOCUMENT | | | |

8.18.1 Total Other Costs (Gray Bar Amount)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-----------------------------|--|--|------------|------------------|---|
| 8.074 6.011 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionTotal Amount | Amount 9.2 | 4852.65 | One occurrence only must exist for all loans when: IntegratedDisclosureSection Type = "TotalOtherCosts" |
| Edit will fire when: | | This data point is missing from DOCUMENT when the criteria are met | | | |

9.1 J. TOTAL CLOSING COSTS (BORROWER-PAID) (PHASE 3)

Note that there must be 2 instances of INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL/IntegratedDisclosureSectionType = "TotalClosingCosts" in each instance of DOCUMENT. One to serve as the Gray Bar Heading for Section J. The other serves as the "tagalong" for the Lender Credits line item.

| | Borrower-Paid | |
|--|-------------------|-------------------|
| | At Closing | Before Closing |
| 9.1 J. TOTAL CLOSING COSTS (Borrower-Paid) | 9.1.1 | \$9,697.10 |
| 9.2 Closing Costs Subtotals (D + I) | 9.2.2 \$10,167.30 | 9.2.3 \$29.80 |
| 9.3 Lender Credits 9.3.1 Includes \$200 credit for increase in Closing Costs above legal limit | 9.3.2 | \$-500.00 |

9.1 | 9.1.1 TOTAL CLOSING COSTS (BORROWER-PAID) HEADING AND AMOUNT

| | Borrower-Paid | |
|---|---------------|-------------------|
| | At Closing | Before Closing |
| 9.1 J. TOTAL CLOSING COSTS (Borrower-Paid) | 9.1.1 | \$9,697.10 |

9.3 LENDER CREDITS (PHASE 3)

| | | |
|--|----------------------|-----------------------|
| 9.3 Lender Credits 9.3.1 Includes \$200 credit for increase in Closing Costs above legal limit | Borrower-Paid | |
| | At Closing | Before Closing |
| | 9.3.2 | \$-500.00 |

9.3 Lender Credits (Tagalong)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------|--|---|------------|--|--|
| 8.296 6.003 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionType | Enumerated | TotalClosingCosts (second instance) | One occurrence only must exist for (IntegratedDisclosureSectionType = "TotalClosingCosts" AND IntegratedDisclosureSubsectionPaymentAmount) |
| Edit will fire when: | | This data point is missing from INTEGRATED_DISCLOSURE_SECTION_SUMMARY when criteria are met | | | |

9.3 Lender Credits (Label)

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------|--|---|------------|------------------|--|
| 6.014 8.085 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSubsectionType | Enumerated | LenderCredits | One occurrence only must exist for (IntegratedDisclosureSectionType = "TotalClosingCosts" AND IntegratedDisclosureSubsectionPaymentAmount) |
| Edit will fire when: | | This data point is missing from INTEGRATED_DISCLOSURE_SECTION_SUMMARY when criteria are met | | | |

9.3.1 Lender Credit Tolerance Cure Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------|--|---|------------|------------------|--|
| 8.223 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | LenderCreditToleranceCureAmount | Amount 9.2 | 200.00 | Must exist for all loans when (IntegratedDisclosureSubsectionType = "LenderCredits" AND IntegratedDisclosureSubsectionPaymentAmount ≠ "0") |
| Edit will fire when: | | This data point is missing from INTEGRATED_DISCLOSURE_SECTION_SUMMARY when criteria are met | | | |

9.3.2 Lender Credits Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|------------------------------------|--|--|------------|------------------|--|
| 8.204 6.013 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_PAYMENTS/INTEGRATED_DISCLOSURE_SECTION_PAYMENT | IntegratedDisclosureSubsectionPaymentAmount | Amount 9.2 | -500.00 | Must exist for all loans when IntegratedDisclosureSubsectionType = "LenderCredits" |
| <p>Edit will fire when:</p> | | <p>This data point is missing from INTEGRATED_DISCLOSURE_SECTION_SUMMARY when criteria are met</p> | | | |

CRITICAL EDITS DEFERRED FROM PHASE 2

4.3 | 5.5 (PERIOD) PRINCIPAL & INTEREST | ESTIMATED TOTAL (PERIOD) AMOUNT--PAYMENT FREQUENCY TYPE COMPARISON

4.3 - 5.5/5.6.2 PAYMENT FREQUENCY COMPARISON

4.0 Loan Terms

4.3 **Monthly** Principal & Interest

See Projected Payments below for your Estimated Total Monthly Payment

5.0 Projected Payments

| | | | |
|--|---|-------------|---------------|
| 5.5 Estimated Total Monthly Payment | 5.6 Estimated Taxes, Insurance & Assessments | 5.6.1 \$533 | 5.6.2 a month |
|--|---|-------------|---------------|

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|------------------|---|
| 4.014 11.046 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE | PaymentFrequencyType | Enumerated | Monthly | Required for all loans and must be the same value as PROJECTED_PAYMENT/PaymentFrequencyType |
| 5.009 5.065 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/PROJECTED_PAYMENTS/PROJECTED_PAYMENT[SequenceNumber = "1"] | PaymentFrequencyType | Enumerated | Monthly | Required for all loans and must be the same value as PAYMENT_RULE/PaymentFrequencyType |
| Edit Description | | The values provided in PaymentFrequencyType for each XPath are different | | | |

PHASE 4**PHASE 4 CONSISTS OF THE FOLLOWING CLOSING DISCLOSURE SECTIONS**

- ❖ 2.0 Transaction Information
 - Borrower
 - Seller

- ❖ 23.0 Contact Information
 - Lender
 - Mortgage Broker
 - Settlement Agent
 - Borrower's Real Estate Broker
 - Seller's Real Estate Broker

- ❖ 10.0 Cash to Close Calculation
 - Purchase Loans
 - Refinance Loans

- ❖ 10.0 Cash to Close (Deferred Phase 2 edits)
 - Total Closing Costs
 - Loan Amount
 - Total Payoffs and Payments

- ❖ 10.0 Calculating Cash To Close – Alternate Form (Deferred Phase 2 Edits)

- ❖ 13.0 Summaries of Transactions - Borrower's Transaction Calculation

2.0 TRANSACTION INFORMATION (PHASE 4)

```

2.0 Transaction Information
2.1 Borrower Michael Jones
      123 Anywhere Street,
      Anytown, ST 12345
2.2 Seller Steve Cole, Jr. and Amy A. Doe
      321 Somewhere Drive
      Anytown, ST 12345
    
```

