Uniform Closing Dataset (UCD) Specification

Issued by Fannie Mae and Freddie Mac

Appendix H: UCD Delivery Specification based on the MISMO v3.3.0 Reference Model
Document Version 1.1 - Addendum
June 30, 2015

in support of the
Integrated Mortgage Closing Disclosure under the Real Estate Settlement Procedures Act (Regulation X)
and the Truth In Lending Act (Regulation Z)

Issued by the CONSUMER FINANCIAL PROTECTION BUREAU
Published in the Federal Register on December 31, 2013

This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Freddie Mac and Fannie Mae at the direction of their regulator, the Federal Housing Finance Agency. The attached dataset captures the UCD workgroup’s collective efforts to develop a complete and accurate representation of the data required by the CFPB’s Integrated Mortgage Closing Disclosure regulation in the MISMO v3.3 format. The GSEs have tried to ensure the document’s usefulness and alignment with the CFPB’s final Rule for Integrated Mortgage Closing Disclosure under the Real Estate Settlement Procedures Act (Regulation X) and the Truth in Lending Act (Regulation Z). However, we do not provide any warranty or make any guarantee concerning the utility, completeness or accuracy of the document.

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MISMO® is a registered trademark of the Mortgage Industry Standards Maintenance Organization.
This Addendum to *Appendices H/I: UCD Delivery Specification based on the MISMO v3.3.0 Reference Model Document v1.1*, is intended to provide implementers with timely notice about corrections identified to date by various stakeholders. These changes, and any others that are subsequently identified, will be incorporated into the next full release of the UCD documentation planned for later this year.

This Addendum contains a list of these changes in XPath order. The Addendum is structured exactly like Appendix I, with the inclusion of two additional columns: Change Category—Provides quick, high-level view of the change(s) to the associated data point; and Change Description—comments to add background behind or explanation of the change.

Changes are indicated in the body of the worksheet as either **Red Strikethrough** (Red Strikethrough) for text that is being removed or **Blue Underline** (Blue Underline) for text that is being added. If an enumeration is being added or deleted, only that enumeration is shown; the entire valid enumerated list is not repeated here.

The revisions in this Addendum fall into the following categories:
- Revise Unique ID: 1
- Revise Form Field ID / Name: 13
- Revise XPath: 3
- Add Container: 4
- Add Data Points: 3
- Delete Data Points: 2
- Add Enumerations: For 7 data points
- Delete Enumerations: From 2 data points
- Revise Conditionality Details: 30
- Revise Cardinality: 3
- Revise Notes: 5
- Add arcroles: 16
- Add xlink:labels: 8
- Delete xlink:labels: 10
- Correct typo: 1

Note that the following data points are added to existing v3.3.0 structures through the use of the EXTENSION/OTHER containers.

**DOCUMENT_CLASSIFICATION_DETAIL/EXTENSION/OTHER/DocumentSignatureRequiredIndicator**
Enumerated IF InterestRateIncreaseIndicator = "true"
Interest Rate - The stated minimum
MISMO v3.3 Data
10.3
153
20.3
Enumerated IF Unique ID 10.304 exist
A free-form text field
CR
15.6
Interest Rate - Revise
DisplayLabelText
15.6
IF Limits on
CR
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IF InterestRateIncreaseIndicator = "true"
A text description that further defines the
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IF InterestRateIncreaseIndicator = "true"
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Limits on
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IF InterestRateIncreaseIndicator = "true"
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IF InterestRateIncreaseIndicator = "true"
Buydowns have own structure.
UCD Delivery Specification Updates

