

Loan Closing Advisor[®]

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Resolving UCD Phase 4 Liability Line Item Warning and Critical Edits

The Uniform Closing Dataset (UCD) v2.0 initiative changed liability data requirements. New and revised Phase 4 edits supersede the Phase 1 edits implemented in 2020.

UCD v1.5 Phase 1 critical edits enforced the conditionality details of the following four data points:

- LiabilityType
- LiabilityTypeOtherDescription
- gse:IntegratedDisclosureSectionType = "PayoffsAndPayments"
- gse:LiabilitySecuredBySubjectPropertyIndicator *only for refinances on the Alternate Form.*

Phase 4 critical edits enforce liability conditionality details using the concept of a "line item" (the same approach used for fee data in Phase 3). Six data points and one attribute make up a liability line item. Regardless of whether the value in LoanPurposeType is "Purchase" or "Refinance", all liability items that were part of the closing transaction must be disclosed and included in the UCD file.

These requirements differ in only one respect:

- If the Model Form was used (either for a purchase or a refinance), the value for UID 10.350 gse:IntegratedDisclosureSectionType must be "DueFromBorrowerAtClosing".
- If the Alternate Form was used (only for a refinance), the value for UID 16.011- gse:IntegratedDisclosureSectionType must be "PayoffsAndPayments".

All the other data points that make up the liability line item still must be delivered, with each LiabilityType provided in the XML file.



COMPARISON OF LIABILITY ITEM REQUIREMENTS BETWEEN UCD v1.5 AND UCD v2.0						
v1.5 UID	DATA POINT	PHASE 1	FIELD ID	v2.0 UID	PHASE 4 (v1.5 & v2.0)	FIELD ID
10.338	LiabilityType	N/A	11.4	10.338 (delete "BorrowerEstimatedTotalMonthlyLiabilityPayment")	<ul style="list-style-type: none"> • Either reported on Model Form (purchase or refi) • Or reported on Alt Form (refi) • Valid enumeration 	11.4 25.1
10.354	@gse:DisplayLabelText	N/A	11.4	10.354	N/A	11.4 25.1
10.337	LiabilityTypeOtherDescription	N/A	11.4	10.337	LiabilityType = "Other"	11.4 25.1
10.350	gse:IntegratedDisclosureSectionType = "DueFromBorrowerAtClosing"	N/A	11.4	10.350 (include "PayoffsAndPayments")	Valid LiabilityType enum exists on: <ul style="list-style-type: none"> • Model form for "DueFromBorrowerAtClosing" • Alt Form for "PayoffsAndPayments" 	11.4
13.343	(paid to) FullName	N/A	11.4	13.343	<i>No crit edit. Required if valid LiabilityType exists on either form</i>	11.4 25.1
10.334	PayoffAmount	N/A	11.4.1	10.334	Valid LiabilityType enum exists on either form	11.4.1 25.1.1
16.002	LiabilityType	Refi, total PayoffsAndPayments > 0, Alt Form, Valid enums	25.1	Row deleted, covered by 10.338		
16.014	@gse:DisplayLabelText	N/A	25.1	Row deleted, covered by 10.354		
16.003	LiabilityTypeOtherDescription	Refi, LiabilityType = "Other", Alt Form	25.1	Row deleted, covered by 10.337		
16.012	gse:IntegratedDisclosureSectionType = "PayoffsAndPayments"	Refi, LiabilityType, Alt Form	25.1	Row deleted, covered by 10.337		
16.011	gse:LiabilitySecuredBySubjectPropertyIndicator	Refi, LiabilityType, Alt Form	25.1	16.011	Valid LiabilityType enum exists on either form	GSE Business
16.001	(paid to) FullName	N/A	25.1	Row deleted, covered by 10.343		
16.004	PayoffAmount	N/A	25.1.1	Row deleted, covered by 10.334		
16.007	PayoffPrepaymentPenaltyAmount	N/A	25.1.1	Deleted		

Loan Closing Advisor evaluates UCD v2.0 line item data and returns feedback messages as applicable. The following table includes feedback messages applicable to transactions using the Closing Disclosure Model Form.

Message Code	Feedback Message	UCD UID	Data Point	Guidance
DQC3019 CRIT0374	The data point gse:LiabilitySecuredBySubjectPropertyIndicator is missing for LiabilityType of [Delivered Value]. This data point must be present when LiabilityType is present.	16.011	gse:LiabilitySecuredBySubjectPropertyIndicator	The gse:LiabilitySecuredBySubjectPropertyIndicator must be provided with the value "true" or "false" to form a complete liability line item.



Message Code	Feedback Message	UCD UID	Data Point	Guidance
DQC3015 CRIT0370	LiabilityType is missing from the UCD XML file. This data point must be present in the [Delivered Value] section when LIABILITY_DETAIL is present	10.338	LiabilityType	<p>If the value provided for Payoffs and Payments section (UID 16.006-IntegratedDisclosureSectionTotalAmount) is not zero, one or more liability line items must be provided and sum to the Total Payoffs and Payments Amount. LiabilityTypes must be one of the following enumerations:</p> <p>CollectionsJudgmentsAndLiens DeferredStudentLoan DelinquentTaxes FirstPositionMortgageLien Garnishments HELOC HomeownersAssociationLien Installment LeasePayment MortgageLoan Open30DayChargeAccount Other PersonalLoan Revolving SecondPositionMortgageLien Taxes TaxLien ThirdPositionMortgageLien UnsecuredHomeImprovementLoanInstallment UnsecuredHomeImprovementLoanRevolving</p>
DQC3017 CRIT0372	LiabilityTypeOtherDescription is missing from the UCD XML file. This data point must be present when LiabilityType is 'Other'.	10.337	LiabilityTypeOtherDescription	If the value provided for LiabilityType = "Other," then LiabilityTypeOtherDescription must be provided with a succinct description of the liability.
DQC3020 CRIT0375	LIABILITY HOLDER/NAME/FullName is missing for LiabilityType of [DeliveredValue]. This data point must be present when LiabilityType is present.	10.343	FullName	The name of the liability's creditor must be provided to form a complete liability line item.
DQC3021 CRIT0376	PayoffAmount is missing for LiabilityType of [Delivered Value]. This data point must be present when LiabilityType is present.	10.334	PayoffAmount	The amount paid toward the liability must be provided to form a complete liability line item.