

UCD Phase 3 Critical Edits Job Aid: Escrows

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Background

The objective of the Uniform Closing Dataset (UCD) Phase 3 critical edits is to enhance data quality in the Closing Cost Details section of the Closing Disclosure (CD), with a focus on fee types and amounts.

The purpose of this document is to review data disclosed in Section G. Initial Escrow Payment at Closing (Section G), as data points related to these items must be provided in the UCD XML (UCD) file. This job aid also outlines how the data points in Section G should be provided in the UCD file to avoid triggering Phase 3 critical edits, as specified in the [UCD Critical Edits Matrix](#) (CEM) available on the [Fannie Mae](#) and [Freddie Mac](#) UCD webpages.

UCD Data Requirements Associated with Phase 3 Critical Edits Required Fee Component Data

Historically, each GSE’s UCD collection solution has ignored or provided warnings when data submissions only partially met the UCD Specification requirements. As with the other fees reported on the Closing Disclosure (CD), the data supporting Section G. must be complete. When ESCROW_ITEM containers are delivered in the UCD XML file, they must include the following data points. If these data points are not provided, an edit with “critical/fatal” severity will be triggered.

- ESCROW ITEM
 - ESCROW ITEM DETAIL
 - Escrow Item Type¹
 - Escrow Item Type Other Description (only when Escrow Item Type = “Other”)
 - Escrow Monthly Payment Amount

¹[Appendix UCD Supported Enumerations by CD](#) Section provides a table of UCD-supported enumerations for Escrow Item Type, along with tables with valid values for Fee Type and Prepaid Item Type.

- Fee Paid To Type
 - Fee Paid To Type Other Description (only when FeePaidToType = "Other")
 - Integrated Disclosure Section Type = Initial Escrow Payment At Closing
- ESCROW ITEM PAYMENT
 - Escrow Item Actual Payment Amount
 - Escrow Item Paid By Type

Although not included as critical edits, the following data points required by the UCD Specification must also be provided with each Escrow Item Type when Escrow Item Actual Payment Amount is not equal to zero:

- ESCROW ITEM
 - ESCROW ITEM DETAIL
 - Escrow Collected Number of Months Count
 - Regulation Z Points And Fees Indicator
 - ESCROW ITEM PAYMENT
 - Escrow Item Payment Timing Type

Modified Requirements for Providing Escrow Items

Note that updated requirements per the CEM were published on April 11, 2023. In certain situations fees are paid out of an escrow account but no fees are collected at closing to pre-fund the account. For this reason, the UCD file conditionality details for Escrow Item Type were adjusted to allow the submitter to indicate that there is an escrow account for the loan without having to include escrow items in the UCD file. There is no longer a requirement for escrow items to be provided when the LOAN DETAIL data point Escrow Indicator = "true." However, escrow items must be provided in the UCD file when they are disclosed on the CD in Section G, and then only if the line item amount is not equal to zero.

Since mortgage insurance premiums are often paid from an escrow account but are rarely collected at closing because they are paid in arrears, the conditionality details for the Escrow Item Type Actual Payment Amount were adjusted to allow descriptive data about Escrow Item Type = "Mortgage Insurance" (for example, the monthly payment amount) to be provided in the UCD file without having to indicate any funds are collected at closing.

Escrow Items Collected at Closing – Frequent Edits

If Escrow Item Type is missing when the Integrated Disclosure Section Type is "Initial Escrow Payment At Closing," the following edit messages are issued:

Escrow Item Type			
Message Code	Fannie Mae Feedback Message Text	Message Code	Freddie Mac Feedback Message Text
3638	For Initial Escrow Payment At Closing, Escrow Item Type is required and must be a valid enumeration. When Escrow Item Type equals Other, the Escrow Item Type Other Description is required.	DQC1302 CRIT0256	"A valid Escrow item is required with the Paid By amount ""+%Escrow Item Actual Payment Amount (Subject Loan: UCD)%+""."
		DQV401 CRIT0255	"The ""+%Escrow Item Type (Subject Loan: UCD)%+"" is not a valid escrow item."

