



ComplianceOne[®] and Vanceo[®] Mortgage Uniform Closing Dataset

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File ComplianceOne and Vanceo mortgage Uniform Closing Dataset

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Administration > Uniform Closing Dataset (UCD)

This guide assumes that you have knowledge of navigation and using ComplianceOne/Vanceo mortgage. This guide will focus on screens and fields that are applicable for UCD only.

- The fields discussed in the guide will only be in the MISMO 3.3 XML and will not appear on any documents.

1. In Administration, on the **Contacts** page, select **Settlement Agent** (s) from your list, if applicable.
2. Fields to be entered:

- License Issue Date (optional)
- License Issued State
- License Issuer Authority Type (optional)
- Unit Type and Unit Number (if applicable)
- License Authority Name (required if the party has a state issued license)

The screenshot shows a web form titled "ENTITY CONTACT TYPES" with several checkboxes: DOCUMENT RETURN TO, ORGANIZATION CONTACT, FLOOD LENDER CONTACT, REG B REGULATORY, TRUSTEE, PREPARER, REAL ESTATE BROKER, and SETTLEMENT AGENT (checked). Below this is the "ENTITY CONTACT INFORMATION" section, which includes a checkbox for "Organization is Settlement Agent" and various input fields: Entity Name, Phone Number, License ID, License Issue Date, Fax Number, License Issuer Authority Type (dropdown), License Authority Name, Email, License Issued State (dropdown), Address, Unit Type (dropdown), Unit, City, State (dropdown), and Postal Code. At the bottom, there are two buttons: "+ EXISTING CONTACT" and "+ NEW CONTACT".

3. Save the **Settlement Agent** and repeat for each Settlement Agent.
4. In Administration, on the **Contacts** page, select **Real Estate Brokers**, if applicable.
5. Fields to be entered:

- License Issue Date (optional)
- License Issued State
- License Issuer Authority Type (optional)
- Unit Type and Unit Number (if applicable)
- License Authority Name (required if the party has a state issued license)

ENTITY CONTACT TYPES

DOCUMENT RETURN TO
 ORGANIZATION CONTACT
 FLOOD LENDER CONTACT
 REG B REGULATOR
 TRUSTEE
 PREPARER
 REAL ESTATE BROKER
 SETTLEMENT AGENT

ENTITY CONTACT INFORMATION

Entity Name * Phone Number

License ID License Issue Date Fax Number

License Issuer Authority Type License Authority Name Email

License Issued State

Address

Unit Type Unit

City State Postal Code

REAL ESTATE BROKER ENTITY CONTACTS

6. Save the **Real Estate Broker** and repeat for each Real Estate Broker.

Loan Transaction > Uniform Closing Dataset (UCD)

This guide assumes that you have knowledge of navigation and using ComplianceOne mortgage. This guide will focus on screens and fields that are applicable for UCD only.

1. On the **Parties** page the fields specifically for UCD are **Unit Type** and **Unit Number**. If Unit Type is selected a drop down for Unit type will be available.

The screenshot shows the 'INDIVIDUAL INFORMATION' form. The 'Unit Type' dropdown menu is open, showing a list of options including Apartment, Basement, Building, Condo, Department, Floor, Front, Hanger, Key, Lobby, Lot, Lower, Office, Penthouse, Pier, Rear, Room, Side, Space, Stop, Suite, Trailer, Unit, and Upper. The 'Building' option is currently selected.

The screenshot shows the 'INDIVIDUAL INFORMATION' form with the 'Unit' dropdown menu open. The 'Building' option is selected in the 'Unit Type' dropdown, and the 'Unit' dropdown is showing a list of options including Apartment, Basement, Building, Condo, Department, Floor, Front, Hanger, Key, Lobby, Lot, Lower, Office, Penthouse, Pier, Rear, Room, Side, Space, Stop, Suite, Trailer, Unit, and Upper. The 'Building' option is currently selected.

- A. **Unit type** and **Unit Number** are required for Borrowers, Sellers, Collateral Owners and Additional Signatures.

If applicable, the identifier associated with the Unit Type is required by GSEs for UCD file delivery. Data entered does not print to transaction documents including the Closing Disclosure. Enter Unit information into the address field if you would like it to print on the documents.

2. On the Loan Definition page complete **ATR/QM Exemption Reason**. (OnLine help has additional information on this field)

The screenshot shows the 'LOAN DEFINITION' form. The 'ATR/QM Exemption Reason' dropdown menu is highlighted with a red box, and the 'Loan Program' option is selected.

3. On the **Collateral** page the fields specifically for UCD are **Unit Type** and **Unit Number**. If Unit Type is selected a drop down for Unit type will be available.

- **Unit Type** and **Unit Number** are found in the following subsections: Location, and for each Owner, Additional Signer and Seller.