4.101 | 05.10 Revise Form Field ID | Name | Corrected incorrect references | 137 | C55 | 67.2 | Appendix H/I: UCD Delivery Specification - Addendum
| 68.1 | 06.1 Revise Conditionality Details | Allow structure to be used for both ARM and Stop-Rate loans. Buydowns have own structure. | 465 | G18 | 265 | 29.7 | Appendix H/I: UCD Delivery Specification - Addendum
| 68.2 | 06.2 Revise Conditionality Details | Allow structure to be used for both ARM and Stop-Rate loans. Buydowns have own structure. | 473 | C39 | 267 | Appendix H/I: UCD Delivery Specification - Addendum
| 8.83 | 11.10 Revise Form Field ID | Name | 129 | C61 | 320 | Appendix H/I: UCD Delivery Specification - Addendum
| 8.84 | 11.10 Revise Form Field ID | Name | 297 | C84 | 442 | Appendix H/I: UCD Delivery Specification - Addendum
| 8.85 | 11.10 Revise Form Field ID | Name | 109 | C105 | 490 | Appendix H/I: UCD Delivery Specification - Addendum

For a list of the amount making the payment.
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<td>Revise Conditionality Details to capture all events that would require more than one projected payment table column</td>
<td>300</td>
<td>E87</td>
<td>12.2</td>
<td>1.5.3.4</td>
<td>Mortgage Insurance</td>
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<td>The amount of the payment that is applied toward mortgage insurance during the projected payment period.</td>
<td>Amount 9.2</td>
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<td>E88</td>
<td>12.5</td>
<td>1.5.2</td>
<td>Prepayment</td>
<td>PROJECTED_PAYMENT_PRESENT</td>
<td>The maximum amount of the principal and interest payment during the projected payment period.</td>
<td>Amount 9.2</td>
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<td>8.185</td>
<td>Add Enumerations</td>
<td>Add enumeration list to provide enumerations for EscrowItemCategoryType (i.e. EscrowCategoryType)</td>
<td>110</td>
<td>E91</td>
<td>12.1</td>
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<td>Add enumeration list to capture all events</td>
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<td>E98</td>
<td>7.1.8</td>
<td>8.7.5</td>
<td>B. Services Borrower Data</td>
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<td>The rate type specified for the general type of fee.</td>
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<td>198</td>
<td>E91</td>
<td>7.3.2</td>
<td>Late Payment</td>
<td>PROJECTED_PAYMENT_PRESENT</td>
<td>The percentage that is required to pay for failure to make a regular installment within the period of of payment.</td>
<td>Percent 2.4</td>
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<td>E95</td>
<td>17.5</td>
<td>Partial Payments</td>
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<td>The total of the paid types of fee.</td>
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<td>E80</td>
<td>12.7</td>
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<td>PROJECTED_PAYMENT_PRESENT</td>
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<td>12.7</td>
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<td>PROJECTED_PAYMENT_PRESENT</td>
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### UCD Delivery Specification Updates

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<th>PURCHASABLE: Delivery Notes</th>
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<td>Identifies the role the party plays in the transaction, based on the positions of the parties.</td>
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<td>160</td>
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</tr>
</tbody>
</table>

**Conditionality Details**

- **Change to Conditionality Facts**
  - Interest Rate: The actual interest rate as disclosed or on the note.
  - Note Rate Percent: The actual interest rate as disclosed or on the note.
  - Note Rate Precomputed: The actual interest rate as disclosed or on the note.

**Add Excerptions**

- Additions to Excerptions to add [RoleDetails] and [RoleRelationship] for roles in the transaction.

