

# Loan Closing Advisor<sup>®</sup> Feedback Message Updates

PUBLIC

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Effective June 15, 2026, we're updating Loan Closing Advisor<sup>®</sup> we're making the following update:

## Removing Feedback Messages

The following messages related to the PartyRoleType datapoint, added to accommodate Uniform Closing Dataset (UCD) Phase 4 subsets, will be removed from UCD v1.5. Because Phase 4 will not be divided, these messages are no longer needed.

Message Code	Message Text
DQC4208 CRIT0529	PartyRoleType = 'MortgageBroker' is missing in the UCD XML file. One instance of this data point must be present when there is at least one instance of FEE_DETAIL/FeePaidToType = 'Broker' AND FEE_PAYMENT/FeeActualPaymentAmount is not Zero.
DQC4209 CRIT0530	RealEstateAgentType is missing for the legal entity in the UCD XML file for the PartyRoleType = 'RealEstateAgent'.
DQC4210 CRIT531	RealEstateAgentType is missing for the individual in the UCD XML file for the PartyRoleType = 'RealEstateAgent'.
DQC1068 CRIT0521	PartyRoleType = 'ClosingAgent' is missing in the UCD XML file. There must be at least one instance of PartyRoleType = 'ClosingAgent'.

The following message related to LoanPriceQuoteInterestRatePercent datapoint will be removed from UCD v1.5 Loan Closing Advisor customer test environment only. This message is not Loan Closing Advisor production.

Message Code	Message Text
CRIT0221	LoanPriceQuoteInterestRatePercent value is less than or equal to NoteRatePercent value. When ucd:FeeItem = 'LoanDiscountPoints' with a FeeTotalPercent not equal to '0', this data point must be greater than NoteRatePercent.

## Update Logic UCD v1.5 Messages

Updating the logic to no longer suppress messages from firing if address and party information is missing for "MortgageBroker" or "ClosingAgent" Party Role Type contacts for UCD v1.5.

Message Code	Message Text
DQC4351	AddressLineText is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'Borrower'.



DQC4352	AddressLineText is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'PropertySeller'.
DQC4354	AddressLineText is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'NotePayTo'.
DQC4355	AddressLineText is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'MortgageBroker'.
DQC1000	The Seller's Real Estate Broker's address is required for the Organization.
DQC999	The Borrower's Real Estate Broker's address is required for the Organization.
DQC4353	AddressLineText is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'ClosingAgent'.
DQC978	The Seller's address type is required for a purchase transaction.
DQC977	The " + %Party Role Type (Party: UCD)% + "'s address type is required.
DQC982	The Lender's address type is required for the Organization.
DQC984	The Mortgage Broker's address type is required for the Organization.
DQC987	The Seller's Real Estate Broker's address type is required for the Organization.
DQC986	The Borrower's Real Estate Broker's address type is required for the Organization.
DQC980	The Closing Agent's address type is required for the Organization.
DQC4357	CityName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'PropertySeller'.
DQC4356	CityName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'Borrower'.
DQC4359	CityName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'NotePayTo'.
DQC4360	CityName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'MortgageBroker'.
DQC1047	The city name of the Borrower's Real Estate Broker's address is required for the Organization.
DQC1048	The city name of the Seller's Real Estate Broker's address is required for the Organization.
DQC4358	CityName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'ClosingAgent'.
DQC4362	CountryCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'PropertySeller'.
DQC4361	CountryCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'Borrower'.
DQC4364	PostalCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'PropertySeller' and CountryCode = 'US' or 'CA'.
DQC4363	PostalCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'Borrower' and CountryCode = 'US' or 'CA'.
DQC1150	The postal code of the " + %Party Role Type (Party: UCD)% + "'s address should not appear when the country is not listed as Canada or United States.
DQC4366	PostalCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'NotePayTo'.
DQC4367	PostalCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'MortgageBroker'.
DQC4133	PostalCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = "' + %Party Role Type (Party: UCD)% + "' AND RealEstateAgentType = 'Selling'.
DQC4134	PostalCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = "' + %Party Role Type (Party: UCD)% + "' AND RealEstateAgentType = 'Listing'.
DQC4365	PostalCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'ClosingAgent'.
DQC4369	StateCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'PropertySeller' and CountryCode = 'US' or 'CA'.



