



What Causes these Edits to Fire?

Recording Fees

In some cases, edits fire because certain recording fees that are 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 to “RecordingFeeForDeed”, “RecordingFeeForMortgage” and “RecordingFeeTotal”.

When any of the three ucd:FeeItem Type enumerations is delivered more than once in the XML file, critical edits are triggered. This can result in multiple instances of CRIT0346 and CRIT0347 firing for one submission.

The following ucd:FeeItem Type enumerations may **only be delivered once**, and only with the .../FEE_DETAIL/IntegratedDisclosureSectionType enumeration “**TaxesAndOtherGovernmentFees**”:

- RecordingFeeForDeed
- RecordingFeeForMortgage
- RecordingFeeTotal

What causes critical edit CRIT0346 to fire?

- ucd:FeeItem Type(s) = “RecordingFeeForDeed” or “RecordingFeeForMortgage” are delivered more than once with any .../FEE_DETAIL/IntegratedDisclosureSectionType in the XML file. This means at least one recording fee was delivered incorrectly as ucd:FeeItem Type = “RecordingFeeForDeed” or “RecordingFeeForMortgage.”

What causes critical edit CRIT0347 to fire?

- ucd:Fee Item Type = “RecordingFeeTotal” is delivered more than once with any .../FEE_DETAIL/IntegratedDisclosureSectionType in the XML file. This means at least one instance was delivered incorrectly as ucd:FeeItem Type = “RecordingFeeTotal.”

