Loan Closing Advisor® User Guide

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Table of Contents

Chapter 1: Getting Started

Introduction 1-1
What is Loan Closing Advisor? 1-1
Loan Closing Advisor Process Flow 1-1
Before You Begin 1-2
User Roles 1-2
Browser Recommendations 1-2
Hours of Operation 1-2
Accessing Loan Closing Advisor 1-2
Customer Test Environment (CTE) 1-5
Navigation 1-5
Navigation Options and Descriptions 1-6
Tool Time Out 1-7
How to Get Help 1-7
Online Help 1-7
Live Support 1-7

Chapter 2: Assess File

Introduction 2-1
File Format Requirements 2-1
Upload and Assess a File 2-1
Upload Status 2-6
Assess File - Single or Multiple Loans Error Messages 2-7

Chapter 3: View Results

Introduction 3-1
How to View Results 3-2
Search Options Data Field Definitions 3-3
Search Options Parameters 3-4
View Results Error Messages 3-8
Summary of Results 3-9
Summary of Results Page Features and Functions 3-11
Error Messages 3-12
Page Navigation 3-13
Batches Tab 3-14
Summary of Results: Batches Features and Functions 3-15

Table of Contents

View Rejected Batch Summary Results 3-18
Rejected Batch Summary Error Messages 3-19
Completed Transactions 3-20
Viewing and Sorting Information in the Completed Transactions 3-21
Sort Data in a Column 3-21
Desired Sort by Status 3-22
Summary of Results Data Field Definitions: Completed Transactions Tab 3-23
Filtering Results in the Completed Transaction Tab 3-28
View Loan Assessment Results 3-31
Export Selected Transactions (Loan Assessment Results) 3-33
Summary of Results Error Messages 3-37
Loan Assessment Summary 3-38
Loan Assessment Summary Sections 3-38
MISMO Schema Error 3-40
Loan Assessment Summary Section Descriptions 3-40
Batch Submission Summary Information Detail 3-45
Loan Assessment Summary Field Descriptions By Section 3-47
Assessment Results Details 3-49
Loan History 3-52
Loan History Details Section 3-52
Other Submissions 3-53
Submissions By Seller or Correspondent 3-56
Submission By Field Descriptions 3-56
How to Access the Loan Assessment Summary 3-59
How to Export Submissions From the Loan History Page 3-59
How to Download the Submitted XML File, MISMO Schema Error with Corresponding Line Number and Closing Disclosure(s) 3-63
Other Download Options 3-65
Closing Disclosure: Borrower Only 3-68
Closing Disclosure: Seller Only 3-70
How to View and Print the Feedback Certificate and UCD Requirement Statuses 3-72
How to View Data on the Loan Assessment Summary Page 3-76
Message Codes: Messages and Calculation/Formulas Not Regulatory Advice 3-78
General Information Assessment Results 3-78
Data Quality Assessment Results 3-79

Table of Contents

Eligibility Assessment Results 3-81
Business and Technical Messages 3-82

Chapter 4: Export History

Introduction 4-1
Export History 4-1
Sort a Column of Data 4-2
Page Navigation 4-3
How to View and Download Export History 4-3
Viewing Downloaded Export Results 4-7
Export History Data Field Definitions 4-9
Export History Error Messages 4-10

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Introduction

This chapter provides an overview of Loan Closing Advisor®, what you need to know before you begin using Loan Closing Advisor how to navigate within the tool and how to get help. The following topics will be addressed:

- What is Loan Closing Advisor?
- Before You Begin
- Accessing Loan Closing Advisor
- Navigation
- How to Get Help

What is Loan Closing Advisor?

Loan Closing Advisor is a web-based tool within Freddie Mac Loan Advisor® that collects Uniform Closing Dataset (UCD) data. Loan Closing Advisor then compares the data against the Uniform Closing Dataset Technical Specification (UCD Specification), testing for the completeness, validity, reasonableness, calculation accuracy, and consistency of the data. Data reasonableness checks are included and are intended simply to capture the tool's assessment of whether a particular data point is not realistic given the context of the delivered data uploaded to Loan Closing Advisor. For example, a loan amount of $1 would be categorized as not being reasonable and would trigger a review flag for the user. Any message stating that certain data "is required" means the data is required by the UCD Specification.

Messages returned by Loan Closing Advisor attempt to convey specific errors or discrepancies relating to a dataset's alignment with the UCD specification, or to certain Freddie Mac eligibility requirements. The tool's messages do not constitute legal or regulatory advice and should not be construed or relied upon as such.

Loan Closing Advisor Process Flow

When using Loan Closing Advisor, you can follow this process flow:

1. Create the XML file using the specifications for UCD.
2. Upload the file to Loan Closing Advisor.
3. Assess single or multiple loan files.
4. Search for loan assessment results.
5. Review results on the Loan Assessment Summary page.
6. Correct critical and informational data quality errors.
7. Resubmit corrected file for assessment.
8. Repeat steps 2-7 until all identified critical errors are corrected.

Before You Begin

Before you begin using Loan Closing Advisor, ensure you are assigned the appropriate user role and meet the minimum browser requirements.

User Roles

To use Loan Closing Advisor, you must be assigned a user role. External users (users other than Freddie Mac employees or consultants) must be assigned the user role of *External Loan Closing Analyst*. This user role enables a user to upload and submit files for assessment, search for results and view and export results.

Browser Recommendations

For best viewing, use Chrome, Edge, Safari, or Firefox.

Hours of Operation

Standard business hours are Monday through Friday. We are closed on Martin Luther King, Jr. Day, Presidents Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day and New Year's Day. For a complete list of holiday hours, please see our Freddie Mac Holiday Schedule on the Standard Hours of Operation page.

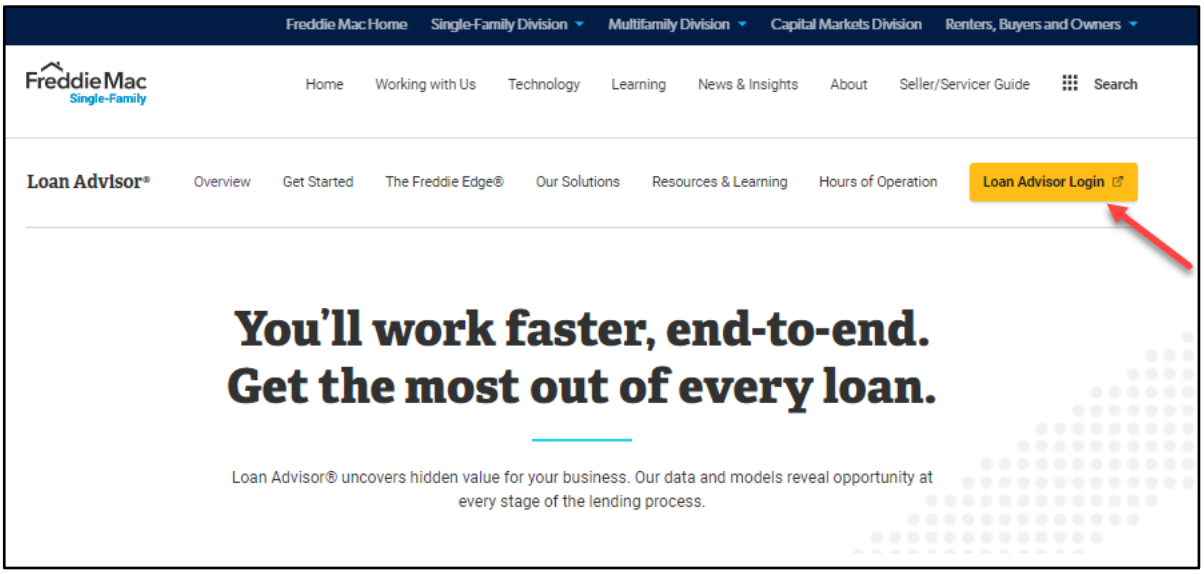
- **Customer Support Hours**: For customer support hours, please see our Standard Hours of Operation page.
- **Tool Availability**: See our Standard Hours of Operation page for details per tool.

Accessing Loan Closing Advisor

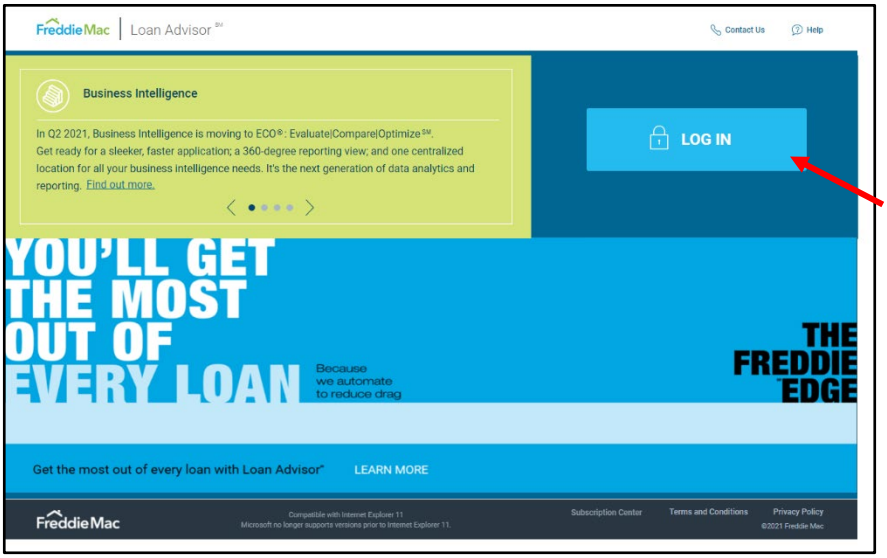
To sign up for access to Loan Closing Advisor enter the following URL: https://sf.freddiemac.com/tools-learning/loan-advisor/our-solutions/loan-closing-advisor. Click the **Get Access** button to bring you to the Access Manager page. Click the **Get Started** tab to complete the appropriate online form to get your Username and Password.

Once you receive your Username and Password follow the steps below to access Loan Closing Advisor through Freddie Mac Loan Advisor®.

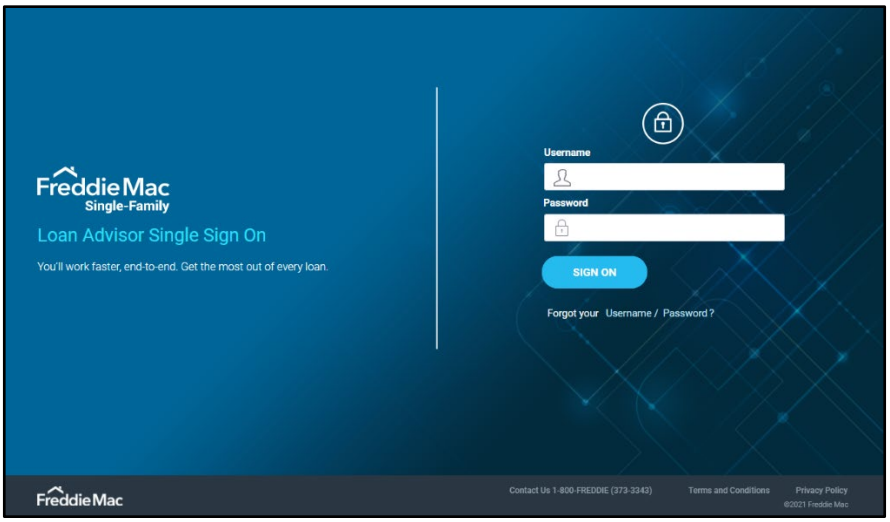
1. Enter the following URL into your browser: https://las.freddiemac.com, or access Loan Advisor from the Loan Advisor webpage on FreddieMac.com: https://sf.freddiemac.com/tools-learning/loan-advisor/overview, and click **Loan Advisor Login**.



2. The Loan Advisor Login page displays. Click **LOG IN.**

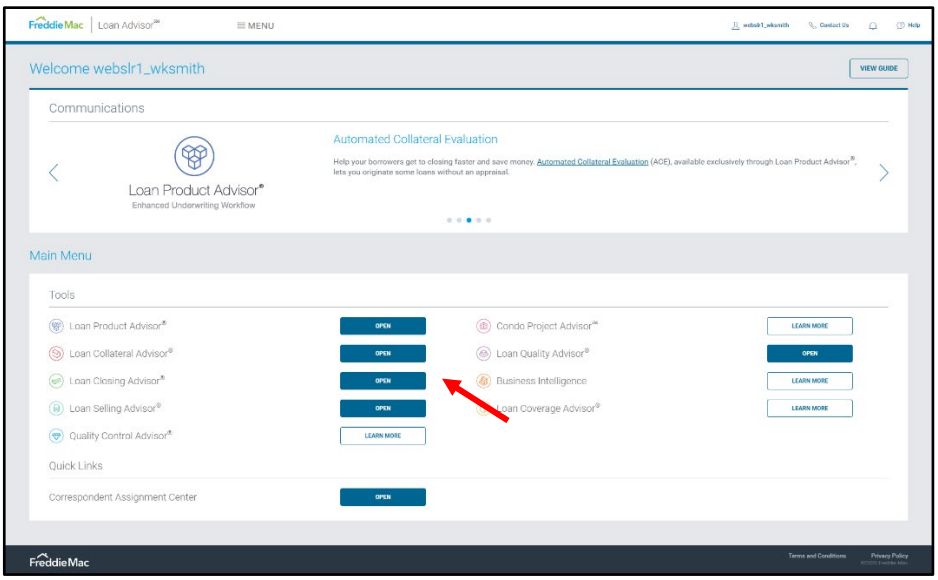


3. The Loan Advisor Single Sign-On page displays. **Enter your Loan Advisor Username** and **Password** and click **SIGN ON**.

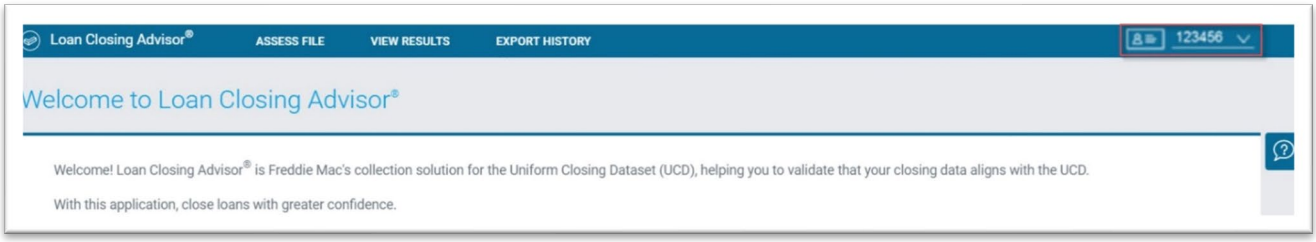


Note: If you forget your username or password, follow the prompts from the **Forgot your Username/Password?** links below the **SIGN ON** button.

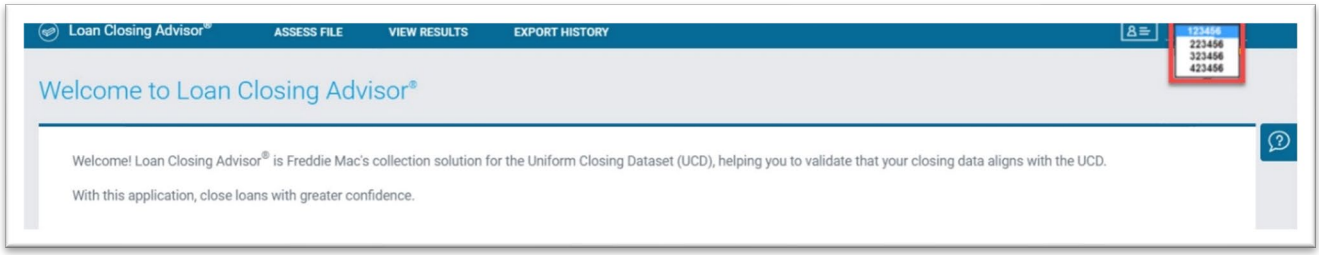
4. The Loan Advisor **Welcome** page displays. Click **OPEN** next to Loan Closing Advisor.



5. The Loan Closing Advisor **Welcome** page displays with the **Seller Number** (six-digits) or **Correspondent ID** number (seven-digits) that you used to log in appearing in the upper right corner of the page.



6. Confirm that the Seller Number is the one you want to access. If your organization is set up with more than one Seller Number, you can change it by clicking on the drop-down menu and selecting a different one.



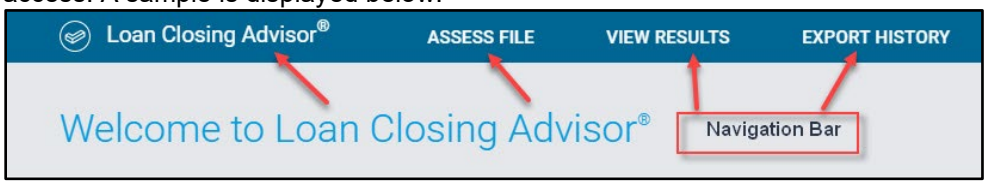
This feature enables you to change to a different Seller Number without logging out of the tool; however, you will only have this feature if you have access to multiple Seller Numbers.

Customer Test Environment (CTE)

To become familiar with functionality lenders, correspondents and vendors can obtain access to a customer test environment (CTE). Approved correspondents are allowed access to all functionalities in Loan Closing Advisor [i.e. assess file, view results, and export loans]. The CTE is not for use with live data; however, you can submit test files to learn how easy it is to obtain and review assessment results including feedback messages. To obtain access to the CTE environment, contact your Freddie Mac representative or the Customer Support Contact Center at (800-FREDDIE). Once you have received your log-in credentials, enter the following URL into your browser: https://las-cte.fmrei.com/

Navigation

Navigation is easy in Loan Closing Advisor. Use the top navigation bar to select the functions you want to access. A sample is displayed below.

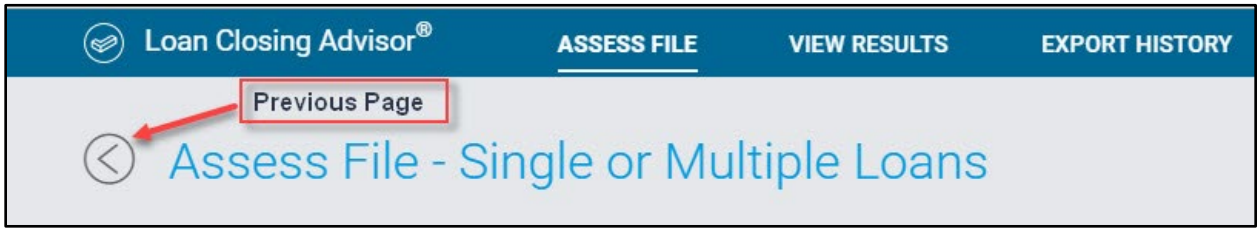


Navigation Options and Descriptions

Refer to the following table for information on the navigation options and their descriptions.

Menu Option	Description
Loan Closing Advisor®	Return to the Loan Closing Advisor Welcome page.
Assess File	Enables you to assess a file containing single or multiple loans. Refer to Chapter 2, Assess File, for more information.
View Results	Enables you to search for files that have been successfully assessed using various options. You can also see the status of your batch uploads [Completed, Rejected and In-Process (Processing)] on this page. Refer to Chapter 3, View Results, for more information.
Export History	Allows you to view and access the results of your export request(s). Refer to Chapter 4, Export, for more information.

Use the **Previous Page** arrow located to the left of the page title to return to the previous page. Do Not use the **Back** button in your browser.



The following table explains how to use the ***Previous Page*** arrow.

If you click the Previous Page arrow on this page:	You will be taken to this page:
Assess File-Single or Multiple Loans	Welcome
Assess File-Upload Status	Assess File-Single or Multiple Loans
View Results	Welcome
Summary of Results	Search for Results
Loan Assessment Summary	Summary of Results

Rejected Batch Summary	Summary of Results page. NOTE: The tool will default to the Completed Transaction tab. Click the Batches tab to return to the in-process and rejected batches. This tab does not display if search results indicate there are no loans in process or rejected.

Tool Time Out

The tool will time out after 30 minutes of inactivity. We recommend that you log out of the tool any time you expect to be away from your desk or computer. If the tool times out because of inactivity, you will be prompted to log in again. You are then brought back to the same page you were on when the session timed out.

How to Get Help

When using Loan Closing Advisor, you have the following options to obtain help.

Online Help

Online Help is page-level, searchable content that includes step-by-step instructions to assist you and provides access to the complete *User Guide*. Online help is available via any page on Loan Closing Advisor simply by clicking the **Help** icon in the upper right portion of the screen. The Help icon looks like this:

Live Support

For live support, you can either contact your assigned Freddie Mac representative, or you can call the Customer Support Contact Center (800-FREDDIE). Refer to the *Hours of Operation* section in this chapter for more information.

Introduction

This chapter provides an overview of the Loan Closing Advisor® **Assess File** functionality and how to upload a file for assessment results.

Loan Closing Advisor allows you to upload and assess a batch file. A batch file may contain one or multiple Uniform Closing Dataset (UCD) XML loan data files. You must always select a specific file to upload to initiate an assessment process within Loan Closing Advisor.

The following topics will be addressed:

- File Format Requirements
- Upload and Assess a File
- Upload Status
- Assess File Error Messages

File Format Requirements

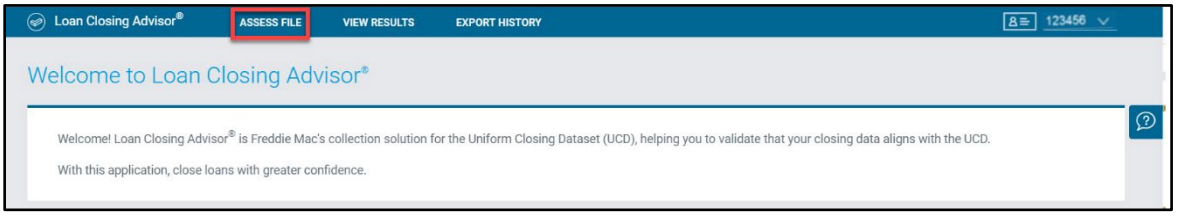
Loan Closing Advisor only accepts file formats that comply with the UCD specification. For more information, see the Uniform Closing Dataset web page.

- Loan Closing Advisor accepts XML and zip file formats. Freddie Mac recommends you use a zip file format to ensure the fastest processing. If your zip file contains PDF files, the maximum amount of loan files that may be included in a single batch upload, at one time, is 10.
- Typically, the size of each loan file is 3.5 MB. Based on this sizing, the maximum number of files that can be submitted is as follows: 10 if a PDF file is embedded in the XML loan file; 2,500 if a PDF file is not embedded.

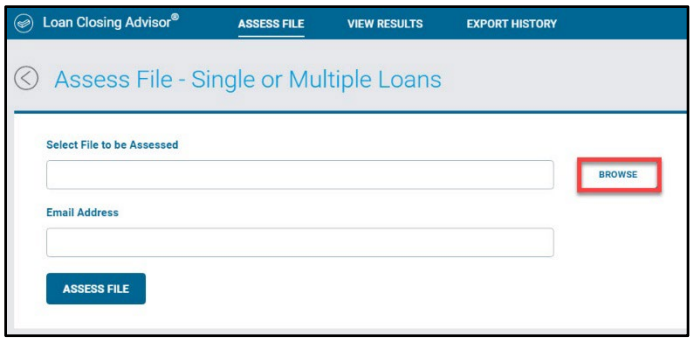
Upload and Assess a File

Follow the steps below to upload and assess a file.

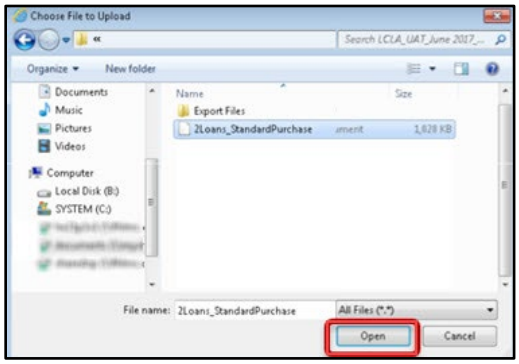
1. From the Welcome page, click **Assess File** on the top navigation bar.



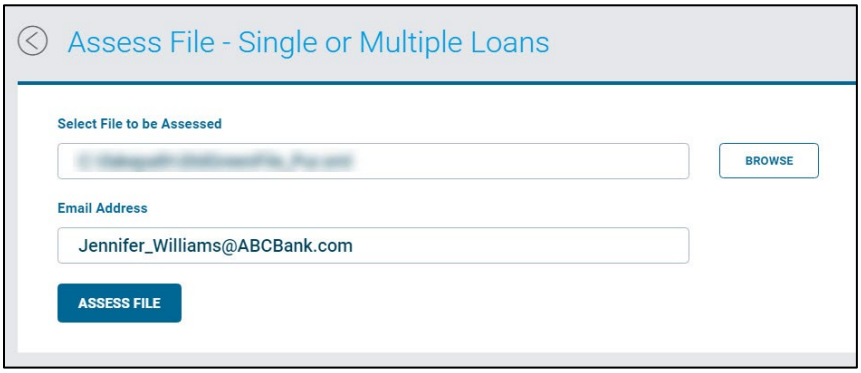
2. The **Assess File - Single or Multiple Loans** page displays. Click **Browse**.



3. The **Choose File to Upload** window displays. Browse for your file and select the file you want to upload. Click **Open**.



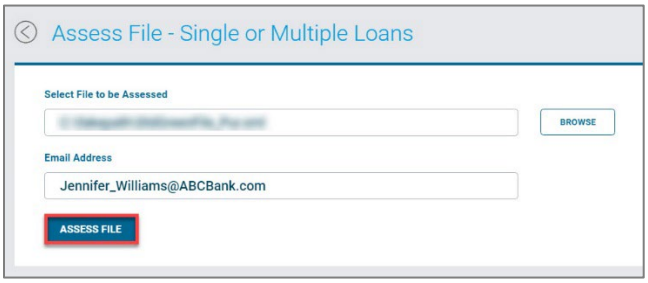
4. The **Assess File - Single or Multiple Loans** page displays with your selected file populated in the **Select File to be Assessed** data field. The email address associated with the User ID you used to log into Loan Closing Advisor will default in the **Email Address** box.



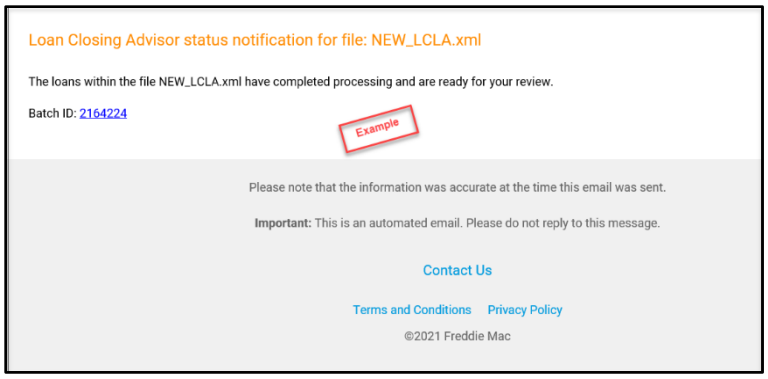
The system will retain the entered email address while you remain logged in to your browser. This allows you to receive email notifications when an assessment is complete.

If:	Then:
If you choose to receive an email notification when the assessment is complete:	Ensure the default email address is correct. If the default email address is incorrect, enter the correct email address. The system will retain the entered email address within the same browser session.
If you choose to have the email notification sent to a different email address (e.g., your manager or team member):	Enter the other email address. The system will retain this email address within the same browser session.
If you do not wish to receive the email notification:	Click on the 'X' to the right of the email address to clear the field.
If you close your browser and log in again:	The original default email address will again populate in this field. You can re-enter a different email address as needed.
NOTE: To correct the default email address in the tool (and avoid having to correct it each time you log in) contact your Freddie Mac representative or Customer Support Contact Center (800-FREDDIE).	

5. Once you have confirmed the defaulted email address, entered a different email address or deleted the default email address, click **Assess File**.



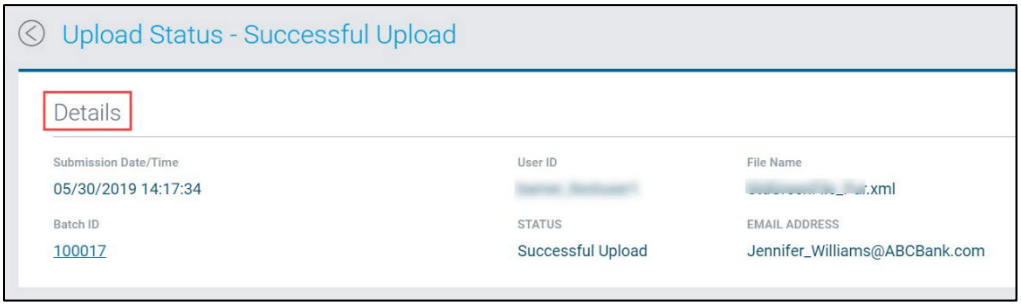
6. Once the assessment is complete and if you selected the option to receive email notification (to yourself or someone else), an email is sent from the LCLA_Batchstatus_CTE mailbox. A sample is shown below.



The email allows you to link to the assessment results by clicking on the **Batch ID**.

If:	Click:	Then:
You are not currently logged into the tool…	Batch ID hyperlink in the email	You are taken to the Loan Closing Advisor Login page. See the View Results chapter of this User Guide for how to Search for Assessment Results.
You are currently logged into the tool…	Batch ID hyperlink in the email	You are taken to the Loan Closing Advisor Welcome page. See the View Results chapter of this User Guide for how to Search for Assessment Results.

7. When your request is done processing, the Loan Closing Advisor **Upload Status** page displays. Review the information located under the heading **Details**, including **File Name**, **Batch ID** and **Status.**



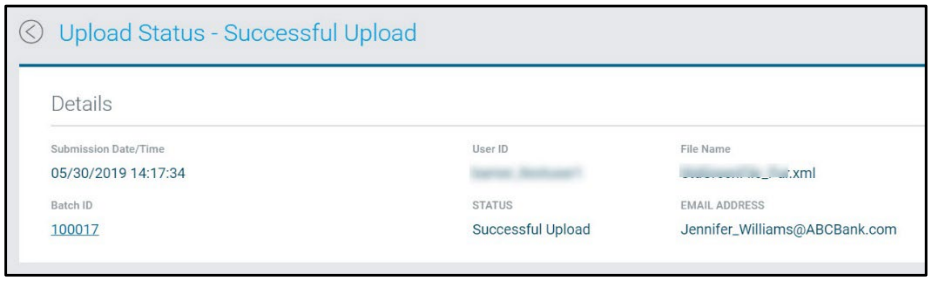
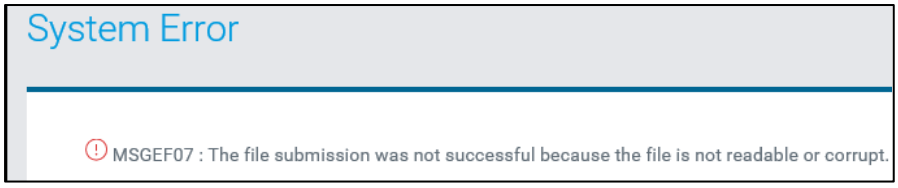
The following table describes each section under the **Details** portion of the **Upload Status** page.

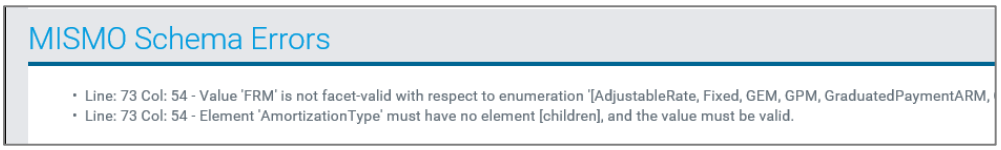
Title	Description
Date/Time of Submission	The month, day, year, and time in hours:minutes:seconds (hh:mm:ss) the file was uploaded to the Loan Closing Advisor tool based on military time (Eastern time zone). Example: 04/04/2018 16:04:35
Batch ID	The unique number Loan Closing Advisor assigns to all batch submissions (successful or unsuccessful). Loan Closing Advisor first displays this number on the Loan Closing Advisor Upload Status page. • If the file was successfully assessed, the Batch ID shows as a hyperlink. Click on the hyperlink to be taken to the Summary of Results page. • If the Batch ID does not appear as a hyperlink, the assessment status was Unsuccessful or contained MISMO Schema Errors at the batch level and was rejected. Refer to the Upload Status section below for more information
User ID	The User ID for the user that is logged into Loan Closing Advisor when the file was uploaded and assessed.
Status	The status of the uploaded file indicating whether it was successful, unsuccessful or has MISMO Schema Errors at the batch level.
File Name	Name of the batch file uploaded to Loan Closing Advisor
Email Address	• If the email address was entered on the Assess File - Single or Multiple Loans page, then the default email address is displayed. • If the email address was manually entered, that email address is displayed.

Upload Status

The Loan Closing Advisor **Upload Status** page displays all the information described in the table above, with the most important item being the status of your submission, which includes errors that may have been found. If MISMO schema errors are triggered at the batch level, error messages are displayed with specific line (row) and column numbers to indicate exactly where in the XML file the error occurred.

Upload Status messages and applicable descriptions are displayed in the following table. This table also includes descriptions for MISMO schema errors.

Upload Status and MISMO Schema Error Descriptions	
Status	**Description**
Successful	The upload submission was successful, and results are available for review. See Chapter 3, View Results, for more information. 
Unsuccessful	Either you are encountering system issues or there may be an issue with your file format. You should verify the file format is correct and try your submission again. If you continue to receive an unsuccessful submission, please contact Customer Support Contact Center (800-FREDDIE). 

MISMO Schema Errors	Your batch submission has encountered errors during MISMO validation. Use the line (row) and column numbers indicated in the error message to determine where in the XML file the error has occurred. Use the error message(s) to help you determine why the error occurred, update the data in the source of record and regenerate the XML file outside of Loan Closing Advisor. Refer to the Upload and Assess File section of this chapter on how to upload and re-assess the file.  Note: If MISMO Schema Errors are at the loan level, the entire batch will continue processing. For example, if 10 loans are on the UCD file and only one loan has MISMO Schema Errors, the remaining nine loans will be processed. Refer to Loan Assessment Summary in Chapter 3 View Results for more information on loan level MISMO Schema Errors.

Assess File - Single or Multiple Loans Error Messages

The following table contains error messages you may receive while working in the **Assess Single or Multiple Loans** function of Loan Closing Advisor, along with definitions and recommended actions.

Page where Error Displays	Error Message	Explanation and Recommended Action
Assess File	File name should not exceed 100 characters.	This message displays when a user attempts to upload a file that has a file name greater than 100 characters. Rename your file with less than 100 characters and upload again.
	The file submission was not successful because it was not in an XML or ZIP format.	This message displays when a user submits a file that is not in an XML or ZIP format (i.e., PowerPoint, Word, Excel). Submit a file in either XML or ZIP file format. The file should also follow the file specifications for UCD and MISMO Standard. See File Format Requirements in this chapter for more information.
	Please select a file for assessment.	The Assess File button was clicked before selecting a file. Browse and select a file to assess before clicking the Assess File button.
Assess File Right hand side of the data entry box	Please enter email address	The user should enter an email address if they have checked the email address box, prior to assessing the file.
	Please enter valid email address	The user should enter an email address formatted appropriately.

