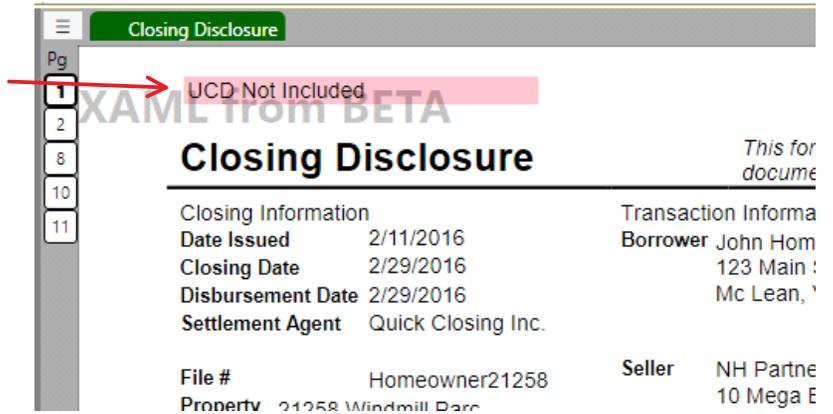


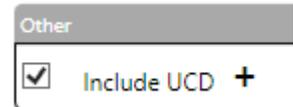
# UCD Submission

Thursday, September 21, 2017 4:32 PM

Before printing your Closing Disclosure form, click on the "UCD Not Included" verbiage, in the upper left hand corner.



A question will insert on the left, where you can check the option to "Include UCD".



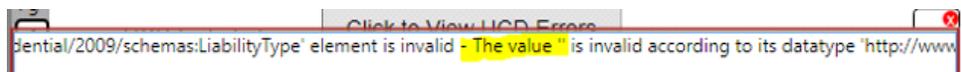
The verbiage on the Closing Disclosure form will confirm that the UCD will be included with the Closing Disclosure.



To assist identifying whether all UCD required fields have been answered within a file, a process will then run and check validity of the UCD. This will allow you to review when additional data entry may be needed, before printing the disclosure. If a required field is missing, then a second button "Click to View UCD Errors" will appear at the top of the form.



Click to View UCD Errors and a dialog will show more information about the schema error. Use the slider bar at the bottom to scroll across until you see more details about the error.



All amounts are required to have the Fannie Mae and Freddie Mac specific UCD Type descriptions. In this example, the Liability Type element is invalid because the value is missing or blank. Signified by the double quotes "" without any value inside the quotes. Knowing I am missing a UCD Type description, I return to my data entry within the file and answer any missing UCD descriptions.

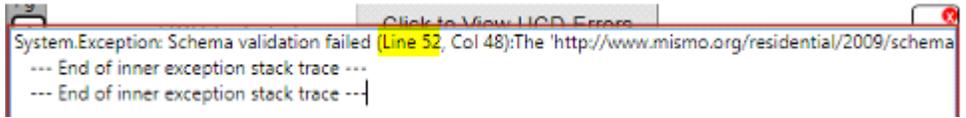
| Mortgage Payoff                        | Type        |
|--|-------------|
| <input checked="" type="checkbox"/>    | UCD List    |
| RHO SERVICING TO PAY OFF EXISTING LOAN | Description |
| 183,000                                | Amount      |

| Mortgage Payoff                        | Type        |
|--|-------------|
| <input checked="" type="checkbox"/>    | UCD List    |
| First Position Mortgage Lien           | Description |
| RHO SERVICING TO PAY OFF EXISTING LOAN | Description |
| 183,000                                | Amount      |

When returning to the Closing Disclosure form, the process will refresh and recheck for any errors. If the button still appears at the top of the form, click to view remaining errors.

[Click to View UCD Errors](#)

It may also be helpful to observe the line # location containing the error. If your line # changes, then the schema may be finding a missing description for a different amount.



| Type                                      | UCD List | Description                                   | Amount |
|---|----------|---|--------|
| Other <input checked="" type="checkbox"/> | V        | BETA CARD INC TO PAY DOWN CREDIT CARD BALANCE | 5,000  |

| Type                                      | UCD List | Description                                   | Amount |
|---|----------|---|--------|
| Other <input checked="" type="checkbox"/> | V        | BETA CARD INC TO PAY DOWN CREDIT CARD BALANCE | 5,000  |

If all required UCD Descriptions have been entered, a "Click to View UCD Errors" button will no longer appear at the top of the Closing Disclosure form.

