

Transition of Qualified Mortgage Edits from Warning to Critical – April 21

March 15, 2022

Fannie Mae and Freddie Mac (the GSEs) recognized lenders and software partners were still working to implement data quality corrections to certain Qualified Mortgage (QM)-related data points. Edits related to the values expected in these data points were due to become critical on February 11, 2022. However, to give the industry additional time to prepare, we decided to extend the time these edits would continue to return warnings.

Effective **April 21, 2022**, the edits for the following QM-related data points will become critical. Critical edits are important because inaccurate information provided in these datapoints may prevent loans from being eligible for sale.

| Unique ID | Data Point Name | Associated UCD Data Points And Criteria (Must Exist When...) | Rule Description |
|-----------|--|--|--|
| 4.038 | LoanPriceQuoteInterestRatePercent | RegulationZExcludedBonaFideDiscountPointsIndicator = "true" | Must exist for all loans when condition in Column F is met and be greater than "0" |
| 7.088 | RegulationZExcludedBonaFideDiscountPointsPercent | RegulationZExcludedBonaFideDiscountPointsIndicator = "true" | Must exist for all loans when condition in Column F is met and be greater than "0" |
| 7.091 | RegulationZTotalAffiliateFeesAmount | | Must exist for all loans and be greater than or equal to "0" |

For more information on the changes to the critical edits, review the Enterprise-specific release notes available on the [Freddie Mac UCD page](#) or [Fannie Mae UCD page](#).

Additional Information

Please contact your account representative for assistance or submit your questions to our UCD mailboxes: UCD@FreddieMac.com or UCD@FannieMae.com.