Page where Error Displays	Error Message	Explanation and Recommended Action
(Highlighted in red)	Email address should not exceed 50 characters.	The user should correct the email address to contain no more than 50 characters and resubmit the file for assessment.
Upload Status	The file submission was not successful because the ZIP file either has more than one file or has been placed in a folder.	The ZIP file submitted has more than one file and/or folder. Consolidate the loan file into a single file and resubmit. See File Format Requirements in this chapter for more information.
	The file submission was not successful because it exceeds maximum size limit of 30 MB.	The file submission exceeds the maximum size limit of 30 MB. Reduce your file size to less than 30 MB to submit it for assessment.
	The ZIP file is corrupt.	The ZIP file submitted is corrupt. Discard and create a new file.
	The file submission was not successful because the file is not readable or corrupt.	The file should be reformatted for submission.
	The file submission was not successful because the XML file did not contain loan data.	The user should correct the source file and resubmit the file for assessment.
	LCLA is not available now. Please contact Customer Support Contact Center (800-FREDDIE) Freddie for additional information or resubmit later.	The user should contact Customer Support Contact Center (800-FREDDIE) for additional information or resubmit later.
	The file submission was not successful because the ZIP file does not contain an XML file.	The user should correct the ZIP file and resubmit.

Introduction

After you have successfully submitted your single or multiple loan file for assessment, you may use the **View Results** function to find and review your loan-level results. To access this function, click **View Results** from the top navigation bar. You may search for results using the following options:

- Batch ID
- Submission Date
- File Name
- Lender Loan Identifier
- Primary Borrower/ Legal Entity
- Closing Date

Once you have entered your search criteria and clicked on the **Search** button, the **Summary of Results** page will display. This page will:

- Show the results of your search and provide a loan level summary view of your batch submission.
- Display the Overall UCD Requirement and Submission statuses.
- Provide the ability to access the Loan Assessment Summary page for each loan transaction, including actionable feedback messages and a Loan History page.
- Provide the ability to access the Loan Assessment Summary page for each loan transaction with MISMO Schema Errors through the MISMO Schema Error status icon.
- Allow you to request and export loan assessment information.

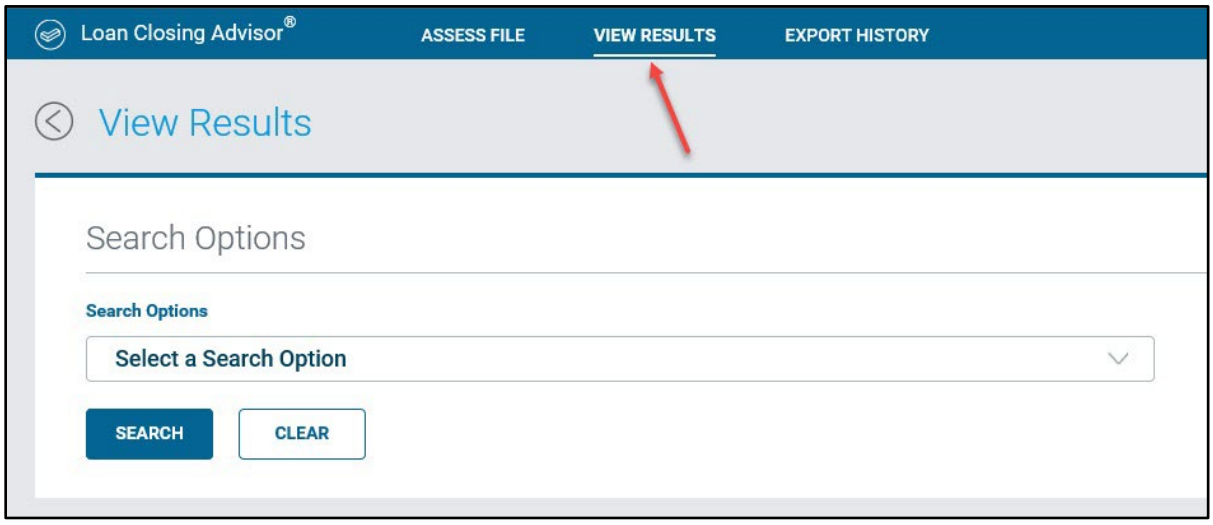
The following main topics will be addressed in this chapter:

1. How to View Results
2. Summary of Results
3. Export Selected Loan Assessment Results
4. Loan Assessment Summary

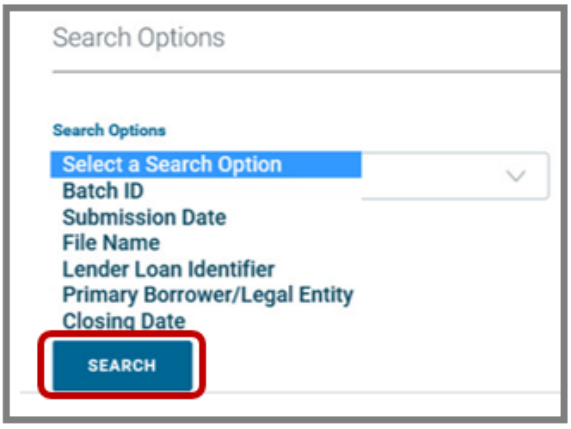
How to View Results

Follow the steps below to search for your assessment results.

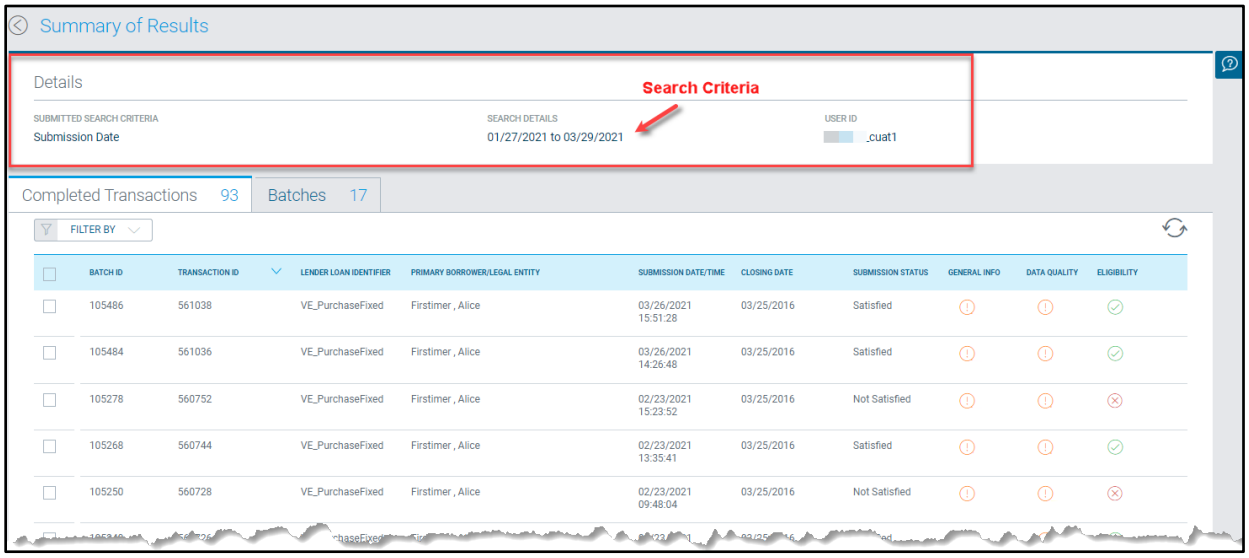
1. From the Welcome page, click **View Results** on the top navigation bar. The View Results page displays.



2. From the drop-down menu, select your **Search Option** and enter applicable **Search Criteria**. You may only search using one option at a time, and the available options are **Batch ID, Submission Date, File Name, Lender Loan Identifier, Primary Borrower/Legal Entity** and **Closing Date**.



The **Summary of Results** page displays. The submitted search criteria and User ID displays at the top of the page under the Details section.



Search Options Data Field Definitions

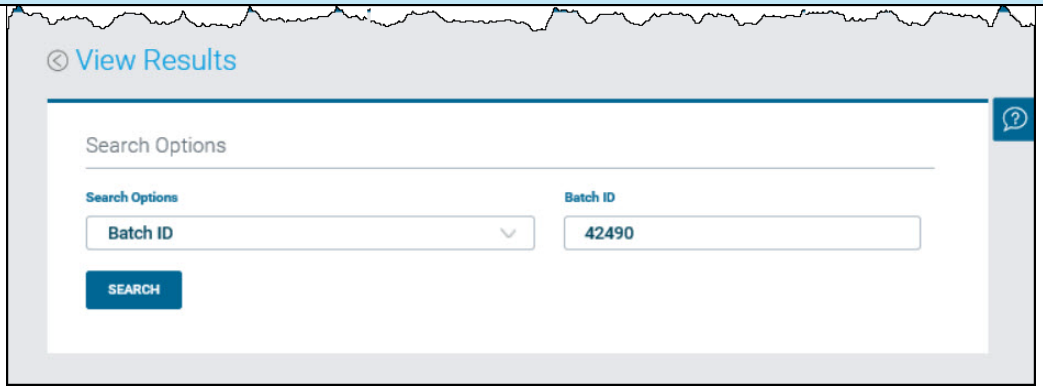
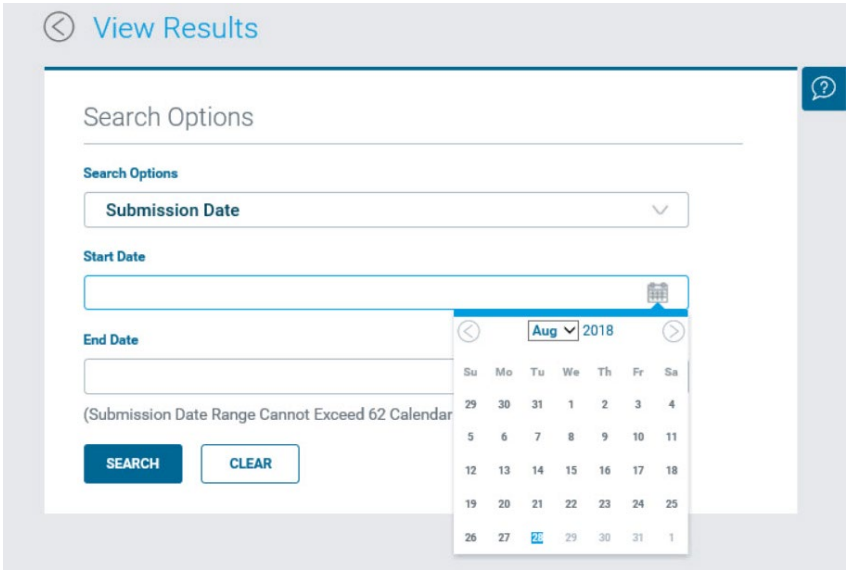
The following table outlines the data field definitions for the View Results page. Depending on the search option chosen, the View Results page will redisplay, and the corresponding search parameters will appear. Refer to the Search Options-Parameters table in this chapter for more information.

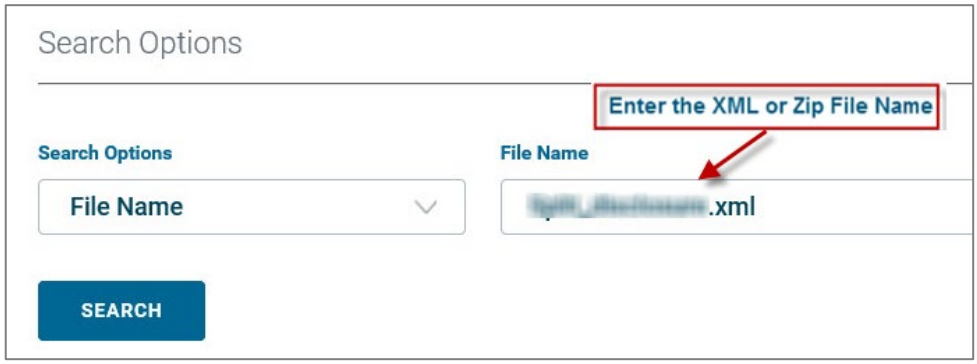
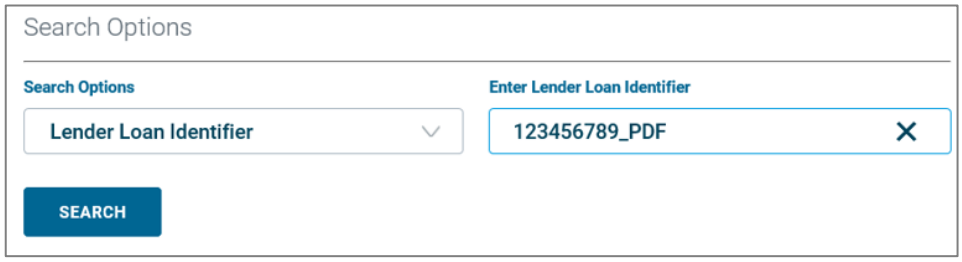
Search Options - Data Field Definitions		
Data Field Name	**Description**	**Valid Values**
Batch ID	The unique number Loan Closing Advisor assigns to all batch submissions (successful or unsuccessful). Loan Closing Advisor first displays this number on the Loan Closing Advisor Upload Status page.	Numerical
Submission Date	The month, day, year, and time in hours:minutes:seconds (hh:mm:ss) the file was uploaded to the Loan Closing Advisor tool based on military time (Eastern time zone). Example: 04/04/2020 16:04:35	Military/eastern time
Start Date	The beginning date that you want to search for files uploaded, and/or assessed in Loan Closing Advisor.	Use the calendar icons to select dates.
End Date	Select the end date using calendar icon. The time period must be within 62 days of the Start Date. If you select a date range that exceeds 62 days, an error message displays. Re-enter the date range not to exceed 62 days. Note that the date is based on Eastern time zone, so you may need to adjust	

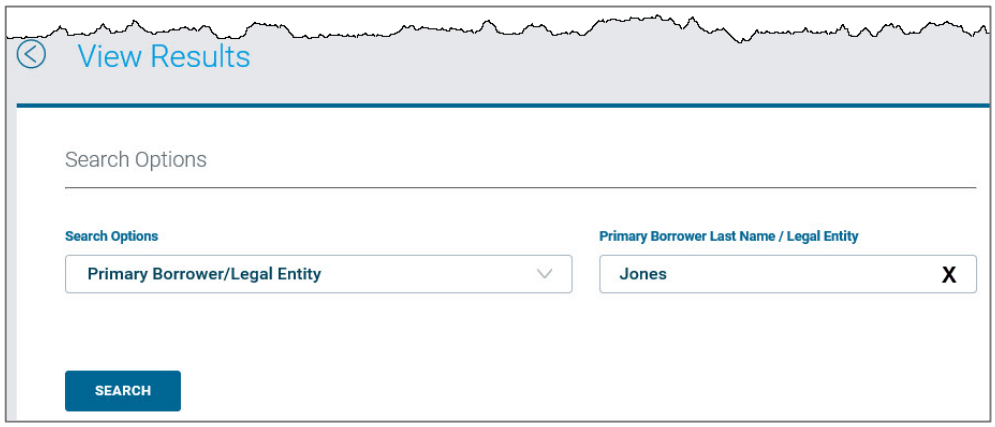
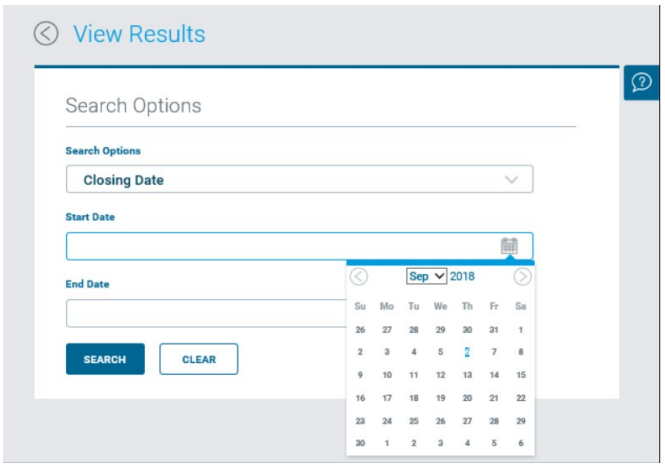
Search Options - Data Field Definitions		
Data Field Name	Description	Valid Values
	the End Date if the batch file was uploaded in another time zone.	
File Name	Name of the batch file uploaded to Loan Closing Advisor.	Must have the .XML or .ZIP extension.
Lender Loan Identifier	The unique identifier assigned to the loan file by the lender.	Alpha, numeric, special characters
Primary Borrower Last Name/ Legal Entity	The Primary Borrower's last name or the Legal Entity name for the Primary Borrower. The results of searching on this filter will provide historical/previous and current submission data.	Alpha
Closing Date	The consummation date for the mortgage loan transaction, that is, the date that the borrower becomes contractually obligated.	Use the calendar icons to select dates. ***Note:*** The start and end dates cannot be more than 30 calendar days from the current date.

Use the following Search Options table for instructions on selecting your search parameters. After you select your search option, click **Search**.

Search Options - Parameters	
Search Option Selected	Parameters
Batch ID	Enter the Batch ID (obtained from the Upload Status Page) in the Batch ID data field that appears. Click the X to clear the field and update as needed. For faster results, search by the Batch ID. The Batch ID is assigned when the file is uploaded using the Assess File functionality. Refer to *Chapter 2, Assess File* for more information. Following is a sample of the Summary of Results when searching with a Batch ID or clicking on the hyperlinked Batch ID from the Upload Status page.

Search Options - Parameters	
Search Option Selected	Parameters
	
Submission Date	Click the calendar icon located in the Start Date field. The current date is highlighted in blue. Select the date you want. Click the End Date icon and select an end date. You may not select a date range that is greater than 62 calendar days. The Submission Date Range is based on Eastern time zone. You may need to adjust the date if the batch was uploaded in a different time zone. 

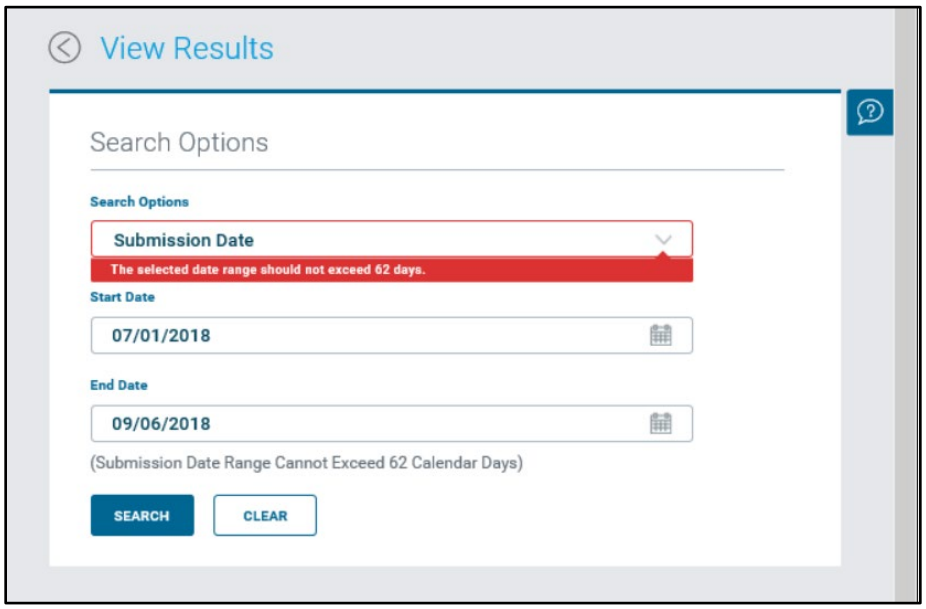
Search Options - Parameters	
Search Option Selected	Parameters
File Name	Enter the name of the XML or Zip file previously uploaded in the File Name data field. To change the file name, click the 'X' to clear the field. 
Lender Loan Identifier	Enter the Lender Loan Identifier (associated with the loan) in the Lender Loan Identifier data field. To change the Lender Loan Identifier, click the 'X' to clear the field. Enter another Lender Loan Identifier. 
Primary Borrower/Legal Entity	Enter the Primary Borrower's Last Name or type the full name of the Legal Entity acting as the primary borrower in the Primary Borrower Last Name/Legal Entity data field. To change the Primary Borrower Last Name/Legal Entity field, click the 'X' to clear the field. Enter the Primary Borrower Last Name/full name of the Legal Entity. You must enter either the last name of the Primary Borrower or Legal Entity. This data field is not case sensitive.

Search Options - Parameters	
Search Option Selected	Parameters
	
Closing Date	Enter the start date by clicking on the calendar icon located in the Start Date field. The current date is highlighted in blue. Select the date. Then click the End Date calendar icon located in the End Date field and select a date. To change a date range, click the calendar icon to select a different date. The start and end dates must not be more than 30 calendar days from the current date. 

View Results Error Messages

If there is an error with the data entered on the View Results page, a message displays. If you receive an error message, change your search criteria, and submit your request again. See *Summary of Results Data Field Definitions* for more information.

Following is an example of an error message.



The following is a list of error messages that may appear on the View Results page with an explanation and, if applicable, a recommended action.

View Results Error Messages	
Message	**Explanation/Recommended Action**
At least one search criteria must be entered.	Search was attempted without choosing any criteria.
Batch ID must be entered.	A search was attempted without entering a Batch ID.
Batch ID must be numeric.	Characters were entered for a Batch ID, instead of numbers.
The search criteria entered does not yield any results.	A Batch Submission ID was entered that is not recognized or does not exist.
Submission Date Range must be entered	A search was attempted without selecting a submission date.
Start Date must be present if End Date is selected.	A search was attempted without selecting a calendar start date.
End Date must be present if Start Date is selected.	A search was attempted without selecting a calendar end date.
End Date must be after the Start Date.	A search was attempted with the end date before the start date.

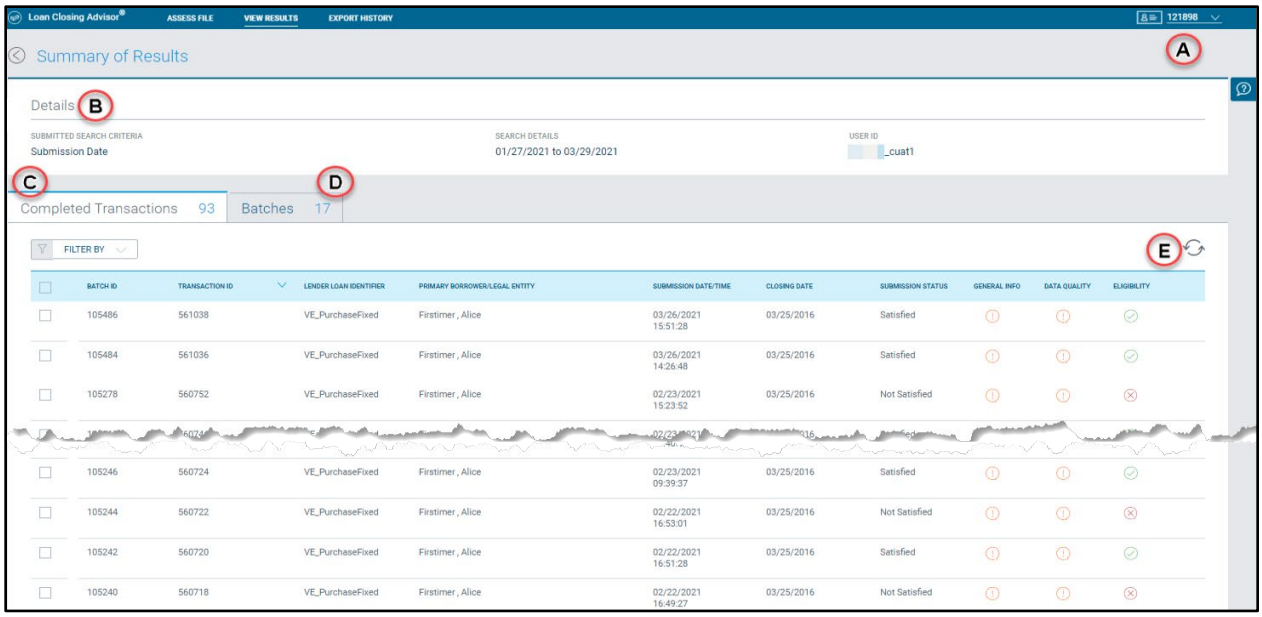
View Results Error Messages	
Message	Explanation/Recommended Action
The selected date range should not exceed 62 days.	A date range that does not conform to the 62-day limitation was entered. The submission date range should not be more than 62 days before the end date.
The search criteria entered does not yield any results.	The submission date range selected does not have batch submissions associated with it.
File name must be entered.	A search was attempted without entering a file name.
Please enter a valid XML or ZIP file name.	A File Name without an XML or ZIP extension was entered.
The search criteria entered does not yield any results.	A file name that does not exist was entered.
A Lender Loan Identifier must be entered.	A Lender Loan Identifier was not entered.
The search criteria entered does not yield any results.	A Lender Loan Identifier that is not recognized or does not exist was entered.
Primary Borrower name or Legal Entity name must be entered.	A search was attempted without entering a Primary Borrower Name/Legal Entity name.
The search criteria entered does not yield any results.	A Primary Borrower Name/Legal Entity name that is not recognized or does not exist was entered.
Start Date and End Date must be selected.	A search was attempted without selecting a start and end date.
The search criteria entered does not yield any results.	The closing date range selected does not have closing dates associated with it.

Summary of Results

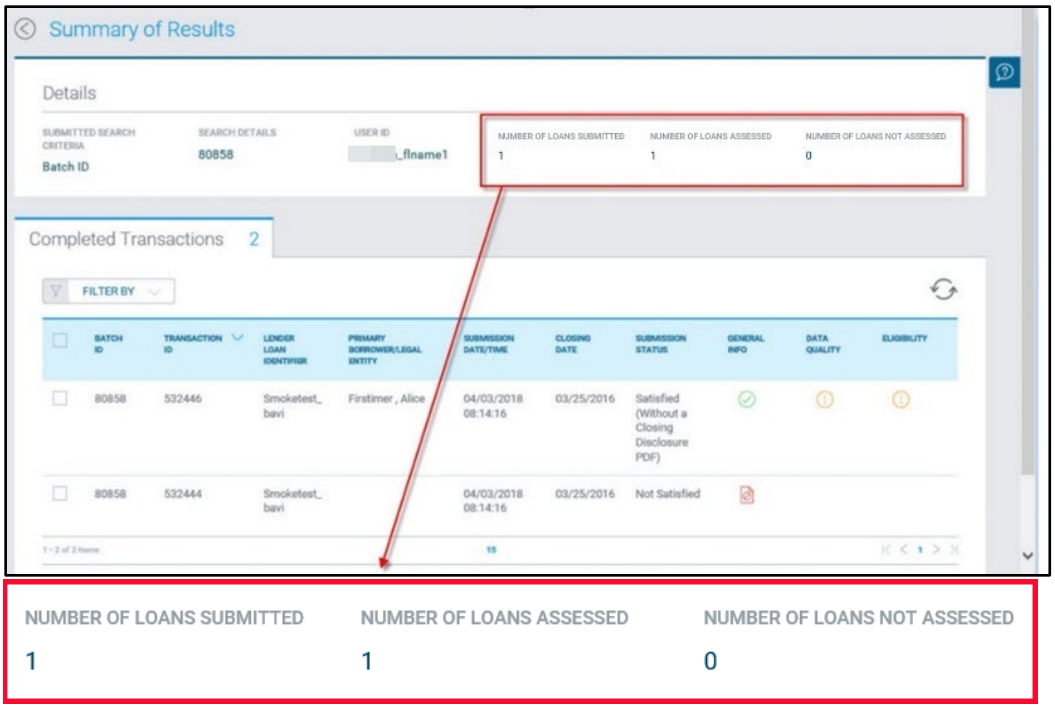
Upon the completion of a successful search, the Summary of Results page provides a detailed view of your search results for loans you have submitted to Loan Closing Advisor based on your submitted search criteria. This section will discuss the following main topics:

- Information on Summary of Results Page
- How to Filter Results on the Summary of Results page
- Summary of Results Data Field Definitions
- Summary of Results Error Messages

Following is an example of the Summary of Results page.



Following is an example of the Summary of Results when searching with a Batch ID or clicking on the hyperlinked Batch ID from the Upload Status page.

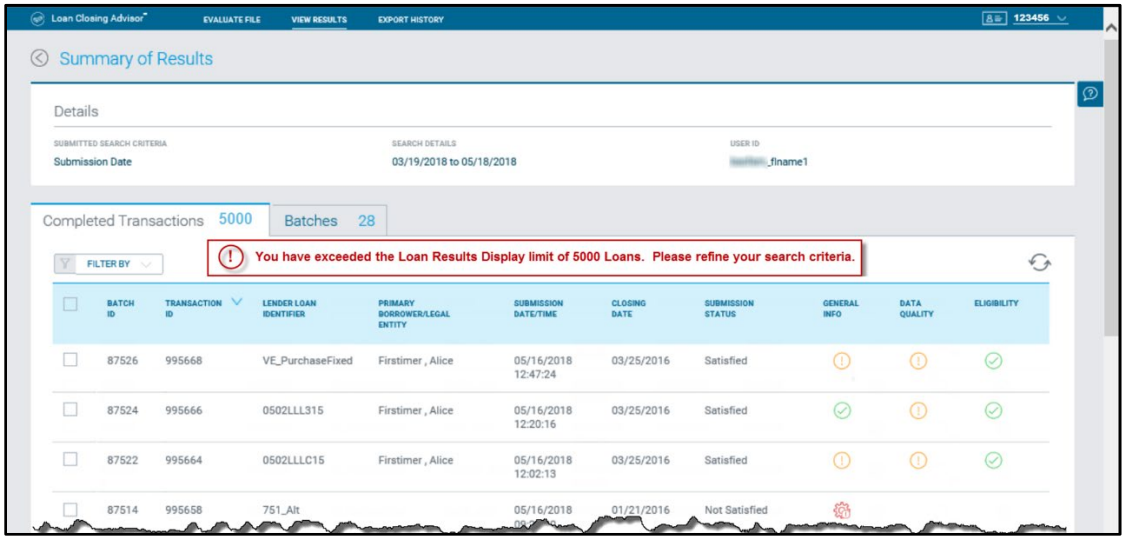


The following table provides descriptions of the features and functions on the Summary of Results page.

<table>
<tr><th colspan="3">Summary of Results Page Features and Functions</th></tr>
<tr><th>Letter ID</th><th>Name</th><th>Description</th></tr>
<tr><td>A</td><td>Seller/ Correspondent ID</td><td>The six-digit Seller/Servicer number or seven-digit Third Party Originator number assigned to your organization by Freddie Mac, to which you have access to, and under which you are logged in. If you hover over the icon it will indicate whether it is a Seller Number or a Correspondent Number.</td></tr>
<tr><td>B</td><td>Details</td><td>
<table>
<tr><th>Data Element</th><th>Description</th></tr>
<tr><td>Submitted Search Criteria</td><td>The search option selected on the View Results page.</td></tr>
<tr><td>Search Details</td><td>The parameters entered for the search option selected (i.e., the start and end date range entered if the search option is Submission Date or Closing Date, or the Batch ID number if Batch ID is the search option selected).</td></tr>
<tr><td>User ID</td><td>The identification assigned to the user who submitted the batch for assessment.</td></tr>
<tr><td>Number of Loans Submitted</td><td>When searching by Batch ID, or clicking on the hyperlinked Batch ID from the Upload Status page, the number of loans submitted on the XML file displays in the Details section of the Summary of Results</td></tr>
<tr><td>Number of Loans Assessed</td><td>When searching by Batch ID or clicking on the hyperlinked Batch ID from the Upload Status page, the number of loans successfully assessed out of the total loans in the submitted XML file is displayed.</td></tr>
<tr><td>Number of Loans Not Assessed</td><td>When searching by Batch ID or clicking on the hyperlinked Batch ID from the Upload Status page, the Number of Loans having a MISMO Schema error or System error out of all loans on the submitted XML file is displayed.</td></tr>
</table>
</td></tr>
<tr><td>C</td><td>Completed Transactions</td><td>This tab lists the batch submissions (at the loan level) that have completed processing and are available to view results.</td></tr>
<tr><td>D</td><td>Batches</td><td>This tab lists the batch submissions that are still processing or batch submissions that have been rejected.</td></tr>
<tr><td>E</td><td>Refresh</td><td>When clicked, this button will update the batch submission statuses on this page.</td></tr>
</table>

Error Messages

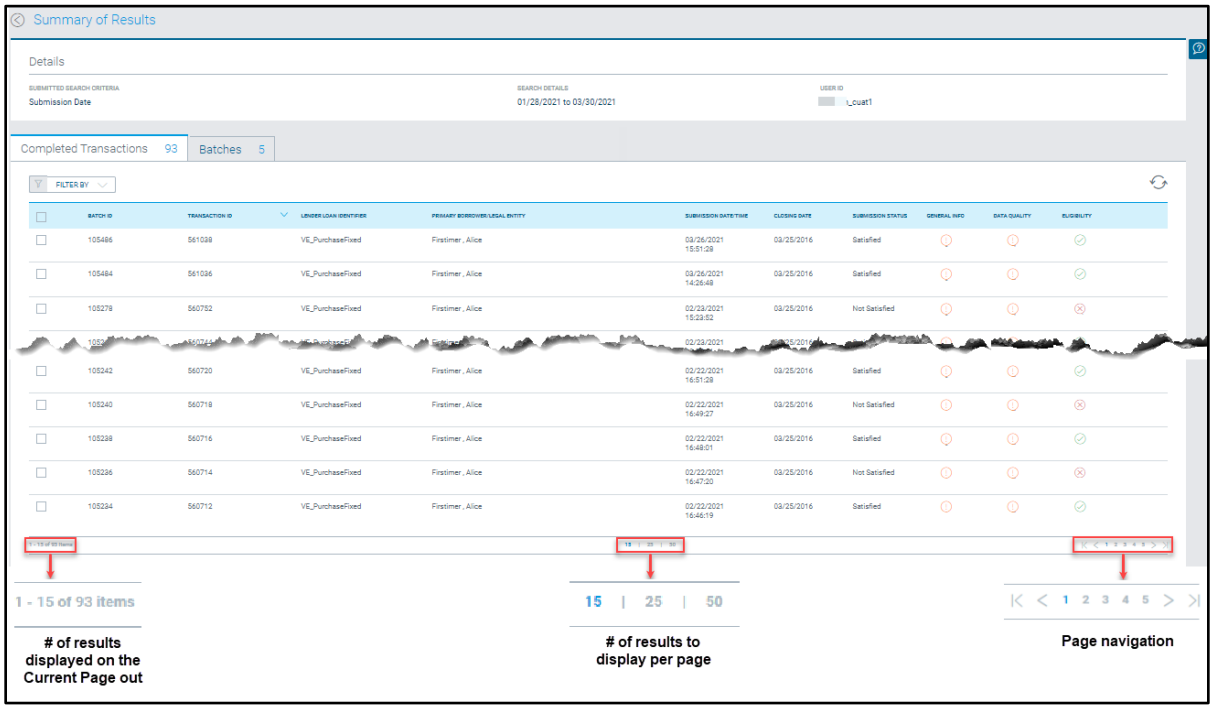
If your Search Results exceed 5,000 loans, an error message displays on the Summary of Results page asking you to refine your search criteria. While your results may exceed 5,000 loans, only the first 5,000 results will display.



To…	Click…
Begin a new search	The <Previous arrow to the left of the page title.
Return to the Welcome page	Loan Closing Advisor from the top navigation bar.

Page Navigation

Use the features at the bottom of the **Completed Transaction** and **In-Process/Rejected Batches** tabs to display the number of results you want to view at a time and to navigate through your results.