2.1 BORROWER

```

2.0 Transaction Information
2.1 Borrower Michael Jones
      123 Anywhere Street,
      Anytown, ST 12345
    
```

Borrower

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|--|---|------------|------------------|-------------------------------|
| 2.001 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | PartyRoleType | Enumerated | Borrower | Required for all loans |
| Edit Description | | PartyRoleType must be populated and equal to "Borrower" | | | |

First and Last Name

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|---|---|------------|------------------|---|
| 2.009 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | FirstName | String 100 | Michael | PartyRoleType = "Borrower" FullName does not exist |
| 2.010 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | LastName | String 100 | Jones | PartyRoleType = "Borrower" FullName does not exist |
| Edit Description | | FirstName and LastName must be populated for an individual borrower | | | |

or Legal Entity

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|--|--|------------|--------------------|---|
| 2.013 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL | FullName | String 100 | Jones Family Trust | PartyRoleType = "Borrower" LastName does not exist |
| Edit Description | | FullName must be populated for a legal entity borrower | | | |

Street Address

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|--|------------|---------------------|-------------------------------|
| 2.003 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS | AddressLineText | String 100 | 123 Anywhere Street | PartyRoleType = "Borrower" |
| Edit Description | | AddressLineText must be populated for a borrower | | | |

City

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|---|------------|------------------|-------------------------------|
| 2.005 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS | CityName | String 50 | Anytown | PartyRoleType = "Borrower" |
| Edit Description | | CityName must be populated for a borrower | | | |

State

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|--|------------|------------------|-------------------------------|
| 2.006 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS | StateCode | String 2 | ST | PartyRoleType = "Borrower" |
| Edit Description | | StateCode must be populated for a borrower | | | |

Zip Code

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|---|------------|------------------|-------------------------------|
| 2.007 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS | PostalCode | String 9 | 12345 | PartyRoleType = "Borrower" |
| Edit Description | | PostalCode must be populated for a borrower | | | |

2.2 SELLER

2.0 Transaction Information
2.2 Seller Steve Cole
321 Somewhere Drive
Anytown, ST 12345

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points |
|-----------------------|--|-----------------------------|------------|------------------|------------------------|
| 3.003 1.026 3.035 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | LoanPurposeType | Enumerated | Purchase | Associated Data Point |

Seller

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|--|---|------------|------------------|-------------------------------|
| 2.014 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | PartyRoleType | Enumerated | PropertySeller | LoanPurposeType = "Purchase" |
| Edit Description | | PartyRoleType must be populated and equal to "PropertySeller" for purchase transactions | | | |

First and Last Name

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|---|---|------------|------------------|---|
| 2.022 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | FirstName | String 100 | Steve | LoanPurposeType = "Purchase" PartyRoleType = "PropertySeller" FullName does not exist |
| 2.023 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | LastName | String 100 | Cole | LoanPurposeType = "Purchase" PartyRoleType = "PropertySeller" FullName does not exist |
| Edit Description | | FirstName and LastName must be populated for an individual seller for purchase transactions | | | |

or Legal Entity

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|--|--|------------|-------------------|---|
| 2.026 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL | FullName | String 100 | Cole Family Trust | LoanPurposeType = "Purchase" PartyRoleType = "PropertySeller" LastName does not exist |
| Edit Description | | FullName must be populated for a legal entity seller for purchase transactions | | | |

Street Address

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|--|---|-----------------------------|------------|----------------------|--|
| 2.017 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS | AddressLineText | String 100 | 321 Somewhere Street | LoanPurposeType = "Purchase" PartyRoleType = "PropertySeller" |
| Edit Description AddressLineText must be populated for a seller for purchase transactions | | | | | |

City

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---|---|-----------------------------|------------|------------------|--|
| 2.018 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS | CityName | String 50 | Anytown | LoanPurposeType = "Purchase" PartyRoleType = "PropertySeller" |
| Edit Description CityName must be populated for a seller for purchase transactions | | | | | |

State

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|--|---|-----------------------------|------------|------------------|--|
| 2.020 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS | StateCode | String 2 | ST | LoanPurposeType = "Purchase" PartyRoleType = "PropertySeller" |
| Edit Description StateCode must be populated for a seller for purchase transactions | | | | | |

Zip Code

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---|---|-----------------------------|------------|------------------|--|
| 2.019 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS | PostalCode | String 9 | 12345 | LoanPurposeType = "Purchase" PartyRoleType = "PropertySeller" |
| Edit Description PostalCode must be populated for a seller for purchase transactions | | | | | |

23.0 CONTACT INFORMATION (PHASE 4)

| Contact Information | | 23.0 | | | |
|-------------------------------------|---|---|--|---|--|
| | Lender 23.0.1 | Mortgage Broker 23.0.2 | Real Estate Broker (B) 23.0.3 | Real Estate Broker (S) 23.0.4 | Settlement Agent 23.0.5 |
| 23.1 Name | 23.1.1 Ficus Bank | 23.1.2 Beta Brokerage Services | 23.1.3 Omega Real Estate Broker, Inc. | 23.1.4 Alpha Real Estate Broker, Inc. | 23.1.5 Epsilon Title Co. |
| 23.2 Address | 23.2.1 4321 Random Blvd. Somecity, ST 12340 | 23.2.2 222 Midtown Circle Sometown, ST, 12343 | 23.2.3 789 Local Lane Sometown, ST 12345 | 23.2.4 987 Suburb Ct. Someplace, ST 12340 | 23.2.5 123 Commerce Pl. Somecity, ST 12344 |
| 23.3 NMLS ID | 23.3.1 111111 | 23.3.2 22222 | 23.3.3 | 23.3.4 | 23.3.5 |
| 23.4 State Code + License ID | 23.4.1 | 23.4.2 | 23.4.3 ST12345 | 23.4.4 ST121212 | 23.4.5 ST987655 |
| 23.5 Contact | 23.5.1 Joe Smith | 23.5.2 Linda Jones | 23.5.3 Samuel Green | 23.5.4 Joseph Cain | 23.5.5 Sarah Arnold |
| 23.6 Contact NMLS ID | 23.6.1 123456 | 23.6.2 889977 | 23.6.3 | 23.6.4 | 23.6.5 |
| 23.7 Contact State Code+ License ID | 23.7.1 | 23.7.2 | 23.7.3 ST54321 | 23.7.4 ST212121 | 23.7.5 ST556788 |
| 23.8 Email | 23.8.1 joe_smith@ficusbank.com | 23.8.2 ljones@betabroker.com | 23.8.3 sam@omegare.biz | 23.8.4 joe@alphare.biz | 23.8.5 sarah@epsilontitle.com |
| 23.9 Phone | 23.9.1 123-456-7890 | 23.9.2 888-456-7890 | 23.9.3 123-555-1717 | 23.9.4 321-555-7171 | 23.9.5 987-555-4321 |