**Add Link**

- Links to [RoleDetails] and [RoleRelationship] for roles in the transaction.
<table>
<thead>
<tr>
<th>PHRASE</th>
<th>DESCRIPTION</th>
<th>TYPE</th>
<th>CONSIDERATION</th>
<th>CONDITIONALITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>DocumentSignatureRequiredInd</td>
<td>Indicates whether the document requires a signature.</td>
<td>N/A</td>
<td>Yes</td>
<td>IF SYSTEM_SIGNATURE is present.</td>
</tr>
<tr>
<td>SequenceNumber</td>
<td>An integer value used to identify the order of the document.</td>
<td>N/A</td>
<td>N/A</td>
<td>IF ActualSignatureType &lt;&gt; &quot;Wet&quot;</td>
</tr>
<tr>
<td>SIGNATORY_3</td>
<td>Represents the third party involved in the transaction.</td>
<td>SIGNATORY</td>
<td>N/A</td>
<td>For seller signature</td>
</tr>
<tr>
<td>SIGNATORY_4</td>
<td>Represents the fourth party involved in the transaction.</td>
<td>SIGNATORY</td>
<td>N/A</td>
<td>For seller signature</td>
</tr>
<tr>
<td>SIGNATORY_2</td>
<td>Represents the second party involved in the transaction.</td>
<td>SIGNATORY</td>
<td>N/A</td>
<td>For borrower signature</td>
</tr>
<tr>
<td>SIGNATORY_1</td>
<td>Represents the first party involved in the transaction.</td>
<td>SIGNATORY</td>
<td>N/A</td>
<td>For borrower signature</td>
</tr>
<tr>
<td>PartyType</td>
<td>Identifies the type of party involved in the transaction.</td>
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<td>N/A</td>
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<tr>
<td>Relationship</td>
<td>Specifies the relationship between the parties involved in the transaction.</td>
<td>RELATION</td>
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<tr>
<td>AuditTrailDetail</td>
<td>Contains details related to the audit trail of the document.</td>
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<td>XML</td>
<td>Marked as XML to indicate the document is compliant with XML standards.</td>
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<td>N/A</td>
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<tr>
<td>CR</td>
<td>Marked as CR to indicate changes or updates.</td>
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<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>TBD</td>
<td>Indicates that the information is to be determined or added later.</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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</tbody>
</table>

**Notes:**
- The table above provides a structured representation of the document information, including various fields and conditions.
- Fields marked with "IF" indicate conditional logic based on specific criteria.
- "N/A" indicates that the field is not applicable or not specified in the current context.
- "XML" and "CR" marks indicate the document's compliance with XML standards and changes or updates, respectively.

**Additional Details:**
- The document includes specifications related to party types, roles, conditionality, and relationships, among other elements.
- The table allows for a clear understanding of the document's structure and the various elements involved in its description and conditionality.

**Context:**
- The document is likely part of a larger set of specifications or guidelines, possibly related to document metadata or transactional data points.
<table>
<thead>
<tr>
<th>Unique ID</th>
<th>Change Category</th>
<th>Change Description</th>
<th>UCD Sort Id</th>
<th>XML Sort Id</th>
<th>Closing Disclosure Form Field ID</th>
<th>MISMO v3.3 XPath</th>
<th>MISMO v3.3 Parent Container</th>
<th>MISMO v3.3 Data Point Name</th>
<th>MISMO v3.3 Data Point Definition</th>
<th>UCD Supported Enumerations</th>
<th>UCD Format</th>
<th>PURCHASE: Delivery Conditionality</th>
<th>PURCHASE: Delivery Notes</th>
<th>PURCHASE: Delivery Notes</th>
<th>PURCHASE: Delivery Notes</th>
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<th>Delivery Conditionality</th>
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<td>0.033</td>
<td>Revise</td>
<td>Conditionality Details</td>
<td>Simplify and add mutual exclusivity</td>
<td>20</td>
<td>2.366</td>
<td>2 &amp; 7</td>
<td>Execute Agreement - Appraiser Signature / Date</td>
<td>MESSAGE/DOCUMENT_SET/DOCUMENTS/DOCUMENT/VIEWS/VIEW/VIEW_FILES/VIEW_FILE/FOREIGN_OBJECT_METADATA/EXECUTION_DETAIL</td>
<td>ExecutionDate</td>
<td>The date the signature was or will be affixed to the document.</td>
<td>YYYY-MM-DD</td>
<td>YES</td>
<td>IF ActualSignatureType = &quot;Wet&quot; AND IF ExecutionDatetime does not exist then the signature must be affixed to the document.</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>0.048</td>
<td>Revise</td>
<td>Conditionality Details</td>
<td>Simplify and add mutual exclusivity</td>
<td>21</td>
<td>2.366</td>
<td>2 &amp; 7</td>
<td>Execute Agreement - Appraiser Signature / Date</td>
<td>MESSAGE/DOCUMENT_SET/DOCUMENTS/DOCUMENT/VIEWS/VIEW/VIEW_FILES/VIEW_FILE/FOREIGN_OBJECT_METADATA/EXECUTION_DETAIL</td>
<td>ExecutionDateTime</td>
<td>The date and time the signature was affixed to the document.</td>
<td>YYYY-MM-DDTHH:MM:SS</td>
<td>YES</td>
<td>IF ActualSignatureType = &quot;Wet&quot; AND IF a date and time stamp is provided, then the date and time the signature was affixed to the document.</td>
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<td>Unique ID</td>
<td>Correction to unique ID</td>
<td>Simplify and add mutual exclusivity</td>
<td>22</td>
<td>2.370</td>
<td>2</td>
<td>MIME Requirement</td>
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<td>MIME_TYPE_IDENTIFIER</td>
<td>Indicates the Multipurpose Internet Mail Extensions type of the data in the application/pdf</td>
<td>STRING</td>
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</tbody>
</table>