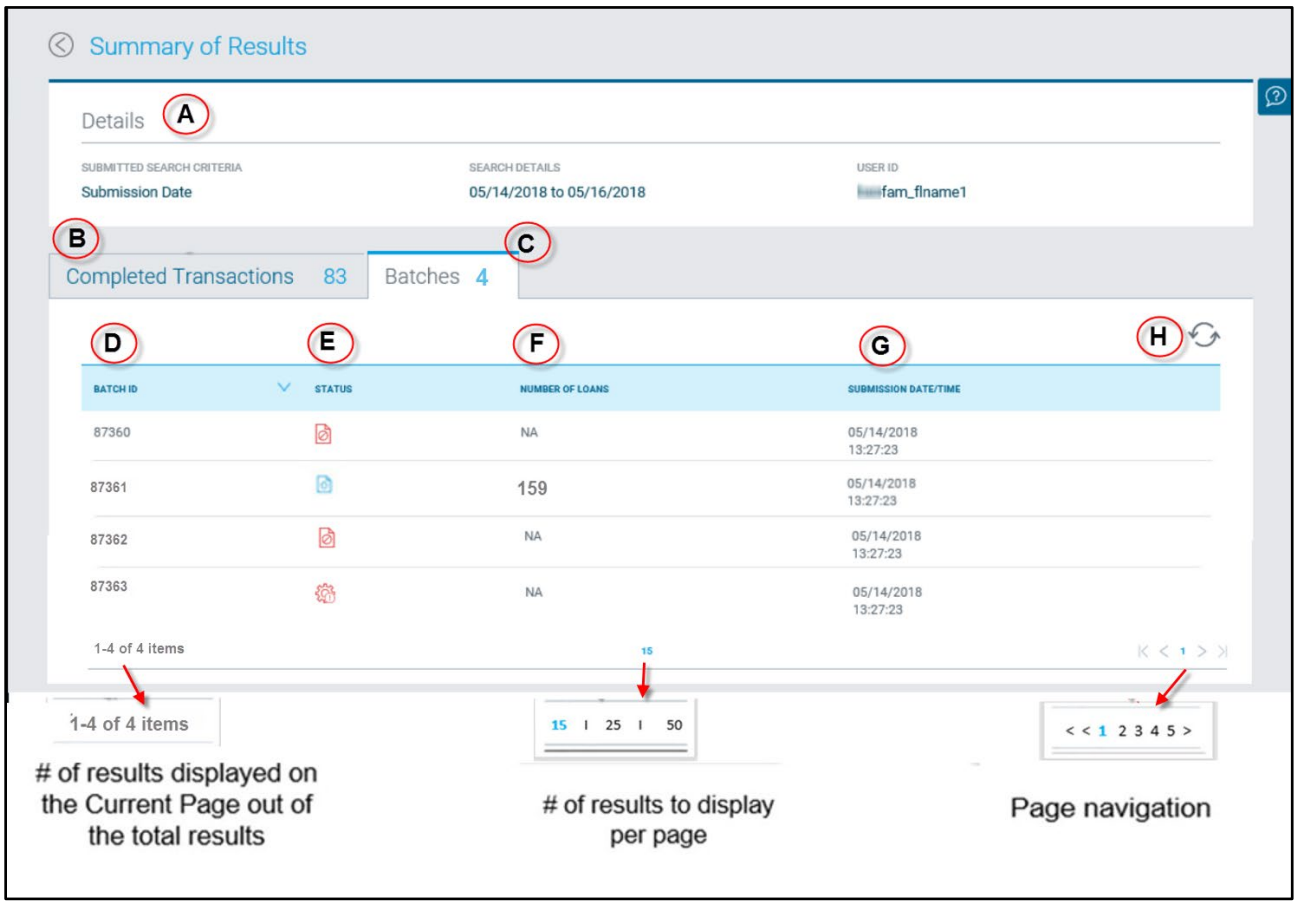


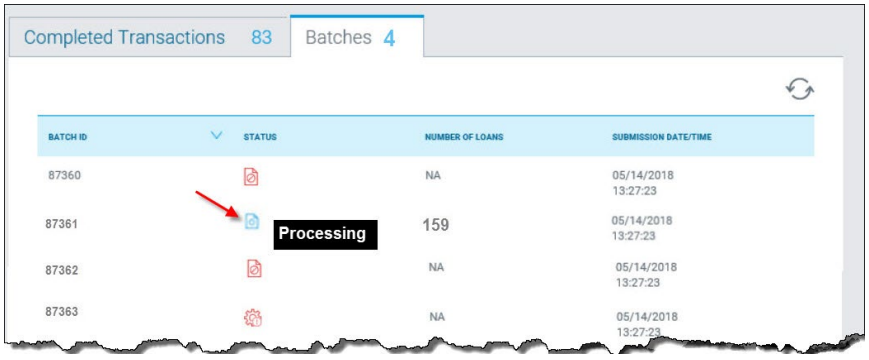
The default view displays 15 items per page, listed by Transaction ID. Click on 15, 25, or 50 to display the number of items per page. Click the forward and backward arrows to either jump ahead or back by a single page or jump to the beginning and end of your results.

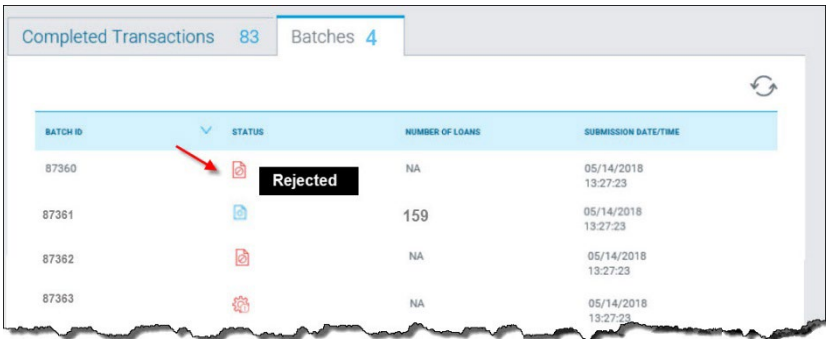
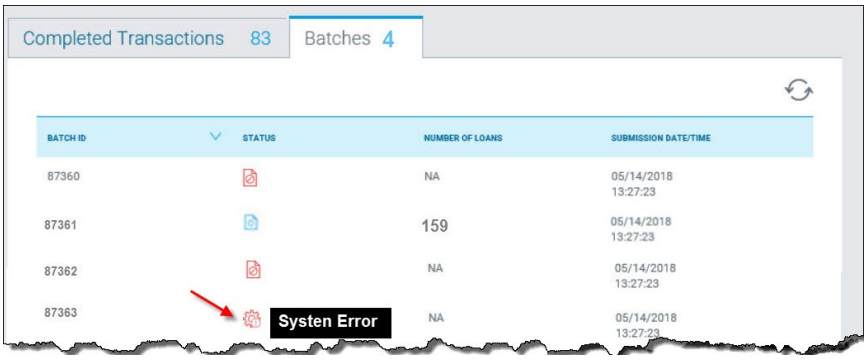
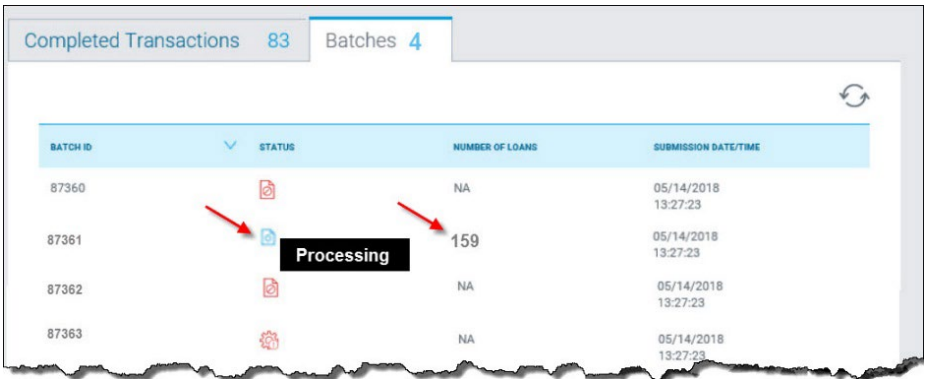
Batches Tab

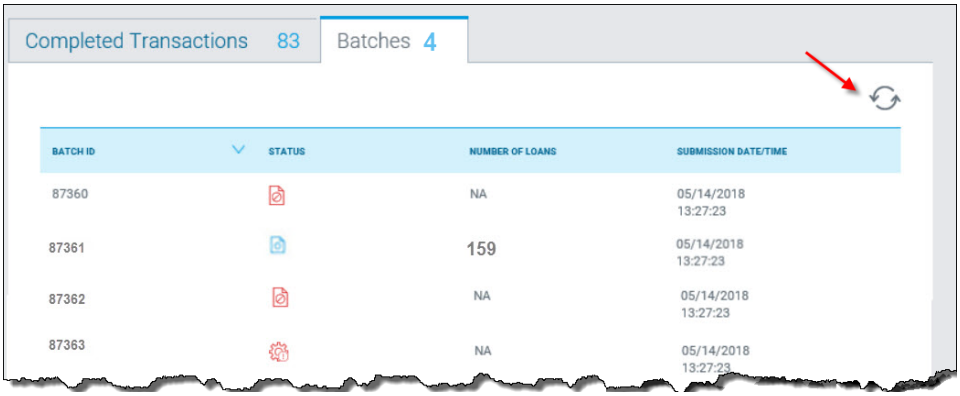
The Batches tab details the batch submissions by ID number and their associated status icon (Rejected or Processing), number of loans, and submission date and time (eastern). At the top of the Summary of Results page you will see your submitted search criteria under the Details Section. The default view is the Completed Transactions tab; however, the Batches tab will appear by default if the search criteria do not result in any completed transactions. If the search criteria do not result in any in-process or rejected batches the tab will not display.

To get to the **In-Process/Rejected** batches, click the Batches tab to the right of the Completed Transactions tab. The Batches tab will also show a total result for that tab to the right of the title. Refer to the example below and the following table for a description of the features and functions of the Batches tab.



Summary of Results: Batches Features and Functions		
Letter ID	Name	Description
A	Details	The submitted Search Criteria is displayed at the top of the Summary of Results page
B	Completed Transactions	This tab lists the batch submissions (at the loan level) that have completed processing, the results of which are available to view. The Completed Transactions is the default tab and view for the Summary of Results page. It will not display if the search criteria did not result in any Completed Transactions.
C	Batches	The Batches tab details the batch submission by ID number, the status, the number of loans and submission date and time for rejected and in-process files. The Batches tab is the default tab if there are no Completed Transactions. The Batches tab will also show a total result for that tab to the right of the title.
D	Batch ID	The unique number Loan Closing Advisor assigns to all batch submissions (successful or unsuccessful). Loan Closing Advisor first displays this number on the Loan Closing Advisor Upload Status page.
E	Status	In-Process Status icons indicate if the file is still processing or has been rejected. The blue icon displays when a batch is being processed by Loan Closing Advisor but has not completed processing. If you hover your mouse over the icon, the status "Processing" appears under the Batches tab of the Summary of Results page. Click the Refresh icon to update the status. 
		Rejected This rejected status icon displays when an error in the data has been detected and the batch is unable to be processed. The assessment status was unsuccessful or contained MISMO Schema Errors at the batch level and was rejected. If you hover your mouse on the icon, the status Rejected appears, click anywhere on the Batch ID row to view rejected messages. Refer to the Upload Status section in this chapter for more information.

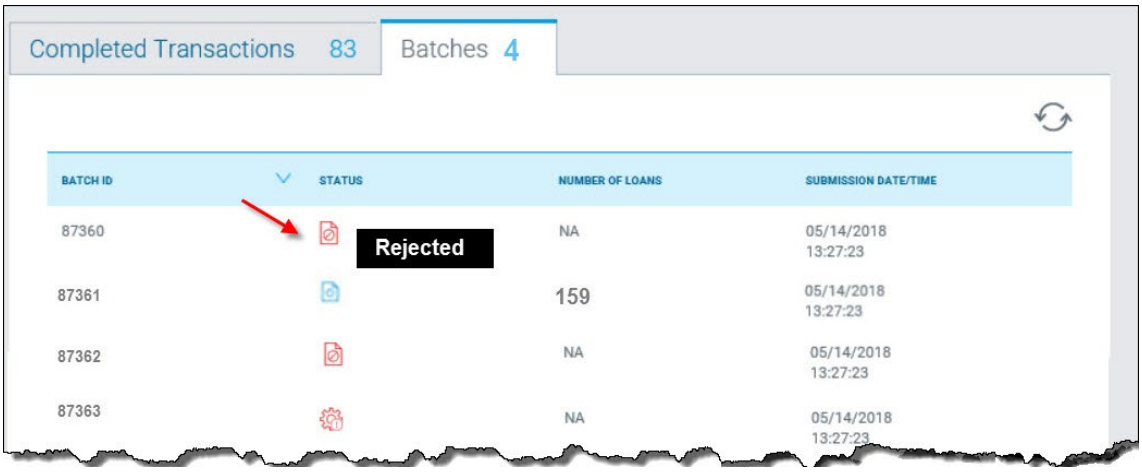
Summary of Results: Batches Features and Functions		
Letter ID	Name	Description
		
		System Error A system error associated with the Loan Closing Advisor service has occurred. Call Customer Support Contact Center (800-FREDDIE) if more assistance is needed. 
F	Number of Loans	For batches that are in-process, the number of loans will display. If the file has been rejected, the number of loans will show NA (not applicable). 

Summary of Results: Batches Features and Functions		
Letter ID	Name	Description
G	Submission Date/Time	The month, day, year, and time in hours:minutes:seconds (hh:mm:ss) the file was uploaded to the Loan Closing Advisor tool based on military time (Eastern time zone). Example: 04/04/2018 16:04:35
H	Refresh Icon	Click the Refresh icon to update the status of your in-process batch submissions. When the assessment is completed, and the assessment status is successful, the Batch ID will move to the Completed Transactions tab. If the batch is rejected, the icon will change to indicate the file has been rejected and the number of loans will change to NA. 

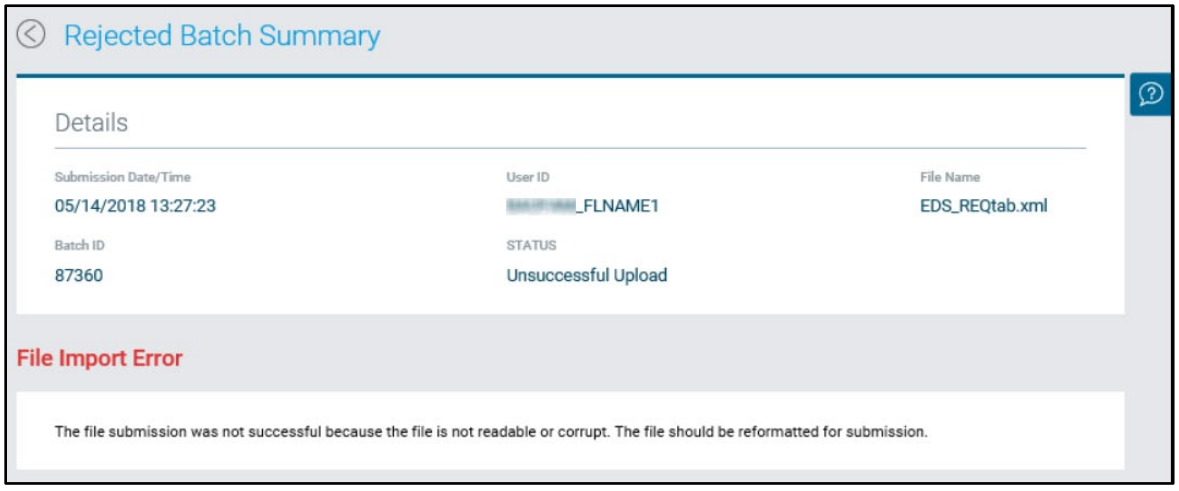
View Rejected Batch Summary Results

Follow the steps below to view the Rejected Batch Summary Results.

1. From the Batches tab, click anywhere on the Batch ID row containing the Rejected Batch icon to get to the Rejected Batch Summary page.



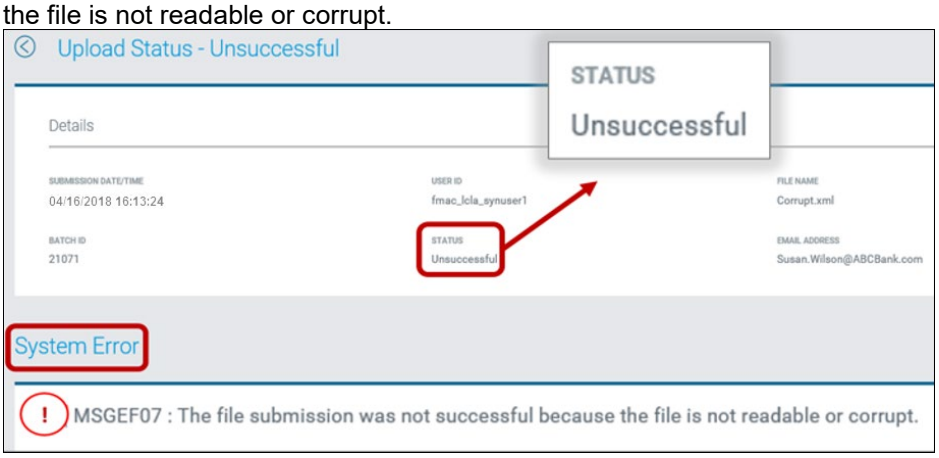
The Rejected Batch Summary page displays with the Details section displaying the Submission date/time, User ID, File Name, Batch ID, Status and Error message(s). Refer to the *Rejected Batch Error Messages* section in this chapter for more information.

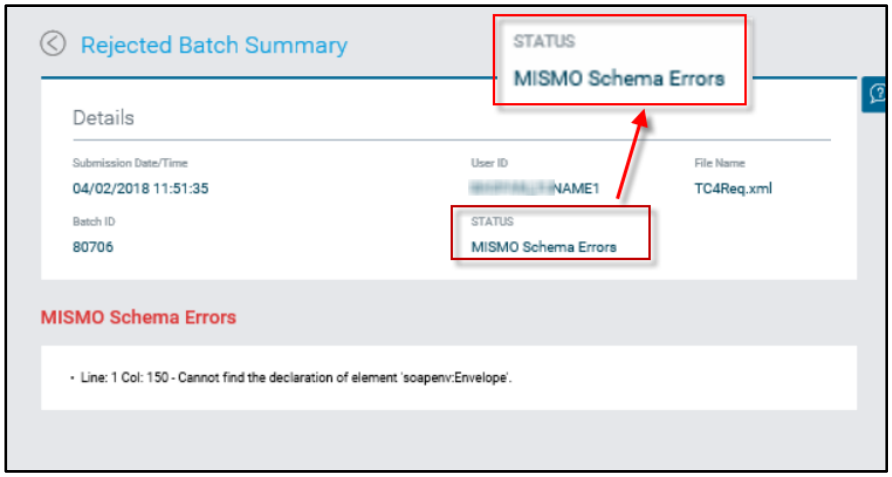


2. Review the rejected batch error messages and make your updates/corrections to the file outside of Loan Closing Advisor.
3. Once you have made the updates/corrections, click the **Previous Page** arrow to return to the Assess Single or Multiple Loans page.
4. Resubmit for Assessment.

Rejected Batch Summary Error Messages

The following table contains Rejected Batch Summary error messages you may receive when you assess a file. This is the same status you would see on the *Upload Status* page as stated in the *Assess File* chapter of this User Guide.

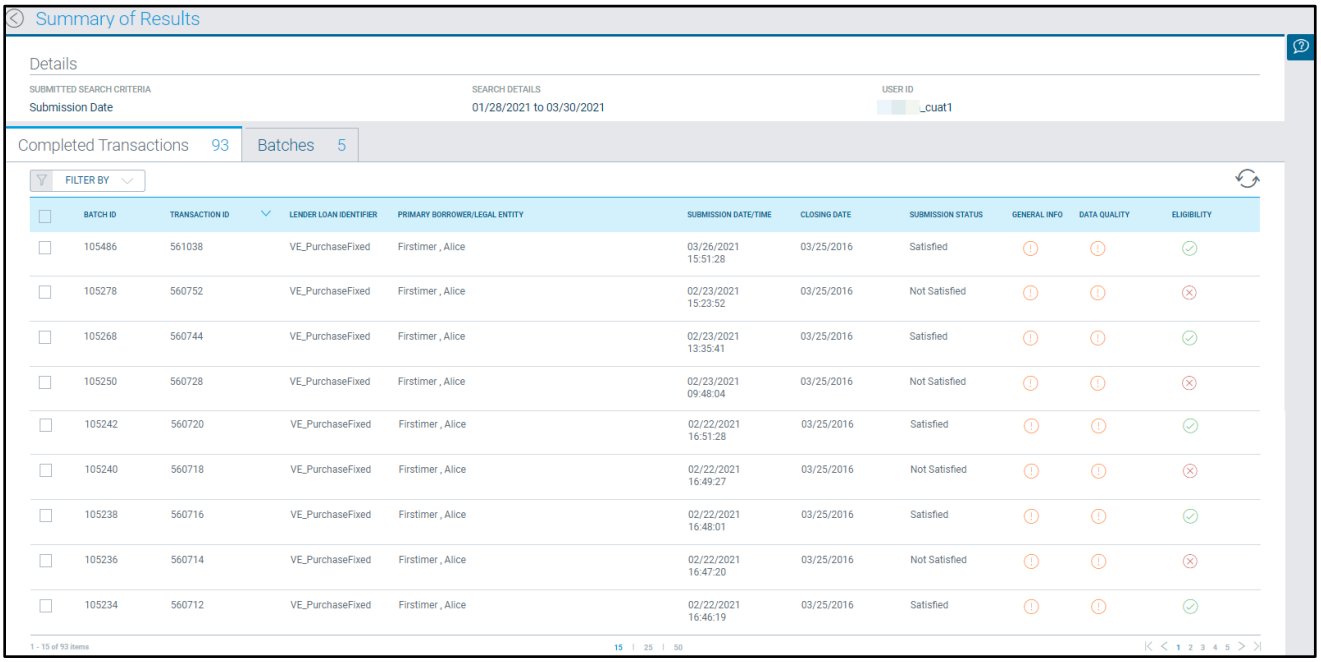
Rejected Batch Summary Error Messages	
Status	**Description**
Unsuccessful	Either you are encountering system issues or there may be an issue with your file format. You should verify the file format is correct and try your submission again. If you continue to receive an Unsuccessful submission, please contact Customer Support Contact Center (800-FREDDIE). Following is an example of unsuccessful status due to a system error because the file is not readable or corrupt. 
MISMO Schema Errors	Your batch submission has encountered errors at the batch level during MISMO validation. Use the line (row) and column numbers indicated in the error message to determine where in the XML file the error has occurred. Use the error message(s) to help you determine why the error occurred, update the data in the source of record, and regenerate the XML file outside of Loan Closing Advisor. Following is an example of unsuccessful status due to a MISMO Schema Error.



Refer to the *Assess File* chapter of this User Guide on how to upload and re-assess the file.

Completed Transactions

The Completed Transactions tab (the default tab on the Summary of Results page) lists your completed batch submissions along with their associated data**: Batch ID, Transaction ID, Lender Loan Identifier, Primary Borrower/Legal Entity, Submission Date/Time, Closing Date, UCD Requirement, General Info Results, Data Quality Results** and **Eligibility Results.**



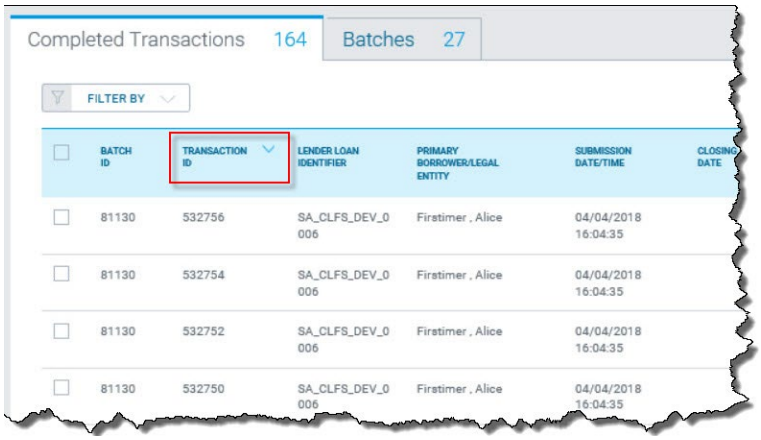
Viewing and Sorting Information in the Completed Transactions

You can sort the information in the Completed Transaction section to retrieve the specific loan-level information you are seeking.

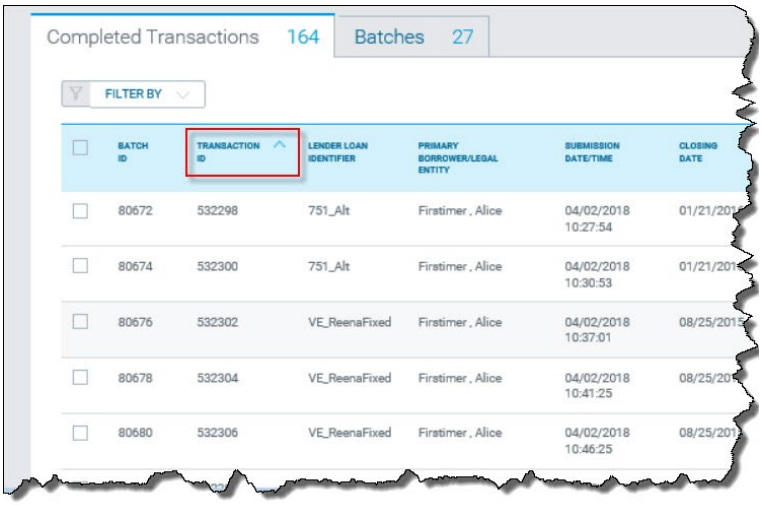
Sort Data in a Column

To sort data within a column, click the column heading. An arrow will appear to indicate that the column of data has been ordered in ascending or descending order. The default sort is by Transaction ID in descending order.

Descending Order



Ascending Order

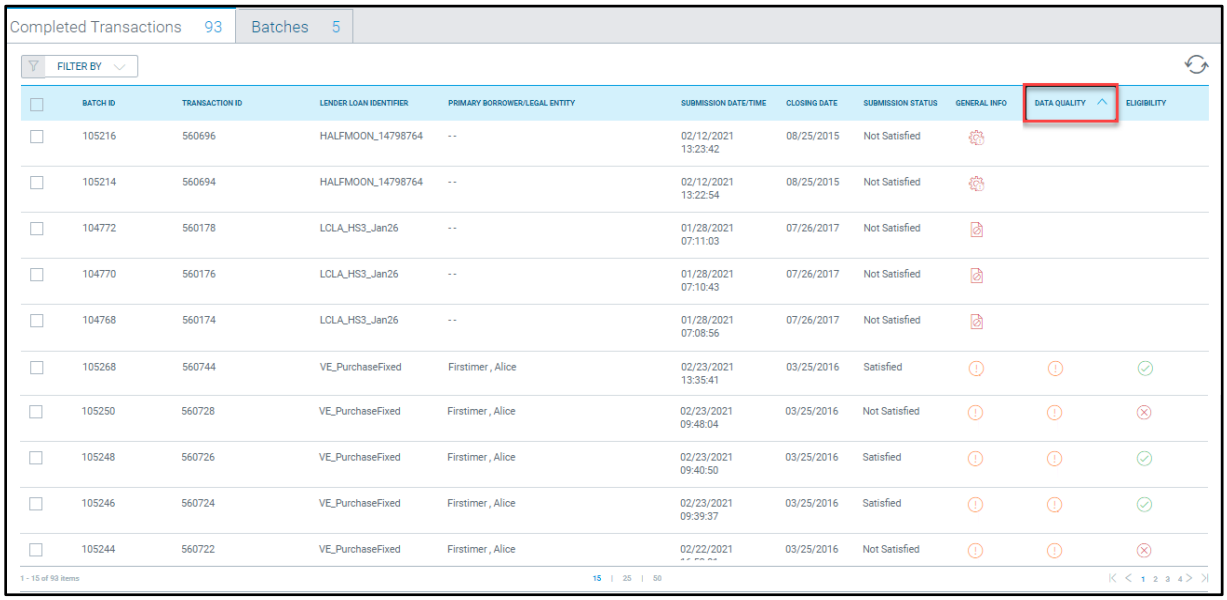


To sort the General Information, Data Quality or Eligibility columns, click the column heading. To achieve the desired sort by status, refer to the following:

Desired Sort by Status

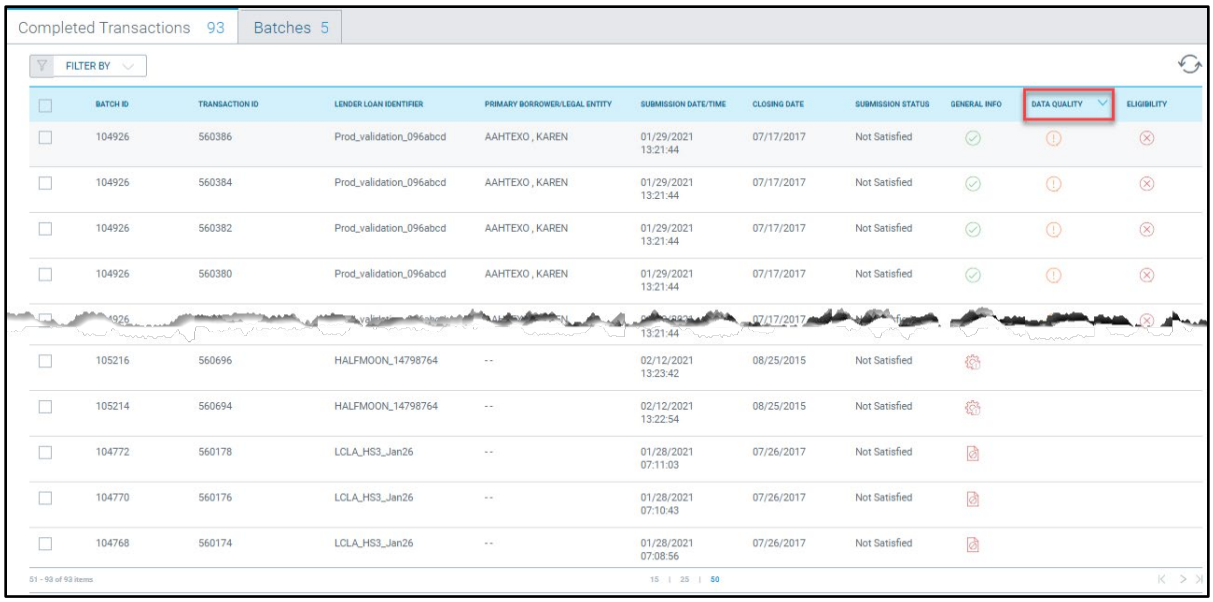
Ascending Order

Click the column heading to display the ‘up’ arrow. Status results are sorted in the following order: blank, Green, Yellow, Red, then System Error (if applicable). A Data Quality and Eligibility status that is blank indicates that the file could not be assessed for data quality or eligibility errors, due to the presence of a General Information critical (Red X) error status. Refer to the Summary of Results Data Field Definitions section in this chapter for more information.



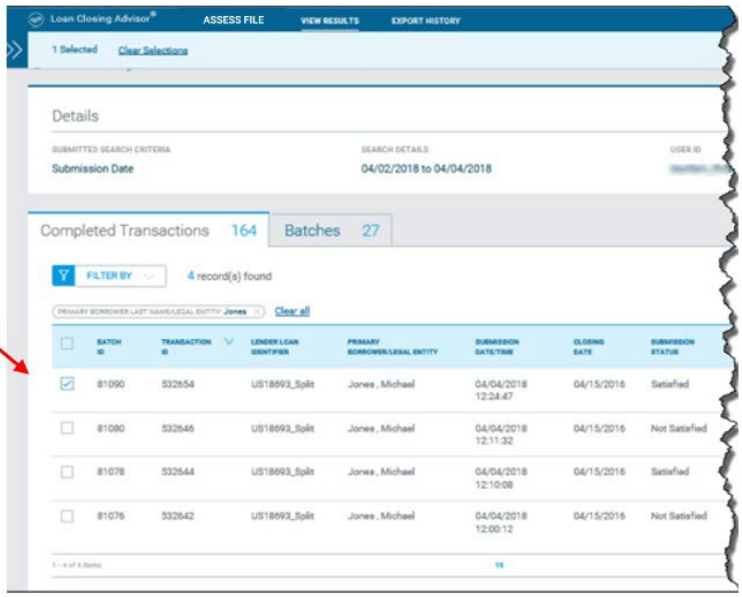
Descending Order

Click the column heading to display the ‘down’ arrow. Status results are sorted in the following order: System error (if applicable), Blank, Red (not applicable for Eligibility or Data Quality), Yellow, Green. A Data Quality status that is blank indicates that the file could not be assessed for data quality errors, due to the presence of a General Information critical (Red X) error status. Refer to the Summary of Results Data Field Definitions section on the next page for more information.

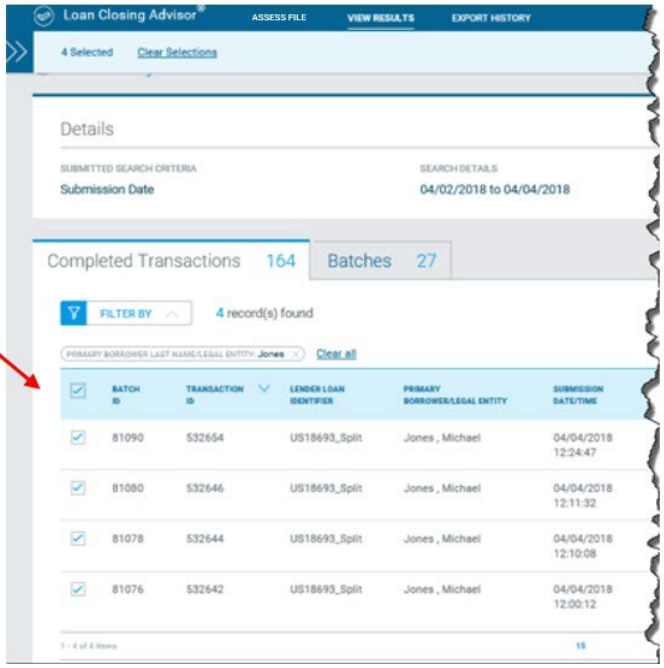


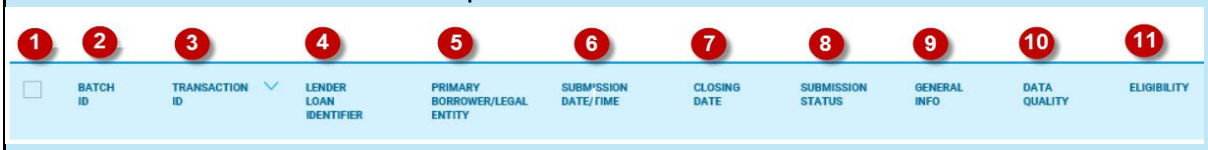
Summary of Results Data Field Definitions

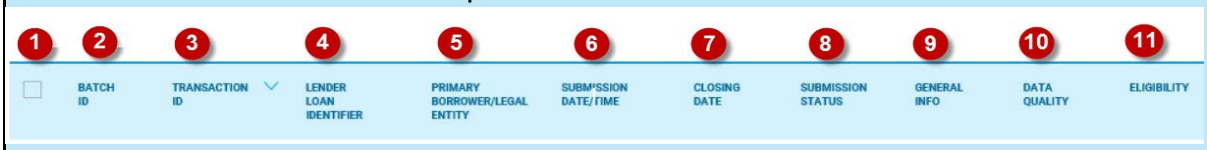
Completed Transactions Tab	
Selecting Transactions	The system defaults to 15 results per page. If there are more than 15 results, display the largest applicable quantity and then click the check box for Select All. For example, if there are 49 results click 50 to display all 49 results. To select individual transactions, click the box next to the transactions you want to export. To Select All transactions on the page, click the check box in the blue shaded header to the left of the Batch ID column. Following is an example of selecting individual transactions.

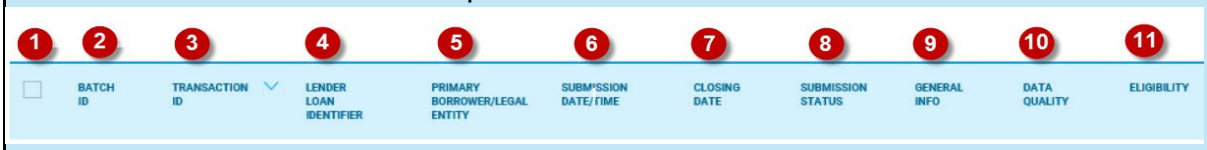


Following is an example of selecting all transactions on page.