4. On the **Calculations** Page the following fields, if applicable to the transaction are specifically for UCD.

- **Loan Discount Fee** - a percentage of Excluded Discount Points if Loan Discount Points were charged but the lender had a permissible reason to exempt a percentage of the Loan Discount points from High-Cost Testing.

- **PMI the “Company Name”** dropdown which contains preset selections. An “Other” option is visible if needed.

MORTGAGE INSURANCE

PMI Applies

Subject to Homeowner's Protection Act of 1998

PMI Paid By Borrower

This Is a High Risk L Required by GSEs for UCD file delivery.

PMI Plan Name Company Name CMG

Coverage Type:
Declining balance v

PMI Type:
Renewals Only v

Number of Years	Rate
0 *	0.000000 *

+

Escrow PMI

Payment Frequency
Monthly v

PMI renewal payments that are held in escrow will be:
Refunded Separately to the Borrower v

Cushion
None v

- **Regulation Z Information** accordion is visible for accounts who are licensed for UCD but not licensed for WizSentinel. These three fields need to be manually completed.

v **REGULATION Z INFORMATION**

Total Loan Amount

Total Points and Fees

APOR

5. On the **Closing Disclosure** Page (Standard Closing Disclosure) if applicable to the transaction.

- If applicable to the transaction, Paid To Description field is visible when the following conditions are met:
 - Integrated Disclosure Section selection is Due from Borrower at Closing
 - Integrated Disclosure Subsection is blank
 - Contractual Adjustment Item is not selected
 - If any of the settings above have not been met then the Paid to Description field will not be visible
 - Paid to Description does NOT print to the Closing Disclosure

CLOSING ADJUSTMENTS

Adjustment (1 item)

Disbursement Not Disclosed in Total Closing Costs

Closing Adjustment Item Other Contractual Adjustment Item

Description

Integrated Disclosure Section Due from Borrower at Closing Integrated Disclosure Subsection

Amount 0.00 When Paid At Closing Paid To Description

- If applicable to the transaction, **Gift Received From** field is visible when the following conditions are met:
 - Closing Adjustment Item selection is Gift Funds
 - Integrated Disclosure Section is Paid Already by or on Behalf of Borrower at Closing
 - Integrated Disclosure Subsection is Other Credits or Adjustments
 - If any of the settings above have not been met then the Gift Received From field will not be visible
 - Gift Received From does NOT print to the Closing Disclosure

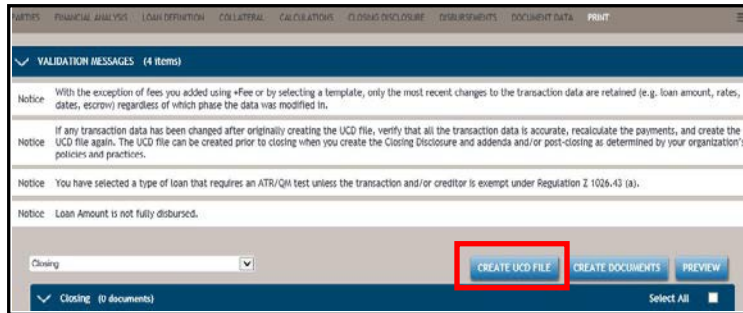
- If applicable to the transaction, **Rebate Credit Received From** field is visible when the following conditions are met:
 - Closing Adjustment Item is Rebate Credit
 - Integrated Disclosure Section selection is Paid Already by or on Behalf of Borrower at Closing
 - Integrated Disclosure Subsection is Other Credits
 - If any of the settings above have not been met then the “Rebate Credit Received From” will not be visible
 - “Rebate Credit Received From” does NOT print to the Closing Disclosure

6. Disbursements Page (Alternative Closing Disclosure only)

- Added Column, Associated to Subject Property
- Added row, Amount Paid to 3rd Party Prepayment Penalty, if applicable to the transaction.

Description	Amount	Account Number / Payee Name	Payoff and Payment	Associated to Subject Property
Loan Amount	150,000.00			
Funds from Borrower	<input type="text"/>			
Remaining Amount to Disburse	0.00			
Amount Given to Borrower	<input type="text"/>			
Amount Paid on Loan Account	<input type="text" value="150,000.00"/>	<input type="text" value="11225588"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Amount Paid to Lender	<input type="text"/>			
Amount Paid to 3 rd Party Prepayment Penalty	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

7. Print Page, new button, Create UCD file.



- Will transform the TXN XML into MISMO 3.3XML and embed a PDF of the Closing Disclosure.
- This file can be saved wherever the user desires. This is similar functionality to the ULDD interface.
- File name convention:
 - Fannie Mae allows a 28 character limit
 - Freddie allows up to 100 character limit
 - Supported naming convention as UCD_loannumber.xml. The UCD and the underscore along with the xml do count in the 28 character limit. If the loan number exceeds the limit then the loan number will be truncated.