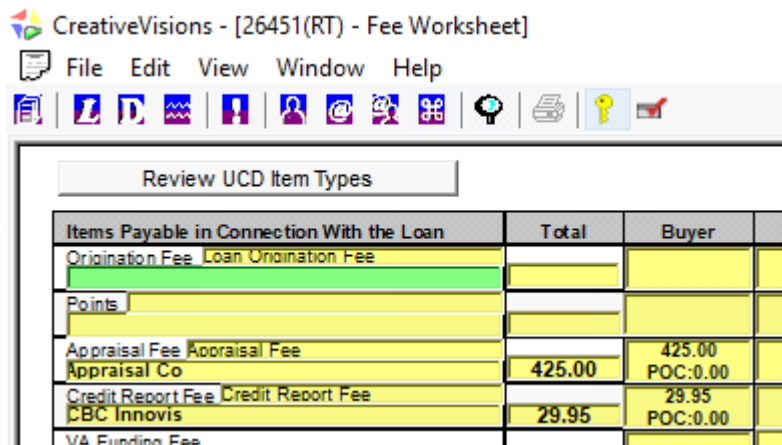


Submit a CreativeVisions loan file to UCD

Wednesday, October 25, 2017 12:20 PM

As a first step before submitting your loan file to UCD, it is recommended to go to the Fee Worksheet and click on the button to **Review UCD Item Types**. You will not be able to upload a loan file without having the Fannie Mae and Freddie Mace specific UCD description entered for each amount.



This will provide a quick glance of display only fields on the amounts and their corresponding UCD description. If you notice the UCD Item description in the 2nd column is missing for any of the amounts, return to the Fee Worksheet to select the appropriate corresponding UCD description.

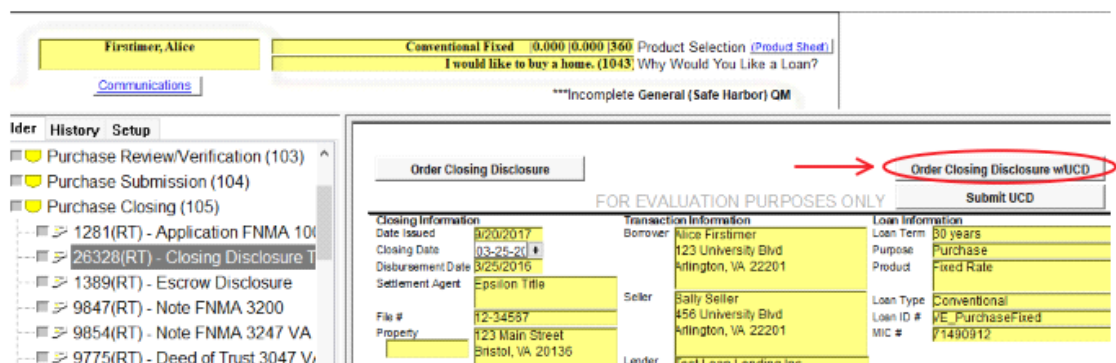
UCD REVIEW

Load Fee Worksheet

Closing Disclosure Fee Description	Uniform Closing Dataset ("UCD") Item Type	Amount
Fee		
Aggregate Escrow Adjustment	Escrow Aggregate Accounting Adjustment	-341.75
Homeowner's insurance	Homeowners Insurance Premium	900.00
Interim interest	Prepaid Interest	83.88
Title - Title Closing Fee	Title Closing Fee	550.00
Appraisal fee	Appraisal Fee	425.00
Credit report	Credit Report Fee	29.95
Flood certification	Flood Certification	6.50
Title - Owner's title insurance	Title Owners Coverage Premium	827.35

With all UCD Descriptions entered, proceed to the CreativeVisions Closing Disclosure Transfer form 26328, to begin the process of submitting the Uniform Closing Disclosure (UCD) to either Fannie Mae or Freddie Mac. The process of ordering a closing disclosure with UCD will take a little longer to run than ordering just the disclosure, because during this process the MISMO XML file needed for submission is also being generated.

Click **Order Closing Disclosure w/UCD**



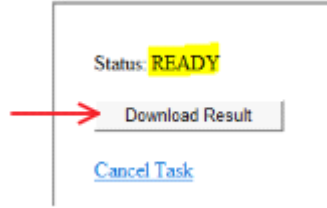
The same messages you are accustomed to seeing when ordering your disclosure, will process through.

Status: Precomputing

Download Result

[Cancel Task](#)

Once the status is READY, click **Download Result**,



Some XPS viewers may not support all captured components. It is recommended to first save the output of the generated disclosure form, instead of open.

File Download

Do you want to open or save this file?