If Escrow Item Actual Payment Amount is greater than zero and Fee Paid To Type is missing, the following edit messages will be issued:

Fee Paid To Type and Fee Paid To Type Other Description for Escrows			
Message Code	Fannie Mae Feedback Message Text	Message Code	Freddie Mac Feedback Message Text
3640	For Initial Escrow Payment At Closing, Fee Paid to Type is required. When Fee Paid to Type equals "Other", the Fee Paid To Type Other Description is required.	DQC1310 CRIT0266	"The type of entity to which the fee is being paid is required and must be one of 'Broker', 'Investor', 'Lender', 'ThirdPartyProvider', 'Other-BrokerAffiliate', or 'Other-LenderAffiliate' when the Paid By amount is not equal to '0' for the escrow item "+%Escrow Item Type (Subject Loan: UCD)%+"."
3636	For Initial Escrow Payment At Closing, Fee Paid to Type must be a valid enumeration. When Fee Paid to Type equals "Other", the Fee Paid To Type Other Description must be "BrokerAffiliate" or "LenderAffiliate".	DQC1310 CRIT0266	"The type of entity to which the fee is being paid is required and must be one of 'Broker', 'Investor', 'Lender', 'ThirdPartyProvider', 'Other-BrokerAffiliate', or 'Other-LenderAffiliate' when the Paid By amount is not equal to '0' for the escrow item "+%Escrow Item Type (Subject Loan: UCD)%+"."

When any Escrow Item Type *except "Mortgage Insurance"* exists, the Escrow Item Actual Payment Amount is required even if a zero value. If an Escrow Item Type not equal to "Mortgage Insurance" is provided and Escrow Item Actual Payment Amount is missing, the following edit messages will be issued.

Escrow Item Actual Payment Amount			
Message Code	Fannie Mae Feedback Message Text	Message Code	Freddie Mac Feedback Message Text
3642	For Initial Escrow Payment At Closing, Escrow Item Actual Payment Amount is required.	DQC1311 CRIT0262	"A Paid By Amount is required for escrow item "+%Escrow Item Type (Subject Loan: UCD)%+"."

Escrow Item Type

Business Requirements

This scenario focuses on Section G. Initial Escrow Payment At Closing, with the Other Costs table showing that the borrower provided funds at closing for Homeowner's Insurance and Property Tax. The Escrow Account Table lists mortgage insurance as one of the items to be escrowed, but as illustrated below, no mortgage insurance premiums are collected at closing, so Escrow Item Type = "MortgageInsurance" is not delivered in the UCD file.

If mortgage insurance was the only item to be paid out of the escrow account, if no premiums were collected at closing, no critical edits will fire if no items are provided for Section G.

	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	\$351.66			
01 8.11 Homeowner's Insurance 8.11.1 (\$100.83 per month for 2 mo.)	8.11.2	\$201.66			
02 8.12 Mortgage Insurance 8.12.1 (_ per month for __ mo.)	8.12.2				
03 8.13 Property Taxes 8.13.1 (\$75.00 per month for 2 mo.)	8.13.2	\$150.00			
04 8.14 Property Taxes 8.14.1 (\$ _ per month for _ mo.)	8.14.2				
05					
06 8.15 Aggregate Adjustment	8.15.2				

Technical Requirements

The following table provides an example of how the Initial Escrow Payment at Closing section heading and escrow line items illustrated in the CD snippet above should be delivered in the UCD XML file.