Appendix H/I: UCD Delivery Specification - Addendum
UCD Delivery Specification

Document Version 1.1 - Addendum
June 30, 2015
<table>
<thead>
<tr>
<th>NON-SELLER: Delivery Conditionality</th>
<th>NON-SELLER: Cardinality</th>
<th>NON-SELLER: Delivery Notes</th>
</tr>
</thead>
</table>

| IF InterestRateIncreaseIndicator = "true" AND BuydownReflectedInNoteIndicator = "false" AmortizationType = "AdjustableRate". |
| IF InterestRateIncreaseIndicator = "true" AND BuydownReflectedInNoteIndicator = "false" AmortizationType = "AdjustableRate". |
| IF InterestRateIncreaseIndicator = "true" AND BuydownReflectedInNoteIndicator = "false" AmortizationType = "AdjustableRate". |
| IF InterestRateIncreaseIndicator = "true" AND BuydownReflectedInNoteIndicator = "false" AmortizationType = "AdjustableRate". |
| IF InterestRateIncreaseIndicator = "true" AND BuydownReflectedInNoteIndicator = "false" AmortizationType = "AdjustableRate". |
| IF InterestRateIncreaseIndicator = "true" AND BuydownReflectedInNoteIndicator = "false" AmortizationType = "AdjustableRate". |
VIRTUAL

NON-SELLER: Delivery Conditionality
Details If LoanPurposeType <> 'Purchase'

NON-SELLER: Cardinality

NON-SELLER: Delivery Notes

IF InterestRateIncreaseIndicator = "true"
AND TemporaryBuydownSubsidyIndicator = "false"
AmortizationType = "AdjustableRate".

IF InterestRateIncreaseIndicator = "true"
AND BuydownReflectedInNoteIndicator = "false"
AmortizationType = "AdjustableRate".

IF InterestRateIncreaseIndicator = "true"
AND BuydownReflectedInNoteIndicator = "false"
AmortizationType = "AdjustableRate".

IF PaymentOptionIndicator = "true".

IF BuydownReflectedInNoteIndicator = "true"
BuydownTemporarySubsidyFundingIndicator = "true"
AND Mutually exclusive with DisclosedFullyIndexedRatePercent and WeightedAverageInterestRate and NoteRatePercent

IF PrepaidItemType = "PrepaidInterest".