Summary of Results Data Field Definitions Completed Transactions Tab			
			
	Data Field Name	Description	
1	Select Column	To select one or more completed transactions next to the completed transactions you want to export. Click the checkbox in the header to select all transactions for that page. Tip: The system defaults to 15 results per page. If there are more than 15 results, display the largest applicable quantity and then click the check box. For example, if there are 49 results. Click 50 to display all 49 results, then Click the Select All check box	
2	Batch ID	The unique number Loan Closing Advisor assigns to all batch submissions (successful or unsuccessful). Loan Closing Advisor first displays this number on the Upload Status page.	
3	Transaction ID	The unique identification number Loan Closing Advisor assigns to each loan within the batch file.	
4	Lender Loan Identifier	The unique identifier assigned to the loan file by the lender.	
5	Primary Borrower/ Legal Entity	The Primary Borrower's name or the Legal Entity name for the Primary Borrower.	
6	Submission Date/Time	The month, day, year, and time in hours:minutes:seconds (hh:mm:ss) the file was uploaded to the Loan Closing Advisor tool based on military time (Eastern time zone). For example, 04/04/2018 16:04:35.	
7	Closing Date	The consummation date for the mortgage loan transaction, generally the date on which the borrower becomes contractually obligated.	
8	Submission Status	The Submission Status displays for each transaction; Satisfied, Satisfied (without a Closing Disclosure PDF) for submissions 10/07/2017 through 6/24/2018, Not Satisfied or Refer to Loan Assessment Summary (only for those loans assessed prior to 10/07/2017).	
9	General Info	The green, yellow, and red indicators reveal if errors were detected with the data submitted for the section or if there were no errors detected.	
		Green	There were no errors identified in this transaction for this section.

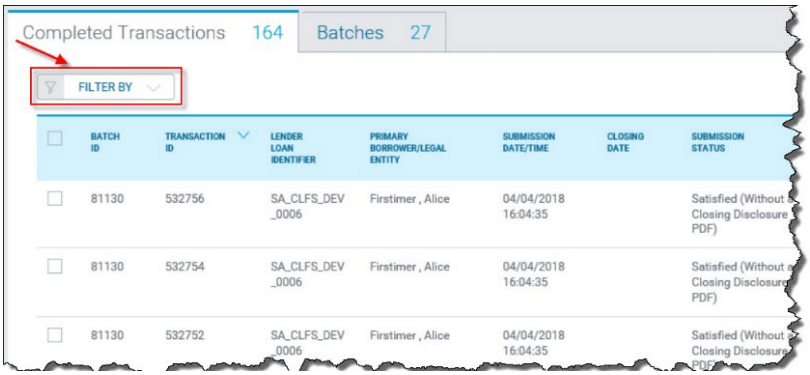
Summary of Results Data Field Definitions Completed Transactions Tab			
		
	Data Field Name	**Description**	
		Yellow	The data submitted to Loan Closing Advisor triggered informational errors. A review of the data is recommended to assess whether the data meets the requirements of the Uniform Closing Dataset.
		Red	The data submitted to Loan Closing Advisor triggered a critical error preventing further assessment of the loan. A review and modification of the data is required to enable the data to meet the requirements of the Uniform Closing Dataset.
		System Error	A system error associated with the Loan Closing Advisor service has occurred. Call Customer Support Contact Center (800-FREDDIE) if more assistance is needed.
		MISMO Schema	MISMO Schema errors have occurred at the loan level. Click anywhere on the transaction line to view the Loan Assessment Summary. Refer to *Chapter 4 Export* for how to download this detail.
10 Data Quality		The error indicators provide information about the overall data quality of the information contained in the loan assessment.	
		Green	There were no Data Quality errors identified in this transaction.
		Yellow	The data submitted to Loan Closing Advisor triggered informational errors. A review of the data is recommended to assess whether or not the data meets the requirements of the Uniform Closing Dataset.
		Red	The data submitted to Loan Closing Advisor triggered a critical error preventing further assessment of the loan. A review and modification of the data is required to meet the requirements of the Uniform Closing Dataset. ***Note:*** This status is possible for loan assessments 7/31/2021 and after.

Summary of Results Data Field Definitions Completed Transactions Tab			
			
	Data Field Name	**Description**	
		Blank	A blank status indicates that the file could not be assessed for data quality errors due to the presence of a critical (Red) General Information error(s).
11	Eligibility	The error indicators provide information about the conformity to some of the eligibility guidelines utilizing only data provided in the UCD XML file.	
		Green	There were no Eligibility errors identified with this transaction.
		Yellow	The data submitted to Loan Closing Advisor triggered informational errors. A review of the data is recommended to assess whether the data conforms to several Freddie Mac eligibility guidelines.
		Red	The data submitted to Loan Closing Advisor triggered a critical error. A review of the data is required to assess whether the data conforms to several Freddie Mac eligibility guidelines.
		Blank	A blank status indicates that the file could not be assessed for Eligibility errors due to the presence of a critical (Red) General Information error(s).

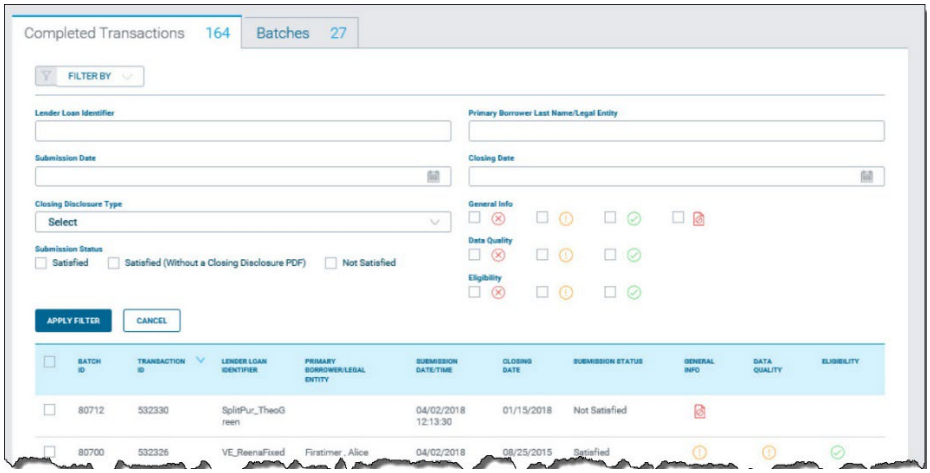
Filtering Results in the Completed Transactions Tab

You can filter your results from the Completed Transactions tab of the Summary of Results page. If you would like the filters you define to apply to all results, make sure you have selected all results for each page of records to display. As a reminder, the system defaults to 15 records per page. Follow the steps below to filter your results:

1. On the Completed Transactions tab, click the arrow to the left of the **Filter By** button as shown below.



The Filter options will display at the top of the Completed Transactions tab with the results listed below.

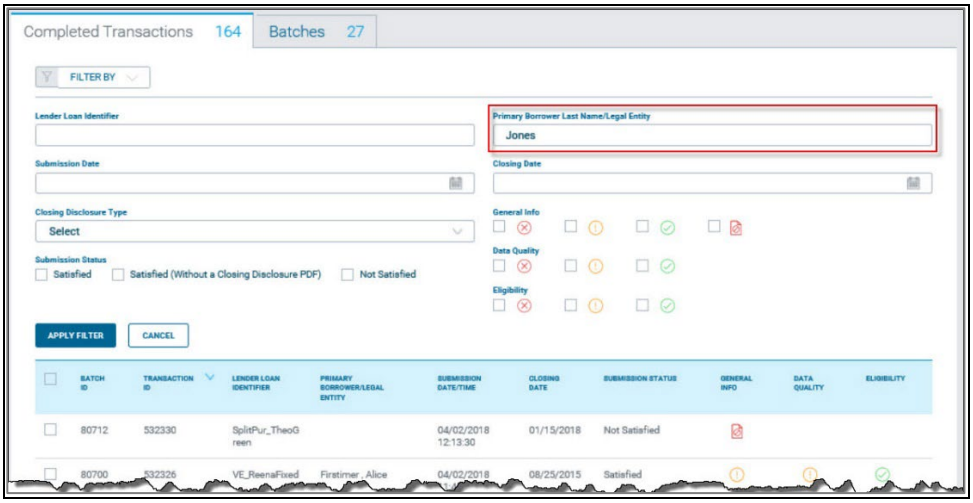


2. Refer to the following table to **select one or more filters** to narrow your results.

Filter	Description
Lender Loan Identifier	The unique identifier assigned to the loan file by the lender.
Submission Date	Use the calendar icon to select a single submission date. Click the X to delete the date as needed.
Closing Disclosure Type	Select Model, Alternate, or Split Disclosure. *Note:* While the Closing Disclosure Type is a valid filter, it is not displayed in the Completed Transactions table.
Submission Status	Select the UCD Requirement status of Satisfied, Satisfied (Without a Closing Disclosure PDF), or Not Satisfied. **Note**: Submission Status here refers to 'This Submission UCD Requirement Status.
Primary Borrower Last Name/Legal Entity	Enter the Primary Borrower Last Name or name of the Legal Entity.
Closing Date	Use the calendar icon to select a single submission date. Click the X to delete the date as needed.
General Info (Information)	Click one or more check boxes (Red X, Yellow, or Green check).
Data Quality	Click one or more check boxes (Red X, Yellow, or Green check).
Eligibility	Click one or more check boxes (Red X, Yellow or Green check).

The tool will search using all the filter categories selected. In other words, the more filters selected, the narrower the results. For example, if you select a Submission Date and General Information Red X, you will only see loans with the specific Submission Date selected that also has a General Information Assessments Result of a Red X.

In the following example, we selected to filter the results to only show the Primary Borrower Last Name/Legal Entity as "Jones".



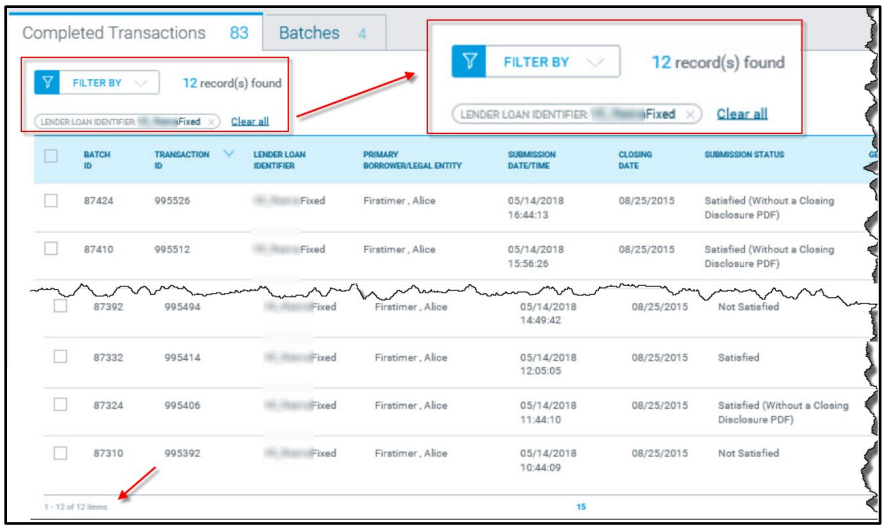
For more information on each filter, refer to the *Summary of Results Data Fields Definitions* table in this chapter.

Tips When Selecting/Deselecting Filters

To…	Select or Change the Following…
Remove a specific filter you have chosen	Click the X in any fields where you entered filters to remove a specific filter.
Delete a chosen date	Click in the field and an X will appear. Click the X to delete the date or click the calendar icon to select a different date.
Delete a chosen Disclosure Type	Click in the Closing Disclosure Type field and click Select to remove the filter previously chosen.

3. When finished making your selections, click **Apply Filter** to apply your selections.

The Completed Transactions tab will redisplay with the chosen filters that were applied listed below **Filter By**. The results are displayed below the list of applied filters. In this example, we chose to filter by **Primary Borrower Last Name / Legal Entity**. The results show **'12 record(s) found'** (met the filter criteria) of the 83 completed transactions.



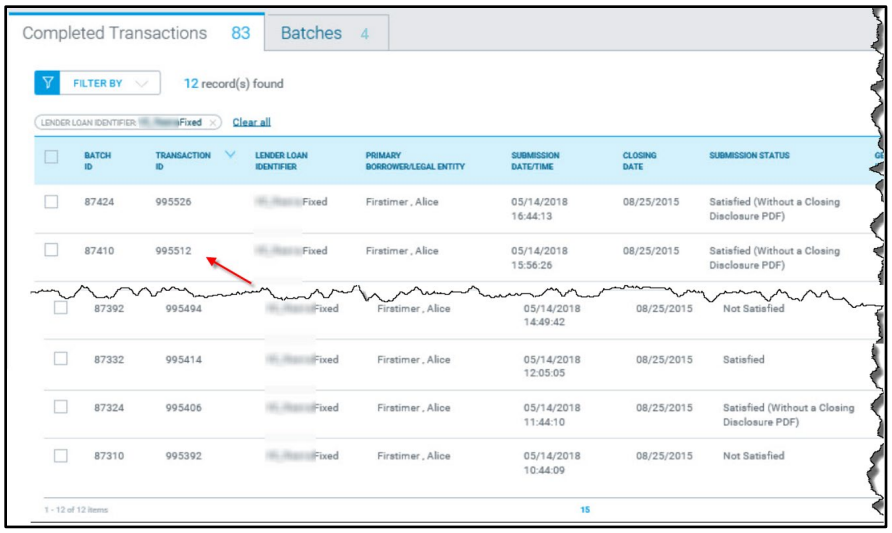
6. Refer to the table below to access additional functionality.

Click…	To…
Filter By	Apply selected filters to the Completed Transaction(s) tab results.
Clear All	Remove the defined filter(s). The Summary of Results page displays the results with no filters applied.

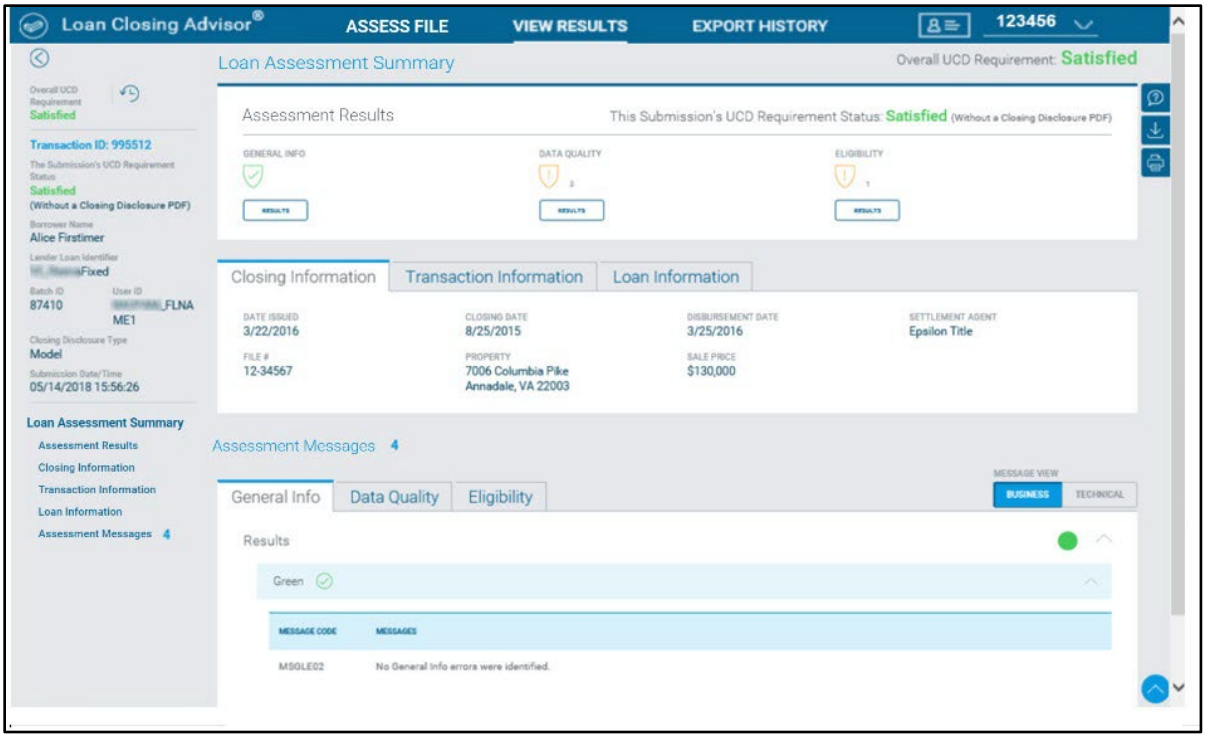
View Loan Assessment Results

To view the loan assessment results, follow the steps below:

1. In the Completed Transactions tab, identify the loan for which you want to view assessment results and click anywhere on the transaction line.



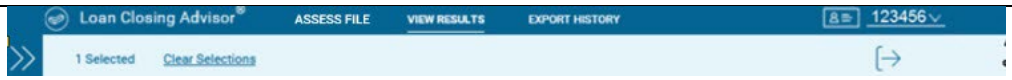
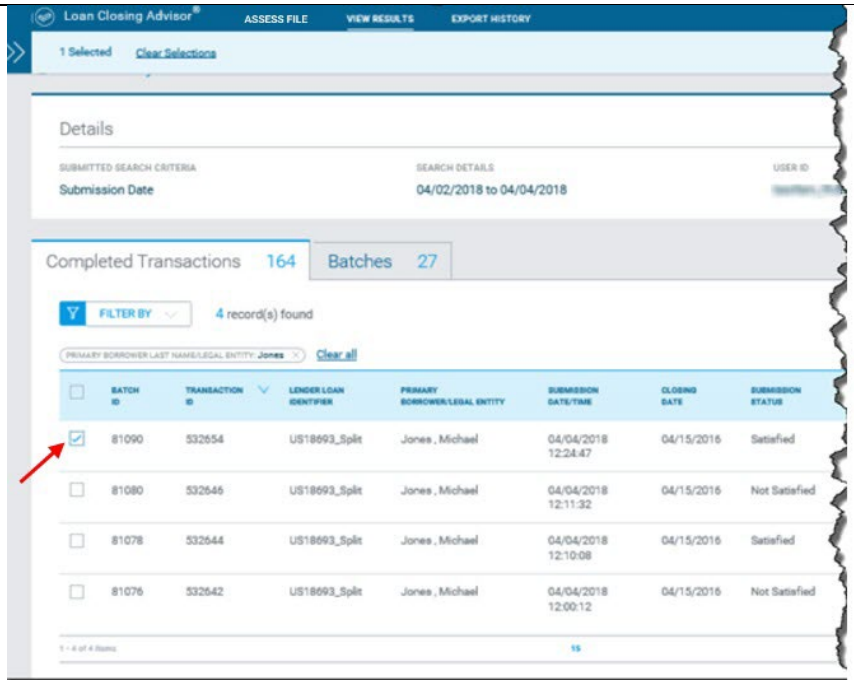
The Loan Assessment Summary page will display. See *Loan Assessment Summary* in this chapter for more information.

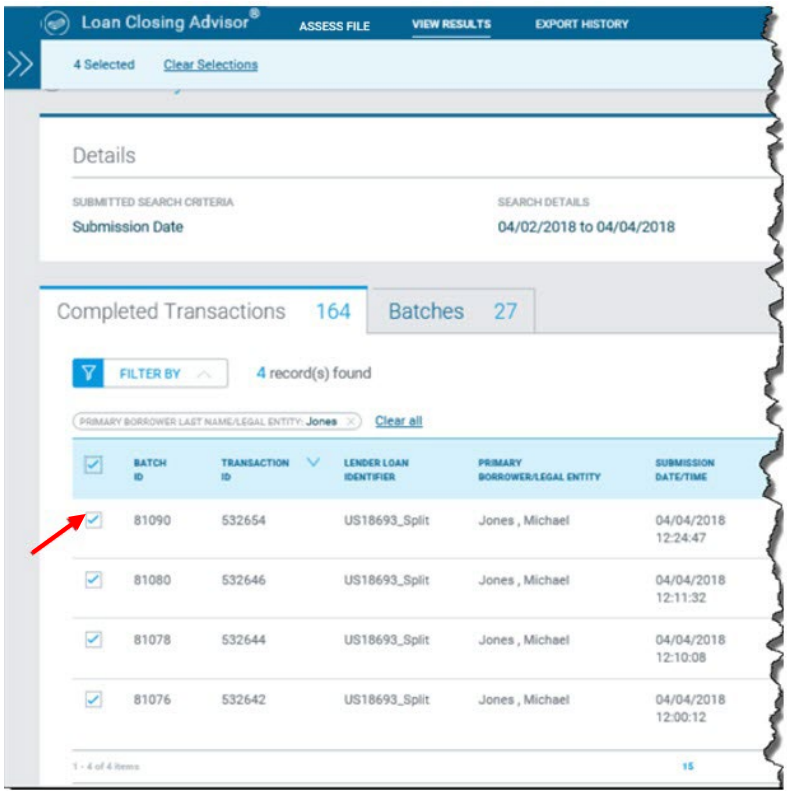
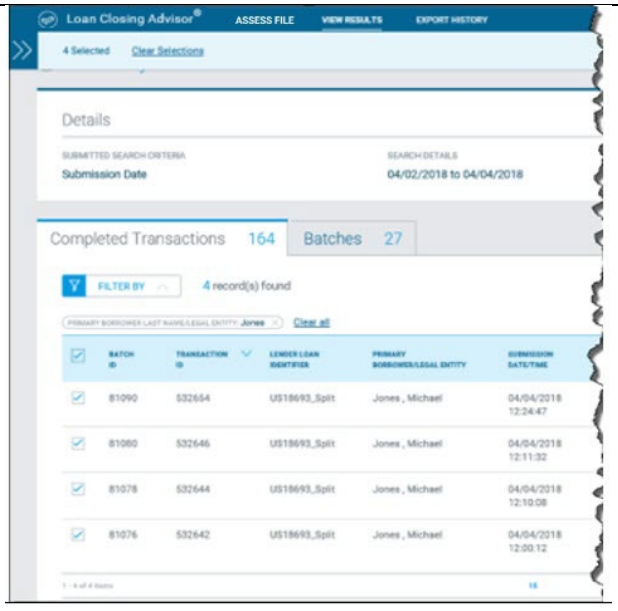


Export Selected Transactions (Loan Assessment Results)

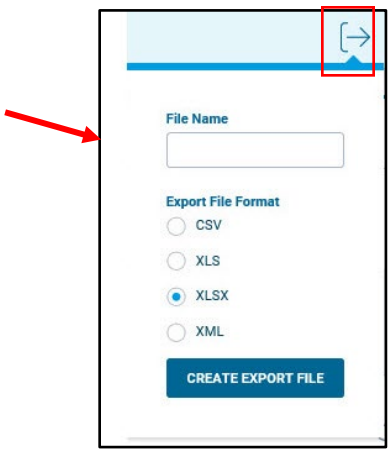
You may request to export transactions you select in the Completed Transaction tab of the Summary of Results page. Follow these steps to export your selected transactions.

1. In the left column, select the transactions you want to export by clicking the corresponding check box(s). To select all transactions, click the check box under the '**Select All**' (no title) box in the header.

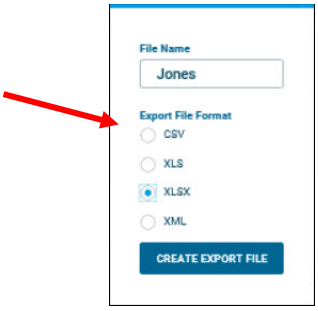
Number of transactions selected	 A check mark will display for each transaction as shown below and a toolbar will then display at the top of the page indicating the number of transactions selected. To deselect the transactions chosen, click Clear Selections hyperlink. The selected transactions and the toolbar will be removed. Tip: Click the double arrows on the left to collapse and expand the toolbar.
Individual transactions selected	

All transactions selected on the current page	
All transactions selected within the entire search	

2. Click the **Export** arrow to export the selected transactions. A pop-up screen displays to create the Export **File Name**.

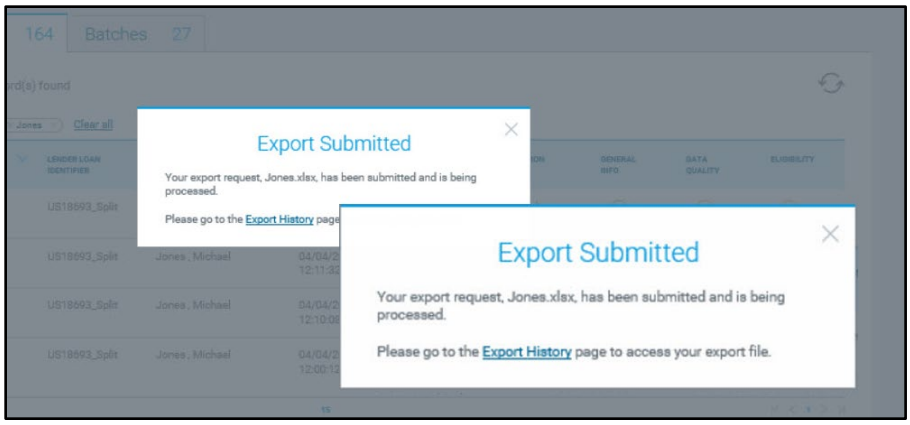


3. Type your export file name in the **File Name** field. The file name cannot include any special characters.

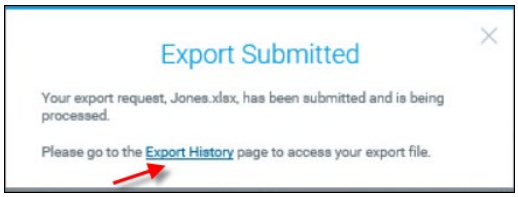


4. Select your **Export File Format** from the list of export options. Your options are: .CSV, .XLS (Excel 2007 or older), .XLSX (Excel newer than 2007), and .XML. The default will be .XLSX.

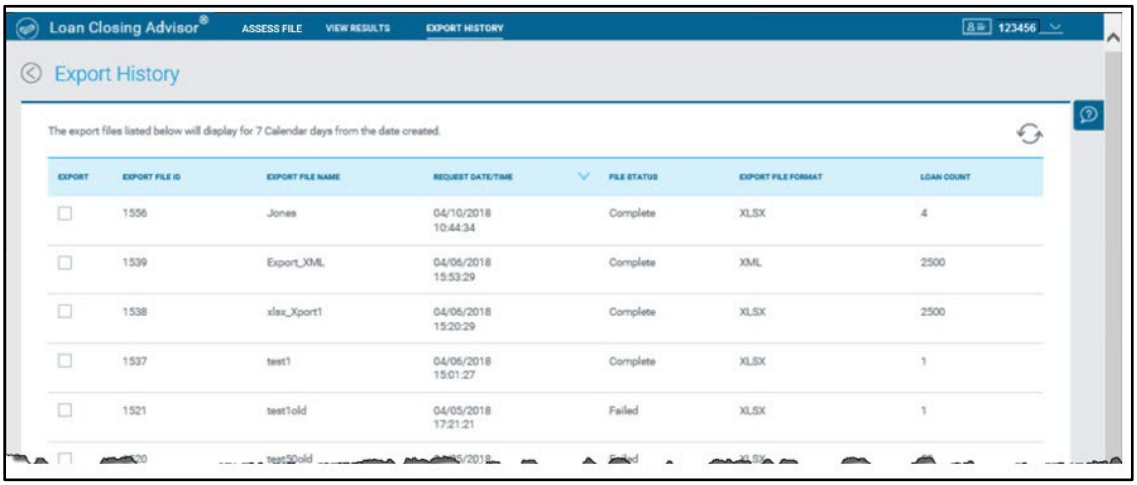
Click **Create Export File**. The Summary of Results page will gray out and a message will display indicating your export request has been submitted and is being processed.



5. Once your request has been submitted and is being processed, you will have two options to access your export file:

Click the **Export History** link in the pop-up message	
Click the **Export History** link on the top navigation bar	

6. The Export History page displays.



To…	Click…
Update the status of your export file	Click the **Refresh** button.
View your export results	Click **Export History** on the top navigation bar or click the **Export History** link in the confirmation message. For more information, see *Chapter 4, Export*.
Return to the last page you were viewing	Click the **< Previous Page** arrow to the left of the title of page.

Summary of Results Error Messages

The following table contains a list of error messages you may encounter on the Summary of Results page.

Error Message	Explanation/Recommended Action
You have exceeded the Loan Results display limit of 5000 loans. Please refine your search criteria.	Search Results exceed the amount of results that can be displayed on the page in the tool. Please narrow your search criteria. The first 5000 results will display.
Export request cannot exceed 2500 loans	More than 2500 loans are selected for export.
Export requests cannot exceed 2500 loans. Assignments cannot exceed 5000 loans.	More than 2500 loans are selected for export.
File name must be entered.	**Create Export File** is selected without entering a file name
Field format must be Alpha-Numeric.	Special characters are entered within filename. The file name must be alpha-numeric.
Your export request, "File Name", has been submitted and is being processed. Please go to the Export History page to access your export file.	Click **Export History** to go to the Export History page.
Export request was not successful. Please try again or contact Customer Support Contact Center (800-FREDDIE).	User can create the Export Request again.

Loan Assessment Summary

The Loan Assessment Summary page provides loan-level details, including business and technical messages for each loan in your batch submission. These messages are designed to assist you in delivering a complete UCD XML file with minimal data errors.

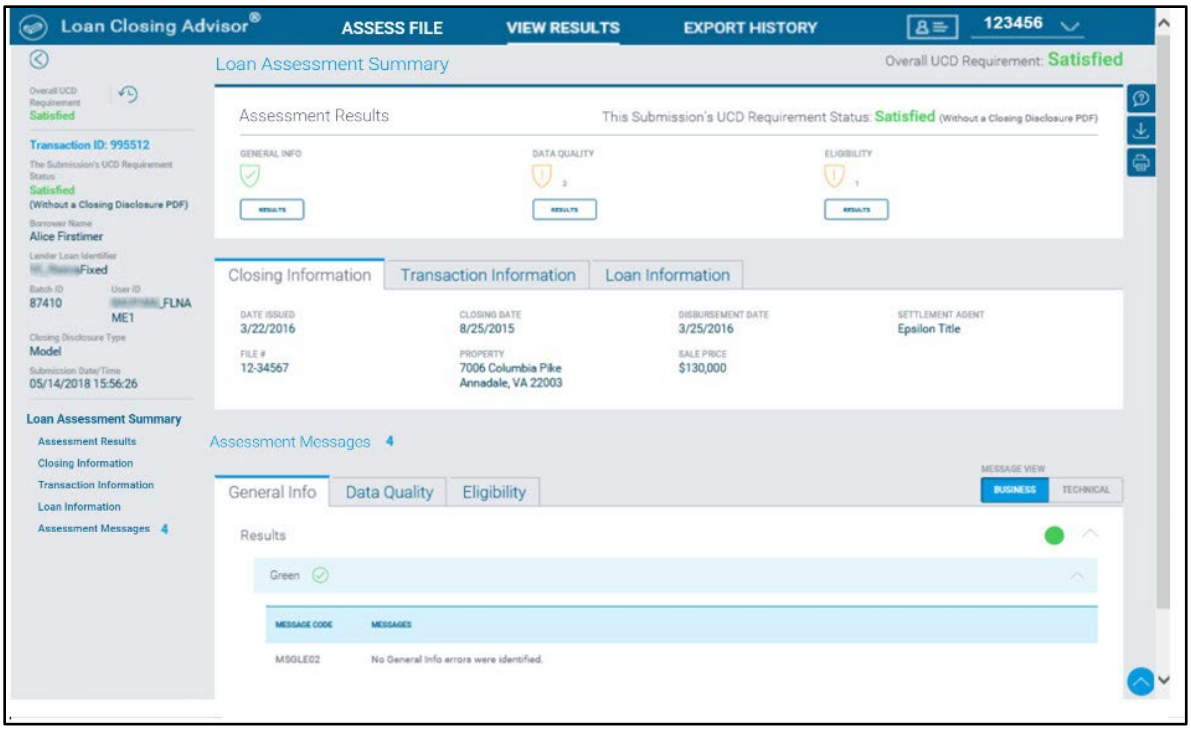
The following main topics will be addressed in this section:

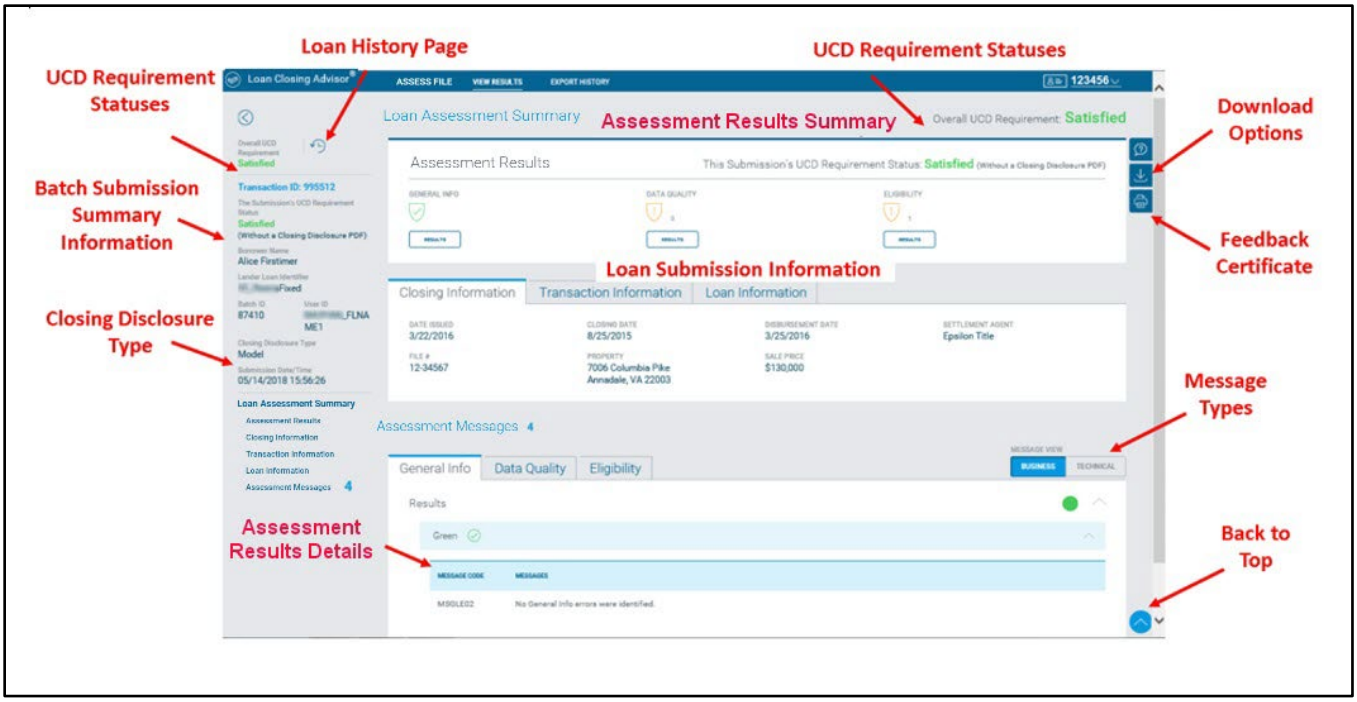
- Loan Assessment Summary Section
- How to View Data on the Loan Assessment Summary Page (including business and technical messages)
- General Information, Data Quality and Eligibility Detailed Assessment Results
- How to obtain a download of the XML file that was uploaded and assessed (with or without an embedded copy of the Closing Disclosure Form)
- How to obtain a download of the submitted Closing Disclosure PDF
- How to obtain a printed summary and detailed Feedback Certificate of assessment results

Loan Assessment Summary Sections

The Loan Assessment Summary page provides information about an individual loan that Loan Closing Advisor has assessed. The page is divided into sections and tabs. Navigation links allow you to quickly get to a specific section or tab:

- Batch Submission Summary Information
- Assessment Results Summary
    - Overall UCD Requirement status
    - This Submission's UCD Requirement Status
- Loan Submission Information:
    - Closing Information
    - Transaction Information
    - Loan Information
- Assessment Results Details
- Download Options
- Feedback Certificate
- Message Types

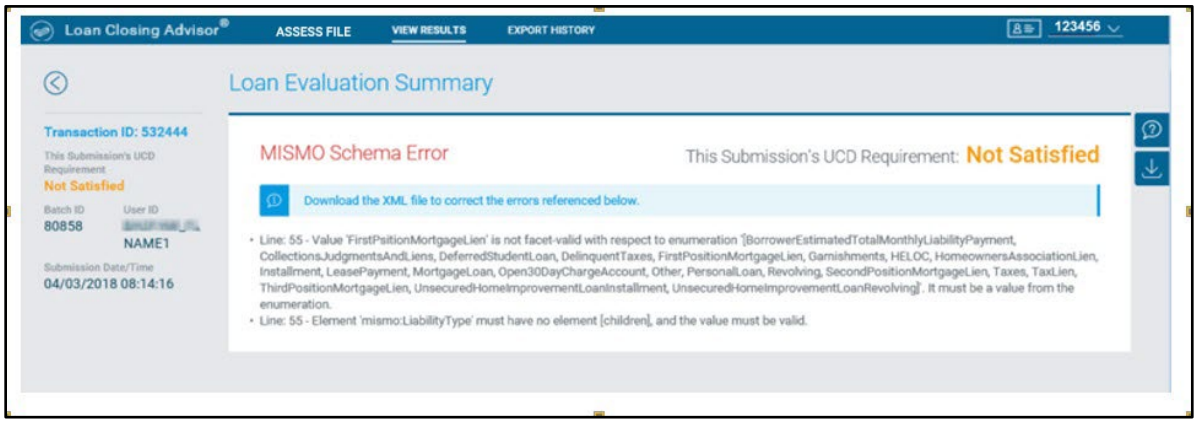

Loan Closing Advisor
ASSESS FILE
VIEW RESULTS
EXPORT HISTORY
123456
Loan Assessment Summary
Overall UCD Requirement: Satisfied
Assessment Results
This Submission's UCD Requirement Status: Satisfied (Without a Closing Disclosure PDF)
GENERAL INFO
DATA QUALITY
ELIGIBILITY
Transaction ID: 995512
Satisfied
(Without a Closing Disclosure PDF)
Alice Firstimer
87410
ME1
Model
05/14/2018 15:56:26
Loan Assessment Summary
Assessment Results
Closing Information
Transaction Information
Loan Information
Assessment Messages 4
Closing Information
Transaction Information
Loan Information
DATE ISSUED
3/22/2016
CLOSING DATE
8/25/2015
DISBURSEMENT DATE
3/25/2016
SETTLEMENT AGENT
Epsilon Title
FILE #
12-34567
PROPERTY
7006 Columbia Pike
Annadale, VA 22003
SALE PRICE
$130,000
Assessment Messages 4
General Info
Data Quality
Eligibility
MESSAGE VIEW
BUSINESS
TECHNICAL
Results
Green
MESSAGE CODE
MESSAGES
MSGLE02
No General Info errors were identified.


