

Loan Closing Advisor® S2S Versions Retiring July 2021

Loan Closing Advisor S2S Versions 1.0 and 2.0 Retirement | updated May 21, 2021

Loan Closing Advisor System-to-System Versions 1.0 & 2.0 Retirement

Freddie Mac's Loan Closing Advisor® system-to-system (S2S) versions 1.0 and 2.0 are retiring **July 31, 2021**; to align with the July 31, 2021 Uniform Closing Dataset (UCD) critical edits implementation. The current version of Loan Closing Advisor S2S is version 3.0. If you're currently using S2S versions 1.0 or 2.0, you must transition to version 3.0 to receive and display the correct response from Loan Closing Advisor.

What specific changes are required?

Vendors and custom lenders must make the following changes to support version 3.0 of the Loan Closing Advisor S2S specification:

- Inclusion/Update of the *RequestVersion* and *ResponseVersion* in the request file.
 - The Loan Closing Advisor version used is based on the version specified in the *RequestVersion* and *ResponseVersion* data points within the request headers.

```
<sch:RequestVersion>3.0</sch:RequestVersion>  
<sch:ResponseVersion>3.0</sch:ResponseVersion>
```
- Implement the capability to accept two datapoints in the **response** file:
 - *UCDRequirementStatus* (added with version 2.0 in 2015)
 - *OverallUCDRequirementStatus* (added with version 2.1 in 2018)
- Implement the capability to display updated style sheets or PDF feedback certificates.
 - Freddie Mac requires three Loan Closing Advisor feedback certificates be supported and available to users:
 - Loan Assessment Summary
 - Feedback Certificate
 - Detailed Feedback Certificate
 - The Loan Closing Advisor feedback certificates are available in these formats:
 - XML response rendered through the stylesheets
 - Embedded within the response XML as Base64 PDF files
 - If your system creates the feedback certificates and the loan evaluation summary using the style sheets and stores as a PDF or HTML document, upgrading to a new version may be as simple as updating to the new style sheets.
 - If your system must render the XML through the style sheets each time the user views them, it may be beneficial to make use of Loan Closing Advisor's capability to return feedback certificates in PDF format with the response. Use of the PDF files is optional but recommended. PDF documents are returned when the optional **Document_Requests** container is included in the request file:

```
<sch:DOCUMENT_REQUESTS>  
  <sch:DOCUMENT_REQUEST_INDICATOR>True</sch:DOCUMENT_REQUEST_INDICATOR>  
</sch:DOCUMENT_REQUESTS>
```

```
<sch:DocumentName>SummaryFeedbackCertificate</sch:DocumentName>
<sch:DocumentMIMETypelIdentifier>application/pdf</sch:DocumentMIMETypelIdentifier>
</sch:DOCUMENT_REQUEST>
<sch:DOCUMENT_REQUEST>
  <sch:DocumentName>DetailFeedbackCertificate</sch:DocumentName>
  <sch:DocumentMIMETypelIdentifier>application/pdf</sch:DocumentMIMETypelIdentifier>
</sch:DOCUMENT_REQUEST>
</sch:DOCUMENT_REQUESTS>
```

When requested, the feedback certificates will be returned in the **Document_Objects** container and encoded in Base64. Once detached and decoded, these files can be stored and displayed as PDF files.

Next Steps

Review the latest [Loan Closing Advisor S2S v3.2 specification](#) closely and schedule the time and resources necessary to ensure your software is current before July 31, 2021. If you have any questions, please contact your software partner integration manager or strategy and integration representative for assistance.

Note: *This change is specific to the system to system (or B2B) integration to Loan Closing Advisor, Freddie Mac's UCD collection utility. The list of UCD critical edits published jointly by the GSEs is NOT affected by this change. No new data has been added to the UCD Delivery Specification v.1.5, nor have any elements been removed. The UCD Specification v1.5 is not changing.*