IF PrepaidItemType <> "PrepaidInterest"
OR "PropertyTaxes"
## UCD Delivery Specification Updates

### NON-SELLER: Delivery Conditionality

<table>
<thead>
<tr>
<th>Details if LoanPurposeType &lt;&gt; 'Purchase'</th>
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</thead>
<tbody>
<tr>
<td>IF there is a total payment range for this period.</td>
</tr>
<tr>
<td>IF InterestIncreaseIndicator = 'true' OR MIRequiredIndicator = 'true' OR PaymentIncreaseIndicator = 'true'</td>
</tr>
<tr>
<td>IF AmortizationType &lt;&gt; 'Fixed' OR (AmortizationType = 'Fixed' AND MIRequiredIndicator = 'true').</td>
</tr>
<tr>
<td>IF AmortizationType &lt;&gt; 'Fixed' OR (AmortizationType = 'Fixed' AND MIRequiredIndicator = 'true').</td>
</tr>
<tr>
<td>IF SequenceNumber = '2' OR '3' OR '4'</td>
</tr>
<tr>
<td>IF BalloonIndicator = 'true' AND this is the period for the final payment.</td>
</tr>
<tr>
<td>IF ProjectedPaymentCalculationPeriodTermType = 'Other'.</td>
</tr>
<tr>
<td>IF SequenceNumber = '2' OR '3' OR '4'</td>
</tr>
<tr>
<td>IF BalloonIndicator = 'true' AND this is the period for the final payment.</td>
</tr>
<tr>
<td>IF AmortizationType &lt;&gt; 'Fixed' OR (AmortizationType = 'Fixed' AND MIRequiredIndicator = 'true').</td>
</tr>
<tr>
<td>IF SequenceNumber = '2' OR '3' OR '4'</td>
</tr>
<tr>
<td>IF AmortizationType &lt;&gt; 'Fixed' OR (AmortizationType = 'Fixed' AND MIRequiredIndicator = 'true').</td>
</tr>
<tr>
<td>IF SequenceNumber = '2' OR '3' OR '4'</td>
</tr>
<tr>
<td>IF AmortizationType &lt;&gt; 'Fixed' OR (AmortizationType = 'Fixed' AND MIRequiredIndicator = 'true').</td>
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<tr>
<td>UCD Delivery Specification Updates</td>
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<tr>
<td>NON-SELLER: Delivery Conditionality</td>
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<tr>
<td>Details if LoanPurposeType ≠ &quot;Purchase&quot;</td>
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<td>IF SequenceNumber = &quot;2&quot; OR &quot;3&quot; OR &quot;4&quot;</td>
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<td>AmortizationType ≠ &quot;Fixed&quot; OR</td>
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<td>MIRequiredIndicator = &quot;true&quot;).</td>
</tr>
<tr>
<td>IF SequenceNumber = &quot;2&quot; OR &quot;3&quot; OR &quot;4&quot;</td>
</tr>
<tr>
<td>AmortizationType ≠ &quot;Fixed&quot; OR</td>
</tr>
<tr>
<td>(AmortizationType = &quot;Fixed&quot; AND</td>
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<tr>
<td>MIRequiredIndicator = &quot;true&quot;).</td>
</tr>
<tr>
<td>IF EscrowIndicator = &quot;true&quot;.</td>
</tr>
<tr>
<td>IF borrower did not shop for any part of this transaction.</td>
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<tr>
<td>IF LateChargeType ≠ &quot;FlatDollarAmount&quot;.</td>
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<tr>
<td>IF PartialPaymentAllowedIndicator = &quot;true&quot;.</td>
</tr>
<tr>
<td>IF PartialPaymentApplicationMethodType = &quot;Other&quot;.</td>
</tr>
</tbody>
</table>
| IF PrepaymentThreatIndicate = "true". | | Mutually exclusive with PrepaymentThreatExpirationMonthCount.
| PrepaymentThreatExpirationMonthCount does not exist. | | |
| IF PrepaymentThreatIndicate = "true". | | Mutually exclusive with PrepaymentThreatExpirationDate.
| PrepaymentThreatExpirationDate does not exist. | | |
| IF PrepaymentThreatIndicate = "true". | | Mutually exclusive with PrepaymentThreatExpirationDate.
| PrepaymentThreatExpirationDate does not exist. | | |
| IF AccrualRateType ≠ "AdjustedRate" | | Mutually exclusive with PrepaymentTrendRate.
| (front, back rate) is not known at consummation. | | ScheduledAccrualRate and PrepaymentTrendRate. |
| If initial EffectiveInterestRatePercent | | |

