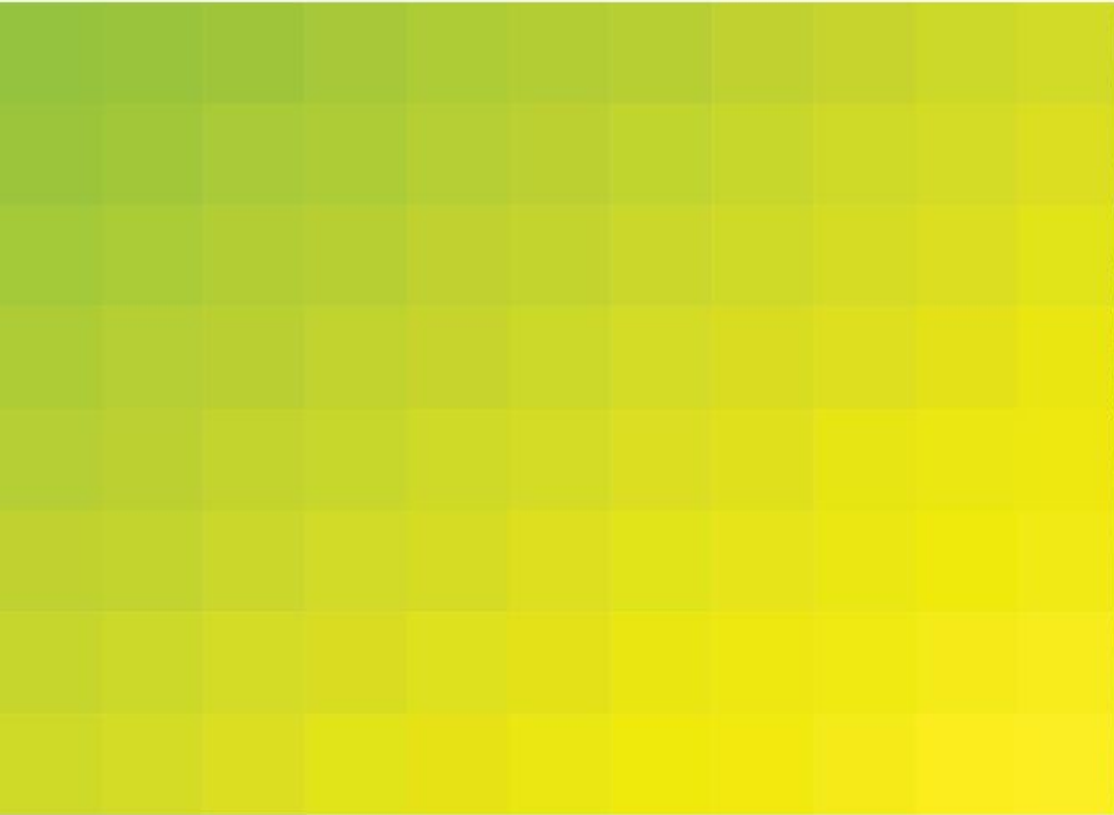


**CONFIDENTIAL**



# Freddie Mac UCD XML



Quick Start Guide

April 2017



Create Closing  
Disclosure  
Form



Create UCD  
XML



Deliver Both  
To Freddie  
Mac



## Step 1

- Know the closing data
- Know the closing disclosure form

## Step 2

- Understanding XML
- Form-to-XML Relationship

## Step 3

- Using Appendix I to Map Data from the form to the XML

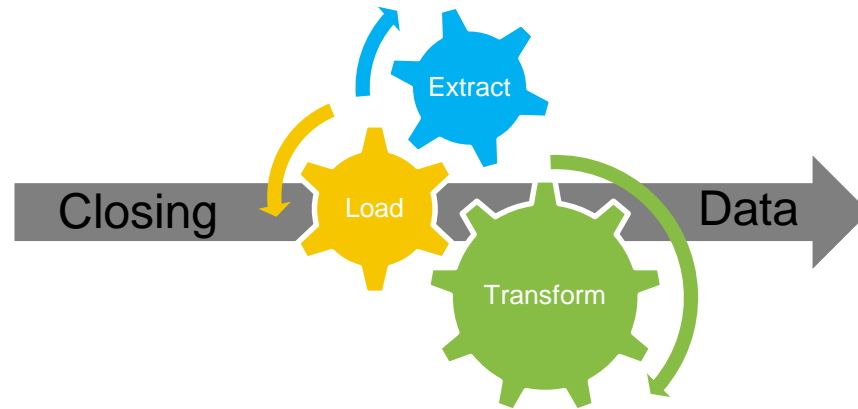
### Key Take Away

- Even if you're just starting, it's not too late.

