

The purpose of this job aid is to help Sellers resolve Uniform Closing Dataset (UCD) Critical Edits that are firing most frequently in Loan Closing Advisor®.

On October 11, 2023, the following UCD Phase 3B critical edits were assigned new warning message codes in Loan Closing Advisor. These “Phase 3B Postponed” edits will not transition to critical on November 6, 2023, and will remain warnings until otherwise announced.

Top error messages **DQC1531**, **DQC1532**, **DQC2987**, **DQC2973** and **DQC1631** fire when a Fee Type enumeration is delivered with an Integrated Disclosure Section Type enumeration for which it is not specified.

Phase 3B Postponed Critical Edits	
Message Code	Business Message
DQC1531 (previously DQC1331)	A valid fee is required for the Paid By amount of ""+%Fee Actual Payment Amount (Subject Loan: UCD)%+" paid to ""+%Full Name (Subject Loan: Fee Information: UCD)%+" in the "+"ServicesBorrowerDidNotShopFor' section.
DQC1532 (previously DQC1331)	A valid fee is required for the Paid By amount of ""+%Fee Actual Payment Amount (Subject Loan: UCD)%+" paid to ""+%Full Name (Subject Loan: Fee Information: UCD)%+" in the "+"ServicesBorrowerDidShopFor' section.
DQC2987	UCD File Error: /FEE/FEE_DETAIL/FeeType = 'RecordingFeeForDeed' or 'RecordingFeeForMortgage' each may be delivered only once.
DQC2973	UCD File Error: /FEE/FEE_DETAIL/FeeType = 'RecordingFeeTotal' may be delivered only once.
DQC1631 (previously DQC1332)	A valid fee is required for the Paid By amount of ""+%Fee Actual Payment Amount (Subject Loan: UCD)%+" paid to ""+%Full Name (Subject Loan: Fee Information: UCD)%+" in the Other Costs section.



What Causes these Edits to Fire?

Recording Fees

In some cases, edits fire because certain recording fees that are now commonly used in the industry do not have corresponding UCD-supported enumerations (such as Recording Service Fee and eRecording Fee). As a result, lenders are mapping these fees incorrectly as RecordingFeeForDeed, RecordingFeeForMortgage and RecordingFeeTotal.

When any of these three Fee Type enumerations are delivered more than once in the UCD file, critical edits are triggered, often more than once at the same time.

The following Fee Type enumerations may **only be delivered once**, and only with the Integrated Disclosure Section Type enumeration **"TaxesAndOtherGovernmentFees:"**

- RecordingFeeForDeed
- RecordingFeeForMortgage
- RecordingFeeTotal

Title-Related Fees

Error message **DQC1631** fires when title-related fees are submitted with the incorrect enumeration for Integrated Disclosure Section Type. The UCD Specification allows title-related fees only in sections B. Services Did Not Shop For or C. Services Borrower Did Shop For. If the fees do not relate to a policy for the owner/borrower, they **must not be delivered in section H. Other Costs**.

What causes warning edit [DQC1531](#) to fire for fees in Section B. Services Borrower Did Not Shop For?

- An unsupported Fee Type enumeration is provided with the Integrated Disclosure Section Type of "ServicesBorrowerDidNotShopFor." Examples of invalid enumerations include: "RecordingFeeForDeed", "RecordingFeeForMortgage", or "RecordingFeeTotal."
- An unsupported Fee Type enumeration is not delivered as Fee Type = "Other" and/or does not include the name of the fee in data point Fee Type Other Description.

What causes warning edit [DQC1532](#) to fire for fees in Section C. Services Borrower Did Shop For?

- An unsupported Fee Type enumeration is provided with the Integrated Disclosure Section Type of "ServicesBorrowerDidShopFor." Examples of invalid enumerations include: "RecordingFeeForDeed," "RecordingFeeForMortgage," or "RecordingFeeTotal."
- An unsupported Fee Type enumeration is not delivered as Fee Type = "Other" and/or does not include the name of the fee in data point Fee Type Other Description.

