

# Loan Closing Advisor® Feedback Message Updates

PUBLIC

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Effective May 4, 2026, we're updating Loan Closing Advisor® with the following updates:

- Feedback message updates for both Uniform Closing Data (UCD) v1.5 and v2.0 for LoanPriceQuoteInterestRatePercent related messages, to include the phrase "When the Regulation Z Excluded Bona Fide Discount Points Indicator is 'true', the LoanPriceQuoteInterestRatePercent must be greater than the NoteRatePercent."
- Logic updates to change UCD enumeration "eRecordingFee" to "ERecordingFee" to match with the UCD v2.0 Specification.

## Updates to Existing Feedback Messages

Updating the message text for the following warning messages for UID 4.038- LoanPriceQuoteInterestRatePercent:

UCD Version	Message Code	Existing Message Text	New Message Text
V1.5	DQC3007	LoanPriceQuoteInterestRatePercent value is less than or equal to NoteRatePercent value. When FeeType = 'LoanDiscountPoints' with a FeeTotalPercent not equal to '0', this data point must be greater than NoteRatePercent.	LoanPriceQuoteInterestRatePercent value is less than or equal to NoteRatePercent value. When the RegulationZExcludedBonaFideDiscountPointIndicator is 'true', the LoanPriceQuoteInterestRatePercent must be greater than the NoteRatePercent.
V2.0	DQC3008	LoanPriceQuoteInterestRatePercent value is less than or equal to NoteRatePercent value. When ucd:FeeItem Type = 'LoanDiscountPoints' with a FeeTotalPercent not equal to '0', this data point must be greater than NoteRatePercent.	LoanPriceQuoteInterestRatePercent value is less than or equal to NoteRatePercent value. When the RegulationZExcludedBonaFideDiscountPointIndicator is 'true', the LoanPriceQuoteInterestRatePercent must be greater than the NoteRatePercent.

## Logic Updates for Existing Feedback Messages

Changes to the logic for critical and warning messages related to the UCD enumeration ERecordingFee:

Message Code	Message Text
CRIT0302	A valid fee is required for the Paid By amount of [Delivered Value] paid to [Delivered Value] in the 'OriginationCharges' section
CRIT0303	A valid fee is required for the Paid By amount of [Delivered Value] paid to [Delivered Value] in the 'TaxesAndOtherGovernmentFees' section."



<b>DQC01631</b>	"A valid fee is required for the Paid By amount of [Delivered Value] paid to [Delivered Value]' in the 'OtherCosts' section."
<b>DQC02988</b>	"A valid fee is required for the Paid By amount of [Delivered Value] paid to [Delivered Value]' in the [ServicesBorrowerDidShopFor/ServicesBorrowerDidNotShopFor' section."

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