Loan History Page
UCD Requirement Statuses
UCD Requirement Statuses
Assessment Results Summary
Download Options
Batch Submission Summary Information
Loan Submission Information
Feedback Certificate
Closing Disclosure Type
Message Types
Assessment Results Details
Back to Top

MISMO Schema Error

When the loan has a loan level MISMO Schema Error, the Loan Assessment Summary page will display. ***This Submission's UCD Requirement Status*: *Not Satisfied*** will display (on the left below the Transaction ID and to the right of the MISMO Schema Error title)**.** The error message including the corresponding line number of the downloadable XML file which can be different than the submitted XML file. This happens when more than one loan is in the submitted XML batch file.

Note: When the loan has a MISMO Schema error no Loan History 'clock icon' displays.

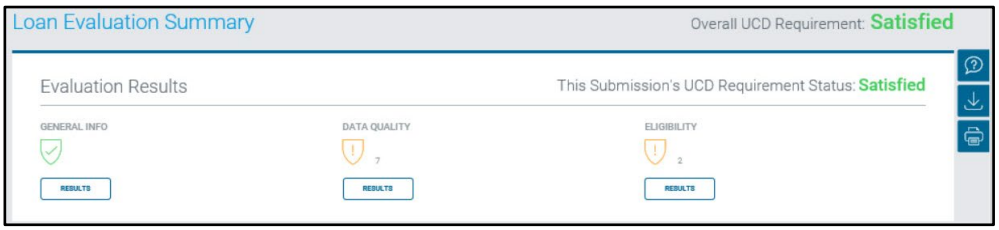
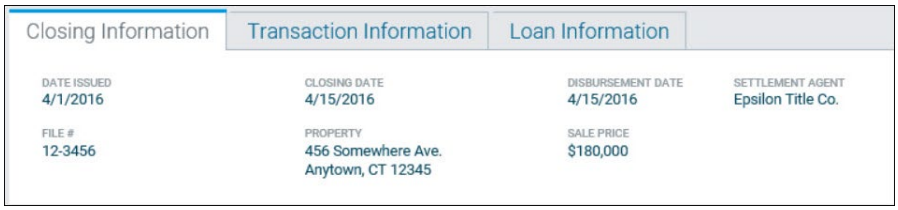
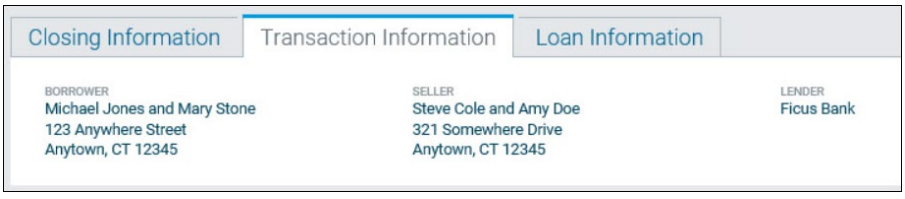


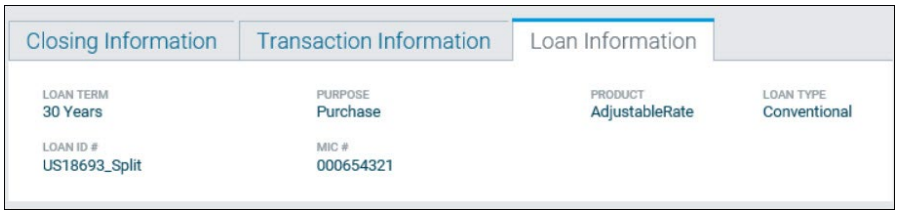
The table below provides details about each section and tab on the Loan Assessment Summary.

Loan Assessment Summary Section Descriptions	
Section Name	**Description**
Batch Submission Summary Information	Information in this section includes: • Transaction ID • Overall UCD Requirement • Loan History icon • This Submission's UCD Requirement Status • Borrower Name (Legal Entity) • Lender Loan Identifier • Batch ID • User ID • Closing Disclosure Type • File Name • Submission Date/Time (military/eastern time) For a definition of these fields, refer to the *Batch Submission Summary Detail* in this chapter.

Loan Assessment Summary Section Descriptions	
Section Name	Description
Loan Assessment Summary Navigation quick links	This allows you to quickly link to the applicable sections of the Loan Assessment Summary without scrolling. • Assessment Results • Closing Information • Transaction Information • Loan Information • Assessment Message (#)
Closing Disclosure Type	This displays the type of Closing Disclosure form which was used to submit the loan file. • **Alternate**: The GSEs require the usage of the Alternate form for Refinance loan transactions. • **Model**: The Model form is required for Purchase Loan transactions. • **Split Disclosure**: The Split Disclosure type shows when Borrower Only and Seller Only Closing Disclosure forms are submitted for a Purchase Loan transaction that was closed as a Split Disclosure.
Online Help Link	Online Help is page-level, searchable content that includes step-by-step instructions to assist you and provides access to the complete *User Guide*. Online help is available via any page on Loan Closing Advisor simply by clicking the **Help** icon in the upper right portion of the screen.
Download Options	This option allows the user to download the following: • The submitted XML file that was uploaded to Loan Closing Advisor • A downloadable file with the corresponding line number for each MISMO Schema Error which is different than the line number for the submitted XML file if more than one loan is included in the submitted XML file. • Closing Disclosure PDF (available only if a PDF was embedded in the file) • Borrower Closing Disclosure PDF (available only if a PDF was embedded in the file on a Purchase Split Disclosure transaction) • Seller Closing Disclosure PDF (available only if a PDF was embedded in the file on a Purchase Split Disclosure transaction) • Submitted XML Loan file with the embedded Closing Disclosure PDF
Loan Closing Advisor Feedback Certificate	This provides options to preview and print summary and detailed information on loan assessment results including: • Overall Submission Status [Satisfied,Satisfied (Without A Closing Disclosure PDF or Not Satisfied].

Loan Assessment Summary Section Descriptions	
Section Name	Description
	Note: this status will not be displayed for submissions encountering MISMO Schema Error, System Error and submissions prior to 4/28/2018. • Submission Status [Satisfied or Satisfied (Without a Closing Disclosure PDF), or Not Satisfied] • Details (borrower name, address, etc.) • Assessment Results • Assessment Results Details including Feedback Messages • Loan Information • Transaction Information ***Note*:** This option is not available if the General Information status is a Red X indicating a critical error.
Loan Submission Information At-a-Glance	Information in these tabs include: • Closing Information • Transaction Information • Loan Information
Assessment Results	This section provides an assessment error indicator for General Info (Information), Data Quality, and Eligibility results. In addition to the overall assessment error/informational indicator, the actual number of error messages will appear. Results tabs below take you to Assessment Details. The **Overall UCD Requirement** status is located in the upper right corner and indicates; Not Satisfied, Satisfied or Satisfied (Without a Closing Disclosure PDF). The Overall UCD Requirement status will: • not display if the General Information status indicates ○ a MISMO Schema Error, or ○ a System Error occurred, or ○ some critical errors (Red X) related to Lender Loan Identifier and/or Document Type, or • display as 'Not Available' if the submission was prior to 4/28/2018 Loans submitted prior to 10/9/2017 will display as 'Refer to Loan Assessment Summary' for the submission status. Note: The UCD Requirement status may vary by submission; however, once a loan receives a UCD Requirement status of 'UCD Requirement Satisfied', it remains satisfied and will display as 'Overall UCD Requirement: Satisfied'. Below the Overall UCD Requirement, **This Submission's UCD Requirement Status** is listed; Not Satisfied, Satisfied, or Satisfied (Without a Closing Disclosure PDF) for submissions 10/07/2017 through 6/24/2018.

Loan Assessment Summary Section Descriptions	
Section Name	Description
	See example below: 
Closing Information	This section provides the following information: • Date issued • Closing date • Disbursement date • Settlement agent • File number • Property • Sale Price/Appraised Value  For field definitions refer to the Loan Assessment Summary Field Descriptions by Section table in this chapter.
Transaction Information	This section provides the following information: • Borrower • Seller • Lender 

Loan Assessment Summary Section Descriptions	
Section Name	Description
	For field definitions refer to the *Loan Assessment Summary Field Descriptions by Section* table in this chapter.
Loan Information	This section provides the following information: • Loan term • Purpose • Product • Loan Type • Loan ID# (number) • MIC# (number)  For field definitions refer to the *Loan Assessment Summary Submission Field Descriptions by Section* table in this chapter
Assessment Results Details	Includes specific message codes and messages for General Info, Data Quality and Eligibility.
	Click this icon to return to the top of the Loan Assessment Summary page.

Batch Submission Summary Information Detail		
Data Field Name	Description	Comments/ Valid Values
Transaction ID	The unique identification number Loan Closing Advisor assigns to each loan data file within a successful assessment batch file.	Numerical

Overall UCD Requirement (displays on the left)	The Overall Requirement status for this loan displays as Satisfied, Satisfied (Without a Closing Disclosure PDF), or Not Satisfied. The status displays on the left side of the screen above the Transaction ID. It also displays on the right side of the screen above **This Submission's UCD Requirement status**. The Overall UCD Requirement status will:
	• not display if the General Information status indicates
	  ○ a MISMO Schema Error, or
	  ○ a System Error occurred, or
	  ○ some critical errors (Red X) related to Lender Loan Identifier and/or Document Type, or
	• display as 'Not Available' if the submission was prior to 4/28/2018
	Loans submitted prior to 10/07/2017 will display as 'Refer to Loan Assessment Summary' for the submission status.
	Note: The UCD Requirement status may vary by submission; however, once a loan receives a UCD Requirement status of 'UCD Requirement Satisfied', it remains satisfied and will display as 'Overall UCD Requirement: Satisfied'.
		Alpha

Loan History icon 	Click the 'clock icon' to access the Loan History page. The Loan History page allows users to see all loan submissions. The **Loan Assessment Summary** page will not display the 'clock' icon for loans assessed: • prior to 10/07/2017 or • encountered a MISMO Schema Error, or • encountered a System Error or • General Information indicates a critical error (Red X) related to a Lender Loan Identifier and/or Document Type	'Clock Icon'
This Submission's UCD Requirement Status (displays on the left)	This Submission's UCD Requirement Status displays for each transaction: Not Satisfied, Satisfied, or Satisfied (without a Closing Disclosure PDF). The status displays on the left side of the screen below the Transaction ID. It also displays on the right side of the screen below the Overall UCD Requirement status.	Alpha
Borrower Name	First and Last name of the borrower or name of the Legal Entity.	Alpha

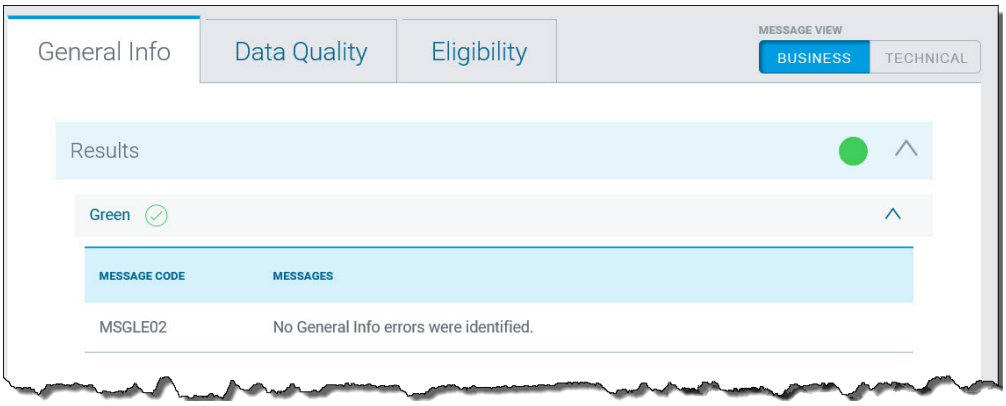
Batch Submission Summary Information Detail		
Data Field Name	Description	Comments/ Valid Values
Lender Loan Identifier	Unique identification number assigned by the lender.	Alpha, numeric, special characters
Batch ID	The unique number Loan Closing Advisor assigns to all batch submissions (successful or unsuccessful). Loan Closing Advisor first displays this number on the Loan Closing Advisor Upload Status page.	Numerical
User ID	The identification assigned to the user who submitted the batch for assessment.	
Closing Disclosure Type	This displays the type of Closing Disclosure form which was used to submit the loan file. • **Alternate**: The GSE's require the usage of the Alternate form for Refinance loan transactions. • **Model**: The Model form is required for Purchase loan transactions. • **Split Disclosure**: The Split Disclosure type shows when Borrower Only and Seller Only Closing Disclosure forms are submitted for a Purchase Loan transaction that was closed as a Split Disclosure.	Alpha
Submission Date/Time (military/eastern time)	The month, day, year, and time in hours:minutes:seconds (hh:mm:ss) the file was uploaded to the Loan Closing Advisor tool based on military time (Eastern time zone). Example: 04/04/2018 16:04:35.	Military/eastern time.

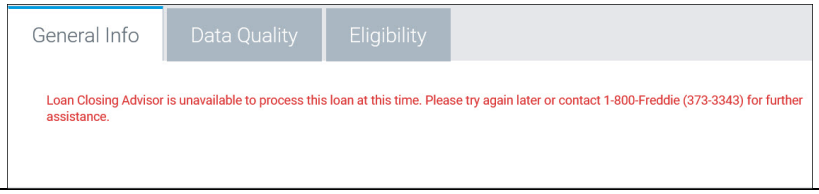
Note: The following table is composed of terms and descriptions in the *Uniform Closing Dataset (UCD) Specification issued by Freddie Mac and Fannie Mae Appendix E: UCD Implementation Guide document Version 1.3 dated March 28, 2017*			
Loan Assessment Summary Field Descriptions By Section			
Section	**Field**	**Description**	**Comments/ Valid Values**
Closing Information	Date Issued	The value indicates when the Closing Disclosure was provided to the borrower.	
	Closing Date	The consummation date for the mortgage loan transaction, generally the date on which the borrower becomes contractually obligated.	
	Disbursement Date	The date the amounts due are expected to be paid to the borrower(s) and/or property seller(s).	
	Settlement Agent	The name of the entity that employs the settlement agent conducting the closing.	
	File #	The number assigned to the transaction by the closing agent for identification purposes.	
	Property	The street address or legal description of the subject property and information about additional personal property that may be given as collateral to secure the loan.	
	Sale Price Appraised Prop. Value	The disclosed Sale Price as recorded on the sales contract. The disclosed appraised or estimated property value provided on the Closing Disclosure.	
Transaction Information	Borrower	The borrower name is displayed in the Transaction Information section. Name and mailing address information for each of up to ten borrowers can be delivered in the XML file. The borrower may be an individual, trust, or company.	Individual, Trust or Company
	Seller	A purchase transaction includes the property seller. Name and mailing address information for each seller can be delivered in the XML file. The seller may be an individual, trust or company. If the loan purpose type is Refinance, there is no seller.	Individual, Trust or Company

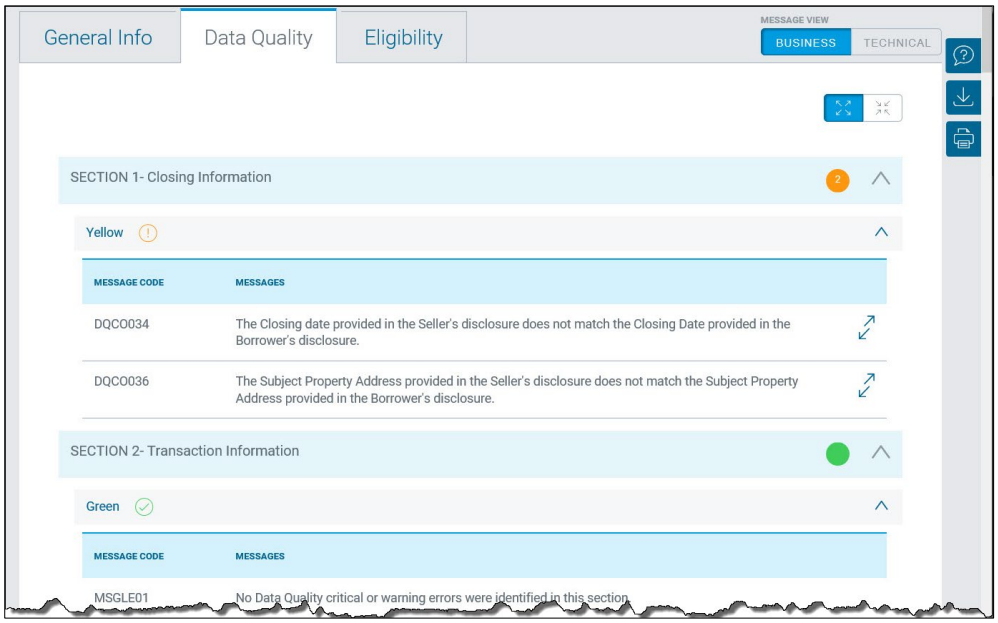
	Lender	The name of the lender company creating the disclosure. In transactions with multiple lenders, only the lender creating the disclosure must be identified. Where the loan is originated by a mortgage broker, the name of the lender, if known, must be provided even if the mortgage broker provides the disclosure to the borrower. Lender companies are always considered to be legal entities.	
Loan Information	Loan Term	The value provided is related to the loan term. The loan term can be fixed or extendible. This and the loan purpose determine the data points to be used.	Extendible Example: 30 Years – 33 Years Construction to Perm- Example: 30 Years, 9 months Loan Cannot Be Extended - Example: 30 Years
	Purpose	This indicates the borrower's use of credit. *Purchase*: the borrower intends to buy the property. *Refinance*: the borrower refinances an existing obligation already secured by the borrower's dwelling in order to change the rate, term, or other loan features, and may or may not receive cash from the transaction.	Purchase or Refinance
	Product	This indicates the type of loan product the borrower has chosen. There are 3 product types.	• Adjustable • Fixed • Step Rate
	Loan Type	This indicates the type of loan the borrower has chosen. There are 4 loan types.	• Conventional • FHA • VA • USDA Rural Dev
	Loan ID#	The lender's loan number.	
	MIC#	For Non-Conventional (Government) loans, the MIC # is the Agency Case Number.	

Assessment Results Details

The following table describes the Assessment Results Details section data fields and their description.

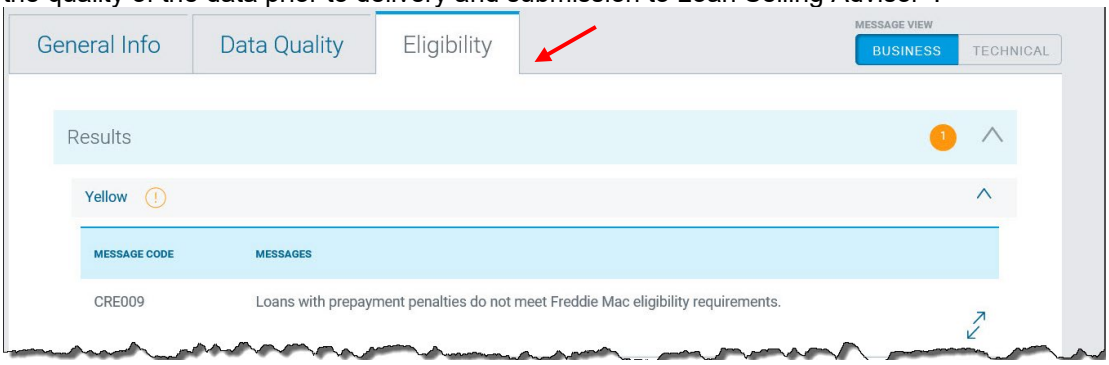
<table>
<tr><th colspan="2">Assessment Results Details</th></tr>
<tr><th>Data Field Name</th><th>Description</th></tr>
<tr><td>General Information</td><td>General information includes loan level validations of required data elements.
 

<table>
<tr><th>Result Icon</th><th>Result Description</th></tr>
<tr><td></td><td>There were no errors identified in this transaction for this section.</td></tr>
<tr><td></td><td>The data submitted to Loan Closing Advisor triggered informational errors. A review of the data is recommended to assess whether the data meets the requirements of the Uniform Closing Dataset.</td></tr>
<tr><td></td><td>The data submitted to Loan Closing Advisor triggered a critical error preventing further assessment of the loan. A review and modification of the data is required to meet the requirements of the Uniform Closing Dataset.</td></tr>
<tr><td>Note: this icon displays on the Summary of Results page.</td><td>A system error associated with the Loan Closing Advisor service has occurred. Call Customer Support Contact Center (800-FREDDIE) if more assistance is needed. Loan Closing Advisor is unavailable to process the loan at this time. Please try again later or contact Customer Support Contact Center (800-FREDDIE) for further assistance.
 
</td></tr>
</table>
</td></tr>
</table>

<table>
<tr><th colspan="3">Assessment Results Details</th></tr>
<tr><th>Data Field Name</th><th colspan="2">Description</th></tr>
<tr><td>Data Quality Results</td><td colspan="2">Data Quality Results includes 25 individual numbered sections and one GSE Specific Data Point section (not related to the Closing Disclosure but part of the UCD specification required fields), containing information with message codes and applicable messages. Use the messages to perform pre- and post-close reconciliation and document corrections. As a reminder, Freddie Mac does not make purchase decisions based on the messages displayed.
 

<table>
<tr><th>Result Icon</th><th>Result Description</th></tr>
<tr><td></td><td>No data quality critical or warning errors were identified in this section.</td></tr>
<tr><td></td><td>The data submitted to Loan Closing Advisor triggered informational errors. A review of the data is recommended to assess whether the data meets the requirements of the Uniform Closing Dataset.</td></tr>
<tr><td></td><td>The data submitted to Loan Closing Advisor triggered a critical error preventing further assessment of the loan. A review and modification of the data is required to meet the requirements of the Uniform Closing Dataset.

Note: This status is possible for loan assessments 07/31/2021 and after.</td></tr>
</table></td></tr>
</table>

Assessment Results Details		
Data Field Name	Description	
	Blank (displays on the Summary of Results)	The Data Quality tab will not be activated and the following message displays on the General Information tab. Loan Closing Advisor is unavailable to process this loan at this time. Please try again later or contact 1-800 FREDDIE (373-3343) for further assistance.
Eligibility Results	This section provides several checks completed by Loan Closing Advisor to validate conformity with some Freddie Mac eligibility guidelines utilizing only data provided in the UCD XML file. This allows you to perform eligibility checks earlier in the process to provide additional certainty as to the quality of the data prior to delivery and submission to Loan Selling Advisor®.  	
	✓	No Eligibility errors were identified based on limited Eligibility checks; however, this is not a confirmation that your loan meets all Eligibility requirements.
	!	The data submitted to Loan Closing Advisor triggered informational errors. A review of the data is recommended to assess whether the data meets the requirements of the Uniform Closing Dataset.
	✗	The data submitted to Loan Closing Advisor triggered a critical error. A review of the data is required to assess whether the data conforms to several Freddie Mac eligibility guidelines. ***Note***: This status is possible for loan assessments 06/25/2018 and after.
	Blank (displays on on the Summary of Results page)	The Eligibility tab will not be active, and the following message will display on the General Information tab. Loan Closing Advisor is unavailable to process this loan at this time. Please try again later or contact 1-800 FREDDIE (373-3343) for further assistance.

Loan History

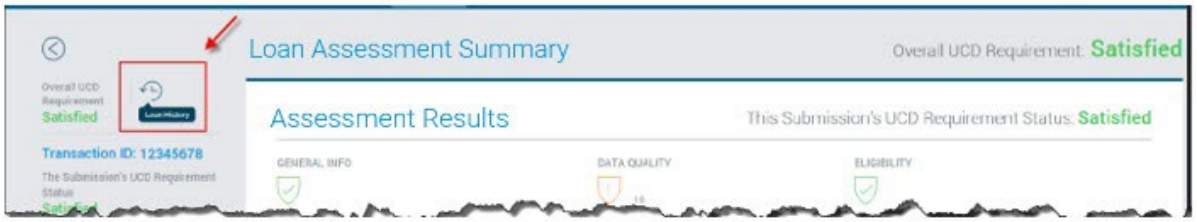
The Loan History page is available for viewing all loan submissions.

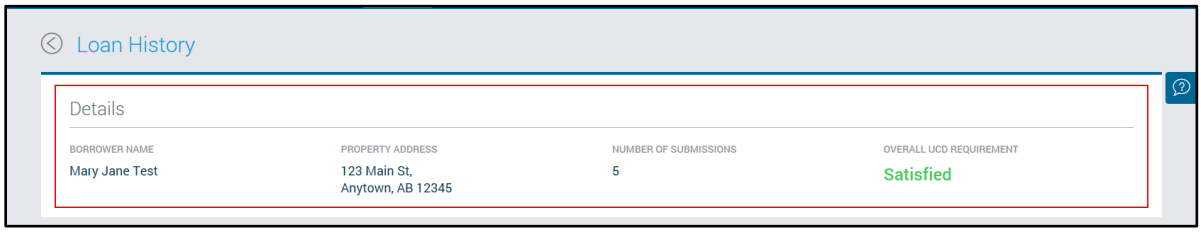
The Loan Assessment Summary Page will **not** display the 'Clock Icon' to navigate to Loan History page for loans submitted prior to 10/07/2017, submissions that encountered MISMO or System Error or some General Info Red Errors related to Lender Loan Identifier and/or Document Type.

Follow the step below to access the Loan History page.

1. Click the 'clock Icon'

from the Loan Assessment Summary page. The Loan History page displays.





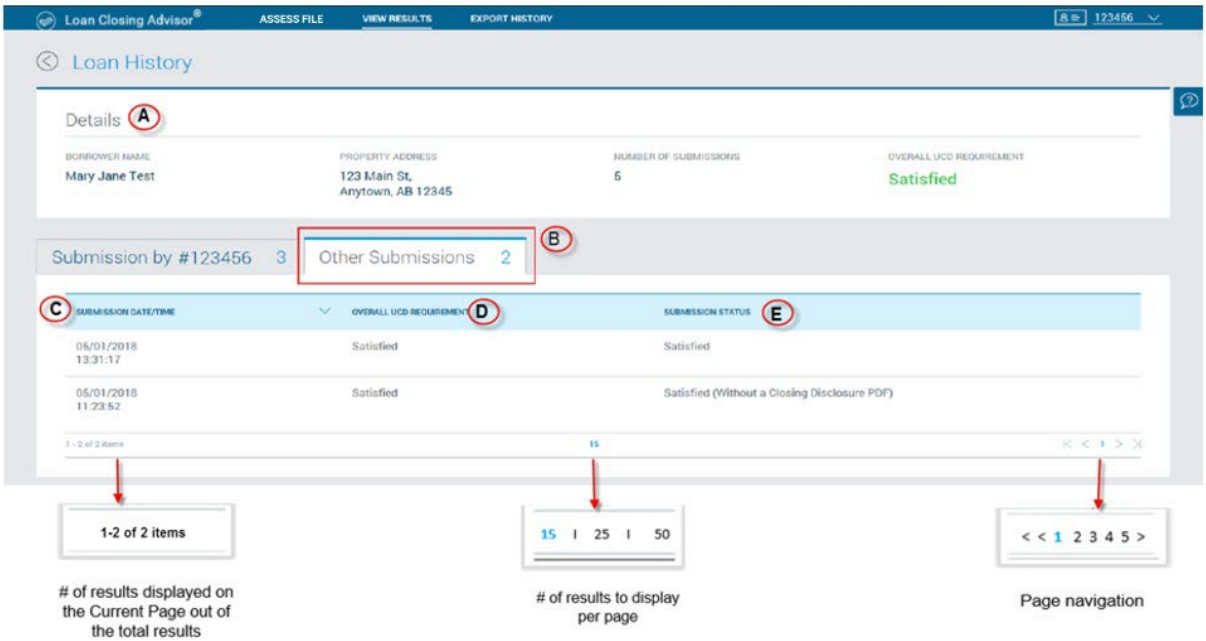
Loan History Details Section		
Data Field Name	**Description**	**Valid Values**
Borrower Name	The Primary Borrower's last name or the Legal Entity name for the Primary Borrower. The results of searching on this filter will provide historical/previous and current submission data.	Alpha
Property Address	The address for the property associated with this loan.	Alpha, numerical
Number of Submissions	Reflects the total number of times the loan has been assessed in Loan Closing Advisor.	Numerical
Overall UCD Requirement	The **Overall UCD Requirement** status indicates; Not Satisfied, Satisfied or Satisfied (Without a Closing Disclosure PDF). The Overall UCD Requirement status will: • not display if the General Information status indicates	Alpha

Loan History Details Section		
Data Field Name	Description	Valid Values
	○ a MISMO Schema Error, or ○ a System Error occurred, or ○ some critical errors (Red X) related to Lender Loan Identifier and/or Document Type, or ○ if the submission was prior to 4/28/2018 ***Note***: The UCD Requirement status may vary by submission. For loan assessments on or after 7/31/2021, a loan will need to clear all Data Quality critical errors (Red X) and satisfy the PDF disclosure requirement to obtain the Overall UCD status of 'Satisfied'. This may change back to 'Not Satisfied' if any later submissions to the same loan fails Data Quality critical edits.	

Other Submissions

This tab will display the submissions made in Loan Closing Advisor by any other seller/correspondent for the specific loan.

***Note**: This tab will not be displayed when there are no submissions for the specific loan by any other seller/correspondent.*



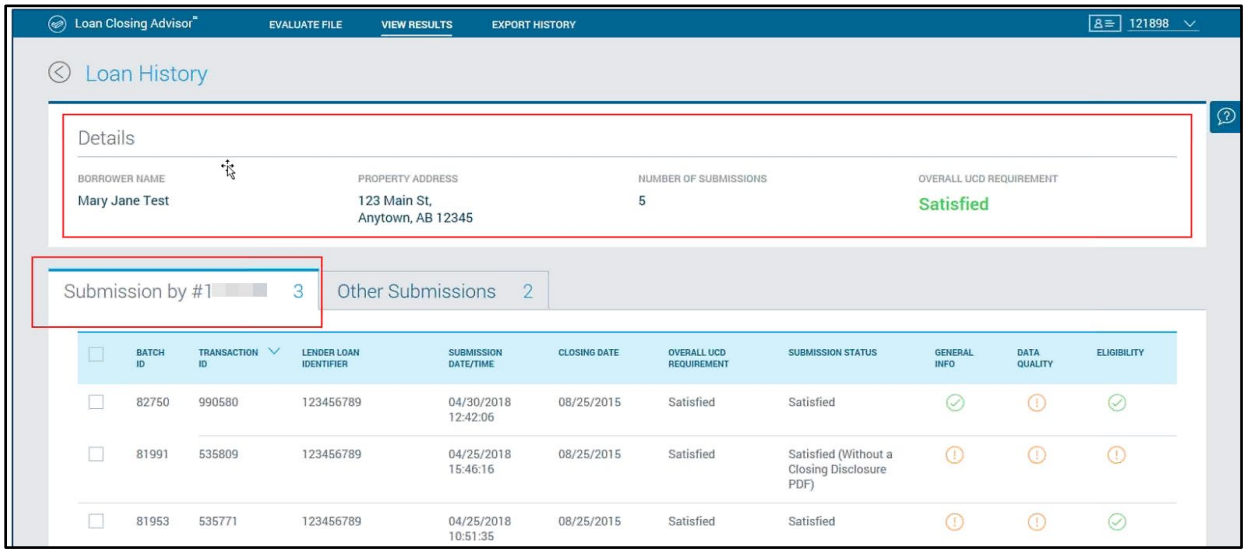
Loan History: Other Submissions			
Letter ID	Name	Description	Comments/Values
A	Details	The Borrower name, Property Address, Number of Submissions and Overall UCD Requirement status are displayed (remain static) at the top of the Loan History page. Refer to the Details table above for a description of each field in the Details section.	Alpha, Numerical
B	Other Submissions #	The Other Submissions tab details the submission by another seller/correspondent. The number of Other Submissions is displayed to the right on the Other Submissions title.	Alpha, Numerical
C	Submission Date/Time	The month, day, year, and time in hours:minutes:seconds (hh:mm:ss) the file was uploaded to the Loan Closing Advisor tool based on military time (Eastern time zone). Example: 04/04/2018 16:04:35	Military/eastern time

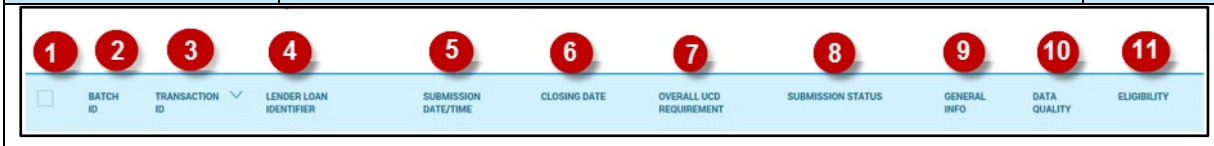
D	Overall UCD Requirement	The **Overall UCD Requirement** status indicates; Not Satisfied, Satisfied or Satisfied (Without a Closing Disclosure PDF). The **Overall UCD Requirement** status indicates; Not Satisfied, Satisfied or Satisfied (Without a Closing Disclosure PDF). The Overall UCD Requirement status will:
		• not display if the General Information status indicates
		  ○ a MISMO Schema Error, or
		  ○ a System Error occurred, or
		  ○ some critical errors (Red X) related to Lender Loan Identifier and/or Document Type, or
		• display as 'Not Available' if the submission was prior to 4/28/2018
		
		Loans submitted prior to 10/07/2017 will display as 'Refer to Loan Assessment Summary' for the submission status.
		