Name: Closing_Disclosure.xps

Type: XPS Document

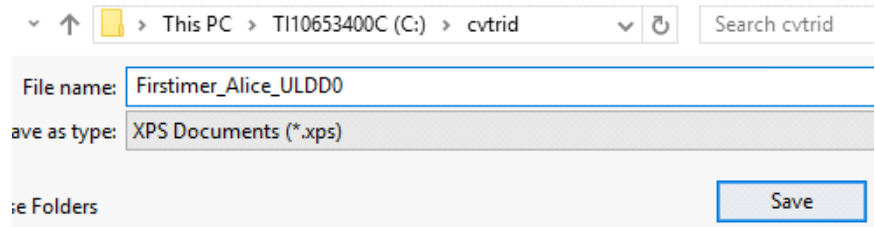
From: oedna.azurewebsites.net

Open

Save

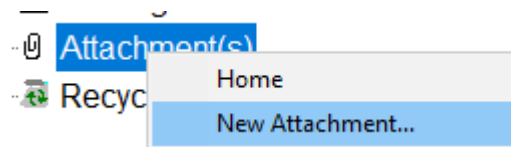
Cancel

Save the XPS file using your desired naming convention and storage location.

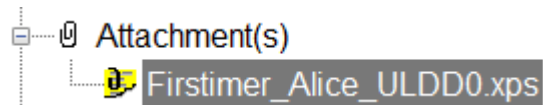


To assist with managing and tracking the ordered disclosures with the proper associated file, it is suggested and recommended that you attach the returned XPS file to your CreativeVisions loan folder.

Right click on the Attachments node, and select New Attachment.



After you browse and select the file, the XPS will be attached.



The MISMO XML file needed for submission is incorporated inside of the generated XPS. With the XPS file saved to the desired location on your PC or network, return to the Closing Disclosure form 26328, and click on "Submit UCD".

Order Closing Disclosure w/UCD


Submit UCD

This will launch a browser window to Creative Thinking's UCD Exchange Tool page. Click on **Browse**,



UCD Exchange Tool

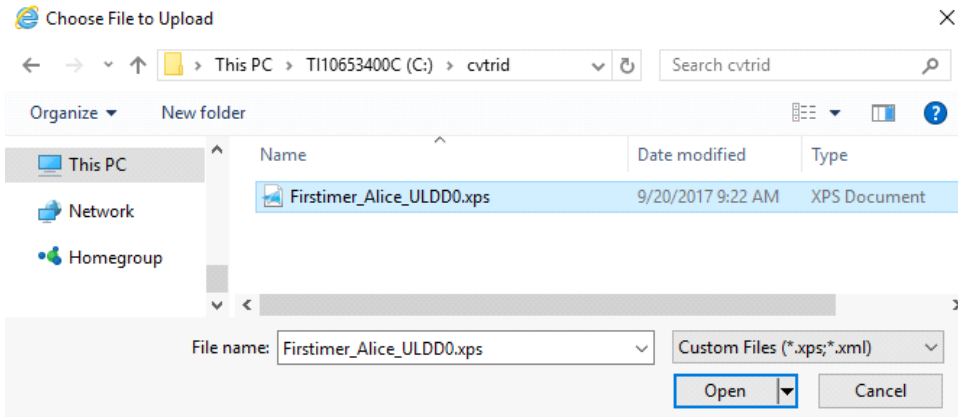
1. First, select the file to be uploaded. 

2. Next, press the following button to finish uploading: 

You may upload one of the following:


- An XPS image of the Closing Disclosure, containing a UCD Request MESSAGE data capture
- An XML file that conforms to a UCD Request MESSAGE schema
- An XML ServiceResponse from a previous UCD request, to view again
- An XML ServiceFault from a previous UCD request, to view again


select the file location where the XPS file was saved, and click to select the corresponding file you wish to submit.



With the file selected, click **Submit**.

UCD Exchange Tool

1. First, select the file to be uploaded.  C:\cvtrid\Firstimer_Alice_ULDD0.xps

2. Next, press the following button to finish uploading 

You may upload one of the following:

- An XPS image of the Closing Disclosure, containing a UCD Request MESSAGE data capture
- An XML file that conforms to a UCD Request MESSAGE schema
- An XML ServiceResponse from a previous UCD request, to view again
- An XML ServiceFault from a previous UCD request, to view again

If there are no schema errors or missing data on the file, then you will be presented with the following page where you can select your desired GSE, enter your credentials, and click Submit Request.

