

Loan Closing Advisor®

PUBLIC

October 27, 2025 Release Notes

We're updating Loan Closing Advisor® warning and critical 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. We're also removing certain messages.

Updates to Existing Feedback Messages

Effective October 27, the following updates to existing text messages for UCD v1.5 and v2.0 will be implemented in Loan Closing Advisor:

Message Code	Former Message Text	New Message Text
CRIT0090	Lender Credits must be delivered in the Total Closing Costs Section.	IntegratedDisclosureSubsectionType = "LenderCredits" is missing. This data point and value must be provided with IntegratedDisclosureSectionType = "TotalClosingCosts".
CRIT0093	The tolerance cure amount must be provided when the Lender Credits amount is not \$0.	LenderCreditToleranceCureAmount is missing. This data point must be provided when IntegratedDisclosureSubsectionType = "LenderCredits" and IntegratedDisclosureSubsectionPaymentAmount is not equal to "\$0".
CRIT0094	An amount must be provided for Lender Credits.	IntegratedDisclosureSubsectionPaymentAmount is missing for IntegratedDisclosureSubsectionType = "LenderCredits". This data point must be provided and may be "\$0".
DQC1560	The total amount of Total Closing Costs is not required for Lender Credits.	IntegratedDisclosureSectionTotalAmount for IntegratedDisclosureSectionType = "TotalClosingCosts" is not required when IntegratedDisclosureSubsectionType = "LenderCredits."
DQC629	The total Payoffs and Payments amount is required for a refinance loan.	IntegratedDisclosureSectionTotalAmount is required with IntegratedDisclosureSectionType = "PayoffsAndPayments".
DQC603	The heading for an amount of " + %Integrated Disclosure Section Total Amount (Subject Loan: UCD)% + " is required.	IntegratedDisclosureSectionType is missing. This data point with a valid enumeration must be provided with IntegratedDisclosureSectionTotalAmount = provided value.
DQC649	An indication of who paid the lender credits is required.	A Borrower-Paid payment amount At Closing is required for the Lender Credits subsection.



DQC1656	A Borrower-Paid payment amount Before Closing is required for the Loan Costs Subtotals subsection.	IntegratedDisclosureSubsectionPaymentAmount is missing for IntegratedDisclosureSubsectionPaymentTimingType = "AtClosing". This data point must be provided and be greater than or equal to "\$0" for IntegratedDisclosureSubsectionType = "LoanCostsSubtotal".
DQC1657	A Borrower-Paid payment amount At Closing is required for the Other Costs Subtotals subsection.	IntegratedDisclosureSubsectionPaymentAmount is missing for IntegratedDisclosureSubsectionPaymentTimingType = "AtClosing". This data point must be provided and be greater than or equal to "\$0" for IntegratedDisclosureSubsectionType = "OtherCostsSubtotal".
DQC1658	A Borrower-Paid payment amount Before Closing is required for the Other Costs Subtotals subsection.	IntegratedDisclosureSubsectionPaymentAmount is missing for IntegratedDisclosureSubsectionPaymentTimingType = "BeforeClosing". This data point must be provided and be greater than or equal to "\$0" for IntegratedDisclosureSubsectionType = "OtherCostsSubtotal".
DQC1650	The closing costs subtotal paid by the borrower at closing is required.	IntegratedDisclosureSubsectionPaymentAmount is missing for IntegratedDisclosureSubsectionPaymentTimingType = "AtClosing". This data point must be provided and be greater than or equal to "\$0" for IntegratedDisclosureSubsectionType = "ClosingCostsSubtotal".
DQC1651	The closing costs subtotal paid by the borrower before closing is required.	IntegratedDisclosureSubsectionPaymentAmount is missing for IntegratedDisclosureSubsectionPaymentTimingType = "BeforeClosing". This data point must be provided and be greater than or equal to "\$0" for IntegratedDisclosureSubsectionType = "ClosingCostsSubtotal".
DQC2107	A summary with the combination of Total Other Costs section and Other Costs Subtotal subsection is required.	IntegratedDisclosureSubsectionType = "OtherCostsSubtotal" is missing. This data point and value must be provided with IntegratedDisclosureSectionType = "TotalOtherCosts".
DQC140	The combination of the Total Loan Costs section and the Loan Costs Subtotal subsection is required.	IntegratedDisclosureSubsectionType = "LoanCostsSubtotal" is missing. This data point and value must be provided with IntegratedDisclosureSectionType = "TotalLoanCosts".



DQC150	The combination of the Total Closing Costs section and the Closing Costs Subtotal subsection is required.	IntegratedDisclosureSubsectionType = "ClosingCostsSubtotal" is missing. This data point and value must be provided with IntegratedDisclosureSectionType = "TotalClosingCosts".
---------------	---	--

Logic Update to Existing Feedback Messages

Effective October 27, the logic for critical messages CRIT0061 and CRIT0062 will be updated to include refinance transactions:

Message Code	Message Text
CRIT0061	The Due From Borrower at Closing section is required and the total amount must be greater than or equal to \$0.
CRIT0062	"The Paid Already By Or On Behalf Of Borrower At Closing section is required and the total amount must be greater than or equal to \$0."