23.0.1 LENDER (PHASE 4)

| Contact Information | |
|--|---|
| | Lender 23.0.1 |
| 23.1 Name | 23.1.1 Ficus Bank |
| 23.2 Address | 23.2.1 4321 Random Blvd. Somecity, ST 12340 |
| 23.3 NMLS ID | 23.3.1 111111 |
| 23.4 State Code + License ID | 23.4.1 |
| 23.5 Contact | 23.5.1 Joe Smith |
| 23.6 Contact NMLS ID | 23.6.1 123456 |
| 23.7 Contact State Code+ License ID | 23.7.1 |
| 23.8 Email | 23.8.1 joe_smith@ficusbank.com |
| 23.9 Phone | 23.9.1 123-456-7890 |

LENDER INFORMATION

Lender

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|------------------|-------------------------------|
| 14.001 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | PartyRoleType | Enumerated | NotePayTo | Required for all loans |
| Edit Description | | PartyRoleType must be populated and equal to "NotePayTo" | | | |

23.1.1 Lender Name

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|------------|------------------|-------------------------------|
| 14.002 2.028 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL | FullName | String 100 | Ficus Bank | PartyRoleType = "NotePayTo" |
| Edit Description | | FullName must be populated for a lender | | | |

23.2.1 Street Address

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|--|------------|------------------|-------------------------------|
| 14.004 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS | AddressLineText | String 100 | 4321 Random Blvd | PartyRoleType = "NotePayTo" |
| Edit Description | | AddressLineText must be populated for a lender | | | |

23.2.1 City

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|---|------------|------------------|-------------------------------|
| 14.008 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS | CityName | String 50 | Somecity | PartyRoleType = "NotePayTo" |
| Edit Description | | CityName must be populated for a lender | | | |

23.2.1 State

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|--|------------|------------------|-------------------------------|
| 14.009 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS | StateCode | String 2 | ST | PartyRoleType = "NotePayTo" |
| Edit Description | | StateCode must be populated for a lender | | | |

23.2.1 Zip Code

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|---|------------|------------------|-------------------------------|
| 14.010 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS | PostalCode | String 9 | 12340 | PartyRoleType = "NotePayTo" |
| Edit Description | | PostalCode must be populated for a lender | | | |

23.3.1 NMLS ID / License Identifier

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|------------------|-------------------------------|
| 14.011 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LICENSES/LICENSE/LICENSE_DETAIL | LicenseIdentifier | String 50 | 111111 | PartyRoleType = "NotePayTo" |
| Edit Description | | LicenseIdentifier must be populated for a lender | | | |

PRIMARY CONTACT INFORMATION - LENDER

23.5 Contact

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points and Criteria (Must exist when...) |
|----------------------------------|--|--|------------|------------------|--|
| 14.028 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | PartyRoleType | Enumerated | MortgageBroker | Associated Data Point |
| 14.016 2.027 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | PartyRoleType | Enumerated | NotePayTo | Mortgage Broker does not exist |
| Edit Description | | PartyRoleType must be populated and equal to "NotePayTo" when a mortgage broker is not part of the transaction | | | |

23.5.1 First and Last Name

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|---|---|------------|------------------|--|
| 14.017 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | FirstName | String 30 | Joe | PartyRoleType = "NotePayTo" PartyRoleType = "MortgageBroker" does not exist |
| 14.019 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | LastName | String 35 | Smith | PartyRoleType = "NotePayTo" PartyRoleType = "MortgageBroker" does not exist |
| Edit Description | | FirstName and LastName must be populated for a lender when a mortgage broker is not part of the transaction | | | |

23.6.1 NMLS ID / License Identifier

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|--|---|------------|------------------|--|
| 14.021 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LICENSES/LICENSE/LICENSE_DETAIL | LicenseIdentifier | String 50 | 123456 | PartyRoleType = "NotePayTo" PartyRoleType = "MortgageBroker" does not exist |
| Edit Description | | LicenseIdentifier must be populated for an individual when a mortgage broker is not part of the transaction | | | |

23.0.2 MORTGAGE BROKER (PHASE 4)

Contact Information

| | |
|--|--|
| | Mortgage Broker 23.0.2 |
| 23.1 Name | 23.1.2 Beta Brokerage Services |
| 23.2 Address | 23.2.2 222 Midtown Circle Sometown, ST, 12343 |
| 23.3 NMLS ID | 23.3.2 22222 |
| 23.4 State Code + License ID | 23.4.2 |
| 23.5 Contact | 23.5.2 Linda Jones |
| 23.6 Contact NMLS ID | 23.6.2 889977 |
| 23.7 Contact State Code+ License ID | 23.7.2 |
| 23.8 Email | 23.8.2 ljones@betabroker.com |
| 23.9 Phone | 23.9.2 888-456-7890 |

MORTGAGE BROKER INFORMATION

Mortgage Broker

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|--|------------|------------------|-------------------------------|
| 14.028 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | PartyRoleType | Enumerated | MortgageBroker | Mortgage Broker exists |
| | Edit Description | PartyRoleType must be populated and equal to "MortgageBroker" when a mortgage broker participated in the transaction | | | |

23.1.2 Mortgage Broker Name

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|--|---|------------|-------------------------|----------------------------------|
| 14.030 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL | FullName | String 100 | Beta Brokerage Services | PartyRoleType = "MortgageBroker" |
| | Edit Description | FullName must be populated for a mortgage broker when a mortgage broker participated in the transaction | | | |

23.2.2 Street Address

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|---|--|------------|--------------------|----------------------------------|
| 14.032 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS | AddressLineText | String 100 | 222 Midtown Circle | PartyRoleType = "MortgageBroker" |
| | Edit Description | AddressLineText must be populated for a mortgage broker when a mortgage broker participated in the transaction | | | |

23.2.2 City

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|---------------|---|---|------------|------------------|----------------------------------|
| 14.036 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS | CityName | String 50 | Sometown | PartyRoleType = "MortgageBroker" |
| | Edit Description | CityName must be populated for a mortgage broker when a mortgage broker participated in the transaction | | | |

23.2.2 State

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|--|------------|------------------|----------------------------------|
| 14.037 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS | StateCode | String 2 | ST | PartyRoleType = "MortgageBroker" |
| Edit Description | | StateCode must be populated for a mortgage broker when a mortgage broker participated in the transaction | | | |