Appendix H/I: UCD Delivery Specification - Addendum
UCD Delivery Specification
Document Version 1.1 - Addendum
June 30, 2015
### NON-SELLER: Delivery Conditionality Details if LoanPurposeType ≠ 'Purchase'

<table>
<thead>
<tr>
<th>Condition</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>If</td>
<td>BorrowerReflectedInNoteIndicator = &quot;False&quot; AND interest rate is NOT precomputed AND interest rate (start rate) is known at time of consummation, and AmortizationType = &quot;Fixed&quot; OR &quot;Step&quot; AND TemporaryBuydownIndicator = &quot;false&quot;.</td>
</tr>
<tr>
<td>Mutually exclusive with</td>
<td>DisclosedFullyIndexedRatePercent and WeightedAverageInterestRate and BuydownInitialEffectiveInterestRate.</td>
</tr>
</tbody>
</table>

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<tr>
<td>If</td>
<td>BorrowerReflectedInNoteIndicator = &quot;False&quot; AND interest rate is precomputed AND AmortizationType = &quot;Fixed&quot; OR &quot;Step&quot; AND TemporaryBuydownIndicator = &quot;false&quot;.</td>
</tr>
<tr>
<td>Mutually exclusive with</td>
<td>NoteRatePercent and DisclosedFullyIndexedRatePercent and BuydownInitialEffectiveInterestRate.</td>
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<tr>
<th>Condition</th>
<th>Description</th>
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<tbody>
<tr>
<td>If</td>
<td>ActualSignatureType ≠ &quot;Wet&quot; For borrower signature.</td>
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### NON-SELLER: Delivery Notes

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<tr>
<th>Condition</th>
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<tbody>
<tr>
<td>IF</td>
<td>BuydownReflectedInNoteIndicator = &quot;false&quot; AND interest rate is NOT precomputed AND interest rate (start rate) is known at time of consummation.</td>
</tr>
<tr>
<td>IF</td>
<td>AmortizationType = &quot;Fixed&quot; OR &quot;Step&quot; AND TemporaryBuydownIndicator = &quot;false&quot;.</td>
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### Appendix H/I: UCD Delivery Specification - Addendum

UCD Delivery Specification

Document Version 1.1 - Addendum

June 30, 2015
**UCD Delivery Specification Updates**

<table>
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<tr>
<td>NON-SELLER: Delivery Conditionality</td>
<td>Details if LoanPurposeType &lt;&gt; 'Purchase'</td>
</tr>
<tr>
<td>NON-SELLER: Cardinality</td>
<td>0:1</td>
</tr>
<tr>
<td>NON-SELLER: Delivery Notes</td>
<td>If ActualSignatureType &lt;&gt; &quot;Wet&quot; For borrower signature</td>
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</tbody>
</table>

**Appendix H/I: UCD Delivery Specification - Addendum**

Document Version 1.1 - Addendum

June 30, 2015
**NON-SELLER: Delivery Conditionality**

Details if LoanPurposeType <> 'Purchase'

**NON-SELLER: Cardinality**

**NON-SELLER: Delivery Notes**

- **IF** ActualSignatureType = "Wet" AND **IF** ExecutionDatetime does not exist
  - Type of electronic signature to meet legal requirement for legally binding signature.

- **IF** ActualSignatureType <> "Wet" AND **IF** date and time stamp is provided by the signing system.

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**Appendix H/I: UCD Delivery Specification - Addendum**

UCD Delivery Specification

**Document Version 1.1 - Addendum**

June 30, 2015