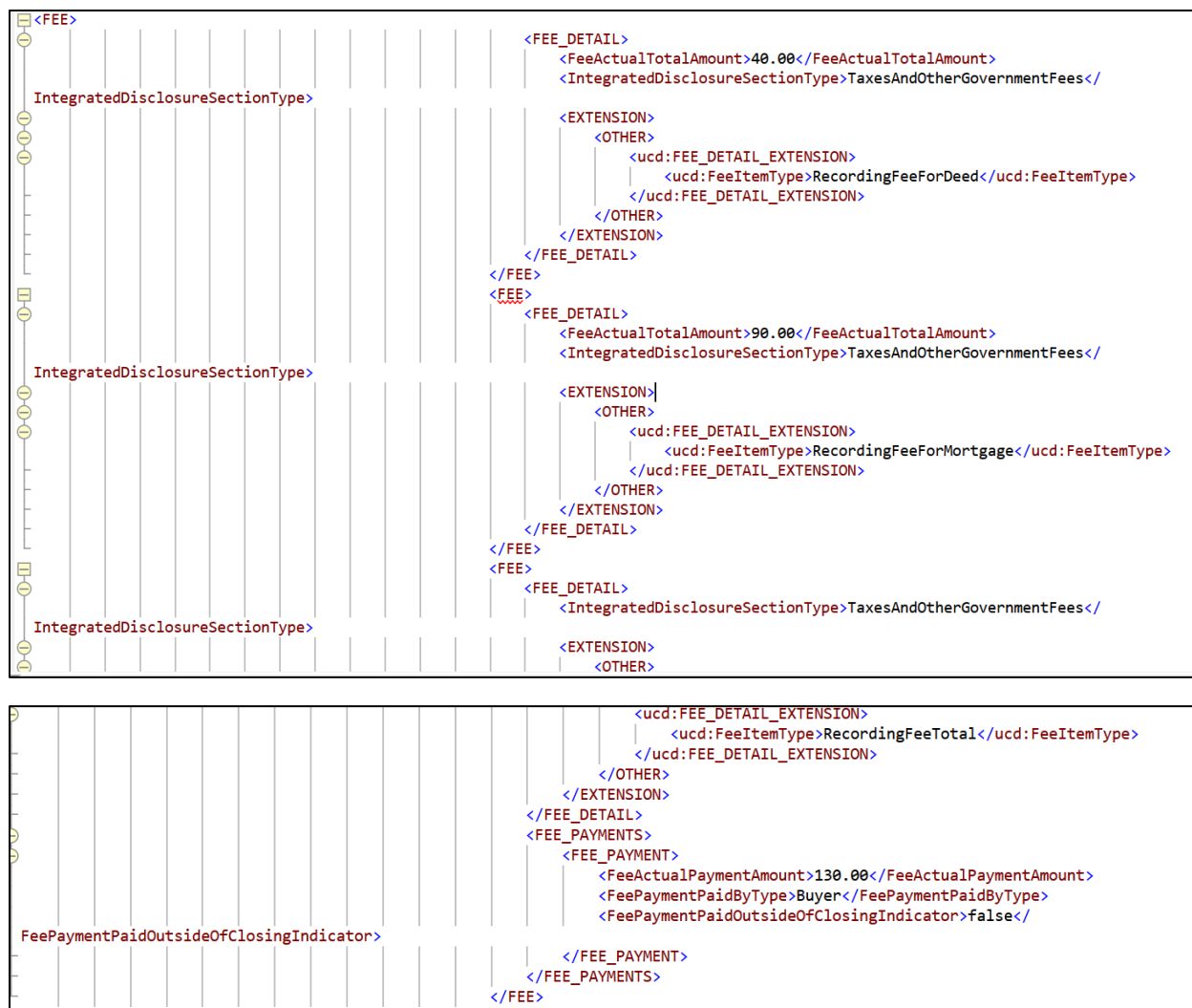
How to Correctly Deliver Recording Fees

Recording fees and any type of fee paid to a state or local government may only be provided with .../FEE_DETAIL/IntegratedDisclosureSectionType = “TaxesAndOtherGovernmentFees”.

Example: Delivering “RecordingFeeForDeed”, “RecordingFeeForMortgage” and “RecordingFeeTotal”

The ucd:FeeItem Type enumerations “RecordingFeeForDeed”, “RecordingFeeForMortgage” and “RecordingFeeTotal” must be delivered only once and only with .../FEE_DETAIL/IntegratedDisclosureSectionType = “TaxesAndOtherGovernmentFees”.

The following XML snippet shows how to provide these enumerations correctly in the XML file.



How to Correctly Deliver Title-Related Fees

Title-related fees generally should be provided with .../FEE_DETAIL/IntegratedDisclosureSectionType = "ServicesBorrowerDidNotShopFor" or "ServicesBorrowerDidShopFor". The only exception is for owner's/borrower's title-related fees, when .../FEE_DETAIL/IntegratedDisclosureSectionType should be "OtherCosts".

Example 1: Delivering Title-Related Fees

Seller-charged title-related fees provided in .../FEE_DETAIL/IntegratedDisclosureSectionType = "ServicesBorrowerDidShopFor".

The following XML snippet shows a correctly delivered title examination fee.



```
<FEE>
IntegratedDisclosureSectionType>
Fee">TitleExaminationFee</ucd:FeeItemType>
FeePaymentPaidOutsideOfClosingIndicator>
<FEE_DETAIL>
  <FeePaidToType>ThirdPartyProvider</FeePaidToType>
  <IntegratedDisclosureSectionType>ServicesBorrowerDidShopFor</
  <RegulationZPointsAndFeesIndicator>false</RegulationZPointsAndFeesIndicator>
  <EXTENSION>
    <OTHER>
      <ucd:FEE_DETAIL_EXTENSION>
        <ucd:FeeItemType DisplayLabelText="Title - Examination
      </ucd:FEE_DETAIL_EXTENSION>
    </OTHER>
  </EXTENSION>
</FEE_DETAIL>
<FEE_PAID_TO>
  <LEGAL_ENTITY>
    <LEGAL_ENTITY_DETAIL>
      <FullName>Epsilon Title Co.</FullName>
    </LEGAL_ENTITY_DETAIL>
  </LEGAL_ENTITY>
</FEE_PAID_TO>
<FEE_PAYMENTS>
  <FEE_PAYMENT>
    <FeeActualPaymentAmount>150.00</FeeActualPaymentAmount>
    <FeePaymentPaidByType>Buyer</FeePaymentPaidByType>
    <FeePaymentPaidOutsideOfClosingIndicator>false</
  </FEE_PAYMENT>
</FEE_PAYMENTS>
</FEE>
```

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

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