23.2.2 Zip Code

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|---|------------|------------------|----------------------------------|
| 14.038 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS | PostalCode | String 9 | 12343 | PartyRoleType = "MortgageBroker" |
| Edit Description | | PostalCode must be populated for a mortgage broker when a mortgage broker participated in the transaction | | | |

23.3.2 NMLS ID / License Identifier

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|------------------|----------------------------------|
| 14.039 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LICENSES/LICENSE/LICENSE_DETAIL | LicenseIdentifier | String 50 | 22222 | PartyRoleType = "MortgageBroker" |
| Edit Description | | LicenseIdentifier must be populated for a mortgage broker when a mortgage broker participated in the transaction | | | |

PRIMARY CONTACT INFORMATION – MORTGAGE BROKER

23.5 Contact

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|------------------|-------------------------------|
| 14.044 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | PartyRoleType | Enumerated | MortgageBroker | Mortgage Broker exists |
| Edit Description | | PartyRoleType must be populated and equal to "MortgageBroker" when a mortgage broker participated in the transaction | | | |

23.5.2 First and Last Name

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|---|------------|------------------|----------------------------------|
| 14.045 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | FirstName | String 30 | Linda | PartyRoleType = "MortgageBroker" |
| 14.047 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | LastName | String 35 | Jones | PartyRoleType = "MortgageBroker" |
| Edit Description | | FirstName and LastName must be populated for an individual when a mortgage broker participated in the transaction | | | |

23.6.2 NMLS ID / License Identifier

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|------------------|----------------------------------|
| 14.049 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LICENSES/LICENSE_DETAIL | LicenseIdentifier | String 50 | 889977 | PartyRoleType = "MortgageBroker" |
| Edit Description | | LicenseIdentifier must be populated for an individual when mortgage broker participated in the transaction | | | |

23.0.5 SETTLEMENT AGENT (PHASE 4)

| Contact Information | |
|-------------------------------------|--|
| | Settlement Agent 23.0.5 |
| 23.1 Name | 23.1.5 Epsilon Title Co. |
| 23.2 Address | 23.2.5 123 Commerce Pl. Somecity, ST 12344 |
| 23.3 NMLS ID | 23.3.5 |
| 23.4 State Code + License ID | 23.4.5 ST987655 |
| 23.5 Contact | 23.5.5 Sarah Arnold |
| 23.6 Contact NMLS ID | 23.6.5 |
| 23.7 Contact State Code+ License ID | 23.7.5 ST556788 |
| 23.8 Email | 23.8.5 sarah@epsilontitle.com |
| 23.9 Phone | 23.9.5 987-555-4321 |

SETTLEMENT AGENT

Settlement Agent

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|--|---|------------|------------------|-------------------------------|
| 1.004 14.114 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | PartyRoleType | Enumerated | ClosingAgent | Required for all loans |
| Edit Description | | PartyRoleType must be populated and equal to "ClosingAgent" | | | |

23.1.5 Settlement Agent Name

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|--|---|------------|-------------------|--------------------------------|
| 1.005 14.115 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL | FullName | String 100 | Epsilon Title Co. | PartyRoleType = "ClosingAgent" |
| Edit Description | | FullName must be populated for a settlement agent | | | |

23.2.5 Street Address

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|---|--|------------|------------------|--------------------------------|
| 14.117 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS | AddressLineText | String 100 | 123 Commerce Pl. | PartyRoleType = "ClosingAgent" |
| Edit Description | | AddressLineText must be populated for a settlement agent | | | |

23.2.5 City

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|---|------------|------------------|--------------------------------|
| 14.121 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS | CityName | String 50 | Somecity | PartyRoleType = "ClosingAgent" |
| Edit Description | | CityName must be populated for a settlement agent | | | |

23.2.5 State

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|--|------------|------------------|--------------------------------|
| 14.122 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS | StateCode | String 2 | ST | PartyRoleType = "ClosingAgent" |
| Edit Description | | StateCode must be populated for a settlement agent | | | |

23.2.5 Zip Code

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|---|------------|------------------|--------------------------------|
| 14.123 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS | PostalCode | String 9 | 12344 | PartyRoleType = "ClosingAgent" |
| Edit Description | | PostalCode must be populated for a settlement agent | | | |

PRIMARY CONTACT INFORMATION – SETTLEMENT AGENT

23.5 Contact

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|------------|------------------|-------------------------------|
| 14.129 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | PartyRoleType | Enumerated | ClosingAgent | Required for all loans |
| Edit Description | | PartyRoleType must be populated and equal to "ClosingAgent" | | | |

23.5.5 First and Last Name

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|---|------------|------------------|--------------------------------|
| 14.130 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | FirstName | String 30 | Sarah | PartyRoleType = "ClosingAgent" |
| 14.132 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | LastName | String 35 | Arnold | PartyRoleType = "ClosingAgent" |
| Edit Description | | FirstName and LastName must be populated for a settlement agent | | | |

23.0.3 REAL ESTATE BROKER – BORROWER (PHASE 4)

| Contact Information | |
|-------------------------------------|---|
| | Real Estate Broker (B) 23.0.3 |
| 23.1 Name | 23.1.3 Omega Real Estate Broker, Inc. |
| 23.2 Address | 23.2.3 789 Local Lane Sometown, ST 12345 |
| 23.3 NMLS ID | 23.3.3 |
| 23.4 State Code + License ID | 23.4.3 ST12345 |
| 23.5 Contact | 23.5.3 Samuel Green |
| 23.6 Contact NMLS ID | 23.6.3 |
| 23.7 Contact State Code+ License ID | 23.7.3 ST54321 |
| 23.8 Email | 23.8.3 sam@omegare.biz |
| 23.9 Phone | 23.9.3 123-555-1717 |

LOAN TYPE - PURCHASE

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points |
|-----------------------------|--|-----------------------------|------------|------------------|------------------------|
| 3.003 1.026 3.035 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | LoanPurposeType | Enumerated | Purchase | Associated Data Point |

BORROWER’S REAL ESTATE BROKER

23.0.3 Real Estate Broker

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|------------------|-------------------------------|
| 14.056 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | PartyRoleType | Enumerated | RealEstateAgent | LoanPurposeType = "Purchase" |
| Edit Description | | PartyRoleType must be populated and equal to "RealEstateAgent" for purchase transactions | | | |

