Loan Closing Advisor ®

Freddie Mac SINGLE-FAMILY

May 1, 2023 Release Notes

Effective May 1, 2023, we're making updates to Loan Closing Advisor® feedback messages related to Uniform Closing Dataset (UCD) Critical Edit Phases 3A and 3B. The following updates will be implemented in Loan Closing Advisor production on May 1 and in the customer test environment on May 4. Refer to the joint GSE Critical Edits Mapping Document's *Revision Log* for changes to Phase 3A and 3B.

Loan Closing Advisor May 1 Release

UCD Critical Edits Phase 3A Updates

The following messages will remain warning edits and will NOT transition to critical on May 1, 2023, as part of UCD Critical Edits Phase 3A. These messages will transition to critical as part of Phase 3B.

Message Code	Message Text
DQC1314 CRIT0252	A valid Escrow item is required with the Paid By amount '+%Escrow Item Actual Payment Amount (Subject Loan: UCD)%+"'."
DQC1338 CRIT0106	"A Paid By amount is required for each item '"+%Fee Type (Subject Loan: UCD)%+"' in the '"+%Integrated Disclosure Section Type (Subject Loan: Fee Information: UCD)%+"' section. The amount may be '$0'."
DQC1354 CRIT0133	UCD File Error: At least one instance of FEE_PAYMENT is required for the item '"+%Fee Type (Subject Loan: UCD)%+"' (except when Fee Type = Loan Discount Points) in the '"+%Integrated Disclosure Section Type (Subject Loan: Fee Information: UCD)%+"' section."
DQC1355 CRIT0134	"UCD File Error: At least one instance of FEE_PAYMENT is required for the item '"+%Fee Type (Subject Loan: UCD)%+"' in the '"+%Integrated Disclosure Section Type (Subject Loan: Fee Information: UCD)%+"' section."
DQC1375 CRIT0146	UCD File Error: The FEE/FEE_PAYMENTS/FEE_PAYMENT container must not be delivered with a FEE/FEE_DETAIL/FeeTye of RecordingFeeForDeed OR RecordingFeeForMortgage
DQC2975 CRIT0115	"A FeeActualPaymentAmount is required for all fee types except 'RecordingFeeForMortgage' and 'RecordingFeeForDeed' in the TaxesAndOtherGovernmentFees section."

Text Message Updates

The following message text will be updated on May 1, 2023 for Phase 3A and 3B:

Message Code	Old Message Text	New Message Text
DQC502 CRIT0116	A FeeActualTotalAmount is required for a FeeType of 'RecordingFeeForDeed' in the TaxesAndOtherGovernmentFees section.	"If delivered, the total amount for Recording Fee (Deed) and Recording Fee (Mortgage) are required in the TaxesAndOtherGovernmentFees section."

DQC2911 CRIT0123	"UCD File Error: /FEE/FEE_PAYMENTS/FEE_PAYMENT/FeePayment PaidByType is required and must = one of 'Buyer', 'Lender' or 'ThirdParty' for LoanPurposeType = "Refinance" when FeeActualPaymentAmount is not "0" for the item '"+%Fee Type (Subject Loan: UCD)%+"' in the '"+%Integrated Disclosure Section Type (Subject Loan: Fee Information: UCD)%+"' section."	The Loan Discount Points line item must be provided in the Origination Charges section. If there are no discount points with this transaction, Loan Discount Points must be delivered with a Paid By Amount of '$0'.
DQC2921 CRIT0124	"The % of Loan Amount (Points) item must be delivered only once."	"The % of Loan Amount (Points) item must be provided only once."
DQC2975 CRIT0115	A FeeActualPaymentAmount is required for all fee types except 'RecordingFeeForMortgage' and 'RecordingFeeForDeed' in the TaxesAndOtherGovernmentFees section.	"A FeeActualPaymentAmount is required for all fee types except 'RecordingFeeForMortgage' and 'RecordingFeeForDeed' in the TaxesAndOtherGovernmentFees section."

The following message logic and text will be updated:

Message Code	Message Text
DQC2452 CRIT030	The Prepaid Interest item must be provided and delivered only once for each transaction. If prepaid interest is not part of the transaction, '$ per day' and Paid By amounts may be '$0'.

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