# Know the Data - Know the Form



## Loan Origination System



The image shows a stack of Closing Disclosure forms. The top form is clearly visible and contains the following sections:

- 0.1 Closing Disclosure** (Title)
- 1.0 Closing Information** (Date, Agent, etc.)
- 2.0 Transaction Information** (Seller, Lender, etc.)
- 3.0 Loan Information** (Loan Type, Term, etc.)
- 4.0 Loan Terms** (Interest Rate, APR, etc.)
- 5.0 Estimated Payments** (Monthly Payment, etc.)
- 6.0 Closing Costs** (Fees, Charges, etc.)
- 7.0 Cash to Close** (Total amount needed)

### Key Take Away

- UCD data is currently used to complete the Closing Disclosure form
- The Closing Disclosure form is simply a presentation of data
- The UCD XML contains the same data presented differently

# Understanding Form-to-XML Relationship



<b>Projected Payments</b>	5.0		
5.1 Payment Calculation	5.1.1		<b>Years 1 - 30</b>
5.2 Principal & Interest	5.2.1		<b>\$677.14</b>
5.3 Mortgage Insurance	5.3.1	+	0
5.4 Estimated Escrow <i>Amount can increase over time</i>	5.4.1	+	255.83
5.5 Estimated Total <b>Monthly Payment</b>	5.5.1		5.52 <b>\$932.97</b>

```
<mismo:PROJECTED_PAYMENTS>
  <mismo:PROJECTED_PAYMENT SequenceNumber="1">
    <mismo:PaymentFrequencyType>Monthly</mismo:PaymentFrequencyType>
    <mismo:ProjectedPaymentCalculationPeriodEndNumber>30</mismo:ProjectedPa
    <mismo:ProjectedPaymentCalculationPeriodStartNumber>1</mismo:ProjectedPay
    <mismo:ProjectedPaymentCalculationPeriodTermType>Yearly</mismo:ProjectedF
    <mismo:ProjectedPaymentEstimatedEscrowPaymentAmount>255.83</mismo:Pr
    <mismo:ProjectedPaymentEstimatedTotalMaximumPaymentAmount>932.97</mis
    <mismo:ProjectedPaymentMIPaymentAmount>0.00</mismo:ProjectedPaymentM
    <mismo:ProjectedPaymentPrincipalAndInterestMaximumPaymentAmount>677.14
  </mismo:PROJECTED_PAYMENT>
</mismo:PROJECTED_PAYMENTS>
```

- Every field on the closing disclosure form has a corresponding data point in the UCD XML
- Data used to populate the form can also populate the UCD XML

## Key Take Away

- The same data used to create the Closing Disclosure form can be used to create the UCD XML

## Closing Disclosure Form Snippet

<b>Projected Payments</b>	<b>5.0</b>		
<b>5.1 Payment Calculation</b>	<b>5.1.1</b>		<b>Years 1 – 30</b>
<b>5.2 Principal &amp; Interest</b>	<b>5.2.1</b>		<b>\$677.14</b>
<b>5.3 Mortgage Insurance</b>	<b>5.3.1</b>	+	<b>0</b>
<b>5.4 Estimated Escrow</b> <i>Amount can increase over time</i>	<b>5.4.1</b>	+	<b>255.83</b>
<b>5.5 Estimated Total</b>	<b>5.5.1</b>		<b>5.5.2</b>
<b>Monthly Payment</b>			<b>\$932.97</b>

- Use Appendix I to map data from the Closing Disclosure Form to the UCD XML
- UCD Form Field ID is a numeric value used to identify each field in the closing disclosure form
- UCD Form Field ID is also represented in Appendix I