		Note: The UCD Requirement status may vary by submission. For loan assessments on or after 7/31/2021, a loan will need to clear all Data Quality critical errors (Red X)
			Alpha

Loan History: Other Submissions			
Letter ID	Name	Description	Comments/Values
		and satisfy the PDF disclosure requirement to obtain the Overall UCD status of 'Satisfied'. This may change back to 'Not Satisfied' if any later submissions to the same loan fails Data Quality critical edits.	
E	Submission Status	The Submission Status displays for each transaction; Satisfied, Satisfied (Without a Closing Disclosure PDF) for loan assessments (assessments) 10/07/2017 through 06/24/2018, Not Satisfied or Refer to Loan Assessment Summary (only for those loans assessed prior to 10/07/2017). ***Note***: Submission Status here refers to 'This Submission UCD Requirement Status'	Alpha

Submissions By # (Seller/Correspondent Number)

This tab will display the submissions made in Loan Closing Advisor by the seller/correspondent for the specific loan.



Data Field Name		Submission By Field Descriptions	Comments /Values
			
Submission by #123456(7) # (number of submissions)		**This indicates the seller number (6-digits) or the correspondent number (7-digits) and submitted the loan for assessment. The number of submissions is listed to the right of the seller/correspondent ID.**	Alpha, numerical
1	Select Column	To select one or more submission transactions (for export) click the checkbox in the header to select all transactions for that page. Refer to the Exporting Submissions on the Loan History Page [hyperlink] Section in this chapter for more information. Tip: The system defaults to 15 results per page. If there are more than 15 results, display the largest applicable quantity and then click the **check** box. For example, if there are 49 results. Click 50 to display all 49 results, then Click the **Select All** check box	
2	Batch ID	The unique number Loan Closing Advisor assigns to all batch submissions (successful or unsuccessful). Loan Closing Advisor first displays this number on the Loan Closing Advisor Upload Status page.	Numerical

3	Transaction ID	The unique identification number Loan Closing Advisor assigns to each loan data file within a successful assessment batch file.	Numerical
4	Lender Loan Identifier	The unique identifier assigned to the loan file by the lender.	Alpha, Numerical, Special Characters
5	Submission Date	The month, day, year, and time in hours:minutes:seconds (hh:mm:ss) the file was uploaded to the Loan Closing Advisor tool based on military time (Eastern time zone). Example: 04/04/2018 16:04:35	Military/eastern time
6	Closing Date	The consummation date for the mortgage loan transaction, that is, the date that the borrower becomes contractually obligated.	Numerical
7	Overall UCD Requirement	The **Overall UCD Requirement** status indicates; Not Satisfied, Satisfied or Satisfied (Without a Closing Disclosure PDF). The Overall UCD Requirement status will: • not display if the General Information status indicates ○ a MISMO Schema Error, or ○ a System Error occurred, or ○ some critical errors (Red X) related to Lender Loan Identifier and/or Document Type, or • display as 'Not Available' if the submission was prior to 4/28/2018 Loans submitted prior to 10/07/2017 will display as 'Refer to Loan Assessment Summary' for the submission status. ***Note***: The UCD Requirement status may vary by submission. For loan assessments on or after 7/31/2021, a loan will need to clear all Data Quality critical errors (Red X) and satisfy the PDF disclosure requirement to obtain the Overall UCD status of 'Satisfied'. This may change back to 'Not Satisfied' if any later submissions to the same loan fails Data Quality critical edits.	Alpha
8	Submission Status	The Submission Status displays for each transaction; Satisfied, Satisfied (Without a Closing Disclosure PDF) for loan assessments (assessments) 10/07/2017 through 06/24/2018, Not Satisfied or Refer to Loan Assessment Summary (only for those loans assessed prior to 10/07/2017). ***Note***: Submission Status here refers to 'This Submission UCD Requirement Status'.	Alpha

9 *General Info*	Result Icon	**Result Description**		
		There were no errors identified in this transaction for this section.		
		The data submitted to Loan Closing Advisor triggered informational errors. A review of the data is recommended to assess whether the data meets the requirements of the Uniform Closing Dataset.		
		The data submitted to Loan Closing Advisor triggered a critical error preventing further assessment of the loan. A review and modification of the data is required to enable the data to meet the requirements of the Uniform Closing Dataset. ***Note***: The Loan History page is not applicable for certain critical errors (Red X) related to Lender Loan Identifier and/or Document Type.		
		Not applicable for the Loan History page.		
10 *Data Quality*	Result Icon	**Result Description**		
		There were no data quality errors identified in this transaction for this section.		
		The data submitted to Loan Closing Advisor triggered informational errors. A review of the data is recommended to assess whether the data meets the requirements of the Uniform Closing Dataset.		
		The data submitted to Loan Closing Advisor triggered a critical error preventing further assessment of the loan. A review and modification of the data is required to meet the requirements of the Uniform Closing Dataset. ***Note***: This status is possible for loan assessments 07/31/2021 and after.		
	Blank	A blank status indicates that the file could not be assessed for data quality errors due to the presence of a critical (Red) General Information error(s).		

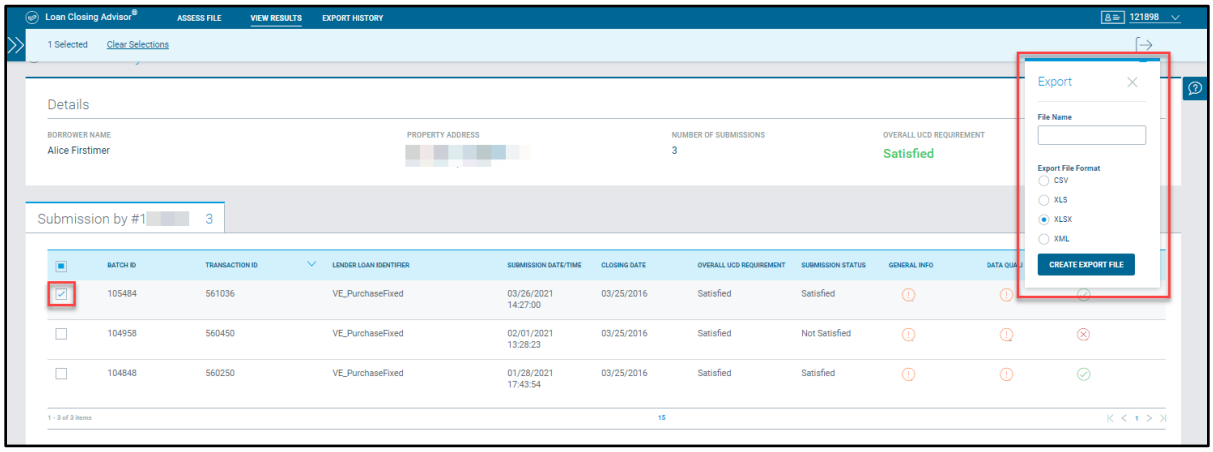
11 Eligibility	Result Icon	**Result Description**
		No Eligibility errors were identified based on limited Eligibility checks; however, this is not a confirmation that your loan meets all Eligibility requirements.
		The data submitted to Loan Closing Advisor triggered informational errors. A review of the data is recommended to assess whether the data meets the requirements of the Uniform Closing Dataset.
		The data submitted to Loan Closing Advisor triggered a critical error. A review of the data is required to assess whether the data conforms to several Freddie Mac eligibility guidelines. ***Note***: This status is possible for loan assessments 06/25/2018 and after.
	Blank	A blank status indicates that the file could not be assessed for Eligibility errors due to the presence of a critical (Red) General Information error(s)

How to Access the Loan Assessment Summary

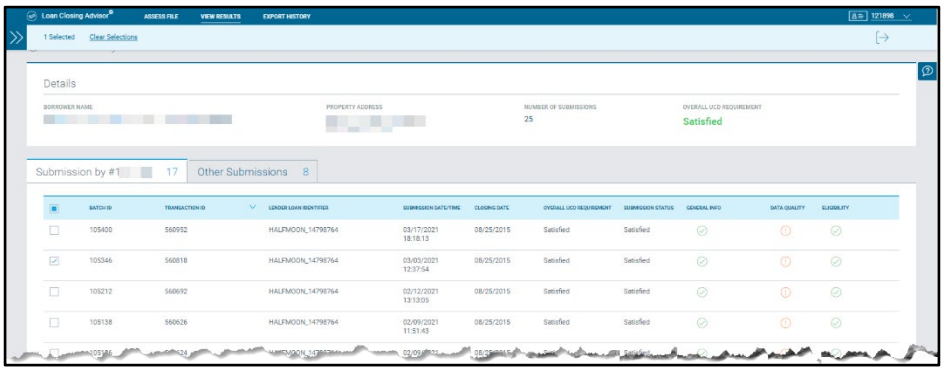
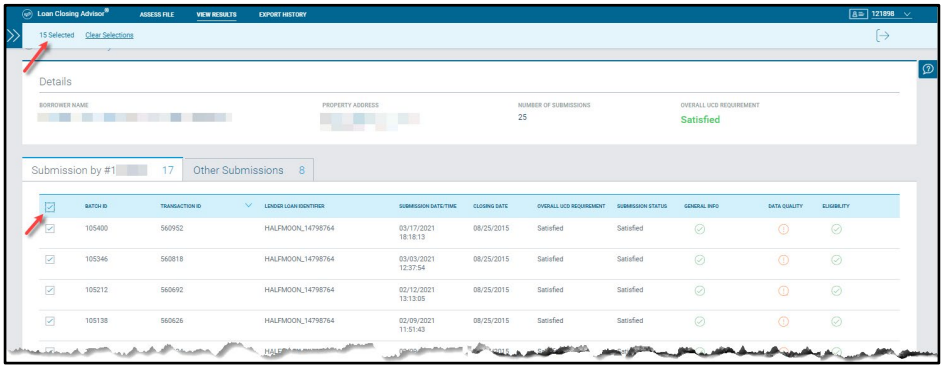
Follow the step below to access the Loan Assessment Summary for any submission on the Loan History page.

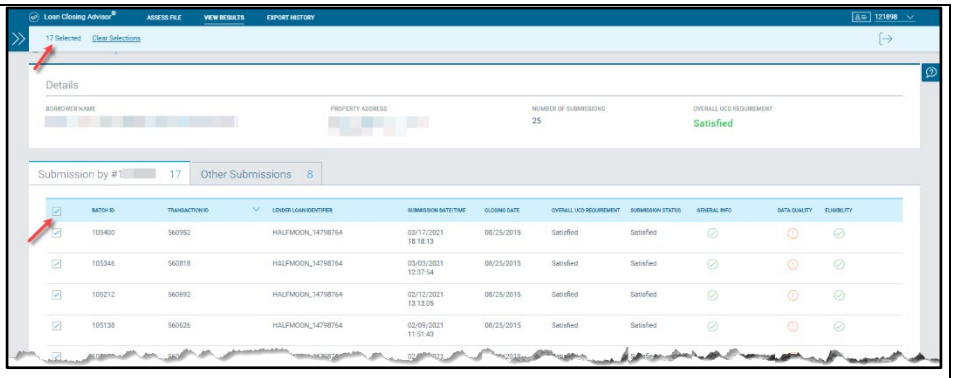
1. Click any submission row on the Loan History page. The Loan Assessment Summary displays.

How to Export Submissions from the Loan History Page

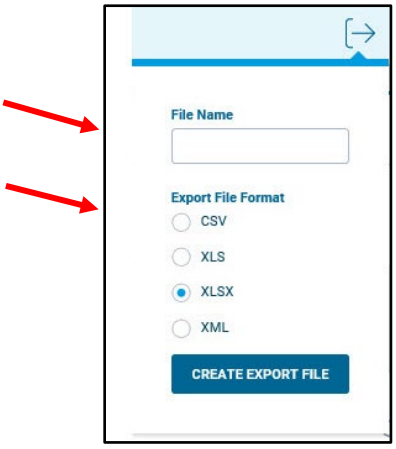


1. In the left column, select the submission(s) you want to export by clicking the corresponding check box(s). To select all submission, click the check box under the '**Select All**' (no title) box in the header.

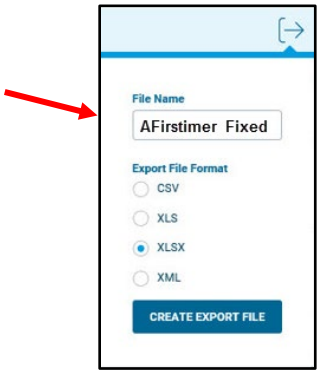
Number of transactions selected	 A check mark will display for each submission as shown below and a toolbar will then display at the top of the page indicating the number of transactions selected. To deselect the transactions chosen, click Clear Selections hyperlink. The selected transactions and the toolbar will be removed. Tip: Click the double arrows on the left to collapse and expand the toolbar.
Individual transactions selected	
All transactions selected on the current page	

All transactions selected within the entire search	

2. Click the **Export** arrow to export the selected transactions. A pop-up screen displays to create the Export **File Name** and select the **Export File Format**.

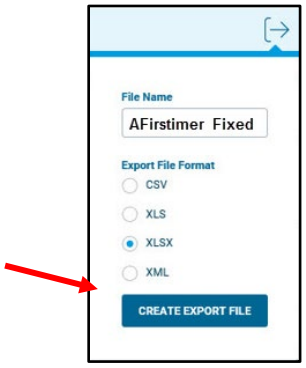


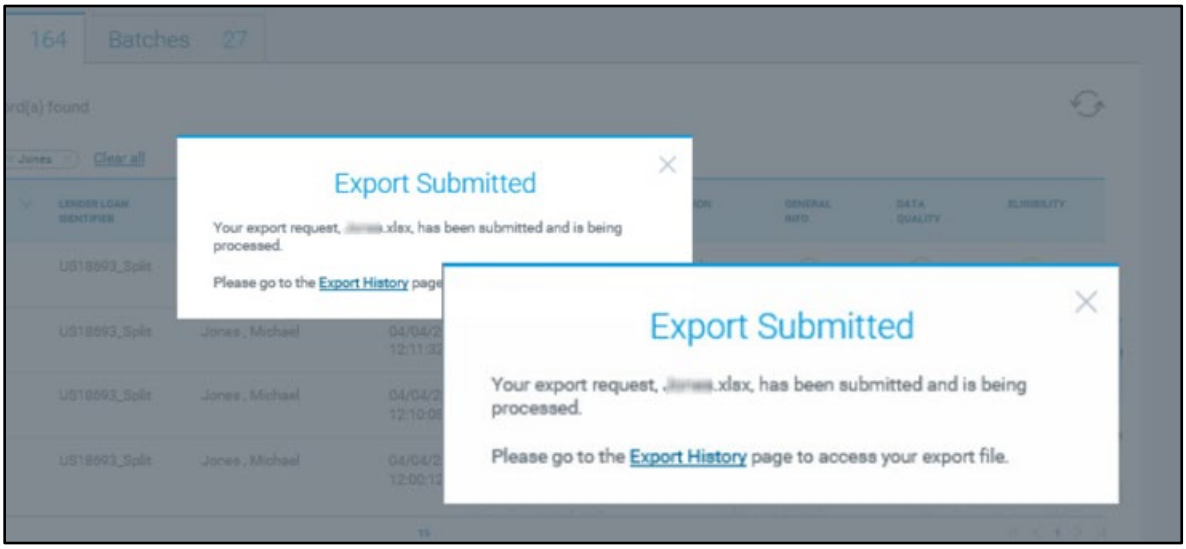
3. Type your export file name in the **File Name** field. The file name cannot include any special characters.



4. Select your **Export File Format** from the list of export options. Your options are: .CSV, .XLS (Excel 2007 or older), .XLSX (Excel newer than 2007), and .XML. The default will be .XLSX.

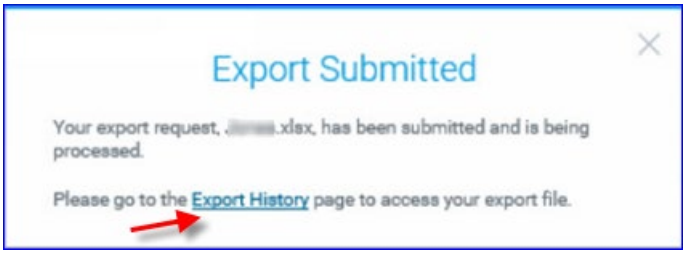
   Click **Create Export File**. The Summary of Results page will gray out and a message will display indicating your export request has been submitted and is being processed. Update for AFirstimer_Fixed





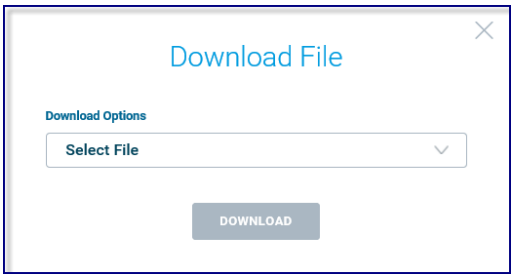
5. Once your request has been submitted and is being processed, you will have two options to access your export file:

Click the **Export History** link in the pop-up message	

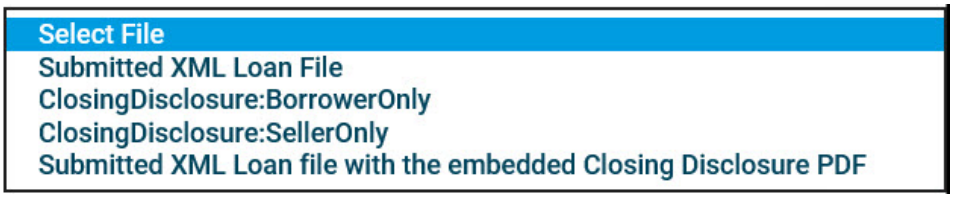
	
Click the **Export History** link on the top navigation bar	

How to Download the Submitted XML File, MISMO Schema Error with Corresponding Line Number and Closing Disclosure(s)

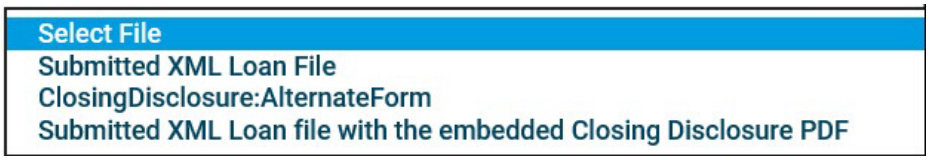
1. Click the download icon. Options include:
    - Submitted XML File
        - Tips: For loans with MISMO Schema Errors, the line number in the error message will not be the same as the submitted XML file when more than one loan is on the submitted XML file. In order to view the line numbers, you must use an XML editor tool. In addition, please note while the download option does indicate Submitted XML Loan File, it is the downloadable XML file with the MISMO Schema Error and not the Submitted XML file.
    - Closing Disclosure PDF (available for a Refinance or Purchase transaction)
    - Borrower Closing Disclosure PDF (available for Purchase transactions closed as a Split Disclosure type only)
    - Seller Disclosure PDF (available for Purchase transactions closed as a Split Disclosure type only)
    - Submitted XML File with the embedded Closing Disclosure PDF



- Download options: In addition to the XML file that was submitted, download options depend on the Closing Disclosure Type (available for download if the PDF was embedded in the XML file).
  - Split Disclosure



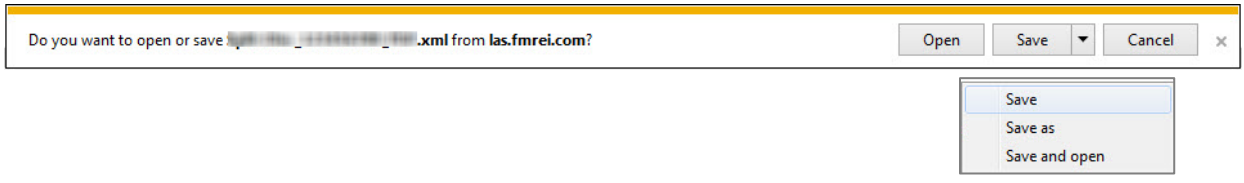
  - Refinance (Closing Disclosure type=Alternate)



  - Purchase (Closing Disclosure type=Model)

2. Select the **Submitted XML File** to download the original file that was uploaded to Loan Closing Advisor and assessed.

3. A dialog box displays.



4. Select one of the following:

To...	Click...
Open the file	**Open**

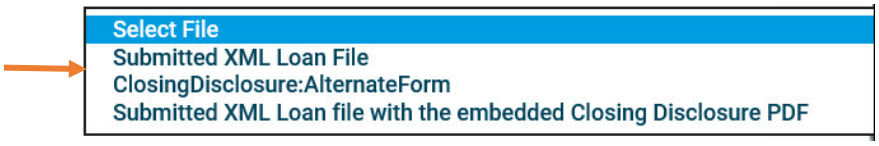
To...	Click...
Save	1. **Save**: The default download file name is the **Submitted-File Name.xml**. Save the file to a location you choose [i.e., your desktop or local area network (LAN)] 2. **Save As**: A dialog box opens to allow you to customize the file name and save to a location you choose [i.e., your computer, laptop or local area network (LAN)] 3. **Save and Open:** To save the defaulted file name, then open the file.
Cancel	**Cancel** to remain on the Loan Assessment Summary page and do nothing with the Submitted XML file.

5. Open the file to display the Submitted XML file.

Other Download Options

Closing Disclosure PDF: If you select the **Closing Disclosure PDF** to download the embedded Closing Disclosure (for a Refinance or Purchase transaction) contained within the XML file assessed. This option will only be available if a PDF file was included in the submitted file.

1. **Click** the Closing Disclosure PDF option from the drop-down menu.

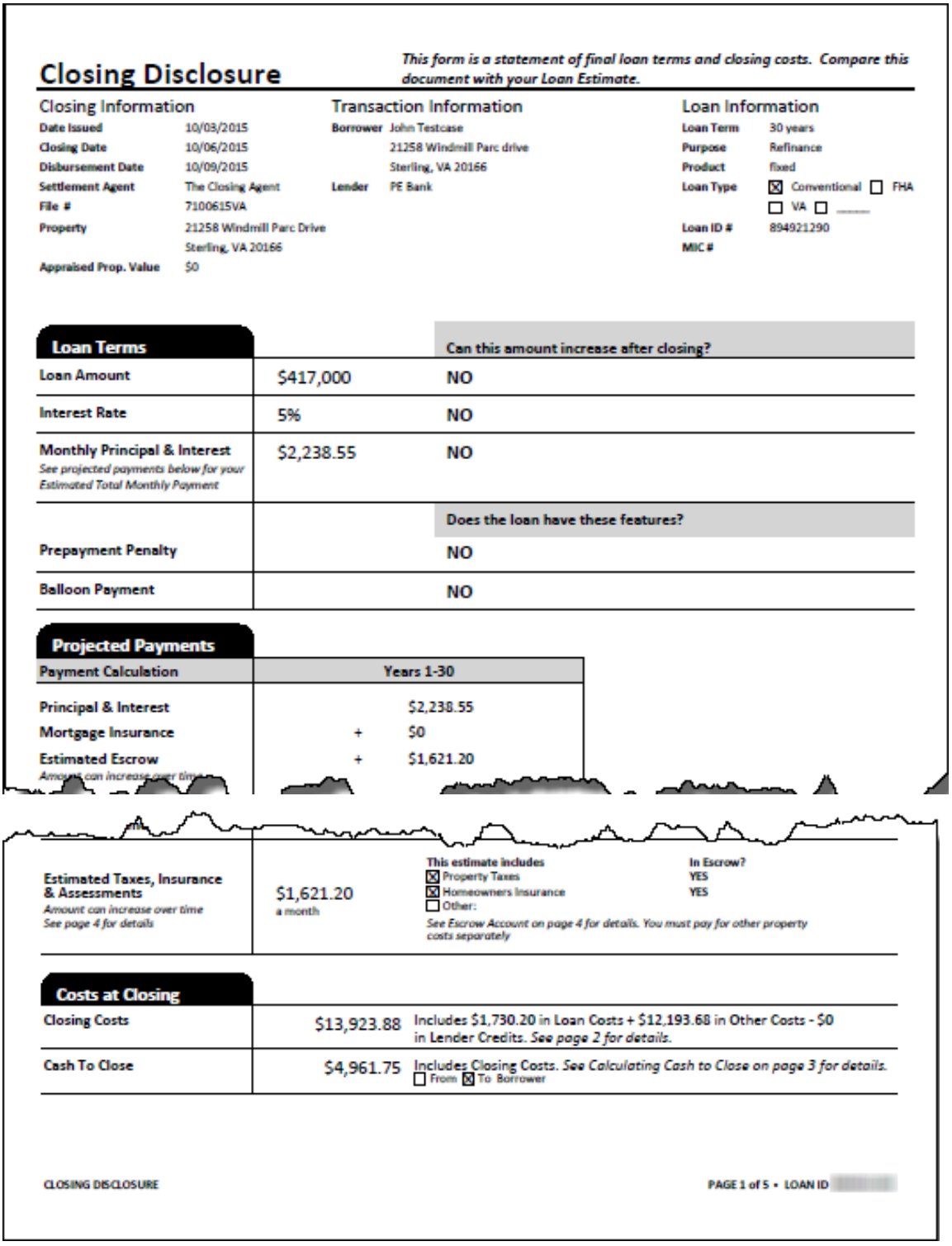


2. A dialog box displays.

3. Select one of the following:

To...	Click...
Open the file	**Open.**
Save	1. **Save**: The default download file name is **ClosingDisclosure (type)_submitted-File Name.pdf**. Save the file to a location you choose [i.e. your desktop or local area network (LAN)] 2. **Save As**: A dialog box opens to allow you to customize the file name and save to a location you choose [i.e., your computer, laptop or local area network (LAN)] 3. **Save and Open:** To save the defaulted file name, then open the file.
Cancel	**Cancel** to remain on the Loan Assessment Summary page and do nothing with the Closing Disclosure PDF

4. The **Closing Disclosure PDF** displays.



Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued	10/03/2015
Closing Date	10/06/2015
Disbursement Date	10/09/2015
Settlement Agent	The Closing Agent
File #	7100615VA
Property	21258 Windmill Parc Drive Sterling, VA 20166
Appraised Prop. Value	$0

Transaction Information

Borrower	John Testcase
	21258 Windmill Parc drive
	Sterling, VA 20166
Lender	PE Bank

Loan Information

Loan Term	30 years
Purpose	Refinance
Product	fixed
Loan Type	☒ Conventional ☐ FHA ☐ VA ☐ _____
Loan ID #	894921290
MIC #	

Loan Terms

		Can this amount increase after closing?
Loan Amount	$417,000	NO
Interest Rate	5%	NO
Monthly Principal & Interest *See projected payments below for your Estimated Total Monthly Payment*	$2,238.55	NO
		Does the loan have these features?
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments

Payment Calculation	Years 1-30
Principal & Interest	$2,238.55
Mortgage Insurance	+ $0
Estimated Escrow *Amount can increase over time*	+ $1,621.20

Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$1,621.20 a month	**This estimate includes** / **In Escrow?** ☒ Property Taxes — YES ☒ Homeowners Insurance — YES ☐ Other: *See Escrow Account on page 4 for details. You must pay for other property costs separately*

Costs at Closing

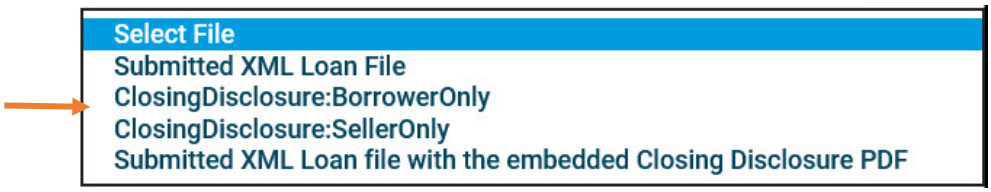
Closing Costs	$13,923.88	Includes $1,730.20 in Loan Costs + $12,193.68 in Other Costs - $0 in Lender Credits. *See page 2 for details.*
Cash To Close	$4,961.75	Includes Closing Costs. *See Calculating Cash to Close on page 3 for details.* ☐ From ☒ To Borrower

CLOSING DISCLOSURE

PAGE 1 of 5 • LOAN ID

ClosingDisclosure:BorrowerOnly: Select **ClosingDisclosure:BorrowerOnly** to download the embedded Closing Disclosure (for a Split Disclosure transaction) contained within the XML file assessed. This option will only be available if a PDF file was included in the submitted file.

1. Click **ClosingDisclosure:BorrowerOnly** from the drop down menu.

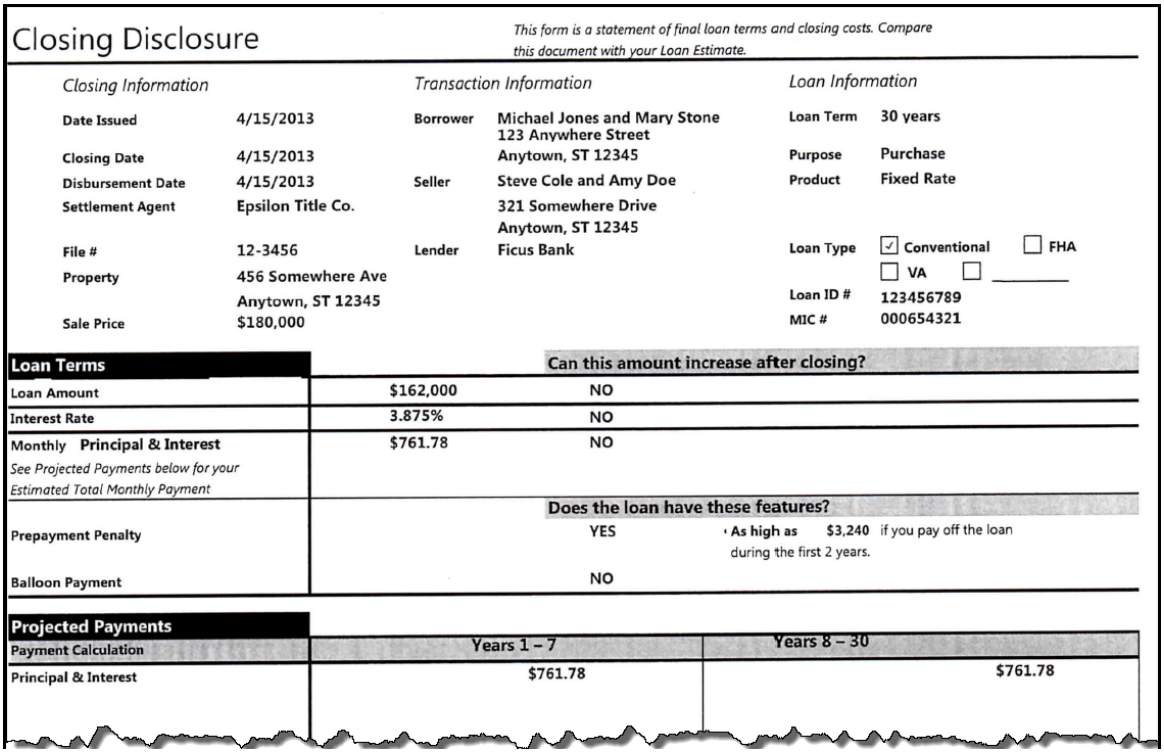


2. The following dialog box displays.

3. Select one of the following:

To...	Click...
Open the file	**Open.**
Save	• **Save**: The default download file name is **ClosingDisclosureBorrower_XXXsubmitted-File.pdf**. Save the file to a location you choose [i.e., your desktop or local area network (LAN)] • **Save As**: A dialog box opens to allow you to customize the file name and save to a location you choose [i.e., your computer, laptop or local area network (LAN)] • **Save and Open:** To save the defaulted file name, then open the file.
Cancel	**Cancel** to remain on the Loan Assessment Summary page

4. The **Borrower Closing Disclosure PDF** Displays.



Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information		Transaction Information		Loan Information	
Date Issued	4/15/2013	Borrower	Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345	Loan Term	30 years
Closing Date	4/15/2013			Purpose	Purchase
Disbursement Date	4/15/2013	Seller	Steve Cole and Amy Doe 321 Somewhere Drive Anytown, ST 12345	Product	Fixed Rate
Settlement Agent	Epsilon Title Co.				
File #	12-3456	Lender	Ficus Bank	Loan Type	☑ Conventional ☐ FHA ☐ VA ☐ _____
Property	456 Somewhere Ave Anytown, ST 12345			Loan ID #	123456789
Sale Price	$180,000			MIC #	000654321

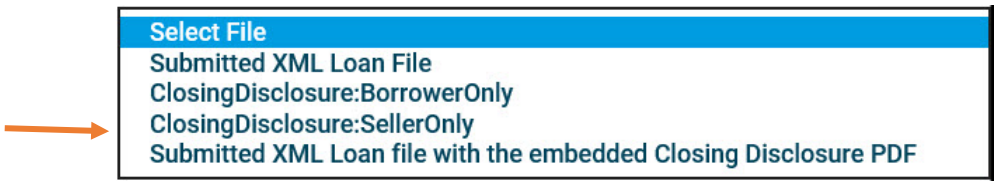
Loan Terms		Can this amount increase after closing?
Loan Amount	$162,000	NO
Interest Rate	3.875%	NO
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$761.78	NO
Does the loan have these features?		
Prepayment Penalty		YES · As high as $3,240 if you pay off the loan during the first 2 years.
Balloon Payment		NO

Projected Payments		
Payment Calculation	Years 1 – 7	Years 8 – 30
Principal & Interest	$761.78	$761.78

Loan Costs			Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid By Others
A. Origination Charges			$1,802.00				
01	0.25% of Loan Amount (Points)		$405.00				
02	Application Fee		$300.00				
03	Underwriting Fee		$1,097.00				
B. Services Borrower Did Not Shop For			$236.55				
01	Appraisal Fee	to John Smith Appraisers, Inc.					$405.00
02	Credit Report Fee	to Information Inc.		$29.80			
04	Flood Determination Fee	to Info Co.	$20.00				
04	Flood Monitoring Fee	to Info Co.	$31.75				
05	Tax Monitoring Fee	to Info Co.	$75.00				
05	Tax Status Research Fee	to Info Co.	$80.00				
C. Services Borrower Did Shop For			$2,655.50				
01	Pest Inspection Fee	to Pests Co.	$120.50				
02	Survey Fee	to Surveys Co.	$85.00				
03	Title - Insurance Binder	to Epsilon Title Co.	$650.00				
04	Title - Lender'sTitle Insurance	to Epsilon Title Co.	$500.00				
05	Title - Settlement Agent Fee	to Epsilon Title Co.	$500.00				
06	Title - Title Search	to Epsilon Title Co.	$800.00				
D. TOTAL LOAN COSTS (Borrower-Paid)			$4,694.05				
Loan Cost Subtotals (A + B + C)			$4,664.25	$29.80			
Other Costs							

ClosingDisclosure:SellerOnly: Select **ClosingDisclosure:SellerOnly** to download the embedded Closing Disclosure (for a Split Disclosure transaction) contained within the XML file assessed. This option will only be available if a PDF file was included in the submitted file.