DQC2056	The state code of the " + %Party Role Type (Party: UCD)% + "'s address should not appear when the country is not listed as Canada or United States.
DQC4368	StateCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'Borrower' and CountryCode = 'US' or 'CA'.
DQC4371	StateCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'NotePayTo'.
DQC4372	StateCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'MortgageBroker'.
DQC4137	StateCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = "'+%Party Role Type (Party: UCD)%+' AND RealEstateAgentType = 'Selling'.
DQC4138	StateCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = "'+%Party Role Type (Party: UCD)%+' AND RealEstateAgentType = 'Listing'.
DQC4370	StateCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'ClosingAgent'.
DQC4354	AddressLineText is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'NotePayTo'.
DQC4353	AddressLineText is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'ClosingAgent'.
DQC4355	AddressLineText is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'MortgageBroker'.
DQC4351	AddressLineText is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'Borrower'.
DQC4352	AddressLineText is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'PropertySeller'.
DQC4156	AddressLineText is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'RealEstateAgent' and RealEstateAgentType = 'Selling'.
DQC4155	AddressLineText is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'RealEstateAgent' and RealEstateAgentType = 'Listing'.
DQC4149	AddressType is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'PropertySeller'.
DQC4148	AddressType is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'Borrower'.
DQC4154	AddressType is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'ClosingAgent'.
DQC4150	AddressType is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'NotePayTo'.
DQC4151	AddressType is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'MortgageBroker'.
DQC4152	AddressType is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'RealEstateAgent' and RealEstateAgentType = 'Listing'.
DQC4153	AddressType is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'RealEstateAgent' and RealEstateAgentType = 'Selling'.
DQC4358	CityName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'ClosingAgent'.
DQC4357	CityName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'PropertySeller'.
DQC4356	CityName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'Borrower'.
DQC4359	CityName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'NotePayTo'.
DQC4360	CityName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'MortgageBroker'.
DQC4157	CityName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'RealEstateAgent' and RealEstateAgentType = 'Listing'.



DQC4158	CityName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'RealEstateAgent' and RealEstateAgentType = 'Selling'.
DQC4362	CountryCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'PropertySeller'.
DQC4361	CountryCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'Borrower'.
DQC4364	PostalCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'PropertySeller' and CountryCode = 'US' or 'CA'.
DQC4363	PostalCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'Borrower' and CountryCode = 'US' or 'CA'.
DQC4366	PostalCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'NotePayTo'.
DQC4367	PostalCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'MortgageBroker'.
DQC4134	PostalCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = ""+%Party Role Type (Party: UCD)%+" AND RealEstateAgentType = 'Listing'.
DQC4133	PostalCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = ""+%Party Role Type (Party: UCD)%+" AND RealEstateAgentType = 'Selling'.
DQC4365	PostalCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'ClosingAgent'.
DQC4369	StateCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'PropertySeller' and CountryCode = 'US' or 'CA'.
DQC4368	StateCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'Borrower' and CountryCode = 'US' or 'CA'.
DQC4371	StateCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'NotePayTo'.
DQC4372	StateCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'MortgageBroker'.
DQC4138	StateCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = ""+%Party Role Type (Party: UCD)%+" AND RealEstateAgentType = 'Listing'.
DQC4137	StateCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = ""+%Party Role Type (Party: UCD)%+" AND RealEstateAgentType = 'Selling'.
DQC4370	StateCode is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'ClosingAgent'.
DQC945	The Lender's email is required for the Individual Contact.
DQC947	The Mortgage Broker's email is required for the Individual Contact.
DQC955	The Lender's phone number is required for the Individual Contact.
DQC957	The Mortgage Broker's phone number is required for the Individual Contact.
DQC4373	FirstName is missing or blank in the UCD XML file for the PartyRoleType = 'Borrower'. This data point must be present when LastName is present.
DQC4377	FirstName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'NotePayTo'.
DQC4376	FirstName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'MortgageBroker'.
DQC4374	FirstName is missing or blank in the UCD XML file for the PartyRoleType = 'PropertySeller'. This data point must be present when LastName is present.
DQC4100	FirstName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'RealEstateAgent' AND RealEstateAgentType = 'Selling'.
DQC4101	FirstName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'RealEstateAgent' AND RealEstateAgentType = 'Listing'.
DQC4375	FirstName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'ClosingAgent'.
DQC4382	LastName and FullName cannot be in the same record of PARTY for PartyRoleType = 'Borrower'.