23.0.3 Borrower’s Real Estate Broker

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|------------------|---|
| 14.057 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/REAL_ESTATE_AGENT | RealEstateAgentType | Enumerated | Selling | LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent" |
| Edit Description | | RealEstateAgentType must be populated and equal to "Selling" for purchase transactions | | | |

23.1.3 Name

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|--|--|------------|--------------------------------|--|
| 14.058 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL | FullName | String 100 | Omega Real Estate Broker, Inc. | LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent" RealEstateAgentType = "Selling" |
| Edit Description | | FullName must be populated for the borrower's real estate broker for purchase transactions | | | |

23.2.3 State

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|---|---|------------|------------------|--|
| 14.065 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS | StateCode | String 2 | ST | LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent" RealEstateAgentType = "Selling" |
| Edit Description | | StateCode must be populated for the borrower's real estate broker for purchase transactions | | | |

23.2.3 Zip Code

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|---|--|------------|------------------|--|
| 14.066 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS | PostalCode | String 9 | 12345 | LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent" RealEstateAgentType = "Selling" |
| Edit Description | | PostalCode must be populated for the borrower's real estate broker for purchase transactions | | | |

PRIMARY CONTACT INFORMATION – BORROWER’S REAL ESTATE BROKER

23.5 Contact - Real Estate Broker

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|--|--|-----------------------------|------------|------------------|-------------------------------|
| 14.072 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | PartyRoleType | Enumerated | RealEstateAgent | LoanPurposeType = "Purchase" |
| Edit Description PartyRoleType must be populated and equal to "RealEstateAgent" for purchase transactions | | | | | |

23.5 Contact - Borrower’s Real Estate Broker

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|--|--|-----------------------------|------------|------------------|---|
| 14.073 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/REAL_ESTATE_AGENT | RealEstateAgentType | Enumerated | Selling | LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent" |
| Edit Description RealEstateAgentType must be populated and equal to "Selling" for purchase transactions | | | | | |

23.5.3 First and Last Name

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|--|---|-----------------------------|------------|------------------|--|
| 14.074 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | FirstName | String 30 | Samuel | LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent" RealEstateAgentType = "Selling" |
| 14.076 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | LastName | String 35 | Green | LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent" RealEstateAgentType = "Selling" |
| Edit Description FirstName and LastName must be populated for the borrower’s real estate broker for purchase transactions | | | | | |

23.0.4 REAL ESTATE BROKER – SELLER (PHASE 4)

| Contact Information | |
|-------------------------------------|--|
| | Real Estate Broker (S) 23.0.4 |
| 23.1 Name | 23.1.4 Alpha Real Estate Broker, Inc. |
| 23.2 Address | 23.2.4 987 Suburb Ct. Someplace, ST 12340 |
| 23.3 NMLS ID | 23.3.4 |
| 23.4 State Code + License ID | 23.4.4 ST121212 |
| 23.5 Contact | 23.5.4 Joseph Cain |
| 23.6 Contact NMLS ID | 23.6.4 |
| 23.7 Contact State Code+ License ID | 23.7.4 ST212121 |
| 23.8 Email | 23.8.4 joe@alphare.biz |
| 23.9 Phone | 23.9.4 321-555-7171 |

LOAN TYPE - PURCHASE

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points |
|-----------------------------|--|-----------------------------|------------|------------------|------------------------|
| 3.003 1.026 3.035 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/D OCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/ DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | LoanPurposeType | Enumerated | Purchase | Associated Data Point |

SELLER'S REAL ESTATE BROKER

23.0.4 Real Estate Broker

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|--|--|------------|------------------|---------------------------------|
| 14.085 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/D OCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/ DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE _DETAIL | PartyRoleType | Enumerated | RealEstateAgent | LoanPurposeType = "Purchase" |
| Edit Description | | PartyRoleType must be populated and equal to "RealEstateAgent" for purchase transactions | | | |

23.0.4 Seller's Real Estate Broker

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|--|--|------------|------------------|---|
| 14.086 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/D OCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/ DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/REAL _ESTATE_AGENT | RealEstateAgentType | Enumerated | Listing | LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent" |
| Edit Description | | RealEstateAgentType must be populated and equal to "Listing" for purchase transactions | | | |

23.1.4 Name

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|--|--|------------|--------------------------------|--|
| 14.087 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL | FullName | String 100 | Alpha Real Estate Broker, Inc. | LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent" RealEstateAgentType = "Listing" |
| Edit Description | | FullName must be populated for the seller's real estate broker for purchase transactions | | | |

23.2.4 State

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|---|---|------------|------------------|--|
| 14.094 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESSES | StateCode | String 2 | ST | LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent" RealEstateAgentType = "Listing" |
| Edit Description | | StateCode must be populated for the seller's real estate broker for purchase transactions | | | |

23.2.4 Zip Code

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|---|--|------------|------------------|--|
| 14.095 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESSES | PostalCode | String 9 | 12340 | LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent" RealEstateAgentType = "Listing" |
| Edit Description | | PostalCode must be populated for the seller's real estate broker for purchase transactions | | | |

PRIMARY CONTACT INFORMATION – SELLER’S REAL ESTATE BROKER

23.5 Contact - Real Estate Broker

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|--|--|------------|------------------|-------------------------------|
| 14.101 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | PartyRoleType | Enumerated | RealEstateAgent | LoanPurposeType = "Purchase" |
| Edit Description | | PartyRoleType must be populated and equal to "RealEstateAgent" for purchase transactions | | | |

23.5 Contact - Sellers’s Real Estate Broker

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|--|--|------------|------------------|---|
| 14.102 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/REAL_ESTATE_AGENT | RealEstateAgentType | Enumerated | Listing | LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent" |
| Edit Description | | RealEstateAgentType must be populated and equal to "Listing" for purchase transactions | | | |

23.5.4 First and Last Name

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|----------------------------------|---|--|------------|------------------|--|
| 14.103 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | FirstName | String 30 | Joseph | LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent" RealEstateAgentType = "Listing" |
| 14.105 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | LastName | String 35 | Cain | LoanPurposeType = "Purchase" PartyRoleType = "RealEstateAgent" RealEstateAgentType = "Listing" |
| Edit Description | | FirstName and LastName must be populated for the seller’s real estate broker for purchase transactions | | | |