Destination

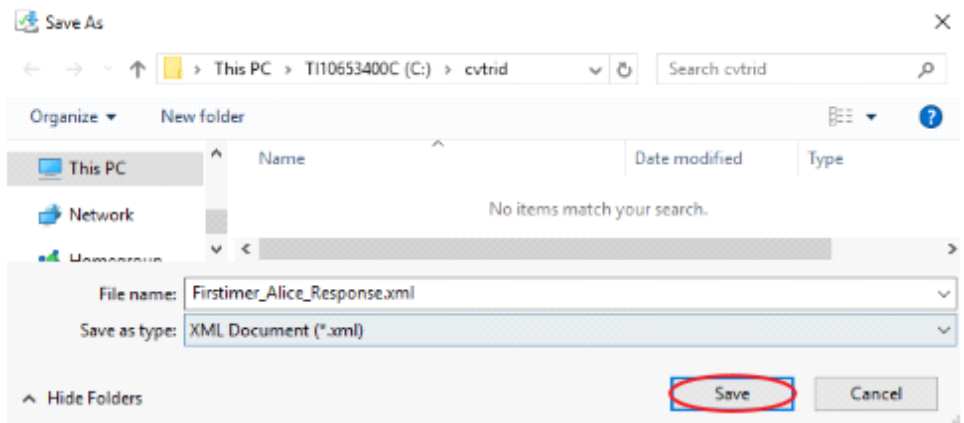
User Name

Password

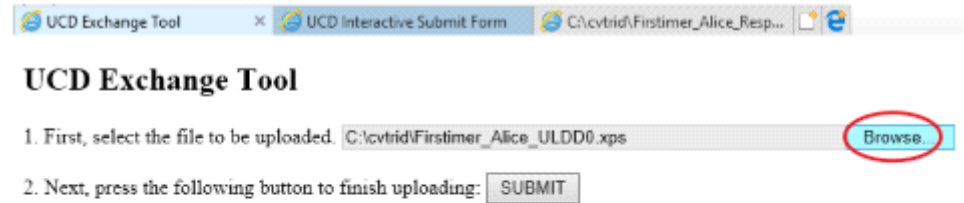
Once a response is received, click Save as



When saving the Response.xml consider re-naming the file with a similar naming convention in order to correlate the associated closing disclosure.



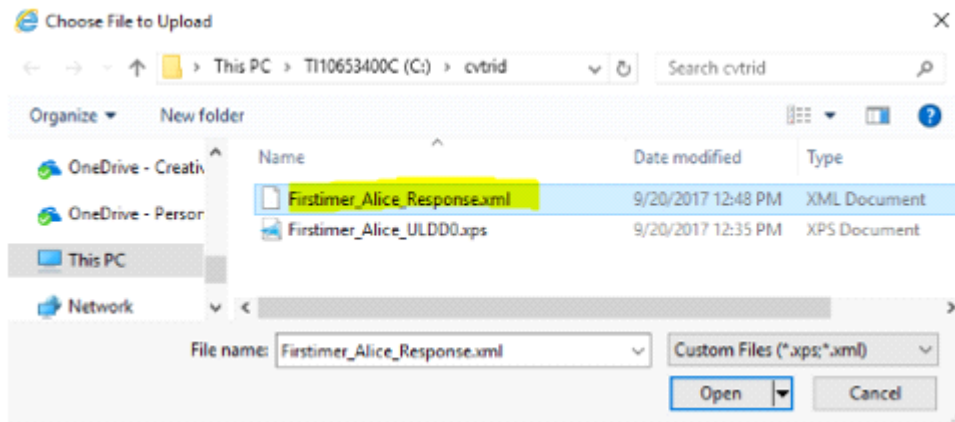
In order to review the response, return to the UCD Exchange tool page and click browse.



You may upload one of the following:

- An XPS image of the Closing Disclosure, containing a UCD Request MESSAGE data capture
- An XML file that conforms to a UCD Request MESSAGE schema
- An XML ServiceResponse from a previous UCD request, to view again
- An XML ServiceFault from a previous UCD request, to view again

Select the corresponding Response.xml file.



Click **Submit**.

UCD Exchange Tool

1. First, select the file to be uploaded. `C:\cvtrid\Firstimer_Alice_Response.xml`
2. Next, press the following button to finish uploading:

You may upload one of the following:

- An XPS image of the Closing Disclosure, containing a UCD Request MESSAGE data capture
- An XML file that conforms to a UCD Request MESSAGE schema
- An XML ServiceResponse from a previous UCD request, to view again
- An XML ServiceFault from a previous UCD request, to view again

The response view will be different depending on whether you submit your loan to Fannie Mae or Freddie Mac. A response from Freddie Mac will provide you with one of 3 different options available to review the response.

View Response to UCD Loan Evaluation Request

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

Clicking to view a response or feedback will provide details of the returned response and more information.

SECTION 8 - Other Costs

1

Yellow 

MESSAGE CODE

MESSAGES

DQC548

A payee name is required for the HomeownersInsurancePremium prepaid item.