Section G. Initial Escrow Payment At Closing Heading and Escrow Items as Expected in the UCD File
<pre> <INTEGRATED_DISCLOSURE_SECTION_SUMMARIES> <INTEGRATED_DISCLOSURE_SECTION_SUMMARY> <INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL> <IntegratedDisclosureSectionTotalAmount>351.66</IntegratedDisclosureSectionTotalAmount> <IntegratedDisclosureSectionType>InitialEscrowPaymentAtClosing</IntegratedDisclosureSectionType> </INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL> </INTEGRATED_DISCLOSURE_SECTION_SUMMARY> </pre>
Homeowner's Insurance
<pre> <ESCROW_ITEM> <ESCROW_ITEM_DETAIL> <EscrowCollectedNumberOfMonthsCount>2</EscrowCollectedNumberOfMonthsCount> <EscrowItemType>HomeownersInsurance</EscrowItemType> <EscrowMonthlyPaymentAmount>100.83</EscrowMonthlyPaymentAmount> <FeePaidToType>Lender</FeePaidToType> <IntegratedDisclosureSectionType>InitialEscrowPaymentAtClosing</IntegratedDisclosureSectionType> <RegulationZPointsAndFeesIndicator>>false</RegulationZPointsAndFeesIndicator> <ESCROW_ITEM_PAYMENT> <EscrowItemActualPaymentAmount>201.66</EscrowItemActualPaymentAmount> <EscrowItemPaymentPaidByType>Buyer</EscrowItemPaymentPaidByType> <EscrowItemPaymentTimingType>AtClosing</EscrowItemPaymentTimingType> </pre>
Property Taxes
<pre> <ESCROW_ITEM> <ESCROW_ITEM_DETAIL> <EscrowCollectedNumberOfMonthsCount>2</EscrowCollectedNumberOfMonthsCount> <EscrowItemType>CityPropertyTax</EscrowItemType> <EscrowMonthlyPaymentAmount>75.00</EscrowMonthlyPaymentAmount> <FeePaidToType>Lender</FeePaidToType> <IntegratedDisclosureSectionType>InitialEscrowPaymentAtClosing</IntegratedDisclosureSectionType> <RegulationZPointsAndFeesIndicator>>false</RegulationZPointsAndFeesIndicator> <ESCROW_ITEM_PAYMENT> <EscrowItemActualPaymentAmount>150.00</EscrowItemActualPaymentAmount> <EscrowItemPaymentPaidByType>Buyer</EscrowItemPaymentPaidByType> <EscrowItemPaymentTimingType>AtClosing</EscrowItemPaymentTimingType> </pre>

Resources

Resource	Fannie Mae Link	Freddie Mac Link
UCD Critical Edits Timeline	https://singlefamily.fanniemae.com/media/document/pdf/ucd-critical-edits-phase-3-will-transition-two-subsets	https://sf.freddie.com/tools-learning/uniform-mortgage-data-program/ucd
Critical Edits Matrix	https://singlefamily.fanniemae.com/media/document/xlsx/uniform-closing-dataset-critical-edits-matrix	https://sf.freddie.com/content/assets/resources/xls/other/ucd-critical-edits-matrix.xlsx
UCD Critical Edits Implementation Guide	https://singlefamily.fanniemae.com/media/document/pdf/ucd-critical-edits-implementation-guide	https://sf.freddie.com/content/assets/resources/pdf/other/ucd-critical-edits-implementation-guide.pdf
Specification Update Impact Memo	https://singlefamily.fanniemae.com/media/document/pdf/ucd-specification-update-impact-memo	https://sf.freddie.com/content/assets/resources/pdf/fact-sheet/specification-update-joint-impact-memo.pdf
UCD Feedback Messages	https://singlefamily.fanniemae.com/media/document/xlsx/ucd-feedback-messages	https://sf.freddie.com/docs/xlsx/lcla_feedback_messages_ucd_phase3.xlsx
Joint GSE UCD Critical Edits Phase 3 Feedback Message Mapping	https://singlefamily.fanniemae.com/media/document/xlsx/joint-gse-ucd-critical-edits-phase-3-feedback-message-mapping	https://sf.freddie.com/docs/xlsx/joint_gse_ucd_critical_edits_phase_3_feedback_message_mapping_document.xlsx
UCD Phase 3 Critical Edits Job Aid: Fees	https://singlefamily.fanniemae.com/media/document/pdf/ucd-phase-3-critical-edits-job-aid-fees	https://sf.freddie.com/docs/pdf/ucd-joint-gse-job-aid-guide-fees.pdf

Additional Information

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

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

Appendix

UCD Supported Enumerations by CD Section

The UCD Phase 3 critical edits enhance data quality in the Closing Cost Details section of the CD by enforcing UCD supported enumerations. The following tables provide all valid enumerations for Fee Type, Prepaid Item Type and Escrow Item Type that are valid for each Integrated Disclosure Section Type. Every attempt should be made to select from this list the enumeration that most closely matches the item in the transaction. Only if the item is completely different from one of these supported enumerations should you use “Other” and supply a brief description of the item in the “Other Description” data point.

