

Loan Closing Advisor August 8, 2023 Release Notes

Effective August 8, 2023, we're making updates to Loan Closing Advisor[®] feedback messages related to Uniform Closing Dataset (UCD) Critical Edits. The following updates will be implemented in the Loan Closing Advisor customer test environment (CTE) on August 1 and in production on August 8.

Edits and Related Messages to Remain Warnings

The following edits will remain warning edits in Loan Closing Advisor and will NOT transition to critical as part of Phase 3B as originally communicated.

Section	Data Points	Message Code	Message Text
E. Taxes And Other Government Fees	FeeActualPayment Amount	DQC1375 (CRIT0146 will be retired)	"UCD File Error: The FEE/FEE_PAYMENTS/FEE_PAYMENT container must not be delivered with a FEE/FEE_DETAIL/FeeType of RecordingFeeForDeed OR RecordingFeeForMortgage."
F. Prepays (Prepaid Interest)	FeePaidToTypeOtherDescription	DQC558 (CRIT0268 will be retired)	"A Fee Paid To Type Other Description should only be provided when Fee Paid To Type is 'Other'."
G. Initial Escrow Payment at Closing	FeePaidToTypeOtherDescription	DQC1307 (CRIT0268 will be retired)	"UCD File Error: /ESCROW_ITEM/ESCROW_ITEM_DETAIL/FeePaidToTypeOtherDescription should only be provided when FeePaidToType is 'Other'."

Replacing Edit and Message

In Section H. Other, we are combining the edit logic for FeePaymentPaidByType (DQC1339/CRIT0107) with the logic contained in FeeActualPaymentAmount (DQC1355/CRIT0134) to provide a more consistent message. DQC1355/CRIT0134 will be retired, and the combined logic will reside in the existing edit/message DQC1339/CRIT0107

Remove		Replace With	
Message Code	Message Text	Message Code	Message Text
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."	DQC1339 CRIT0107	"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'."

**DQC1355/CRIT0134 will be retired and no longer fire in Loan Closing Advisor.*

Modifying Edit Logic

We're modifying the critical edit logic for AutomatedUnderwritingSystemType (CRIT025) and AutomatedUnderwritingSystemTypeOtherDescription (CRIT026) which transitioned to critical in UCD Critical Edits Phase 1, so that the edit will evaluate every delivered instance of these data points in Loan Closing Advisor.

Data Points	Message Code	Message Text
AutomatedUnderwritingSystemType	CRIT025	The Automated Underwriting System type (AUS) is required and must be a valid enumeration.
AutomatedUnderwritingSystemTypeOtherDescription	CRIT026	The 'Other' Automated Underwriting System Type (AUS) is required and must be 'DecisionEngine', 'FirstMortgageCreditScore', 'GuaranteedUnderwritingSystem', 'LoanProductAdvisor' or 'UCD'.

Removing Messages

The following warning and critical edit and message for the data point supporting UCD Critical Edits Phase 3 Section H. Other is being removed:

Condition	Section	Data Point	Message Code	Message Text
Replaced with DQC1339 CRIT0107	H. Other	FeePaymentPaidByType FeeActualPaymentAmount	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."