10.0 CALCULATING CASH TO CLOSE (PHASE 4)

10.0 CALCULATING CASH TO CLOSE - PURCHASE (PHASE 4)

| Calculating Cash to Close | | Final |
|---|--------|--------------|
| 10.1 Total Closing Costs (J) | 10.1.2 | \$9,712.10 |
| 10.2 Closing Costs Paid Before Closing | 10.2.2 | -\$29.80 |
| 10.3 Closing Costs Financed (Paid from your Loan Amount) | 10.3.2 | \$0 |
| 10.4 Down Payment | 10.4.2 | \$18,000.00 |
| 10.5 Deposit | 10.5.2 | -\$10,000.00 |
| 10.6 Funds for Borrower | 10.6.2 | \$0 |
| 10.7 Seller Credits | 10.7.2 | -\$2,500.00 |
| 10.8 Adjustments and Other Credits | 10.8.2 | -\$1,035.04 |
| 10.9 Cash to Close | 10.9.2 | \$14,147.26 |

LOAN TYPE - PURCHASE

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points |
|-----------------------------|---|-----------------------------|------------|------------------|------------------------|
| 3.003 1.026 3.035 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | LoanPurposeType | Enumerated | Purchase | Associated Data Point |

10.1 TOTAL CLOSING COSTS (J)

| | | |
|------------------------------|--------|------------|
| 10.1 Total Closing Costs (J) | 10.1.2 | \$9,712.10 |
|------------------------------|--------|------------|

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points |
|-----------------------------|--|--|------------|-------------------|---|
| 9.002 9.038 9.043 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItem | Enumerated | TotalClosingCosts | Associated Data Point |
| 9.014 9.040 9.045 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItemFinalAmount | Amount 9.2 | 9712.10 | IntegratedDisclosureCashToCloseItem = "TotalClosingCosts" |

10.2 CLOSING COSTS PAID BEFORE CLOSING

10.2 Closing Costs Paid Before Closing | 10.2.2 -\$29.80

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points |
|-----------------------|---|--|------------|-------------------------------|---|
| 9.002 9.038 9.043 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItem | Enumerated | ClosingCostsPaidBeforeClosing | Associated Data Point |
| 9.014 9.040 9.045 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItemFinalAmount | Amount 9.2 | 29.80 | IntegratedDisclosureCashToCloseItem = "ClosingCostsPaidBeforeClosing" |

10.3 CLOSING COSTS FINANCED (PAID FROM YOUR LOAN AMOUNT)

10.3 Closing Costs Financed (Paid from your Loan Amount) | 10.3.2 \$0

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points |
|-----------------------|---|--|------------|----------------------|--|
| 9.002 9.038 9.043 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItem | Enumerated | ClosingCostsFinanced | Associated Data Point |
| 9.014 9.040 9.045 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItemFinalAmount | Amount 9.2 | 0 | IntegratedDisclosureCashToCloseItem = "ClosingCostsFinanced" |

10.4 DOWN PAYMENT

10.4 Down Payment | 10.4.2 \$18,000.00

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points |
|---------------------------------------|---|--|------------|------------------|---|
| 9.048 9.063 9.053 9.058 9.068 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItem | Enumerated | DownPayment | Associated Data Point |
| 9.050 9.055 9.060 9.065 9.070 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItemFinalAmount | Amount 9.2 | 18000.00 | IntegratedDisclosureCashToCloseItem = "DownPayment" |

10.5 DEPOSIT

10.5 Deposit 10.5.2 -\$10,000.00

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points |
|---|--|--|------------|------------------|---|
| 9.048 9.063 9.053 9.058 9.068 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItem | Enumerated | Deposit | Associated Data Point |
| 9.050 9.055 9.060 9.065 9.070 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItemFinalAmount | Amount 9.2 | 10000.00 | IntegratedDisclosureCashToCloseItem = "Deposit" |

10.6 FUNDS FOR BORROWER

10.6 Funds for Borrower 10.6.2 \$0

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points |
|---|--|--|------------|------------------|--|
| 9.048 9.063 9.053 9.058 9.068 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItem | Enumerated | FundsForBorrower | Associated Data Point |
| 9.050 9.055 9.060 9.065 9.070 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItemFinalAmount | Amount 9.2 | 0 | IntegratedDisclosureCashToCloseItem = "FundsForBorrower" |

10.7 SELLER CREDITS

10.7 Seller Credits 10.7.2 -\$2,500.00

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points |
|---|--|--|------------|------------------|---|
| 9.048 9.063 9.053 9.058 9.068 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItem | Enumerated | SellerCredits | Associated Data Point |
| 9.050 9.055 9.060 9.065 9.070 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItemFinalAmount | Amount 9.2 | 2500.00 | IntegratedDisclosureCashToCloseItem = "SellerCredits" |

10.8 ADJUSTMENTS AND OTHER CREDITS

10.8 Adjustments and Other Credits | 10.8.2 **-\$1,035.04**

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points |
|---|---|--|------------|----------------------------|--|
| 9.048 9.063 9.053 9.058 9.068 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEM/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItem | Enumerated | AdjustmentsAndOtherCredits | Associated Data Point |
| 9.050 9.055 9.060 9.065 9.070 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEM/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItemFinalAmount | Amount 9.2 | -1035.04 | IntegratedDisclosureCashToCloseItem = "AdjustmentsAndOtherCredits" |

10.9 CASH TO CLOSE - CALCULATION

10.9 Cash to Close | 10.9.2 **\$14,147.26**

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points and Criteria (Must exist when...) |
|---------------|---|--|------------|------------------|--|
| 9.088 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEM/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItem | Enumerated | CashToCloseTotal | Associated Data Point |
| 9.089 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEM/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItemFinalAmount | Amount 9.2 | 14147.26 | IntegratedDisclosureCashToCloseItem = "CashToCloseTotal" |

Edit Description IntegratedDisclosureCashToCloseItemFinalAmount must be populated and in a valid format for the final Total Cash to Close amount for purchase transactions and match the calculated value (as shown below)

Calculation

| Compare Absolute (10.9 Cash to Close Total amount) with Absolute (calculated Cash to Close Total amount) with a dollar tolerance. | |
|---|--|
| Edit Description | Compare Absolute (10.9 Cash to Close Total amount) with Absolute (calculated Cash to Close Total amount): 10.1 Total Closing Costs – 10.2 Absolute (Closing Costs Paid Before Closing) – 10.3 Absolute (Closing Costs Financed) + 10.4 Down Payment – 10.5 Absolute (Deposit) – 10.6 Absolute (Funds for Borrower) – 10.7 Absolute (Seller Credits) + / – 10.8 Adjustments and Other Credits |