DQC4383	LastName and FullName cannot be in the same record of PARTY for PartyRoleType = 'PropertySeller'.
DQC4381	LEGAL_ENTITY_DETAIL/FullName is missing or blank in the UCD XML file. This data point must be present if PartyRoleType = 'PropertySeller' and INDIVIDUAL/NAME/LastName is not present.
DQC4380	LEGAL_ENTITY_DETAIL/FullName is missing or blank in the UCD XML file. This data point must be present if PartyRoleType = 'Borrower' and INDIVIDUAL/NAME/LastName is not present.
DQC4118	FullName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'NotePayTo'.
DQC4119	FullName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'MortgageBroker'.
DQC4121	FullName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = "RealEstateAgent" AND RealEstateAgentType = 'Selling'.
DQC4122	FullName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'RealEstateAgent' AND RealEstateAgentType = 'Listing'.
DQC4120	FullName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'ClosingAgent'.
DQC4378	LastName is missing or blank in the UCD XML file. This data point must be present if PartyRoleType = 'Borrower' AND LEGAL_ENTITY_DETAIL/FullName is not present.
DQC4379	LastName is missing or blank in the UCD XML file. This data point must be present if PartyRoleType = 'PropertySeller' AND LEGAL_ENTITY_DETAIL/FullName is not present.
DQC4112	LastName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'NotePayTo'.
DQC4115	LastName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'MortgageBroker'.
DQC4117	LastName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'RealEstateAgent' AND RealEstateAgentType = 'Listing'.
DQC4116	LastName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'RealEstateAgent' AND RealEstateAgentType = 'Selling'.
DQC4113	LastName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'ClosingAgent'.
DQC4104	PartyRoleType = 'LoanDeliveryFilePreparer' is missing from the UCD XML file. At least one instance of this data point must be present.
DQC4110	PartyRoleType = 'PropertySeller' is missing in the UCD XML file. There must be at least one instance of this data point when LoanPurposeType = 'Purchase'.
DQC1068	PartyRoleType = 'ClosingAgent' is missing in the UCD XML file. There must be at least one instance of PartyRoleType = 'ClosingAgent'.
DQC1069	PartyRoleType = 'NotePayTo' is missing in the UCD XML file. There must be at least one instance of PartyRoleType = 'NotePayTo'.
DQC4208	PartyRoleType = 'MortgageBroker' is missing in the UCD XML file. One instance of this data point must be present when there is at least one instance of FEE_DETAIL/FeePaidToType = 'Broker' AND FEE_PAYMENT/FeeActualPaymentAmount is not Zero.
DQC4107	PartyRoleType = 'Borrower' is missing in the UCD XML file. There must be at least one instance of PartyRoleType = 'Borrower'.
DQC4373	FirstName is missing or blank in the UCD XML file for the PartyRoleType = 'Borrower'. This data point must be present when LastName is present.
DQC4378	LastName is missing or blank in the UCD XML file. This data point must be present if PartyRoleType = 'Borrower' AND LEGAL_ENTITY_DETAIL/FullName is not present.
DQC4380	LEGAL_ENTITY_DETAIL/FullName is missing or blank in the UCD XML file. This data point must be present if PartyRoleType = 'Borrower' and INDIVIDUAL/NAME/LastName is not present.
DQC4375	FirstName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'ClosingAgent'.
DQC4113	LastName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'ClosingAgent'.
DQC4120	FullName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'ClosingAgent'.



DQC4172	The ContactPointEmailValue is required for PartyRoleType = 'RealEstateAgent' when RealEstateAgentType = 'Listing'.
DQC4166	The ContactPointEmailValue is required for PartyRoleType = 'ClosingAgent'.
DQC4165	The ContactPointEmailValue is required for PartyRoleType = 'RealEstateAgent' when RealEstateAgentType = 'Selling'.
DQC4163	The ContactPointEmailValue is required for PartyRoleType = 'NotePayTo'.
DQC4164	The ContactPointEmailValue is required for PartyRoleType = 'MortgageBroker'.
DQC4168	The ContactPointTelephoneValue is required for PartyRoleType = 'MortgageBroker'.
DQC4173	The ContactPointTelephoneValue is required for PartyRoleType = 'RealEstateAgent' when RealEstateAgentType = 'Listing'.
DQC4169	The ContactPointTelephoneValue is required for PartyRoleType = 'RealEstateAgent' when RealEstateAgentType = 'Selling'.
DQC4170	The ContactPointTelephoneValue is required for PartyRoleType = 'ClosingAgent'.
DQC4167	The ContactPointTelephoneValue is required for PartyRoleType = 'NotePayTo'.
DQC4382	LastName and FullName cannot be in the same record of PARTY for PartyRoleType = 'Borrower'.
DQC4383	LastName and FullName cannot be in the same record of PARTY for PartyRoleType = 'PropertySeller'.
DQC4119	FullName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'MortgageBroker'.
DQC4376	FirstName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'MortgageBroker'.
DQC4115	LastName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'MortgageBroker'.
DQC4112	LastName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'NotePayTo'.
DQC4377	FirstName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'NotePayTo'.
DQC4118	FullName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'NotePayTo'.
DQC4379	LastName is missing or blank in the UCD XML file. This data point must be present if PartyRoleType = 'PropertySeller' AND LEGAL_ENTITY_DETAIL/FullName is not present.
DQC4374	FirstName is missing or blank in the UCD XML file for the PartyRoleType = 'PropertySeller'. This data point must be present when LastName is present.
DQC4381	LEGAL_ENTITY_DETAIL/FullName is missing or blank in the UCD XML file. This data point must be present if PartyRoleType = 'PropertySeller' and INDIVIDUAL/NAME/LastName is not present.
DQC4121	FullName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'RealEstateAgent' AND RealEstateAgentType = 'Selling'.
DQC4122	FullName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'RealEstateAgent' AND RealEstateAgentType = 'Listing'.
DQC4116	LastName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'RealEstateAgent' AND RealEstateAgentType = 'Selling'.
DQC4101	FirstName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'RealEstateAgent' AND RealEstateAgentType = 'Listing'.
DQC4117	LastName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'RealEstateAgent' AND RealEstateAgentType = 'Listing'.
DQC4100	FirstName is missing or blank in the UCD XML file. This data point must be present when PartyRoleType = 'RealEstateAgent' AND RealEstateAgentType = 'Selling'.

Reference the [May Loan Closing Advisor Feedback Message document](#) for more information.