A. Origination Charges UCD Supported Enumerations for Fee Type		
203KArchitecturalAndEngineeringFee	DisasterInspectionFee	PreclosingVerificationControlFee
203KConsultantFee	DocumentPreparationFee	ProcessingFee
203KDiscountOnRepairs	ElectronicDocumentDeliveryFee	PropertyInspectionWaiverFee
203KInspectionFee	EscrowServiceFee	PropertyTaxStatusResearchFee
203KPermits	EscrowWaiverFee	RateLockFee
203KSupplementalOriginationFee	FilingFee	RedrawFee
AmortizationFee	HighCostMortgageCounselingFee	ReinspectionFee
ApplicationFee	LendersAttorneyFee	SettlementFee
AppraisalDeskReviewFee	LoanDiscountPoints	SubordinationFee
AppraisalFee	LoanLevelPriceAdjustment	TaxRelatedServiceFee
AppraisalFieldReviewFee	LoanOriginationFee	TemporaryBuydownAdministrationFee
AppraisalManagementCompanyFee	LoanOriginatorCompensation	TemporaryBuydownPoints
AssumptionFee	ManualUnderwritingFee	UnderwritingFee
AutomatedUnderwritingFee	MERSRegistrationFee	USDARuralDevelopmentGuaranteeFee
AVMFee	ModificationFee	VerificationOfAssetsFee
BondFee	MortgageBrokerFee	VerificationOfEmploymentFee
CertificationFee	NewLoanAdministrationFee	VerificationOfIncomeFee
CommitmentFee	NotaryFee	VerificationOfResidencyStatusFee
CopyOrFaxFee	Other	VerificationOfTaxpayerIdentificationFee
CourierFee	PowerOfAttorneyPreparationFee	VerificationOfTaxReturnFee
CreditReportFee	PowerOfAttorneyRecordingFee	WireTransferFee

B. Services Borrower DID NOT Shop For UCD Supported Enumerations for Fee Type		
203KArchitecturalAndEngineeringFee	FloodCertification	StructuralInspectionFee
203KConsultantFee	FoundationInspectionFee	SubordinationFee
203KInspectionFee	HeatingCoolingInspectionFee	SurveyFee
203KPermits	HighCostMortgageCounselingFee	TaxRelatedServiceFee
203KTitleUpdate	HomeInspectionFee	TemporaryBuydownAdministrationFee
ApplicationFee	LeadInspectionFee	TitleCertificationFee
AppraisalDeskReviewFee	LendersAttorneyFee	TitleClosingFee
AppraisalFee	ManualUnderwritingFee	TitleClosingProtectionLetterFee
AppraisalFieldReviewFee	MERSRegistrationFee	TitleDocumentPreparationFee
AppraisalManagementCompanyFee	MIInitialPremium	TitleEndorsementFee
AsbestosInspectionFee	MIUpfrontPremium	TitleExaminationFee
AssignmentFee	MoldInspectionFee	TitleFinalPolicyShortFormFee
AssumptionFee	MunicipalLienCertificateFee	TitleInsuranceBinderFee
AttorneyFee	NotaryFee	TitleInsuranceFee
AutomatedUnderwritingFee	Other	TitleLendersCoveragePremium
AVMFee	PestInspectionFee	TitleNotaryFee
BondFee	PlumbingInspectionFee	TitleServicesFeeTotal
BondReviewFee	PowerOfAttorneyPreparationFee	TitleServicesSalesTax
CertificationFee	PowerOfAttorneyRecordingFee	TitleUnderwritingIssueResolutionFee
CopyOrFaxFee	PreclosingVerificationControlFee	UnderwritingFee
CourierFee	ProcessingFee	USDARuralDevelopmentGuaranteeFee
CreditReportFee	PropertyInspectionWaiverFee	VAFundingFee
DeedPreparationFee	PropertyTaxStatusResearchFee	VerificationOfAssetsFee
DisasterInspectionFee	RadonInspectionFee	VerificationOfEmploymentFee
DocumentPreparationFee	ReconveyanceFee	VerificationOfIncomeFee
DryWallInspectionFee	ReinspectionFee	VerificationOfResidencyStatusFee
ElectricalInspectionFee	RoofInspectionFee	VerificationOfTaxpayerIdentificationFee
ElectronicDocumentDeliveryFee	SepticInspectionFee	VerificationOfTaxReturnFee
EnvironmentallInspectionFee	SettlementFee	WaterTestingFee
EscrowServiceFee	SigningAgentFee	WellInspectionFee
EscrowWaiverFee	SmokeDetectorInspectionFee	WireTransferFee
FilingFee	StateTitleInsuranceFee	