Removing Feedback Messages

Effective October 27, the following critical and warning messages will be removed from Loan Closing Advisor for UCD v2.0:

Message Code	Message Text
DQV003	The unit type for the subject property address must not be "\"+%Address Unit Designator Type (Collateral: UCD)%+\"".
DQC112	A balloon payment amount should not be provided.
DQC113	A balloon payment amount is required.
DQC141	A summary of the Due From Borrower At Closing section is required for a purchase transaction.
DQC146	An indication of who paid the lender credits is required.
DQC147	IntegratedDisclosureSubsectionPaymentTimingType is missing. This data point with a valid value must be provided for IntegratedDisclosureSubsectionType = "LoanCostsSubtotal" .
DQC149	IntegratedDisclosureSubsectionPaymentTimingType is missing or invalid. This data point equal to "AtClosing" must be provided for IntegratedDisclosureSubsectionType = "LenderCredits" .
DQC155	The maximum loan balance due to negative amortization is required for Loan Terms section.
DQC156	The maximum loan balance due to negative amortization is not required for Loan Terms section.
DQC159	An indication of negative amortization type is required.
DQC160	An indication of negative amortization type is not required.
DQC161	The total number of months during which negative amortization is allowed is required in Loan Terms section.
DQC162	The total number of months during which negative amortization is allowed is not required in Loan Terms section.
DQC1652	The closing costs subtotal paid by the seller at closing is required.
DQC1653	The closing costs subtotal paid by the seller before closing is required.
DQC1654	A Third Party paid payment amount is required for the Closing Costs Subtotals subsection.
DQC1764	An indication of who paid the amount is required for the Other Costs Subtotal subsection.
DQC1781	An amount for the Seller-Paid payment At Closing is required.



DQC1783	An amount for the Seller-Paid payment Before Closing is required for the Closing Costs Subtotal subsection.
DQC1784	An amount for the Third Party paid payment is required for the Closing Costs Subtotal subsection.
DQC2102	A subsection payment amount is not required for the " + %Integrated Disclosure Section Type (Subject Loan: Document Specific Data Set: UCD)% + " section.
DQC2103	A subsection payment amount is not required for the " + %Integrated Disclosure Section Type (Subject Loan: Document Specific Data Set: UCD)% + " section.
DQC2104	A subsection payment amount is not required for the " + %Integrated Disclosure Section Type (Subject Loan: Document Specific Data Set: UCD)% + " section.
DQC2105	IntegratedDisclosureSubsectionPaidByType = "Buyer" is missing. This data point and value must be provided for IntegratedDisclosureSubsectionType = "LoanCostsSubtotal".
DQC2604	The Borrower paid closing cost less lender credits is required.
DQC2605	A summary with the combination of Due from Borrower at Closing and Closing Costs Subtotal subsection should not be delivered when lender credits is \$0.
DQC607	IntegratedDisclosureSubsectionPaymentTimingType is missing. This data point with a valid value must be provided for IntegratedDisclosureSubsectionType = "ClosingCostsSubtotal" .
DQC608	IntegratedDisclosureSubsectionPaidByType = "Buyer" is missing. This data point and value must be provided for IntegratedDisclosureSubsectionType = "ClosingCostsSubtotal".
DQC620	IntegratedDisclosureSubsectionPaymentTimingType is missing. This data point with a valid value must be provided for IntegratedDisclosureSubsectionType = "OtherCostsSubtotal" .
DQC640	The tolerance cure amount is only required for the Lender Credits subsection.
DQC648	IntegratedDisclosureSectionType equals "PayoffsAndPayments" must not be delivered when DocumentTypeOtherDescription equals "ClosingDisclosure:ModelForm" or DocumentTypeOtherDescription equals "ClosingDisclosure:BorrowerOnly"
DQC821	The valuation method for the subject property is required.
DQC823	A description of the valuation method for the subject property is required.
DQC824	A description must not be provided for the appraisal method type of \"+%Property Valuation Method Type (Collateral: UCD)%+\".
DQC825	A description for the 'Other' collateral asset is required.
DQC826	A description should not be provided for the collateral asset type of \"+%Asset Type (Collaterals: UCD)%+\" asset.
DQR413	The total number of months of negative amortization must be greater than 0.
DQR665	There should be no more than 5 'Other' descriptions for asset types.
DQR801	There should be no more than 5 'Other' asset types.
DQV001	The Uniform Collateral Data Portal web address must be 'https://www.uniformdataportal.com/VAMAuthUtility/login.aspx'.
DQV002	The valuation method type must not be \"+%Property Valuation Method Type (Collateral: UCD)%+\".
DQV005	The asset type must not be \"+%Asset Type (Collaterals: UCD)%+\".
DQV217	The amortization type must be 'PotentialNegativeAmortization' or 'ScheduledNegativeAmortization' instead of \"+%Negative Amortization Type (Subject Loan: UCD)%+\".
DQV592	The total months for the negative amortization must be less than 1000.
DQV654	The tolerance cure amount must not be provided when the Lender Credits amount is \$0.
DQV851	The balloon payment must be greater than or equal to \$0.
DQV958	The maximum negative amortization amount must be greater than or equal to \$0.
DQC4042* CRIT0402*	The UCD XML file has been delivered without MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION/DataVersionIdentifier. By the Mandate Date, DataVersionIdentifier = 'UCD2.0' must be present in the XML file.

*Message removed for both UCD v1.5 and v2.0.

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