1. Click **ClosingDisclosure:SellerOnly** from the drop-down menu.

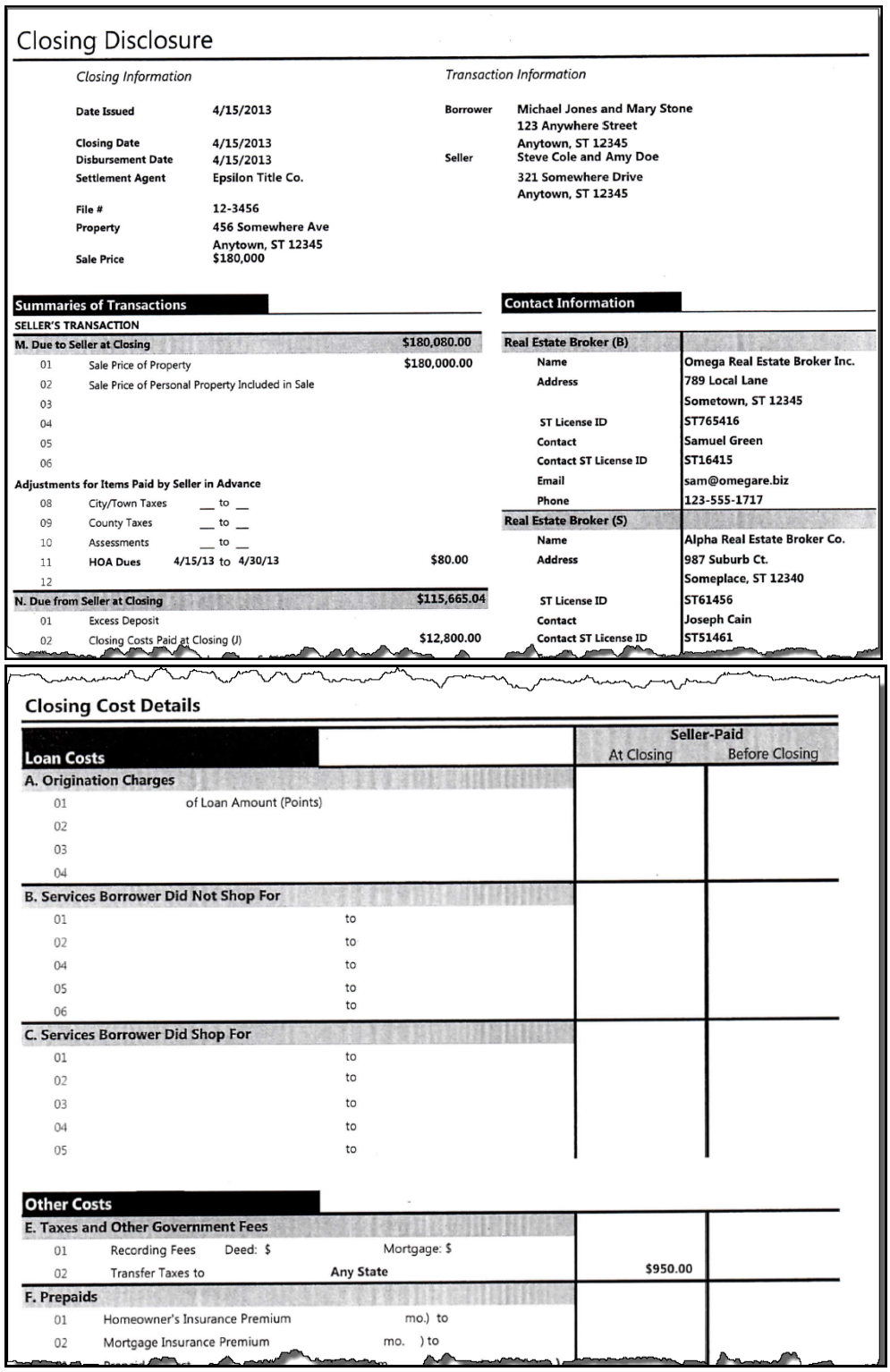


2. The following dialog box displays.

3. Select one of the following.

To...	Click...
Open the file	**Open.**
Save	• **Save**: The default download file name is **ClosingDisclosureSeller_submitted-File Name.pdf**. Save the file to a location you choose [i.e., your desktop or local area network (LAN)] • **Save As**: A dialog box opens to allow you to customize the file name and save to a location you choose [i.e., your computer, laptop or local area network (LAN)] • **Save and Open:** To save the defaulted file name, then open the file.
Cancel	**Cancel** to remain on the Loan Assessment Summary page

4. The **Seller Closing Disclosure PDF** displays.



Closing Disclosure

Closing Information

Date Issued	4/15/2013
Closing Date	4/15/2013
Disbursement Date	4/15/2013
Settlement Agent	Epsilon Title Co.
File #	12-3456
Property	456 Somewhere Ave Anytown, ST 12345
Sale Price	$180,000

Transaction Information

Borrower	Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345
Seller	Steve Cole and Amy Doe 321 Somewhere Drive Anytown, ST 12345

Summaries of Transactions

SELLER'S TRANSACTION

M. Due to Seller at Closing			$180,080.00
01	Sale Price of Property		$180,000.00
02	Sale Price of Personal Property Included in Sale		
03			
04			
05			
06			
Adjustments for Items Paid by Seller in Advance			
08	City/Town Taxes	__ to __	
09	County Taxes	__ to __	
10	Assessments	__ to __	
11	HOA Dues	4/15/13 to 4/30/13	$80.00
12			
N. Due from Seller at Closing			$115,665.04
01	Excess Deposit		
02	Closing Costs Paid at Closing (J)		$12,800.00

Contact Information

Real Estate Broker (B)	
Name	Omega Real Estate Broker Inc.
Address	789 Local Lane Sometown, ST 12345
ST License ID	ST765416
Contact	Samuel Green
Contact ST License ID	ST16415
Email	sam@omegare.biz
Phone	123-555-1717
Real Estate Broker (S)	
Name	Alpha Real Estate Broker Co.
Address	987 Suburb Ct. Someplace, ST 12340
ST License ID	ST61456
Contact	Joseph Cain
Contact ST License ID	ST51461

Closing Cost Details

Loan Costs		Seller-Paid At Closing	Seller-Paid Before Closing
A. Origination Charges			
01	of Loan Amount (Points)		
02			
03			
04			
B. Services Borrower Did Not Shop For			
01	to		
02	to		
04	to		
05	to		
06	to		
C. Services Borrower Did Shop For			
01	to		
02	to		
03	to		
04	to		
05	to		

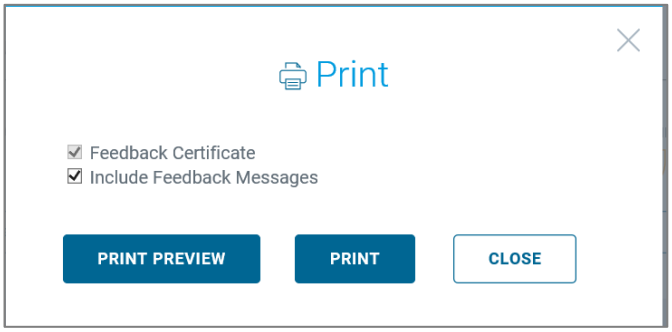
Other Costs				
E. Taxes and Other Government Fees				
01	Recording Fees	Deed: $	Mortgage: $	
02	Transfer Taxes to	Any State		$950.00
F. Prepaids				
01	Homeowner's Insurance Premium		mo.) to	
02	Mortgage Insurance Premium		mo.) to	

How to View and Print the Feedback Certificate and UCD Requirement Statuses

The Feedback Certificate provides the Overall UCD Requirement status, This Submission's UCD Requirement Status, as well as a summary and detailed view of the Loan Assessment Results. However, if the General Information Category shows a Red X (critical errors indicated) no Feedback Certificate is available and no print icon will be displayed.

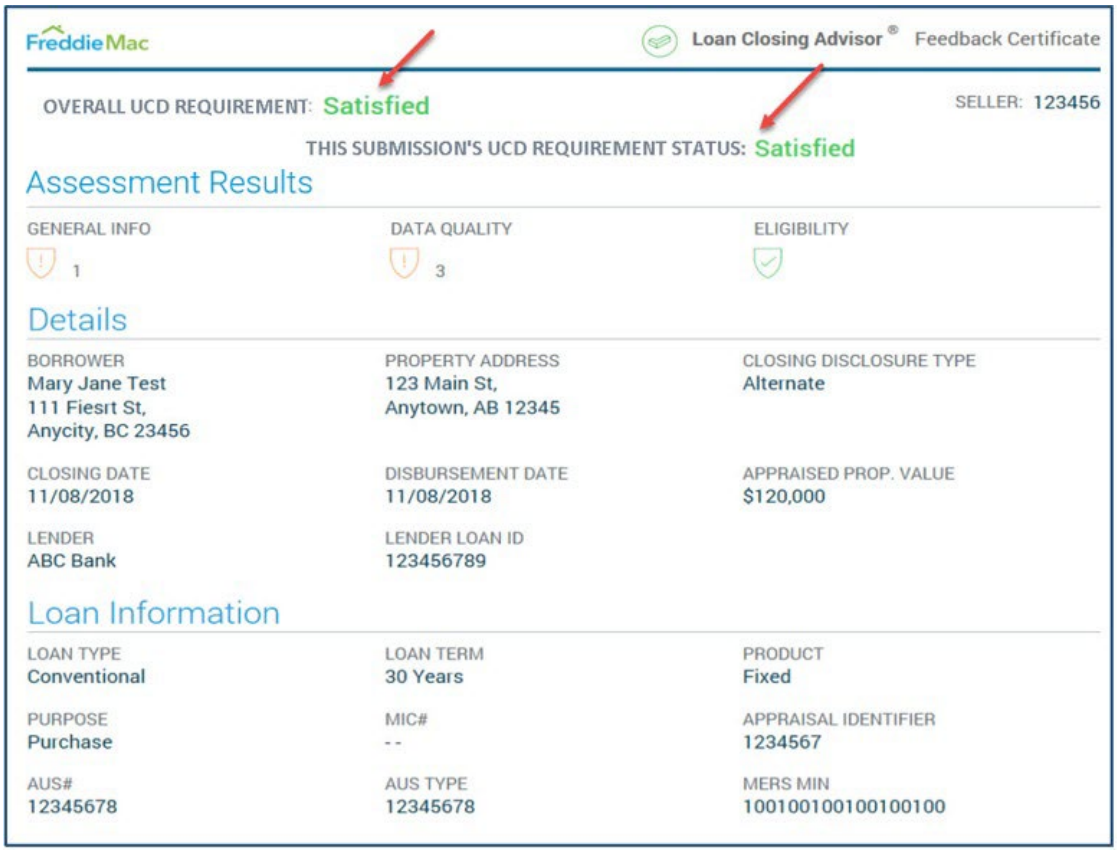
1. On the Loan Assessment Summary page, Click the Printer icon.

2. The following pop-up box displays. The Feedback Certificate box is already selected and cannot be
deselected.
The default is to also include the Feedback Messages with the Feedback Certificate. To Preview or Print only the Feedback Certificate summary, click the check box to deselect this option.



3. Click **Print Preview** to view the Feedback Certificate. Click **Print** to print the Feedback Certificate.

Following is an example of a Feedback Certificate summary with the Overall UCD Requirement status and This Submission's UCD Requirement Status indicated as Satisfied in green.



Freddie Mac — Loan Closing Advisor® Feedback Certificate

OVERALL UCD REQUIREMENT: Satisfied

SELLER: 123456

THIS SUBMISSION'S UCD REQUIREMENT STATUS: Satisfied

Assessment Results

GENERAL INFO	DATA QUALITY	ELIGIBILITY
1	3	

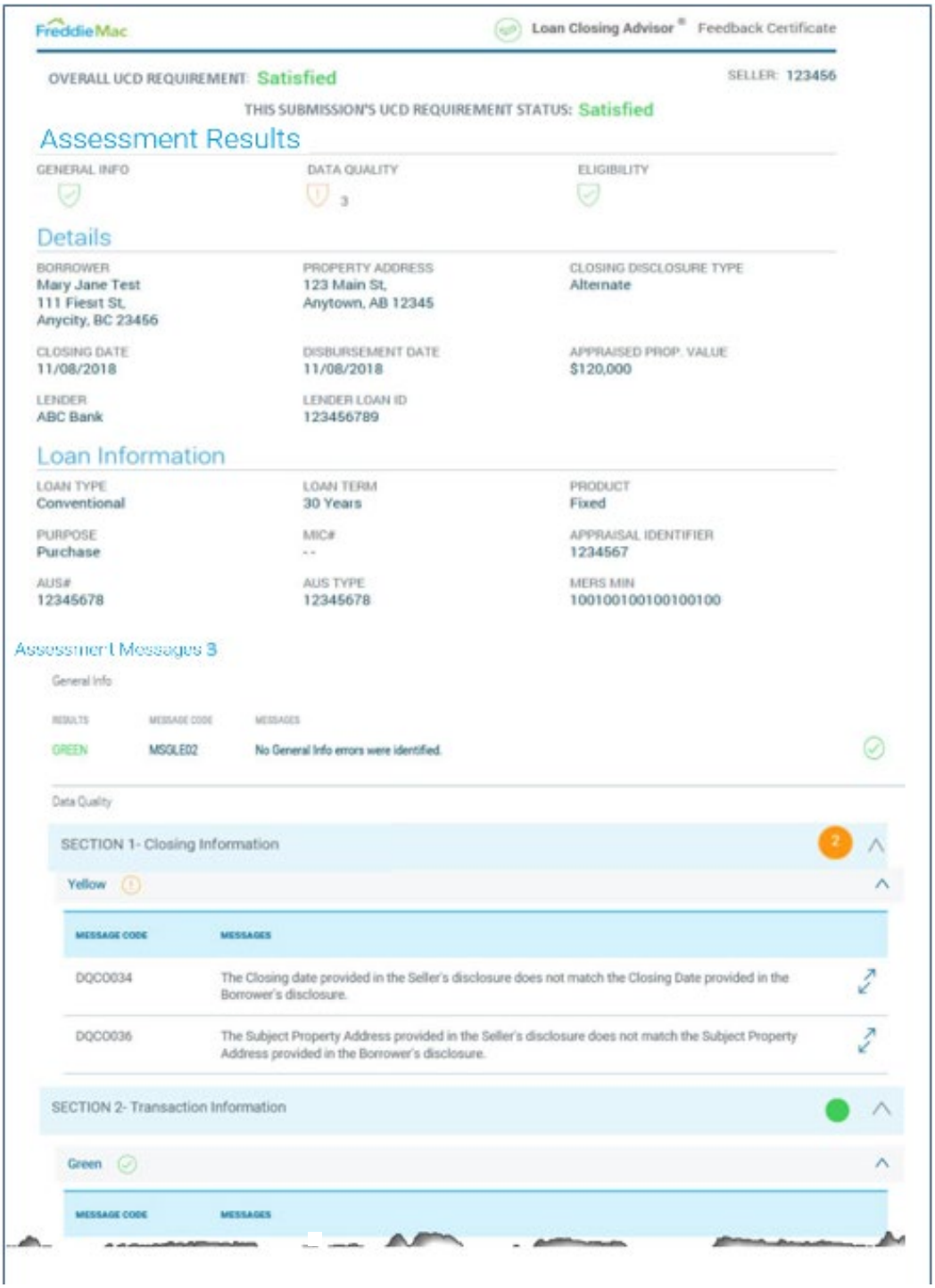
Details

BORROWER	PROPERTY ADDRESS	CLOSING DISCLOSURE TYPE
Mary Jane Test 111 Fiesrt St, Anycity, BC 23456	123 Main St, Anytown, AB 12345	Alternate
CLOSING DATE	**DISBURSEMENT DATE**	**APPRAISED PROP. VALUE**
11/08/2018	11/08/2018	$120,000
LENDER	**LENDER LOAN ID**	
ABC Bank	123456789	

Loan Information

LOAN TYPE	LOAN TERM	PRODUCT
Conventional	30 Years	Fixed
PURPOSE	**MIC#**	**APPRAISAL IDENTIFIER**
Purchase	--	1234567
AUS#	**AUS TYPE**	**MERS MIN**
12345678	12345678	100100100100100100

Following is an example of Feedback Certificate including the Feedback Messages.



Freddie Mac | Loan Closing Advisor® Feedback Certificate

OVERALL UCD REQUIREMENT: Satisfied

SELLER: 123456

THIS SUBMISSION'S UCD REQUIREMENT STATUS: Satisfied

Assessment Results

GENERAL INFO | DATA QUALITY 3 | ELIGIBILITY

Details

BORROWER
Mary Jane Test
111 Fiesit St,
Anycity, BC 23456

PROPERTY ADDRESS
123 Main St,
Anytown, AB 12345

CLOSING DISCLOSURE TYPE
Alternate

CLOSING DATE
11/08/2018

DISBURSEMENT DATE
11/08/2018

APPRAISED PROP. VALUE
$120,000

LENDER
ABC Bank

LENDER LOAN ID
123456789

Loan Information

LOAN TYPE
Conventional

LOAN TERM
30 Years

PRODUCT
Fixed

PURPOSE
Purchase

MIC#
--

APPRAISAL IDENTIFIER
1234567

AUS#
12345678

AUS TYPE
12345678

MERS MIN
100100100100100100

Assessment Messages 3

General Info

RESULTS	MESSAGE CODE	MESSAGES
GREEN	MSGLE02	No General Info errors were identified.

Data Quality

SECTION 1- Closing Information 2

Yellow

MESSAGE CODE	MESSAGES
DQCO034	The Closing date provided in the Seller's disclosure does not match the Closing Date provided in the Borrower's disclosure.
DQCO036	The Subject Property Address provided in the Seller's disclosure does not match the Subject Property Address provided in the Borrower's disclosure.

SECTION 2- Transaction Information

Green

MESSAGE CODE	MESSAGES

This option provides information on loan assessment results including:

Overall UCD Requirement status:

- Satisfied
- Satisfied (Without a Closing Disclosure PDF)
- Not Satisfied

Note: this status will not be displayed for submissions encountering MISMO Schema Error, System Error, and submissions prior to 4/28/2018.

This Submission's UCD Requirement Status:

- Satisfied or
- Satisfied (Without a Closing Disclosure PDF) for loan submissions 10/07/2017 through 06/24/2018
- Not Satisfied

Details

- Borrower
- Property Address
- Closing Disclosure Type
- Closing Date
- Disbursement Date Lender
- Sales Price/Appraised Value
- Lender
- Lender Loan ID

Assessment Results

- General Info (Information)
- Data Quality
- Eligibility

Loan Information

- Loan Type
- Loan Term
- Product
- Purpose
- MIC#: Mortgage Insurance Certificate number.
- Appraisal Identifier
- AUS#:
- AUS Type (e.g. Loan Product Advisor, Desktop Underwriter)
- MERS MIN#:

Transaction Information

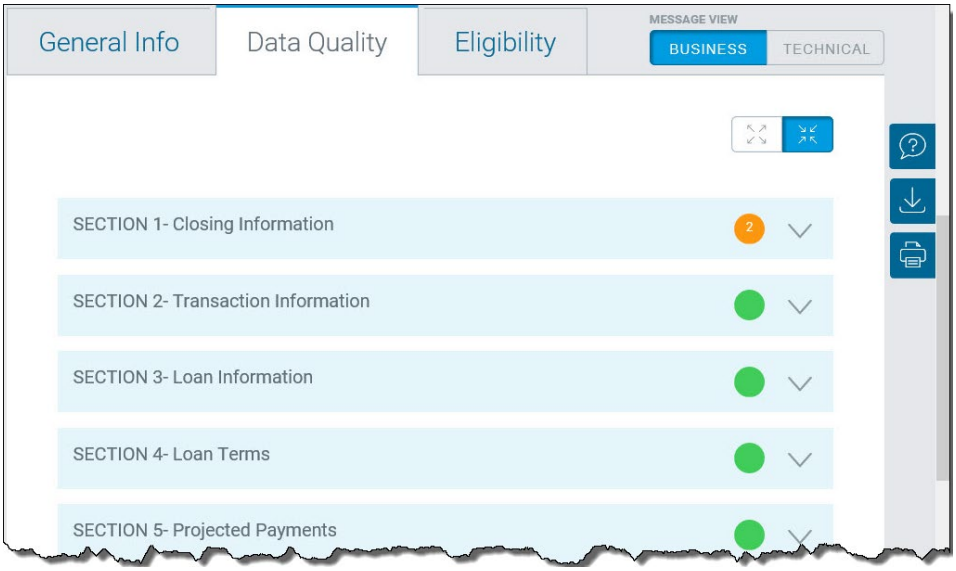
- Seller Number or Correspondent ID
- Batch ID
- Transaction ID
- Closing Disclosure Embedded PDF indicator: Yes or No
- Submission Number

- Date/Time Assessed (Eastern)

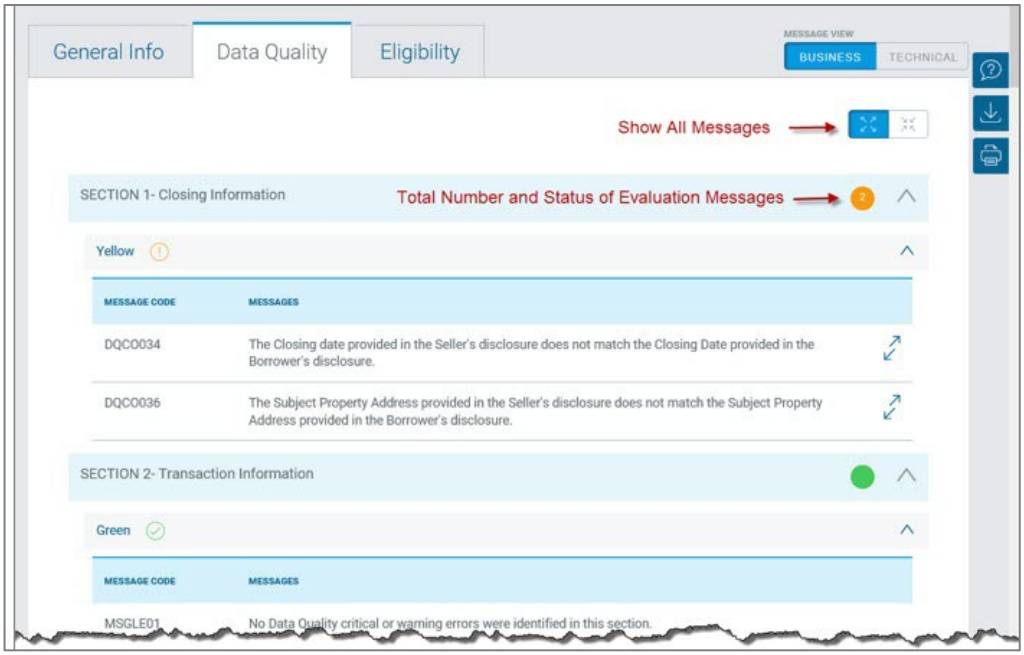
4. Click **Print** to launch browser print options.
5. Click **Close** to remain on the Loan Assessment Summary page.

How to View Data on the Loan Assessment Summary Page

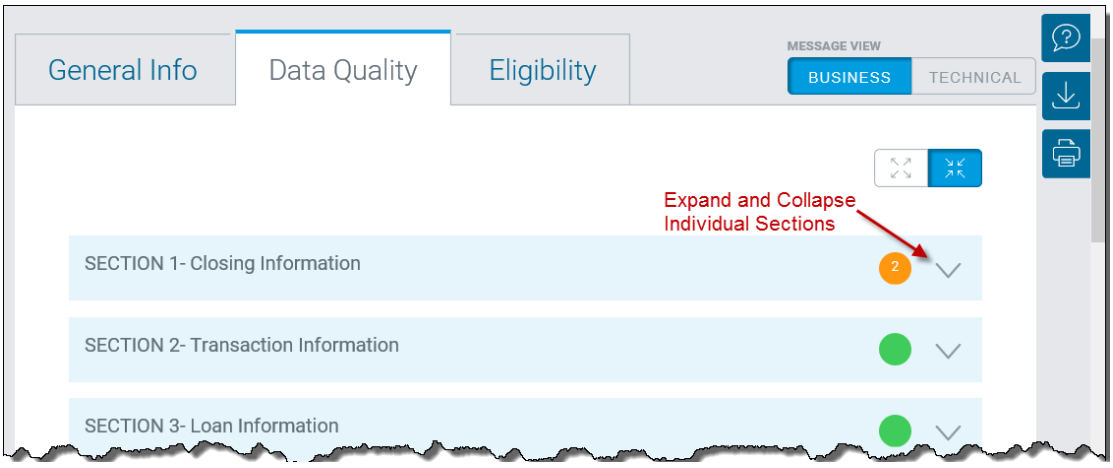
The default view for certain tabs is to show messages collapsed and hidden (e.g. Data Quality). Notice the Hide All icon is highlighted.



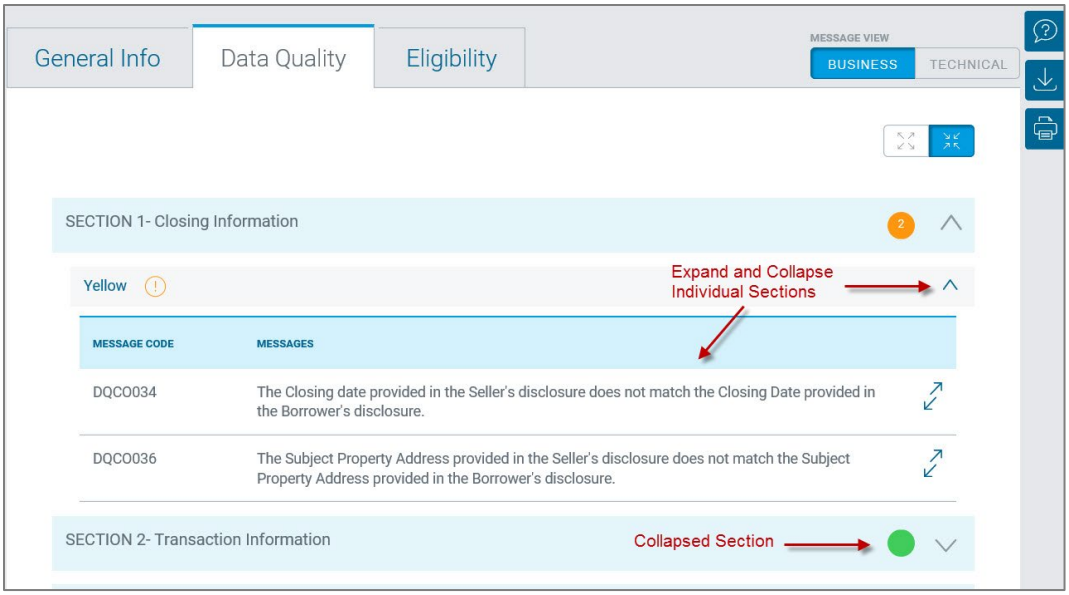
- Click the **Show All** icon to expand all sections and display all messages. Click the **Hide All** icon to collapse all sections and hide all messages. The total number and status of assessment messages are indicated for each section.



You may also expand content by clicking the arrow next to a section you want to view.



Click the arrow to expand and collapse individual sections.



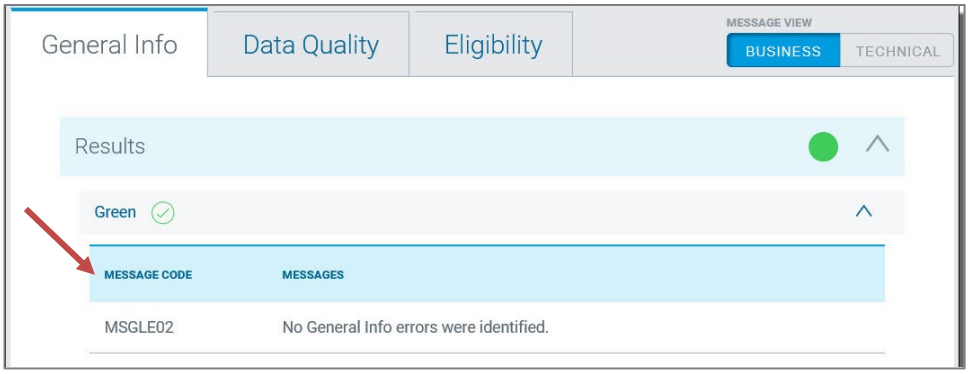
Message Codes: Messages and Calculations/Formulas not Regulatory Advice

Message codes help to identify the type of warning or error message returned. Messages (including any displayed or embedded calculations and/or formulas and associated results) do not constitute legal or regulatory advice, but rather seek to convey specific errors or discrepancies relating to a dataset's alignment with the UCD specification, or to certain Freddie Mac eligibility requirements. Neither the tool's messages nor any of its embedded calculations/formulas constitute legal or regulatory advice, and should not be construed or relied upon as such.

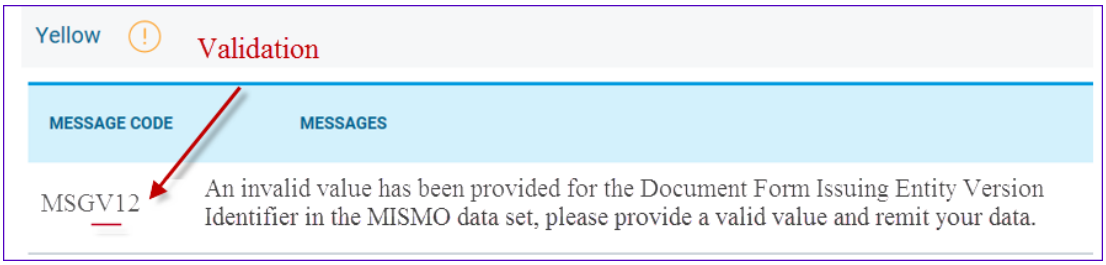
General Information Assessment Results

There are two types of error messages in the General Information section:

- General Information 'General' Assessment Message. General information messages are expanded by default. Messages will display in the General Information tab if the data is missing or not formatted correctly per the UCD file specification. Most General Information messages will display with a message code of MSGGLXXX.

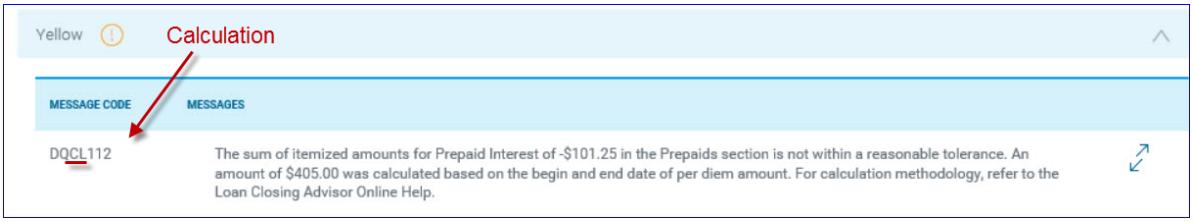


- General Information 'Validation' Message: This message will display in the General Information tab if the data is invalid per the UCD file specification. For example, if the field requires a numerical value however an alpha numerical value was delivered instead. The Message code will show a 'V' to indicate Validation Message. For example, MSGVXXX.

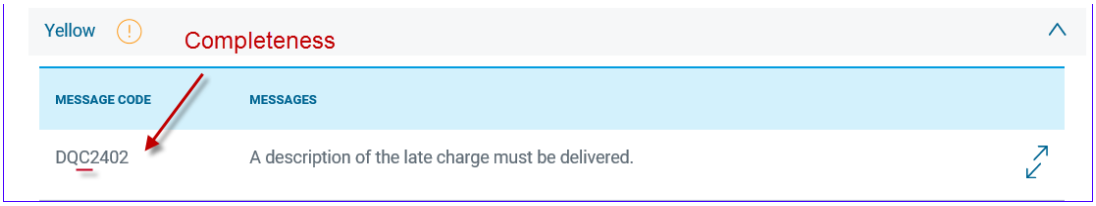


Data Quality Assessment Results

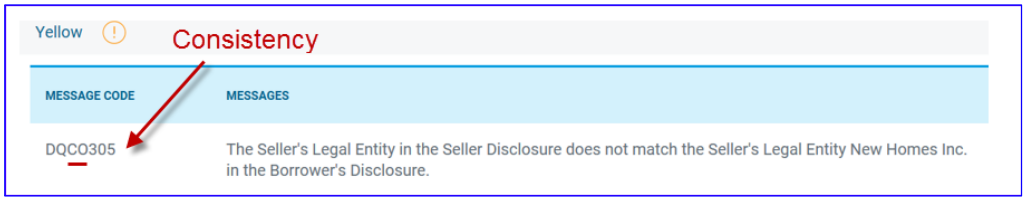
- Data Calculation message: This type of message will display when the tool calculates a value, based on the individual data points that make up a total, and that calculated total does not match the amount that is provided in the delivered file. The Message Code will show as DQCLXXX. DQCL stands for Data Quality Calculation.



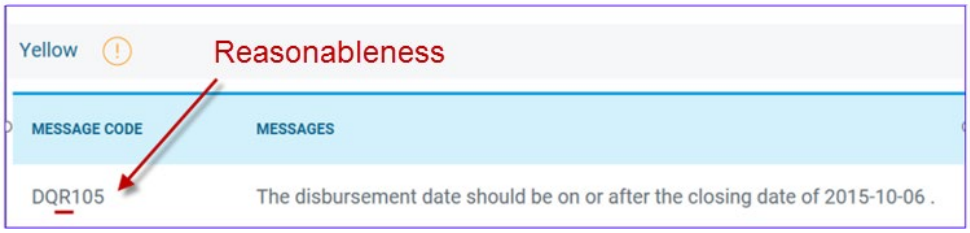
- Data Completeness message: This type of message will display when the tool determines that a data point that is required (or conditionally required) per the UCD specification has not been provided or when a data point that is not required has been incorrectly provided. The Message Code will show as DQCXXX. DQC stands for Data Quality Completeness.



- Data Consistency message: This type of message provides feedback when the same data element appears in different sections of the Closing Disclosure form but does not match. An example might be if the Principal and Interest in the Loan Terms Section is not consistent with the Principal and Interest in the projected Payments section. The Message Code will show as DQCOXXX. DQCO stands for Data Quality Consistency.

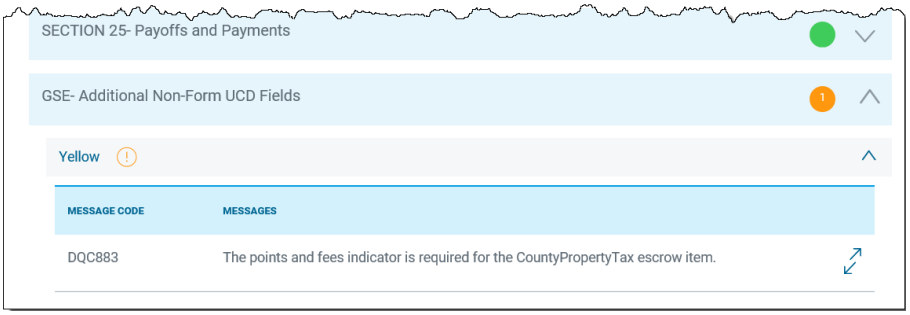


- Data Reasonableness message: This type of message displays when the value of the data point provided does not appear to be reasonable based on known information. For example, a loan amount of $1 would be categorized as not being reasonable and would trigger a review flag for the user. The Message Code will show as DQRXXX. DQR stands for Data Quality Reasonableness.

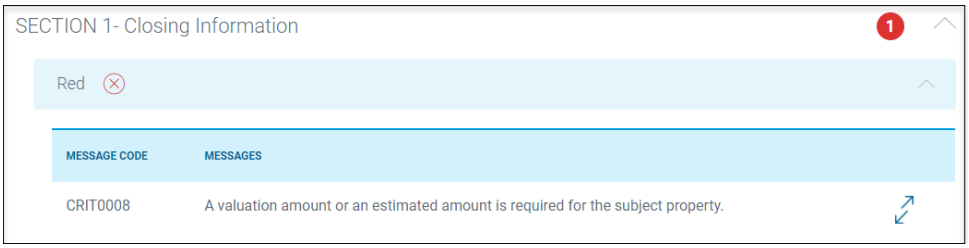


- Data Validation message: This type of message will display if the data provided is invalid per the UCD file specification. For example, the file contains an invalid enumeration. The Message Code will show as DQVXXX. DQV stands for Data Quality Validation.

- GSE- Additional Non-Form UCD Fields: This section provides messages specifically for additional data points required in the UCD that are not a part of the Closing Disclosure form.



