

Loan Closing Advisor[®]

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Common Mistakes in UCD v2.0 XML Files

The purpose of this job aid is to provide information to help Sellers adopt the Uniform Closing Dataset v2.0 Specification requirements (UCD v2.0) in Loan Closing Advisor[®]. Please note the following common mistakes we're seeing to prepare you to have conversations with your clients.

Common Mistakes

1. Submitting Deleted UCD v1.5 FeeType Enumerations

Update your system's ucd:FeeItem mapping to remove FeeType enumerations no longer supported in UCD v2.0. If any of the following enumerations are present in the UCD v2.0 XML file, a MISMO schema error will be returned:

- AmortizationFee
- CLOAccessFee
- GeneralCounselFee
- NewLoanAdministrationFee
- PropertyTaxStatusResearchFee
- TaxRelatedServiceFee
- TransferTaxTotal

To clear the schema edit, replace the non-supported enumeration with an equivalent value listed in the UCD v2.0 Specification on Tab 9 and resubmit the XML file.

2. Including a UCD v1.5 FeeType in UCD v2.0 XML files

If a UCD v1.5 data point FeeType is included in the UCD v2.0 XML files, a Phase 4 critical edit will be returned:

Message Code	Message Text
CRIT0403	The UCD v2.0 XML file has been delivered with FeeType instead of ucd:FeeItem. Only ucd:FeeItem may be delivered in UCD v2.0.

To clear the critical edit, replace any occurrences of FeeType with ucd:FeeItem and resubmit the XML file.

3. Sending Two DataVersionIdentifier datapoints in UCD v2.0 XML files

In UCD v2.0, DataVersionIdentifier is specified under new XPath **MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION**, and is now required in all UCD XML files with UCD v2.0 value.

Do not provide the v1.5 DataVersionIdentifier with the XPath



MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/ABOUT_VERSIONS/ABOUT_VERSION either, instead of or in addition to the v2.0 data point.

To clear this specification version critical edit, remove **/DOCUMENT/ABOUT_VERSIONS/ABOUT_VERSION/DataVersionIdentifier** and ensure that **MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION/DataVersionIdentifier** is present.