

# Loan Closing Advisor®

Release Notes | March 7, 2022

The following new messages were added to Loan Closing Advisor® effective March 7, 2022.

## Loan Closing Advisor® March 7, 2022 Release

The following warning messages have been added to the Eligibility feedback section of Loan Closing Advisor® to alert lenders that the Regulation Z Total Points And Fees Amount as a percentage of the Regulation Z Total Loan Amount is greater than the applicable 3% or 5% threshold and does not meet Freddie Mac requirements. These warnings are provided to allow lenders to correct data in the Uniform Closing Dataset (UCD) XML file prior to loan delivery.

Update Type	Message Code	Feedback Message
New	CRE202	The Regulation Z Total Points And Fees Amount is greater than 3% of the Regulation Z Total Loan Amount and indicates that the mortgage might not meet Freddie Mac requirements in connection with the Amended Senior Preferred Stock Purchase Agreement (PSPA) and Revised General Qualified Mortgage (QM) Rule. Verify that the data provided is accurate and, if not, correct the data in the UCD XML file and resubmit to Loan Closing Advisor prior to loan delivery in Loan Selling Advisor.
New	CRE203	The Regulation Z Total Points And Fees Amount is greater than 5% of the Regulation Z Total Loan and indicates that the mortgage might not be eligible for sale based on Non-Qualified Mortgage requirements. Verify that the data provided is accurate and, if not, correct the data in the UCD XML file and resubmit to Loan Closing Advisor prior to loan delivery in Loan Selling Advisor.

For more information, please see [Freddie Mac UCD web page](#).