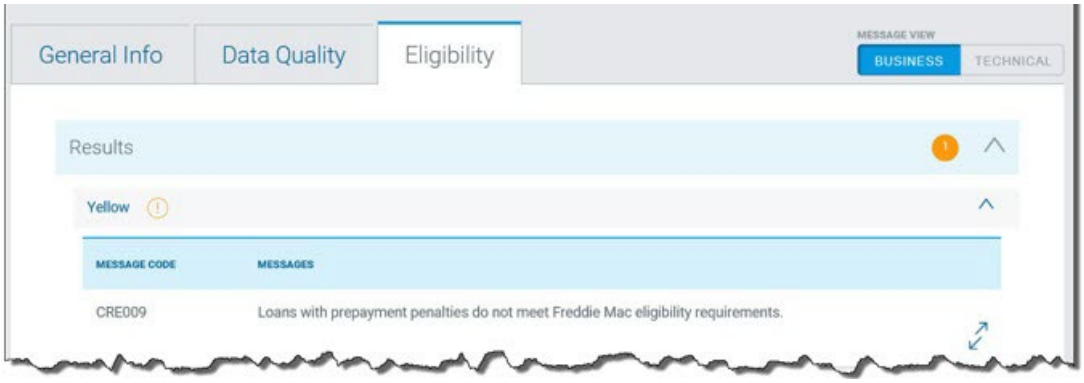
- Critical message: This type of message will display when a critical error is triggered because the data submitted to Loan Closing Advisor does not meet the requirements of the Uniform Closing Dataset.



Eligibility Assessment Results

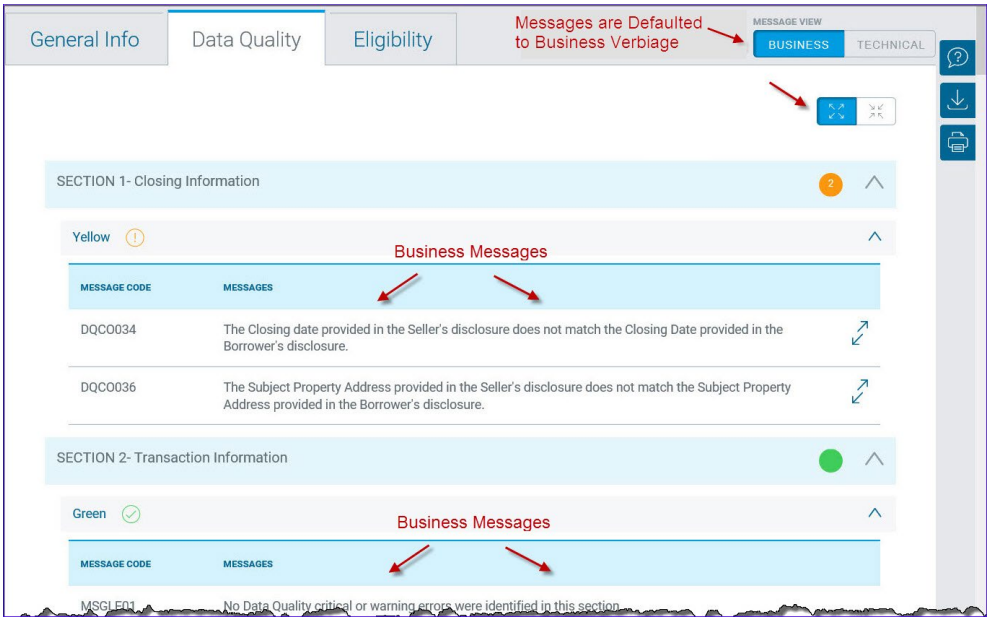
This section provides several checks completed by Loan Closing Advisor to validate conformity with some Freddie Mac eligibility guidelines utilizing only data provided in the UCD XML file. This allows you to perform eligibility checks earlier in the process to provide additional certainty as to the quality of the data prior to delivery and submission to Loan Selling Advisor®.

- Eligibility Message Code: This type of message will display when an informational or critical error is triggered when Loan Closing Advisor checks data conformity with some Freddie Mac eligibility guidelines when only utilizing data in the UCD XML file. The message code will show as CREXXX.



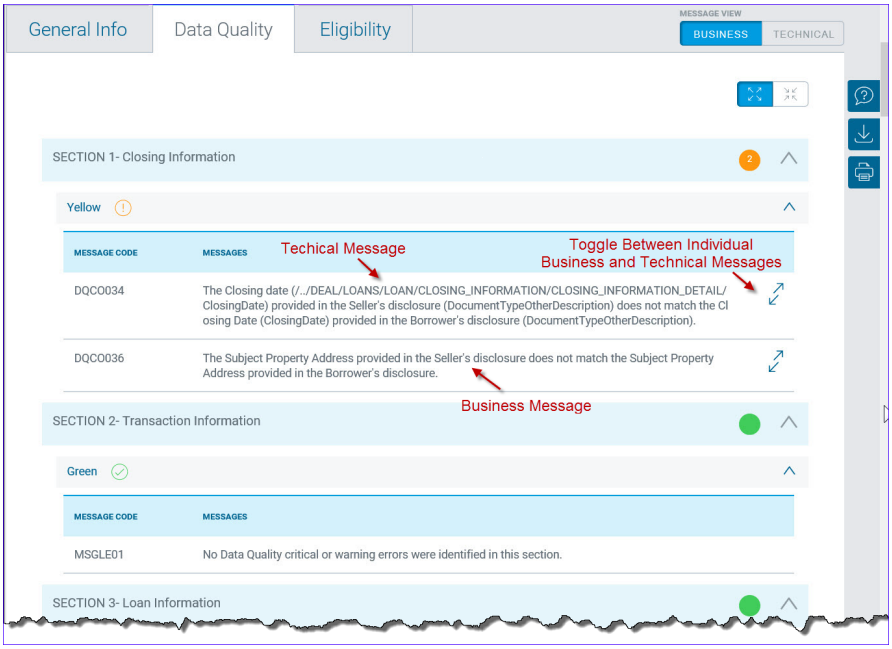
Business and Technical Messages

- Business Messages: Warning and error messages default to business messages designed to be clear and concise, and easily understood by the user. The Loan Assessment Summary will default to show all messages in business format as illustrated on the next page.



- Technical messages provide the XML data points and xpaths to assist the user in quickly identifying data errors directly within the XML file that may need correction. View all business and technical messages by clicking on the related button.

- Click the double arrows to the right of a message to toggle between individual business and technical messages.



Refer to *Chapter 4, Export,* on how to export results including applicable Business and Technical messages.

Introduction

The Export History page may be accessed from the top navigation bar by clicking **Export History.** You can export data in the following formats:

- CSV
- XLS
- XLSX
- XML

The Export History page allows you to check the export request status and select and download your export history. Use the table on the Export History page to check the progress and access your completed export files.

To download and export the file, select the appropriate Export File ID(s) and click **Download**. Each completed export file listed will automatically display for seven calendar days from the date created.

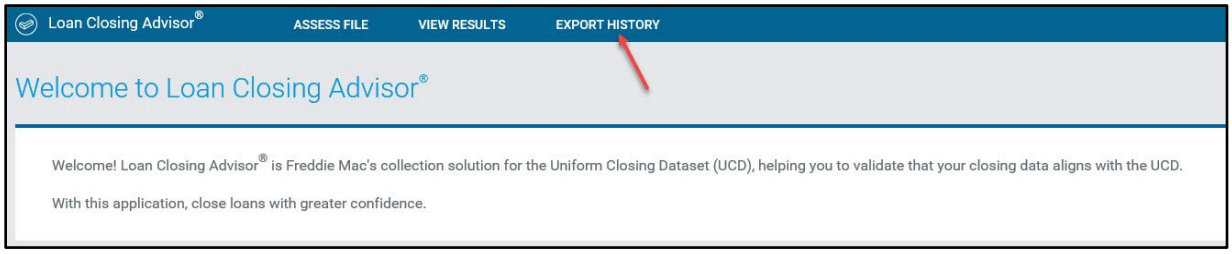
Use the **Status** column to determine if the export request is complete. Click **Refresh** to update the status of requests.

The following main topics will be addressed in this chapter:

- How to view and download Export History
- Export History Data Field Definitions

Export History

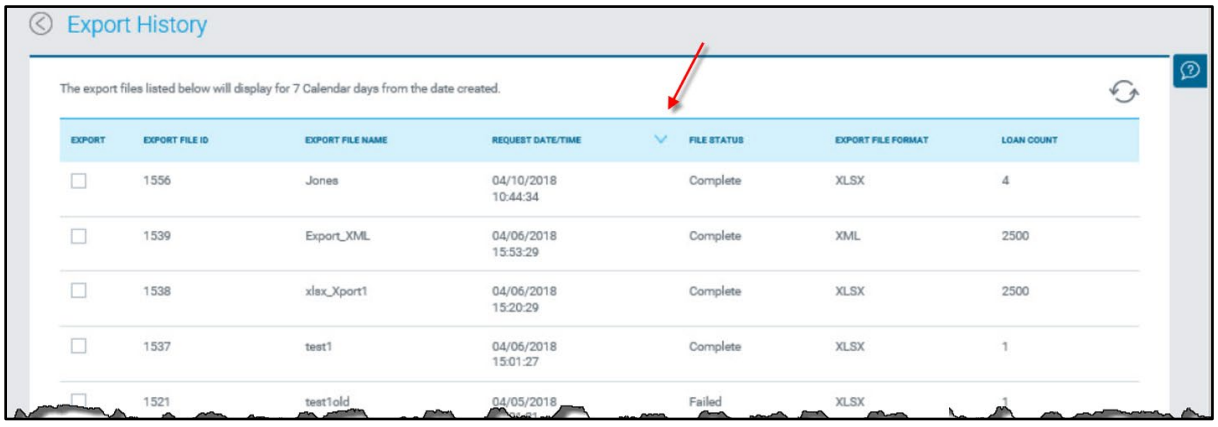
1. The Export History page allows you to check the export request status and select and download your export results. To get to the Export History screen, Click **Export History** from the top navigation bar.



2. The Export History page displays. Refer to Chapter 3, *View Results,* for information on how to create the Export file.

Sort a Column of Data

1. Sort a column of data by clicking on the column heading. An arrow will appear indicating the data sorting is in ascending or descending order.



Page Navigation

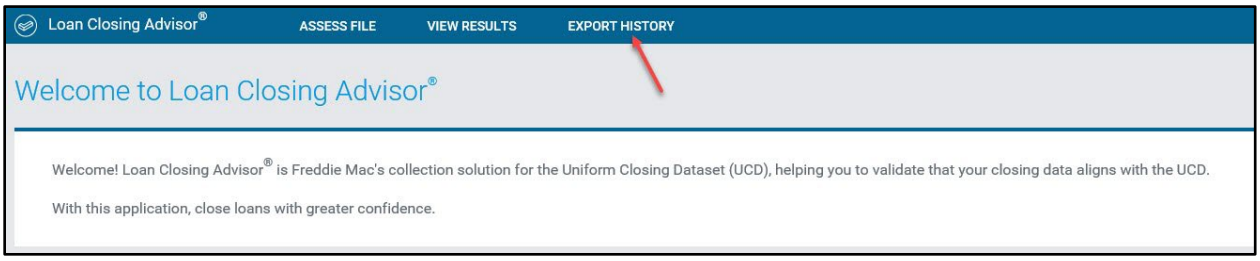
1. Use the page navigation feature to navigate through your results and display the number of records you want to view.

The default view displays 15 items per page, listed by Export File ID. Click on 15, 25, or 50 to display the number of items per page. Click the forward and backward arrows to either jump ahead or back by a single page or jump to the beginning and end of your results.

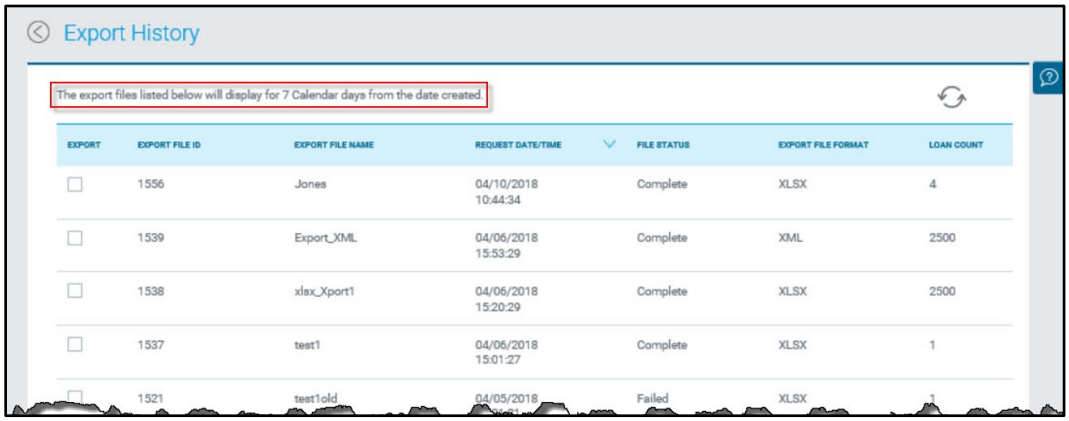
How to View and Download Export History

To view your detailed export results, follow the steps below:

1. Click **Export History** on the top navigation bar.



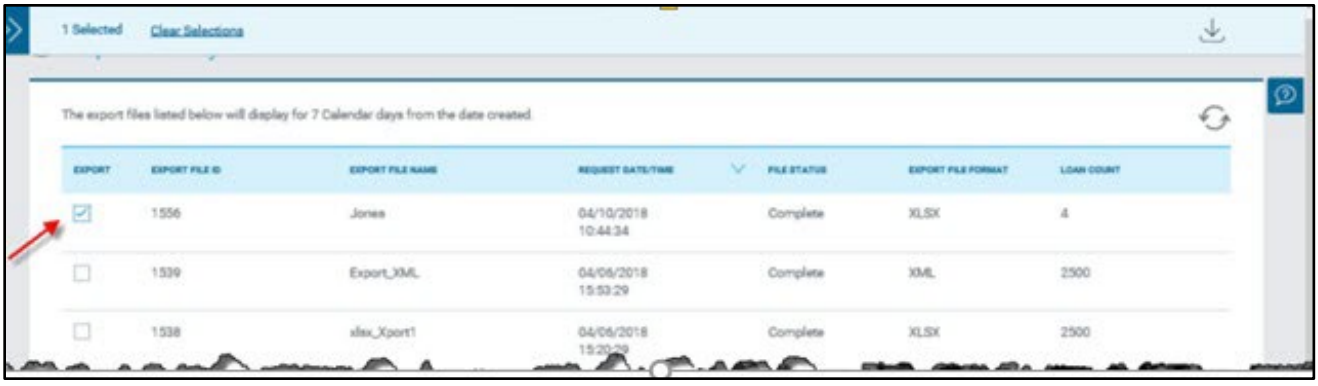
The Export History page displays. Each completed export file will display on the Export History screen for 7 calendar days from the date created.



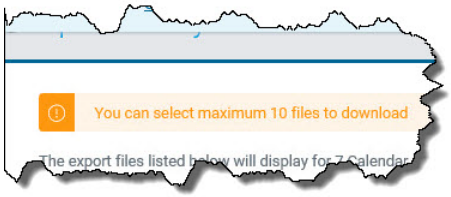
***Note**:* If you have no results to display, the following message will display.

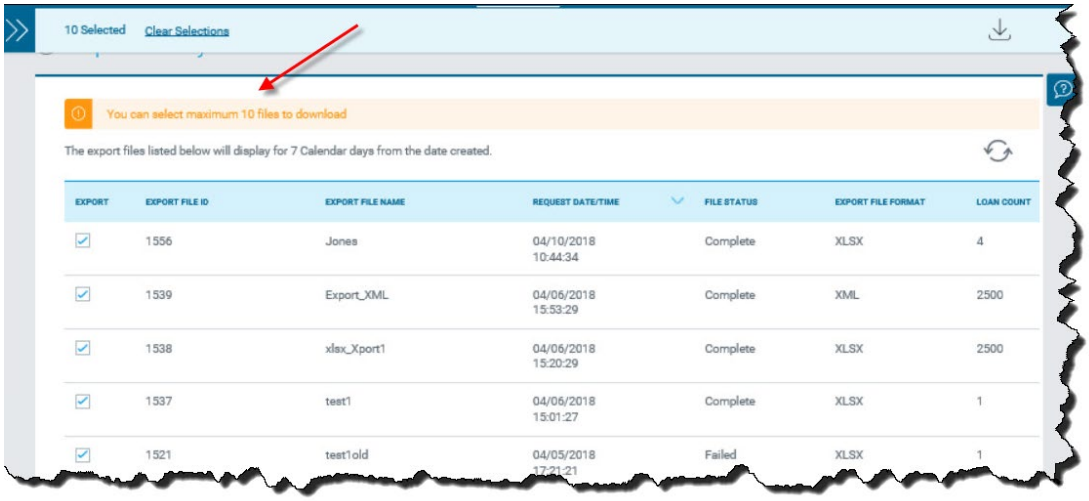
"No export files found during the last 7 calendar days."

2. In the **Export** column export file requests are listed in order with the most recent request at the top of the list. Export files are available for download when the File Status is **Complete**. Select the file(s) you want to download by clicking the check box for a file with a Complete File Status. A toolbar will then display at the top of the page indicating the number of files selected. To deselect the file(s) chosen, click the **Clear Selections** hyperlink. The selected transactions and the toolbar will be removed.

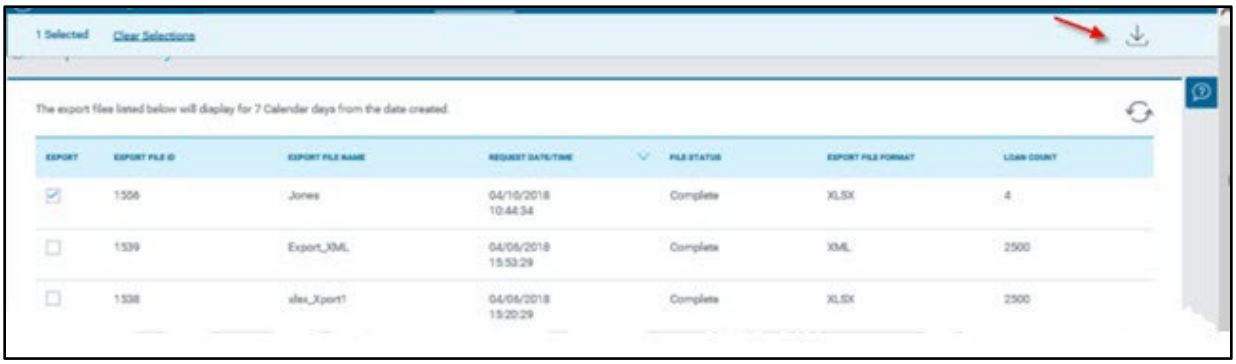


Note: You may only select 10 Export Files at a time to download. If you select more than 10 files to download, an error message will appear. Click **Refresh** to clear selected files then select up to 10 export files to download.





3. Once you have selected the files to download, click the download arrow.

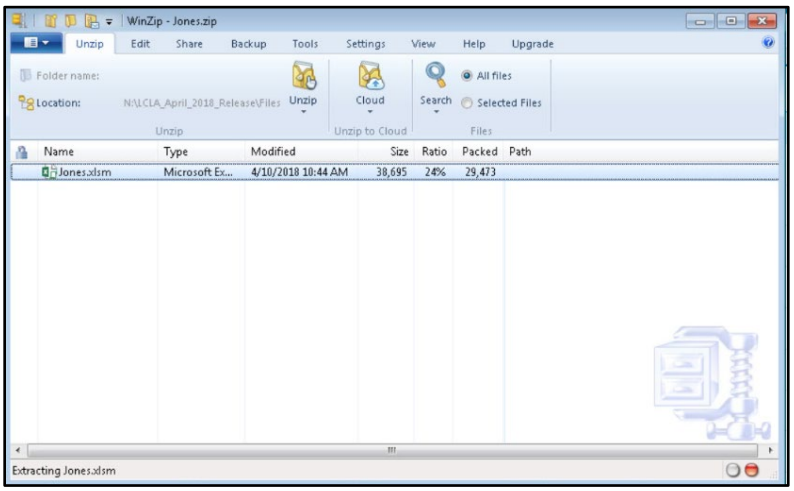


4. The following dialog box displays.

5. Select one of the following:

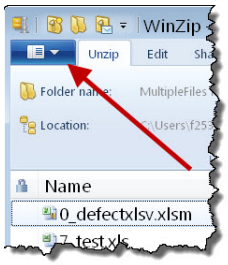
To...	Click...
Open the file	**Open**.
Save	**Save**: The download file name [or Multiple Files if more than one file is downloaded) with a defaulted file name format of **Multiple Files Day (Month DD) Time EDT.zip from las.frei.com**] is available. Save the file to a location you choose [i.e. your desktop or local area network (LAN)] **Save As**: A dialog box opens to allow you to customize the file name and save to a location you choose [i.e., your computer, laptop or local area network (LAN)] **Save and Open:** To save the defaulted file name, then open the file
Cancel	Cancel to remain on the Export History page and do nothing with the file.

For example, if you click **Open**, a WinZip Multiple Files window will display downloaded results.



6. Double click the file you want to download.

7. Click the file download icon to display additional options.

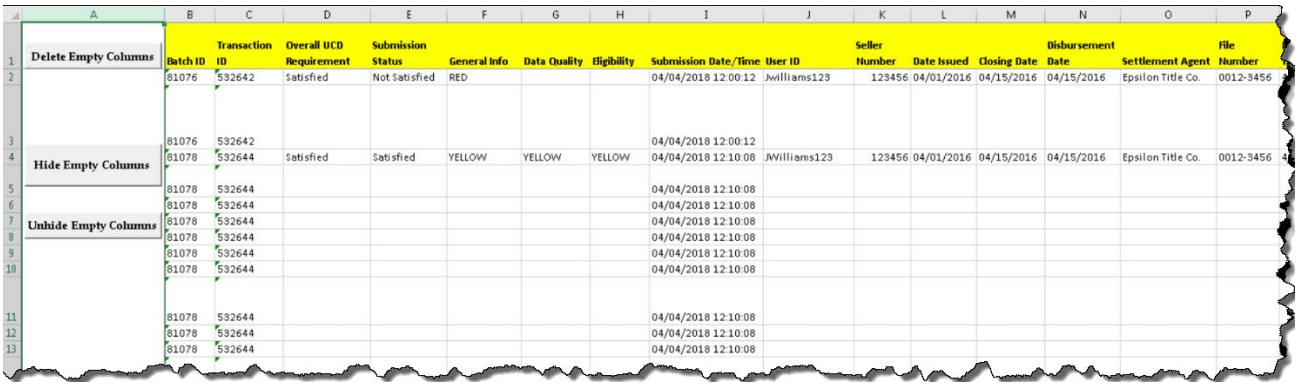


8. You can choose to save, open, view or print the results file.

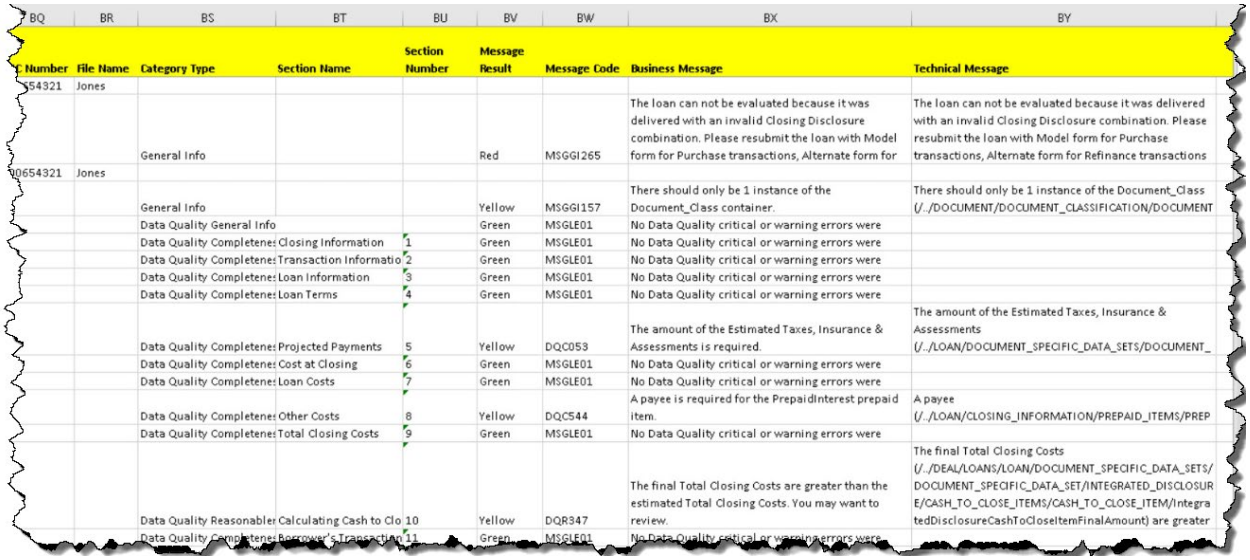
To...	Click...
Open the file	**Open from My PC**.
Save	**Save** or **Save As**.
Print	**Print**.

Viewing Downloaded Export Results

Following is an example of a report downloaded in Excel format:

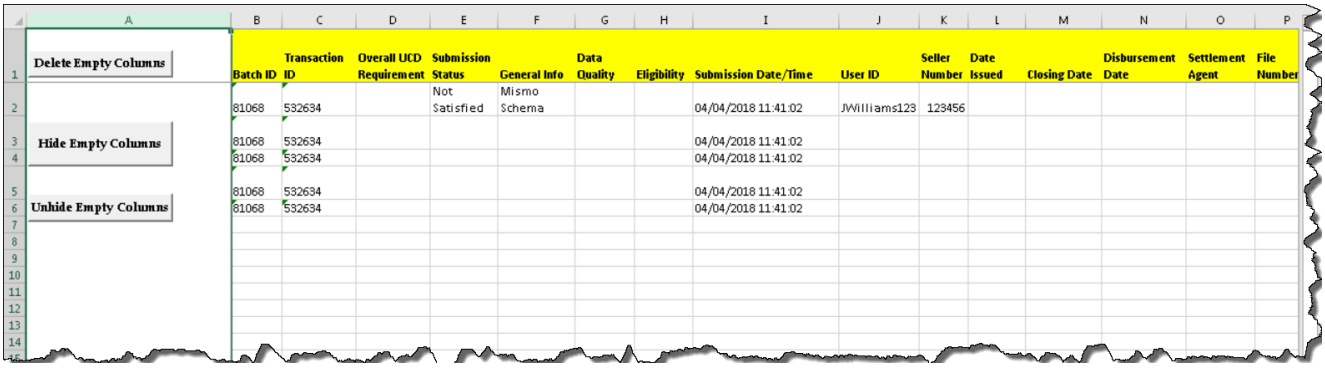


Batch ID	Transaction ID	Overall UCD Requirement	Submission Status	General Info	Data Quality	Eligibility	Submission Date/Time	User ID	Seller Number	Date Issued	Closing Date	Disbursement Date	Settlement Agent	File Number
81076	532642	Satisfied	Not Satisfied	RED			04/04/2018 12:00:12	Jwilliams123	123456	04/01/2016	04/15/2016	04/15/2016	Epsilon Title Co.	0012-3456
81076	532642						04/04/2018 12:00:12							
81078	532644	Satisfied	Satisfied	YELLOW	YELLOW	YELLOW	04/04/2018 12:10:08	JWilliams123	123456	04/01/2016	04/15/2016	04/15/2016	Epsilon Title Co.	0012-3456
81078	532644						04/04/2018 12:10:08							
81078	532644						04/04/2018 12:10:08							
81078	532644						04/04/2018 12:10:08							
81078	532644						04/04/2018 12:10:08							
81078	532644						04/04/2018 12:10:08							
81078	532644						04/04/2018 12:10:08							
81078	532644						04/04/2018 12:10:08							
81078	532644						04/04/2018 12:10:08							
81078	532644						04/04/2018 12:10:08							

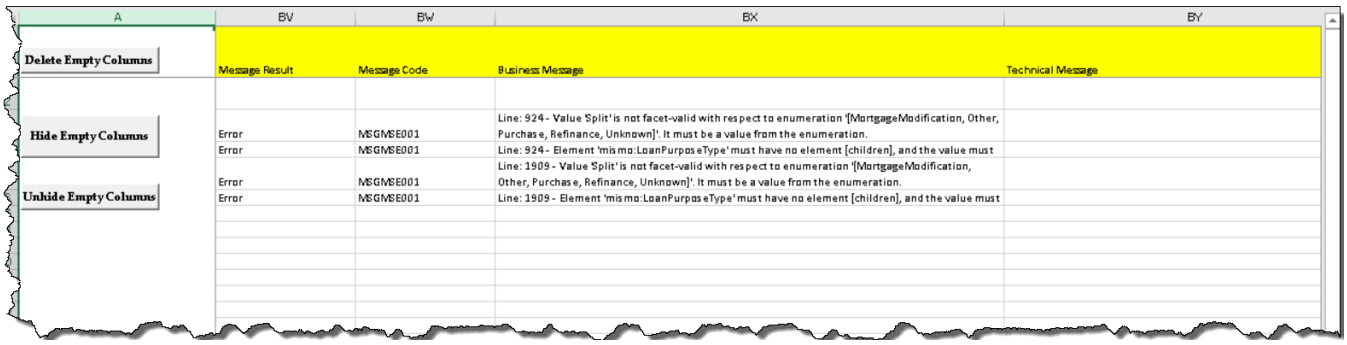


BQ	BR	BS	BT	BU	BV	BW	BX	BY
C Number	File Name	Category Type	Section Name	Section Number	Message Result	Message Code	Business Message	Technical Message
654321	Jones							
		General Info			Red	MSGGI265	The loan can not be evaluated because it was delivered with an invalid Closing Disclosure combination. Please resubmit the loan with Model form for Purchase transactions, Alternate form for	The loan can not be evaluated because it was delivered with an invalid Closing Disclosure combination. Please resubmit the loan with Model form for Purchase transactions, Alternate form for Refinance transactions
0654321	Jones							
		General Info			Yellow	MSGGI157	There should only be 1 instance of the Document_Class container.	There should only be 1 instance of the Document_Class (/../DOCUMENT/DOCUMENT_CLASSIFICATION/DOCUMENT
		Data Quality General Info			Green	MSGLE01	No Data Quality critical or warning errors were	
		Data Quality Completene	Closing Information	1	Green	MSGLE01	No Data Quality critical or warning errors were	
		Data Quality Completene	Transaction Informatio	2	Green	MSGLE01	No Data Quality critical or warning errors were	
		Data Quality Completene	Loan Information	3	Green	MSGLE01	No Data Quality critical or warning errors were	
		Data Quality Completene	Loan Terms	4	Green	MSGLE01	No Data Quality critical or warning errors were	
		Data Quality Completene	Projected Payments	5	Yellow	DQC053	The amount of the Estimated Taxes, Insurance & Assessments is required.	The amount of the Estimated Taxes, Insurance & Assessments (/../LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_
		Data Quality Completene	Cost at Closing	6	Green	MSGLE01	No Data Quality critical or warning errors were	
		Data Quality Completene	Loan Costs	7	Green	MSGLE01	No Data Quality critical or warning errors were	
		Data Quality Completene	Other Costs	8	Yellow	DQC544	A payee is required for the PrepaidInterest prepaid item.	A payee (/../LOAN/CLOSING_INFORMATION/PREPAID_ITEMS/PREP
		Data Quality Completene	Total Closing Costs	9	Green	MSGLE01	No Data Quality critical or warning errors were	
		Data Quality Reasonable	Calculating Cash to Clo	10	Yellow	DQR347	The final Total Closing Costs are greater than the estimated Total Closing Costs. You may want to review.	The final Total Closing Costs (/../DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM/IntegratedDisclosureCashToCloseItemFinalAmount) are greater
		Data Quality Completene	Borrower's Transaction	11	Green	MSGLE01	No Data Quality critical or warning errors were	

Following is an example of an Export File Including MISMO Schema Errors.



	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
1	Delete Empty Columns	Batch ID	Transaction ID	Overall UCD Requirement	Submission Status	General Info	Data Quality	Eligibility	Submission Date/Time	User ID	Seller Number	Date Issued	Closing Date	Disbursement Date	Settlement Agent	File Number
2		81068	532634		Not Satisfied	Mismo Schema			04/04/2018 11:41:02	JWilliams123	123456					
3	Hide Empty Columns	81068	532634						04/04/2018 11:41:02							
4		81068	532634						04/04/2018 11:41:02							
5		81068	532634						04/04/2018 11:41:02							
6	Unhide Empty Columns	81068	532634						04/04/2018 11:41:02							
7																
8																
9																
10																
11																
12																
13																
14																



	A	BV	BW	BX	BY
1	Delete Empty Columns	Message Result	Message Code	Business Message	Technical Message
2					
3	Hide Empty Columns	Error	MSGMSE001	Line: 924 - Value 'Split' is not facet-valid with respect to enumeration '[MortgageModification, Other, Purchase, Refinance, Unknown]'. It must be a value from the enumeration.	
4		Error	MSGMSE001	Line: 924 - Element 'mismo:LoanPurposeType' must have no element [children], and the value must	
5				Line: 1909 - Value 'Split' is not facet-valid with respect to enumeration '[MortgageModification,	
6	Unhide Empty Columns	Error	MSGMSE001	Other, Purchase, Refinance, Unknown]'. It must be a value from the enumeration.	
7		Error	MSGMSE001	Line: 1909 - Element 'mismo:LoanPurposeType' must have no element [children], and the value must	
8					
9					
10					
11					
12					
13					
14					

- Click **Delete Empty Columns** to delete any columns that do not have data and only display columns that have data in it.

Tip: Save the original file after downloading. Once deleted, you will not be able to bring the columns back.

- Click **Hide Empty Columns** to hide/not display empty columns of data.
- Click **Unhide Empty Columns** to display the empty columns (with no data in the columns) that have been hidden.

Export History Data Field Definitions

The table below contains the data field names on the Export History page and their associated definitions.

<table>
<tr><th>Data Field Name</th><th>Description</th></tr>
<tr><td>Export</td><td>Selected checkboxes indicate which export history request you want to download.
Note: A maximum of 10 results may be selected at a time. If you select more than 10, an error message will appear in red on the screen. Refresh the page and select up to 10 export files to download, open or save.</td></tr>
<tr><td>Export File ID</td><td>Unique identifier number assigned by the Loan Closing Advisor tool to the export file.</td></tr>
<tr><td>Export File Name</td><td>The name of the file the user gave to the export file at the time of the request.</td></tr>
<tr><td>Request Date/Time</td><td>The month, day, year and time in hours:minutes:seconds (hh:mm:ss) the export request was made based on military time (Eastern time zone).

Example: 04/04/2018 16:04:35</td></tr>
<tr><td>File Status</td><td>The status of your export request. The following statuses are available:
<table>
<tr><th>Status</th><th>Definition</th></tr>
<tr><td>Complete</td><td>Indicates the request has completed processing and is available for download.</td></tr>
<tr><td>Processing</td><td>Indicates the export file request is not yet complete. You can click on Refresh to see if the file status is Complete.</td></tr>
<tr><td>Failed</td><td>Indicates the request completed but failed to create an export file and is not available for download. If this is the File Status, make your request again or contact Customer Support Contact Center (800-FREDDIE).</td></tr>
</table>
</td></tr>
<tr><td>Export File Format</td><td>Indicates the type of file format that you specified when you created the export request. You may request the following formats: XLS, XLSX, XML and CSV.</td></tr>
<tr><td>Loan Count</td><td>Indicates the number of loans in the export request.</td></tr>
</table>

Export History Error Messages

If there is an error with the Export History selected, a message displays. The following is a list of messages that may appear with an explanation and, if applicable, a recommended action.

Message	Explanation/Recommended Action
No export files found during the last 7 calendar days.	Seller has not exported files to download irrespective of number of logins. Please export files before downloading.