

Loan Closing Advisor[®] Feedback Message Updates

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Effective July 27, 2026, we're updating Loan Closing Advisor[®] with the following updates:

New Warning Feedback Messages

The following new warning messages will be added to Loan Closing Advisor to include reasonableness checks for data quality. These messages ensures that customers submit accurate amounts to avoid compliance validations. The messages are for both UCD v1.5 and v2.0.

UCD Version	Message Code	Message Text	Returns When:
V1.5 and V2.0	DQR1025	RegulationZTotalLoanAmount of \$<<RegZTotalLoanAmount>> cannot exceed NoteAmount of \$<<NoteAmount>>.	The Note Amount is less than Regulation Z Total Loan Amount.
V1.5 and V2.0	DQR1026	Note Amount of \$<<NoteAmount>> is greater than 109% of Regulation Z Total Loan Amount of \$<<109PercentRegZTotalLoanAmount>>.	Then Note Amount is greater than 109% of Regulation Z Total Loan Amount.