10.0 CALCULATING CASH TO CLOSE - REFINANCE (PHASE 4)

| Calculating Cash to Close | | Final |
|---------------------------|-----------------------------------|-----------------------|
| 10.10 | Loan Amount | 10.10.2 \$150,000.00 |
| 10.1 | Total Closing Costs (J) | 10.1.2 -\$5,757.57 |
| 10.2 | Closing Costs Paid Before Closing | 10.2.2 \$435.00 |
| 10.11 | Total Payoffs and Payments (K) | 10.11.2 -\$115,000.00 |
| 10.9 | Cash to Close | 10.9.2 \$29,677.43 |

LOAN TYPE – REFINANCE

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points |
|-----------------------------|--|-----------------------------|------------|------------------|------------------------|
| 3.003 1.026 3.035 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | LoanPurposeType | Enumerated | Refinance | Associated Data Point |

10.10 LOAN AMOUNT

| | |
|-------------------|----------------------|
| 10.10 Loan Amount | 10.10.2 \$150,000.00 |
|-------------------|----------------------|

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points |
|------------------|--|--|------------|------------------|--|
| 9.078 9.083 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItem | Enumerated | LoanAmount | Associated Data Point |
| 9.080 9.085 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItemFinalAmount | Amount 9.2 | 150000.00 | IntegratedDisclosureCashToCloseItem = "LoanAmount" |

10.1 TOTAL CLOSING COSTS (J)

| | |
|------------------------------|--------------------|
| 10.1 Total Closing Costs (J) | 10.1.2 -\$5,757.57 |
|------------------------------|--------------------|

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points |
|-----------------------------|--|-------------------------------------|------------|-------------------|------------------------|
| 9.002 9.038 9.043 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItem | Enumerated | TotalClosingCosts | Associated Data Point |

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points |
|-----------------------|--|--|------------|------------------|---|
| 9.014 9.040 9.045 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItemFinalAmount | Amount 9.2 | 5757.57 | IntegratedDisclosureCashToCloseItemType = "TotalClosingCosts" |

10.2 CLOSING COSTS PAID BEFORE CLOSING

10.2 Closing Costs Paid Before Closing 10.2.2 \$435.00

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points |
|-----------------------|--|--|------------|-------------------------------|---|
| 9.002 9.038 9.043 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItemType | Enumerated | ClosingCostsPaidBeforeClosing | Associated Data Point |
| 9.014 9.040 9.045 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItemFinalAmount | Amount 9.2 | 435.00 | IntegratedDisclosureCashToCloseItemType = "ClosingCostsPaidBeforeClosing" |

10.11 TOTAL PAYOFFS AND PAYMENTS (K)

10.11 Total Payoffs and Payments (K) 10.11.2 -\$115,000.00

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points |
|---------------|--|--|------------|-------------------------|---|
| 9.078 9.083 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItemType | Enumerated | TotalPayoffsAndPayments | Associated Data Point |
| 9.080 9.085 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItemFinalAmount | Amount 9.2 | 115000.00 | IntegratedDisclosureCashToCloseItemType = "TotalPayoffsAndPayments" |

10.9 CASH TO CLOSE – CALCULATION

| | | |
|--------------------|--------|-------------|
| 10.9 Cash to Close | 10.9.2 | \$29,677.43 |
|--------------------|--------|-------------|

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points and Criteria (Must exist when...) |
|-------------------------|--|--|------------|------------------|--|
| 9.088 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItemType | Enumerated | CashToCloseTotal | Associated Data Point |
| 9.089 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItemFinalAmount | Amount 9.2 | 29677.43 | IntegratedDisclosureCashToCloseItemType = "CashToCloseTotal" |
| Edit Description | | IntegratedDisclosureCashToCloseItemFinalAmount must be populated and in a valid format for the final Total Cash to Close amount for refinance transactions and match the calculated value (as shown below) | | | |

Calculation

| Compare Absolute (10.9 Cash to Close Total amount) with Absolute (calculated Cash to Close Total amount) with a dollar tolerance. | |
|---|--|
| Edit Description | Compare Absolute (10.9 Cash to Close Total amount) with Absolute (calculated Cash to Close Total amount): 10.10 Loan Amount – 10.1 Absolute (Total Closing Costs) + 10.2 Closing Costs Paid Before Closing – 10.11 Absolute (Total Payoffs and Payments) |

10.0 CALCULATING CASH TO CLOSE – ALTERNATE FORM (DEFERRED PHASE 2 EDITS)

If Sellers are not using the Alternate Form the Document Type does not apply. **However, for any non-Seller transaction the datapoints supporting the line items below must always be delivered.**

| Calculating Cash to Close | | 10.0 (Alternative) Use this table to see what has changed from your Loan Estimate. | | | |
|--|--|--|------------------|---|--|
| | Loan Estimate | Final | Did this change? | | |
| 10.10 Loan Amount | 10.10.1 \$150,000 | 10.10.2 \$150,000.00 | 10.10.3 NO | 10.10.4 | |
| 10.1 Total Closing Costs (J) | 10.1.1 -\$5,099 | 10.1.2 -\$5,757.57 | 10.1.3 YES | 10.1.4 • See Total Loan Costs (D) and Total Other Costs (I) | |
| 10.2 Closing Costs Paid Before Closing | 10.2.1 \$0 | 10.2.2 \$435.00 | 10.2.3 YES | 10.2.4 • You paid these Closing Costs before closing | |
| 10.11 Total Payoffs and Payments (K) | 10.11.1 -120,000 | 10.11.2 -\$115,000.00 | 10.11.3 YES | 10.11.4 • See Payoffs and Payments (K) | |
| 10.9 Cash to Close | 10.9.1 \$24,901 10.9.3 • From • To Borrower | 10.9.2 \$29,677.43 10.9.4 • From • To Borrower | 10.3 | 10.3.2 Closing Costs Financed (Paid from your Loan Amount) \$5,322.57 | |

CALCULATING CASH TO CLOSE – REFINANCE – ALTERNATE FORM

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points |
|-----------------------|---|------------------------------|------------|----------------------------------|--|
| 3.003 1.026 3.035 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | LoanPurposeType | Enumerated | Refinance | Must be delivered for all refinances |
| 0.030 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DOCUMENT_CLASSIFICATION/DOCUMENT_CLASSES/DOCUMENT_CLASS | DocumentType | Enumerated | Other | LoanPurposeType = "Refinance" |
| 0.046 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DOCUMENT_CLASSIFICATION/DOCUMENT_CLASSES/DOCUMENT_CLASS | DocumentTypeOtherDescription | String 150 | ClosingDisclosure: AlternateForm | DocumentType = "Other" and LoanPurposeType = "Refinance" |

