

Loan Closing Advisor April 21, 2022 Release

Freddie Mac announced in the [Loan Closing Advisor® February 11 Release Notes](#) that the values provided for the required Qualified Mortgage (QM) datapoints would be checked for reasonableness in Loan Closing Advisor and were implemented on February 11, 2022 as warning edits and would transition to critical in the future. The revisions are noted in bold in the *New Feedback Message Column*.

The following edits and messages will transition to critical in Loan Closing Advisor effective April 21, 2022:

Unique ID	Data Point Name	Condition	Message Code	Old Feedback Message	New Feedback Message
4.038	LoanPriceQuoteInterestRatePercent	Where the value provided for LoanPriceQuoteInterestRatePercent = 0	CRIT0032	The mortgage loan interest rate for which the price quote is calculated is required.	The mortgage loan interest rate for which the Loan Price Quote is calculated is required and must be greater than 0% when the corresponding indicator is true.
7.088	RegulationZExcludedBonaFideDiscountPointsPercent	Where the value provided for RegulationZExcludedBonaFideDiscountPointsPercent = 0	CRIT0033	The Regulation Z excluded bona fide discount points are required when the corresponding indicator is true.	The Regulation Z Excluded Bona Fide Discount Points are required and must be greater than 0% when the corresponding indicator is true.
7.091	RegulationZTotalAffiliateFeesAmount	Where the value provided for RegulationZTotalAffiliateFeesAmount is less than 0	CRIT0034	The Regulation Z total affiliate fees amount is required.	The Regulation Z Total Affiliate Fees Amount is required and must be greater than or equal to \$0.

The edit revisions are important because inaccurate information provided in these datapoints may prevent a loan from being eligible for sale to Freddie Mac.