What causes warning edit [DQC2987](#) to fire?

- Fee Type(s) = "RecordingFeeForDeed" or "RecordingFeeForMortgage" are delivered more than once for any Integrated Disclosure Section Type in the UCD file. This means at least one recording fee was delivered incorrectly as Fee Type = "RecordingFeeForDeed" or "RecordingFeeForMortgage."



What causes warning edit [DQC2973](#) to fire?

- Fee Type = “RecordingFeeTotal” is delivered more than once. This means at least one instance was delivered incorrectly as Fee Type = “RecordingFeeTotal.”

What causes warning edit [DQC1631](#) to fire?

- An unsupported Fee Type enumeration is provided with the Integrated Disclosure Section Type of “OtherCosts.” Examples of invalid enumerations include: “RecordingFeeForDeed,” “RecordingFeeForMortgage,” or “RecordingFeeTotal.”
- An unsupported Fee Type enumeration is not delivered as Fee Type = “Other” and/or does not include the name of the fee in data point Fee Type Other Description.

How to Correctly Deliver Recording Fees

Recording fees and any type of fee paid to a state or local government must be disclosed only in Section E. Taxes And Other Government Fees. Certain commonly used recording fees are currently not supported in the UCD file. For this reason, Fee Type Other Description must be used along with Integrated Disclosure Section Type = “TaxesAndOtherGovernmentFees.”

Example 1: Delivering Recording Fees Currently Not Supported in the UCD File

Unsupported Recording Service Fee or eRecording Fee must be delivered as:

- Fee Type = “Other” AND
- Fee Type Other Description = “RecordingServiceFee” or “eRecordingFee”.

The following XML snippet shows a correctly delivered eRecording fee in the UCD file.

```

<ns3:FEE>
  <ns3:FEE_DETAIL>
    <ns3:FeePaidToType>ThirdPartyProvider</ns3:FeePaidToType>
    <ns3:FeeType>Other</ns3:FeeType>
    <ns3:FeeTypeOtherDescription>Title - eRecording Fee</ns3:FeeTypeOtherDescription>
    <ns3:IntegratedDisclosureSectionType>TaxesAndOtherGovernmentFees</ns3:IntegratedDisclosureSectionType>
    <ns3:RegulationZPointsAndFeesIndicator>true</ns3:RegulationZPointsAndFeesIndicator>
  </ns3:FEE_DETAIL>
  <ns3:FEE_PAID_TO>
    <ns3:LEGAL_ENTITY>
      <ns3:LEGAL_ENTITY_DETAIL>
        <ns3:FullName>The Title Company</ns3:FullName>
      </ns3:LEGAL_ENTITY_DETAIL>
    </ns3:LEGAL_ENTITY>
  </ns3:FEE_PAID_TO>
  <ns3:FEE_PAYMENTS>
    <ns3:FEE_PAYMENT>
      <ns3:FeeActualPaymentAmount>9.38</ns3:FeeActualPaymentAmount>
      <ns3:FeePaymentPaidByType>Buyer</ns3:FeePaymentPaidByType>
      <ns3:FeePaymentPaidOutsideOfClosingIndicator>>false</ns3:FeePaymentPaidOutsideOfClosingIndicator>
    </ns3:FEE_PAYMENT>
  </ns3:FEE_PAYMENTS>
</ns3:FEE>

```

Note that the Other/Other Description data points must be delivered with Integrated Disclosure Section Type = “TaxesAndOtherGovernmentFees.”



Example 2: Delivering Recording Fee for Deed, Recording Fee for Mortgage and Recording Fee Total

The Fee Type enumerations “RecordingFeeForDeed”, “RecordingFeeForMortgage” and “RecordingFeeTotal” must be delivered only once and only with an Integrated Disclosure Section Type = “TaxesAndOtherGovernmentFees”.

