

Loan Closing Advisor[®]

PUBLIC

November 24, 2025 Release Notes

We're updating Loan Closing Advisor[®] warning edit 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.

Message Code, Text and Logic Update to Existing Feedback Message

Effective November 24, the following change to the warning edit logic, message code and text for UID 8.082- IntegratedDisclosureSubsectionPaidByType will be implemented in both UCD v1.5 and v2.0:

Message Code	Message Text	Message Code	Message Text
V1.5		V2.0	
DQV114	The fee paid by type must be 'Buyer', 'Seller' or 'ThirdParty' instead of "" + %Integrated Disclosure Subsection Paid By Type (Subject Loan: UCD)% + "" for closing costs subtotal.	DQV961	IntegratedDisclosureSubsectionPaidByType must be 'Buyer' for IntegratedDisclosureSubsectionType equals 'ClosingCostsSubtotal'.

Logic Update to Existing Feedback Message

Effective November 24, the logic for the following warning message for UID 4.038- LoanPriceQuoteInterestRatePercent will be updated in both UCD v1.5 and v2.0:

UCD Version	Message Code	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.
V2.0	DQC3008	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.



Removing Feedback Messages

Effective November 24, the following warning messages will be removed from UCD v2.0:

Message Code	Message Text
DQV102	The section heading must not be "\"+%Integrated Disclosure Section Type (Subject Loan: Document Specific Data Set: UCD)%+\"".
DQV115	For a refinance transaction, the Closing Costs Subtotals must not be 'Seller-Paid'.
DQV2003	The Due from Borrower at Closing subsection must be 'ClosingCostsSubtotal' instead of "" + %Integrated Disclosure Subsection Type (Subject Loan: Document Specific Data Set: UCD)% + "".
DQV717	The Integrated Disclosure Section Summary container must not be provided more than twice for Closing Costs Subtotals.
DQV726	The Integrated Disclosure Subsection Payment container must not be provided more than 5 times for Closing Costs Subtotals.

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