Closing Disclosure

Pg **1**

UCD Included

## Closing Disclosure

*This form is a statement of financial document with your Loan Estimate.*

|   |   |
|---|---|
| <p><b>Closing Information</b></p> <p><b>Date Issued</b> 4/07/2017<br/> <b>Closing Date</b> 4/15/2017<br/> <b>Disbursement Date</b> 4/21/2017<br/> <b>Settlement Agent</b> EPSILON TITLE COMPANY<br/> <b>File #</b> 12-3456<br/> <b>Property</b> 456 SOMEWHERE AVE ANYTOWN, NY 12345</p> | <p><b>Transaction Information</b></p> <p><b>Borrower</b> Michael Jones and Mary Stone<br/>           456 Somewhere Ave<br/>           AnyTown, NY 12345<br/> <b>Lender</b> FICUS BANK</p> |
|---|---|

Proceed printing the form to your desired printer in order to image the form. The printing process will take a little longer to complete, as it will be generating and incorporating the MISMO XML needed for submitting to UCD.

Closing Disclosure

Pg **1**

UCD Included

Print Closing Disclosure

Version  Current  Evaluation Copy

Printer HP Universal Printing PCL 6 CHANGE

Paper  Letter  Legal

Duplex  None  Side  Top

Copies  1  2  3  4  5  6  7  8  9

Pages to print All CHANGE

Once you have printed or imaged the Closing Disclosure, click on the **Imaged** node below the disclosure, in order to submit the corresponding loan data along with the appropriate closing disclosure to UCD.

- ✓ Closing Disclosure

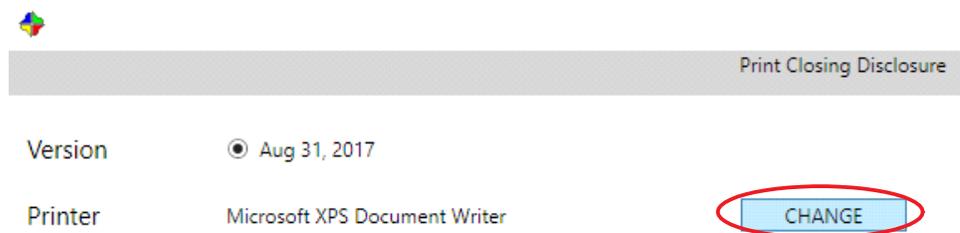
**Imaged Aug 31, 2017 11:24:21 AM**

printed Aug 31, 2017 11:24:34 AM

With the **imaged** disclosure form displayed in the window on the right, click on the 3 bars on the upper left corner of the form, and select **Print**.



From the print dialog, click on **Change**,



Click to select either the Fannie Mae or Freddie Mac UCD Submission Service.



With your desired GSE's UCD Submission Service selected as the printer, click on **Configure**, to complete first time setup.



In the Configure UCD Submission Printer dialog, enter your credentials as provided by either Fannie Mae or Freddie Mac.

UCD UserName:

UCD Password:

[Change Password in Loan Closing Advisor\(tm\)](#)

Customer Id:

Customer Type:  
 V

With the UCD Submission Service selected as your printer, click **PRINT**.

Print Closing Disclosure

Version  Aug 31, 2017

Printer UCD Submission Service

Paper

Duplex  None  Side  Top

Copies  1  2  3  4  5  6  7  8  9

Pages to print All

Messages will appear in the bottom window of the print dialog as it is processing.

Printing 1 document to UCD Submission Service ...  
Sending print job to designated printer...  
Submitting to the web service. Please wait...

When complete, another node will insert below the corresponding Imaged Closing Disclosure.

- ✓ **Closing Disclosure**

**Imaged Aug 31, 2017 11:24:21 AM**

printed Aug 31, 2017 11:24:34 AM

submitted Aug 31, 2017 11:31:39 AM

Left click on the submitted node to view details in the window on the right.

Depending on whether you submit to Freddie Mac or Fannie Mae, will depend on what result you receive in response.

A response from Freddie Mac will provide 3 different view buttons. A Left click to view either the Evaluation Summary, Feedback Certificate Summary or, Feedback Certificate Detail, will load a browser window with those results.

Action: submitted  
Destination: UCD Submission Service  
Datetime: Aug 31, 2017 11:31:39 AM  
By: jwatson@creativethinkinginc.com  
Notes:

Response UUID: 5723369d-ab4d-4578-8618-b599e30ab301

- [View Loan Evaluation Summary](#)
- [View Feedback Certificate Summary](#)
- [View Feedback Certificate Detail](#)

The screenshot shows the 'Loan Closing Advisor' interface. At the top, it says 'Loan Closing Advisor SM'. Below that, on the left side, there is a sidebar with the following information: Transaction ID: 156090, BORROWER NAME: Michael Jones and Mary Stone, LENDER LOAN IDENTIFIER: 123456789, BATCH ID, and USER ID. The main content area is titled 'Loan Evaluation Summary' and contains a section for 'Evaluation Results'. Under 'Evaluation Results', there are two columns: 'GENERAL INFO' and 'DATA QUALITY'. Both columns have a green checkmark icon and a 'RESULTS' button below it.



## Loan Closing Advisor Feedback Certificate

UCD Requirement:  **Satisfied** (Without a Closing Disclosure PDF)