The following XML snippet shows correctly delivered Recording Fee for Deed, Recording Fee for Mortgage and Recording Fee Total.

```

</mismo:FEE>
  <mismo:FEE>
    <mismo:FEE_DETAIL>
      <mismo:FeeActualTotalAmount>21.00</mismo:FeeActualTotalAmount>
      <mismo:FeeType>RecordingFeeForDeed</mismo:FeeType>
      <mismo:IntegratedDisclosureSectionType>TaxesAndOtherGovernmentFees</mismo:IntegratedDisclosureSectionType>
    </mismo:FEE_DETAIL>
  </mismo:FEE>
  <mismo:FEE>
    <mismo:FEE_DETAIL>
      <mismo:FeeActualTotalAmount>123.00</mismo:FeeActualTotalAmount>
      <mismo:FeeType>RecordingFeeForMortgage</mismo:FeeType>
      <mismo:IntegratedDisclosureSectionType>TaxesAndOtherGovernmentFees</mismo:IntegratedDisclosureSectionType>
    </mismo:FEE_DETAIL>
  </mismo:FEE>
  <mismo:FEE>
    <mismo:FEE_DETAIL>
      <mismo:FeeType>RecordingFeeTotal</mismo:FeeType>
      <mismo:IntegratedDisclosureSectionType>TaxesAndOtherGovernmentFees</mismo:IntegratedDisclosureSectionType>
    </mismo:FEE_DETAIL>
  <mismo:FEE_PAYMENTS>
    <mismo:FEE_PAYMENT>
      <mismo:FeeActualPaymentAmount>144.00</mismo:FeeActualPaymentAmount>
      <mismo:FeePaymentPaidByType>Buyer</mismo:FeePaymentPaidByType>
      <mismo:FeePaymentPaidOutsideOfClosingIndicator>false</mismo:FeePaymentPaidOutsideOfClosingIndicator>
    </mismo:FEE_PAYMENT>
  </mismo:FEE_PAYMENTS>
</mismo:FEE>

```

How to Correctly Deliver Title-Related Fees

Title-related fees generally should be disclosed in Sections B. Services Did Not Shop For or C. Services Borrower Did Shop For. The only exception is for owner’s/borrower’s title-related fees, which should be disclosed in Section H. Other Costs.

Example 1: Delivering Title-Related Fees

Seller charged title-related fees shown in section C. Services Borrower Did Shop For.

The following XML snippet shows a correctly delivered title-related fee, Title Examination Fee.



```
<FEE>
  <FEE_DETAIL>
    <FeePaidToType>ThirdPartyProvider</FeePaidToType>
    <FeeType gse:DisplayLabelText="Title Examination Fee">TitleExaminationFee</FeeType>
    <IntegratedDisclosureSectionType>ServicesBorrowerDidShopFor</IntegratedDisclosureSectionType>
    <RegulationZPointsAndFeesIndicator>>false</RegulationZPointsAndFeesIndicator>
  </FEE_DETAIL>
  <FEE_PAID_TO>
    <LEGAL_ENTITY>
      <LEGAL_ENTITY_DETAIL>
        <FullName>The Title Company, Inc</FullName>
      </LEGAL_ENTITY_DETAIL>
    </LEGAL_ENTITY>
  </FEE_PAID_TO>
  <FEE_PAYMENTS>
    <FEE_PAYMENT>
      <FeeActualPaymentAmount>105.00</FeeActualPaymentAmount>
      <FeePaymentPaidByType>Buyer</FeePaymentPaidByType>
      <FeePaymentPaidOutsideOfClosingIndicator>>false</FeePaymentPaidOutsideOfClosingIndicator>
    </FEE_PAYMENT>
  </FEE_PAYMENTS>
</FEE>
<FEE>
```

For information on resolving other Loan Closing Advisor UCD error messages, refer to the [Loan Closing Advisor® UCD Critical Edits Phase 3A and 3B](#) training module and the [UCD webpage](#).

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