C. Services Borrower DID Shop For UCD Supported Enumerations for Fee Type		
203KArchitecturalAndEngineeringFee	FoundationInspectionFee	SubordinationFee
203KConsultantFee	HeatingCoolingInspectionFee	SurveyFee
203KInspectionFee	HighCostMortgageCounselingFee	TaxRelatedServiceFee
203KPermits	HomeInspectionFee	TemporaryBuydownAdministrationFee
203KTitleUpdate	LeadInspectionFee	TitleCertificationFee
ApplicationFee	LendersAttorneyFee	TitleClosingFee
AppraisalDeskReviewFee	ManualUnderwritingFee	TitleClosingProtectionLetterFee
AppraisalFee	MERSRegistrationFee	TitleDocumentPreparationFee
AppraisalFieldReviewFee	MIUpfrontPremium	TitleEndorsementFee
AppraisalManagementCompanyFee	MoldInspectionFee	TitleExaminationFee
AsbestosInspectionFee	MunicipalLienCertificateFee	TitleFinalPolicyShortFormFee
AssumptionFee	NotaryFee	TitleInsuranceBinderFee
AttorneyFee	Other	TitleInsuranceFee
AutomatedUnderwritingFee	PestInspectionFee	TitleLendersCoveragePremium
AVMFee	PlumbingInspectionFee	TitleNotaryFee
BondFee	PowerOfAttorneyPreparationFee	TitleOwnersCoveragePremium
CertificationFee	PowerOfAttorneyRecordingFee	TitleServicesFeeTotal
CopyOrFaxFee	PreclosingVerificationControlFee	TitleServicesSalesTax
CourierFee	ProcessingFee	TitleUnderwritingIssueResolutionFee
CreditReportFee	PropertyInspectionWaiverFee	UnderwritingFee
DeedPreparationFee	PropertyTaxStatusResearchFee	VerificationOfAssetsFee
DisasterInspectionFee	RadonInspectionFee	VerificationOfEmploymentFee
DocumentPreparationFee	ReconveyanceFee	VerificationOfIncomeFee
DryWallInspectionFee	ReinspectionFee	VerificationOfResidencyStatusFee
ElectricalInspectionFee	RoofInspectionFee	VerificationOfTaxpayerIdentificationFee
ElectronicDocumentDeliveryFee	SepticInspectionFee	VerificationOfTaxReturnFee
EnvironmentallInspectionFee	SettlementFee	WaterTestingFee
EscrowServiceFee	SigningAgentFee	WellInspectionFee
EscrowWaiverFee	SmokeDetectorInspectionFee	WireTransferFee

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

FilingFee	StateTitleInsuranceFee	
FloodCertification	StructuralInspectionFee	

E. Taxes and Other Government Fees UCD Supported Enumerations for Fee Type

MortgageSurchargeCountyOrParish	DocumentaryStampFee	RecordingFeeForSubordination*
MortgageSurchargeMunicipal	FilingFee	TaxStampForCityDeed
MortgageSurchargeState	MunicipalLienCertificateFee	TaxStampForCityMortgage
Other	PowerOfAttorneyRecordingFee*	TaxStampForCountyDeed
RecordingFeeForDeed	RecordingFeeForAssignment*	TaxStampForCountyMortgage
RecordingFeeForMortgage	RecordingFeeForMunicipalLienCertificate*	TaxStampForStateDeed
RecordingFeeTotal	RecordingFeeForRelease*	TaxStampForStateMortgage
TransferTaxTotal		

*Provide these in the UCD file *only* these fees are itemized on the CD. If they are part of the transaction but not itemized, include their amounts in Recording Fee Total.