## Appendix I – Delivery Specification Snippet

Unique ID	UCD Form Field ID	UCD Form Field Name	MISMO v3.3.0 Data Point/Attribute Name	UCD Supported Enumerations	PURCHASE: Delivery Conditionality	PURCHASE: Delivery Conditionality Details
999.153					R	
999.154					R	
5.003   11.087	5.1.1   18.5	Payment Calculation - Years	@SequenceNumber	1	R	
5.005	5.1.1	Payment Calculation - Years	ProjectedPaymentCalculationPeriodEndNumber		R	
5.004	5.1.1	Payment Calculation - Years	ProjectedPaymentCalculationPeriodStartNumber		R	
5.002	5.1.1	Payment Calculation - Years	ProjectedPaymentCalculationPeriodTermType	Yearly	R	
5.008	5.4.1	Estimated Escrow	ProjectedPaymentEstimatedEscrowPaymentAmount		R	
5.01	5.5.2	Estimated Total (Period) Payment	ProjectedPaymentEstimatedTotalMaximumPaymentAmount		R	
5.048	5.5.1	Estimated Total (Period) Payment	ProjectedPaymentEstimatedTotalMinimumPaymentAmount		CR	If there is a total payment range for this period.
5.007	5.3.1	Mortgage Insurance	ProjectedPaymentMIPaymentAmount		R	
5.006	5.2.2	Principal & Interest	ProjectedPaymentPrincipalAndInterestMaximumPaymentAmount		R	
5.047	5.2.1	Principal & Interest	ProjectedPaymentPrincipalAndInterestMinimumPaymentAmount		CR	If there is a principal and interest payment range for this period.
998.059					N/A	

### Key Take Away

- Mapping the Closing Disclosure form to the corresponding XML data point(s) can be done through use of the Form Field ID

## Appendix I – Delivery Specification Snippet

Unique ID	UCD Form Field ID	UCD Form Field Name	MISMO v3.3.0 Data Point/Attribute Name	UCD Supported Enumerations	PURCHASE: Delivery Conditionality	PURCHASE: Delivery Conditionality Details
999.153					R	
999.154					R	
5.003   11.087	5.1.1   18.5	Payment Calculation - Years	@SequenceNumber	1	R	
5.005	5.1.1	Payment Calculation - Years	ProjectedPaymentCalculationPeriodEndNumber		R	
5.004	5.1.1	Payment Calculation - Years	ProjectedPaymentCalculationPeriodStartNumber		R	
5.002	5.1.1	Payment Calculation - Years	ProjectedPaymentCalculationPeriodTermType	early	R	
5.008	5.4.1	Estimated Escrow	ProjectedPaymentEstimatedEscrowPaymentAmount		R	
5.01	5.5.2	Estimated Total (Period) Payment	ProjectedPaymentEstimatedTotalMaximumPaymentAmount		R	
5.048	5.5.1	Estimated Total (Period) Payment	ProjectedPaymentEstimatedTotalMinimumPaymentAmount		CR	IF there is a total payment range for this period.
5.007	5.3.1	Mortgage Insurance	ProjectedPaymentMIPaymentAmount		R	
5.006	5.2.2	Principal & Interest	ProjectedPaymentPrincipalAndInterestMaximumPaymentAmount		R	
5.047	5.2.1	Principal & Interest	ProjectedPaymentPrincipalAndInterestMinimumPaymentAmount		CR	If there is a principal and interest payment range for this period.
998.059					N/A	

## UCD XML Snippet

```

<mismo:PROJECTED_PAYMENTS>
  <mismo:PROJECTED_PAYMENT SequenceNumber="1">
    <mismo:PaymentFrequencyType>Monthly</mismo:PaymentFrequencyType>
    <mismo:ProjectedPaymentCalculationPeriodEndNumber>30</mismo:ProjectedPa
    <mismo:ProjectedPaymentCalculationPeriodStartNumber>1</mismo:ProjectedPay
    <mismo:ProjectedPaymentCalculationPeriodTermType>Yearly</mismo:ProjectedF
    <mismo:ProjectedPaymentEstimatedEscrowPaymentAmount>255.83</mismo:Pr
    <mismo:ProjectedPaymentEstimatedTotalMaximumPaymentAmount>932.97</mis
    <mismo:ProjectedPaymentMIPaymentAmount>0.00</mismo:ProjectedPaymentM
    <mismo:ProjectedPaymentPrincipalAndInterestMaximumPaymentAmount>677.14
  </mismo:PROJECTED_PAYMENT>
</mismo:PROJECTED_PAYMENTS>
    
```

- UCD Form Field ID can be mapped to a corresponding XML data point and data point location (XPath)
- XML data points and XPaths presented in Appendix I are in the same order as the UCD XML

### Key Take Away

- Appendix I is presented in XML order so mapping data from the Closing Disclosure form to the XML presentation is a relatively straight-forward exercise.