10.10 LOAN AMOUNT



| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|--|------------|------------------|-------------------------------|
| 9.078 9.083 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItem | Enumerated | LoanAmount | LoanPurposeType = "Refinance" |
| Edit Description | | IntegratedDisclosureCashToCloseItem must be populated and equal to "LoanAmount" for refinance transactions | | | |

10.10.2 Loan Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|------------|------------------|--|
| 9.080 9.085 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItemFinalAmount | Amount 9.2 | 150000.00 | LoanPurposeType = "Refinance" and IntegratedDisclosureCashToCloseItemType = "LoanAmount" |
| Edit Description | | IntegratedDisclosureCashToCloseItemFinalAmount must be populated and in a valid format for the final Loan Amount for refinance transactions | | | |

10.11 TOTAL PAYOFFS AND PAYMENTS (K)

10.11 Total Payoffs and Payments (K) 10.11.1 -120,000 10.11.2 -\$115,000.00

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|------------|-------------------------|-------------------------------|
| 9.078 9.083 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItemType | Enumerated | TotalPayoffsAndPayments | LoanPurposeType = "Refinance" |
| Edit Description | | IntegratedDisclosureCashToCloseItemType must be populated and equal to "TotalPayoffsAndPayments" for refinance transactions | | | |

10.11.2 Total Payoffs and Payments (K) Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|--|---|------------|------------------|---|
| 9.080 9.085 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE ITEMS/CASH_TO_CLOSE_ITEM | IntegratedDisclosureCashToCloseItemFinalAmount | Amount 9.2 | 115000.00 | IntegratedDisclosureCashToCloseItemType = "TotalPayoffsAndPayments" AND LoanPurposeType = "Refinance" |
| Edit Description | | IntegratedDisclosureCashToCloseItemFinalAmount must be populated and in a valid format for the final Total Payoffs and Payments amount for refinance transactions | | | |

13.0 SUMMARIES OF TRANSACTIONS - BORROWER'S TRANSACTION - CALCULATION (PHASE 4)

| Summaries of Transactions | | |
|--|--------|---------------|
| BORROWER'S TRANSACTION | | |
| 13.0 CALCULATION | | |
| 13.1 Total Due from Borrower at Closing (K) | 13.1.1 | \$252,347.30 |
| 13.2 Total Paid Already by or on Behalf of Borrower at Closing (L) | 13.2.1 | -\$227,015.00 |
| 13.3 Cash to Close - From - To Borrower | 13.3.1 | \$25,332.30 |

LOAN TYPE – PURCHASE

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points |
|-----------------------------|--|-----------------------------|------------|------------------|------------------------|
| 3.003 1.026 3.035 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | LoanPurposeType | Enumerated | Purchase | Associated Data Point |

13.1 TOTAL DUE FROM BORROWER AT CLOSING (K)

| | | |
|---|--------|--------------|
| 13.1 Total Due from Borrower at Closing (K) | 13.1.1 | \$252,347.30 |
|---|--------|--------------|

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points |
|--------------------|--|---|------------|--------------------------|--|
| 10.001 10.056 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionType | Enumerated | DueFromBorrowerAtClosing | Associated Data Point |
| 10.002 10.057 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionTotal Amount | Amount 9.2 | 252347.30 | IntegratedDisclosureSectionType = "DueFromBorrowerAtClosing" |

13.2 TOTAL PAID ALREADY BY OR ON BEHALF OF BORROWER AT CLOSING (L)

| | | |
|--|--------|---------------|
| 13.2 Total Paid Already by or on Behalf of Borrower at Closing (L) | 13.2.1 | -\$227,015.00 |
|--|--------|---------------|

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points |
|--------------------|--|---------------------------------|------------|--|------------------------|
| 10.159 10.058 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionType | Enumerated | PaidAlreadyByOrOnBehalfOfBorrowerAtClosing | Associated Data Point |

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points |
|-----------------|--|---|------------|------------------|--|
| 10.144 10.059 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL | IntegratedDisclosureSectionTotal Amount | Amount 9.2 | 227015.00 | IntegratedDisclosureSectionType = "PaidAlreadyByOrOnBehalfOfBorrowerAtClosing" |

13.3 CASH TO CLOSE FROM BORROWER

13.3 Cash to Close - From Borrower 13.3.1 **\$25,332.30**

13.3.1 Cash to Close from Borrower Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Criteria (Must exist when...) |
|-------------------------|---|--|------------|------------------|-------------------------------|
| 6.015 10.141 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_INFORMATION_DETAIL | CashFromBorrowerAtClosingAmount | Amount 9.2 | 25332.30 | LoanPurposeType = "Purchase" |
| Edit Description | | CashFromBorrowerAtClosingAmount must be populated, in a valid format and greater than or equal to zero for purchase transactions and match the calculated value (as shown below) | | | |

Calculation

| Compare Absolute (13.3 Cash to Close from Borrower amount) with Absolute (calculated Cash to Close amount) with a dollar tolerance. | |
|---|--|
| Edit Description | Compare Absolute (13.3 Cash to Close from Borrower amount) with Absolute (calculated Cash to Close amount): 13.1 Total Due from Borrower at Closing – 13.2 Total Paid Already by or on behalf of Borrower at Closing |

13.3 CASH TO CLOSE TO BORROWER

13.3 Cash to Close - To Borrower 13.3.1 **\$25,332.30**

13.3.1 Cash to Close to Borrower Amount

| UCD Unique ID | MISMO v3.3.0 XPath | Data Point / Attribute Name | UCD Format | Sample XML Value | Associated Data Points and Criteria (Must exist when...) |
|-------------------------|---|--|------------|------------------|--|
| 6.016 10.142 | MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_INFORMATION_DETAIL | CashToBorrowerAtClosingAmount | Amount 9.2 | 25332.30 | LoanPurposeType = "Purchase" |
| Edit Description | | CashToBorrowerAtClosingAmount must be populated, in a valid format and greater than or equal to zero for purchase transactions and match the calculated value (as shown below) | | | |

Calculation

| Compare Absolute (13.3 Cash to Close to Borrower amount) with Absolute (calculated Cash to Close amount) with a dollar tolerance. | |
|---|--|
| Edit Description | Compare Absolute (13.3 Cash to Close to Borrower amount) with Absolute (calculated Cash to Close amount): 13.1 Total Due from Borrower at Closing – 13.2 Total Paid Already by or on behalf of Borrower at Closing |