F. Prepays UCD Supported Enumerations for Prepaid Item Type

BoroughPropertyTax	EarthquakeInsurancePremium	Other
CityPropertyTax	FloodInsurancePremium	PrepaidInterest
CondominiumAssociationDues	HailInsurancePremium	StatePropertyTax
CondominiumAssociationSpecialAssessment	HazardInsurancePremium	TownPropertyTax
CooperativeAssociationDues	HomeownersAssociationDues	VolcanoInsurancePremium
CooperativeAssociationSpecialAssessment	HomeownersAssociationSpecialAssessment	WindAndStormInsurancePremium
CountyPropertyTax	HomeownersInsurancePremium	
DistrictPropertyTax	MortgageInsurancePremium	

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

AssessmentTax	DistrictPropertyTax	ParishTax
	EarthquakeInsurance	PestInsurance
CityBondTax	EnergyEfficientImprovementFunds	RehabilitationFunds

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

CityPropertyTax	FloodInsurance	SchoolPropertyTax
CondominiumAssociationDues	HailInsurancePremium	StatePropertyTax
CondominiumAssociationSpecialAssessment	HazardInsurance	TownPropertyTax
ConstructionCompletionFunds	HomeownersAssociationDues	TownshipPropertyTax
CooperativeAssociationDues	HomeownersAssociationSpecialAssessment	VillagePropertyTax
CooperativeAssociationSpecialAssessment	HomeownersInsurance	VolcanoInsurance
CountyBondTax	MortgageInsurance	WindstormInsurance
CountyPropertyTax	Other	

If borough property tax is part of the transaction, provide "Other" in Escrow Item Type and the value "BoroughPropertyTax" exactly as shown in Escrow Item Type other Description. Escrow Item Type Other Description may also include values not specified in the "UCD Supported Enumerations" column.

H. Other
UCD Supported Enumerations for Fee Type

203KTitleUpdate	DocumentPreparationFee	PestInspectionFee
AsbestosInspectionFee	DryWallInspectionFee	PlumbingInspectionFee
AssignmentFee	ElectricalInspectionFee	PowerOfAttorneyPreparationFee
AttorneyFee	EnvironmentalInspectionFee	RadonInspectionFee
BankruptcyMonitoringFee	EscrowServiceFee	RealEstateCommissionBuyersBroker
BondFee	FilingFee	RealEstateCommissionSellersBroker
CertificationFee	FoundationInspectionFee	ReconveyanceFee
CLOAccessFee	GeneralCounselFee	RepairsFee
CondominiumAssociationDues	HeatingCoolingInspectionFee	RoofInspectionFee
CondominiumAssociationSpecialAssessment	HomeInspectionFee	SepticInspectionFee
CooperativeAssociationDues	HomeownersAssociationDues	SettlementFee
CopyOrFaxFee	HomeownersAssociationSpecialAssessment	SigningAgentFee
CourierFee	HomeWarrantyFee	SmokeDetectorInspectionFee
CreditDisabilityInsurancePremium	LeadInspectionFee	StructuralInspectionFee
CreditLifeInsurancePremium	ManufacturedHousingInspectionFee	SurveyFee
CreditPropertyInsurancePremium	MoldInspectionFee	TitleOwnersCoveragePremium

H. Other UCD Supported Enumerations for Fee Type		
CreditUnemploymentInsurancePremium	MunicipalLienCertificateFee	WaterTestingFee
DebtCancellationInsurancePremium	NotaryFee	WellInspectionFee
DebtSuspensionInsurancePremium	Other	WireTransferFee
DisasterInspectionFee	PayoffRequestFee	
<p><i>If a debt suspension insurance premium is part of the transaction, provide the value "Other" in Fee Type and the value "DebtSuspensionInsurancePremium" exactly as shown in Fee Type Other Description. Fee Type Other Description may also include values not specified in the "UCD Supported Enumerations" column.</i></p>		