Loan Closing Advisor®

We're updating Loan Closing Advisor® feedback messages to help you prepare for the transition of critical edits for the Uniform Closing Dataset (UCD) Phase 3B Postponed and Phase 4 warning edits and for UCD v2.0 adoption.

Logic Update to Existing Feedback Messages

Effective March 9, 2026

The logic of the UCD Phase 1 critical message for the gse:LateChargeType datapoint will be updated in both UCD the v1.5 and v2.0 specifications:

Message Code	Message Text	Edit Fires When:
CRIT0016	A late charge type is required and must be a valid enumeration.	Must exist for all loans and be one of the following values: "FlatDollarAmount | NoLateCharges | PercentageOfDelinquentInterest | PercentageOfNetPayment | PercentageOfPrincipalBalance | PercentageOfTotalPayment | PercentOfPrincipalAndInterest"

Effective March 28, 2026

The logic for the following warning messages related to the gse:SequenceNumber datapoint will be updated for UCD v1.5:

Message Code	Message Text
DQV2012	A sequence number is required for the second payment period.
DQV2013	A sequence number is required for the third payment period.

Removing Feedback Messages

Effective March 9, 2026

The following warning messages will be removed from UCD v2.0:

Message Code	Message Text
CRIT0360	Multiple values for interest rate have been provided. Only one interest rate (either DisclosedFullyIndexedRatePercent or NoteRatePercent) must be delivered.

Message Code	Message Text
CRIT0361	Multiple values for interest rate have been provided. Only one interest rate (either DisclosedFullyIndexedRatePercent or NoteRatePercent) must be delivered.
CRIT0362	Multiple values for interest rate have been provided. Only one interest rate (either NoteRatePercent or Buydown Initial Effective Interest Rate Percent) must be delivered.
DQCL001	The delivered section summary total amount of " + %Integrated Disclosure Section Total Amount (Subject Loan: UCD) % + " in the Due from Borrower at Closing section does not match the calculated amount of " + %Calculated Due From Borrower At Closing% + ". For calculation methodology, refer to the Loan Closing Advisor Online Help.

Reference the Loan Closing Advisor Feedback Messages document for more information.