

Loan Closing Advisor October 11, 2023 Release Notes

We're making updates to Loan Closing Advisor® feedback messages related to Uniform Closing Dataset (UCD) Critical Edits Phase 3B and the mortgage insurance (MI) company values. The following updates were implemented in the Loan Closing Advisor customer test environment (CTE) on September 29 and October 9 and in production on October 11.

UCD Phase 3B Messages Postponed

On October 11, 2023, the following UCD Phase 3B edit will have new warning message codes in Loan Closing Advisor. These edits will **not** transition to critical on November 6, 2023.

Section Name	Data Point Name	Old Message Code	New Message Code	Feedback Message
B. Services Borrower Did Not Shop For	FeeType	DQC1331 CRIT0102	DQC1531	A valid fee is required for the Paid By amount of ""+%Fee Actual Payment Amount (Subject Loan: UCD)%+" paid to ""+%Full Name (Subject Loan: Fee Information: UCD)%+" in the ""+"ServicesBorrowerDidNotShopFor" section.
C. Services Borrower Did Shop For	FeeType	DQC1331 CRIT0102	DQC1532	A valid fee is required for the Paid By amount of ""+%Fee Actual Payment Amount (Subject Loan: UCD)%+" paid to ""+%Full Name (Subject Loan: Fee Information: UCD)%+" in the ""+"ServicesBorrowerDidShopFor" section.
E. Taxes And Other Government Fees	FeeType	DQC2987 CRIT0145	DQC2987*	UCD File Error: /FEE/FEE_DETAIL/FeeType = 'RecordingFeeForDeed' or 'RecordingFeeForMortgage' each may be delivered only once.
E. Taxes And Other Government Fees	FeeType	DQC2973 CRIT0113	DQC2973*	UCD File Error: /FEE/FEE_DETAIL/FeeType = 'RecordingFeeTotal' may be delivered only once.
H. Other	FeeType	DQC1332 CRIT0103	DQC1631	A valid fee is required for the Paid By amount of ""+%Fee Actual Payment Amount (Subject Loan: UCD)%+" paid to ""+%Full Name (Subject Loan: Fee Information: UCD)%+" in the Other Costs section.

*Warning message code stays the same.

Mortgage Insurance Company Messages

On October 11, Loan Closing Advisor will be updated to remove the MI company name values: PMI, RMIC, Triad, CAHLIF and RMIC-NC. The warning edit logic will be updated for the following messages to include the MI company name values being removed:

Message Code	Message Text
DQV216	"The MI company name must not be "" + %MI Company Name Type (Subject Loan: UCD)% + ""."
DQV2021	"The 'Other' MI company name must be 'ArchMI', 'CAHLIF', 'Enact', 'MIF' or 'RMIC-NC' instead of "" + %MI Company Name Type Other Description (Subject Loan: UCD)% + ""."