Loan Closing Advisor ®

February 22, 2023 Release Notes
Updated 3/8/23

Loan Closing Advisor February 22, 2023 Release

Effective February 22, 2023, we're adding, removing and making updates to Loan Closing Advisor® feedback messages for Uniform Closing Dataset (UCD) Critical Edits Phase 3.

New Feedback Messages

These new feedback messages support the correction made to editing the value delivered for total recording fees and address an issue when a loan has an escrow account, but the account is not funded at closing.

Section Name	Data Point	Message Codes	Message Text
E. Taxes And Other Government Fees	FeeType	DQC2987 CRIT0145	UCD File Error: /FEE/FEE_DETAIL/FeeType = 'RecordingFeeForDeed' or 'RecordingFeeForMortgage' each may be delivered only once.
E. Taxes And Other Government Fees	FeeActualTotalAmount	DQC1375 CRIT0146	UCD File Error: The FEE/FEE_PAYMENTS/FEE_PAYMENT container must not be delivered with a FEE/FEE_DETAIL/FeeTye of RecordingFeeForDeed OR RecordingFeeForMortgage.
F. Initial Escrow Payment At Closing	EscrowItemActualPaymentAmount	DQC1313* CRIT0264	UCD File Error: At least one instance of ESCROW_ITEM_PAYMENT is required for the escrow item."
Any Section of the CD	FeeType IntergratedDisclosureType	DQC2953 CRIT0147	"The Prepaid Interest item must be provided for each transaction. '$ per day' and Paid By amounts may be '$0'."

* Message DQC1313(CRIT0264) replaces DQC1319(CRIT0265) in the Initial Escrow Payment at Closing section

Message Staying Warning

The following message, which fired when the signs EscrowMonthlyPaymentAmount and EscrowItemActualPaymentAmount did not match, will remain as a warning message and will NOT transition to critical on May 1, 2023:

Message Code	Message Text
DQC1343*	The value provided for escrow item '$ per month' is not consistent with the Paid By value(s)."

*CRIT0261 will not fire.

Updated Message Text

The following messages text will be updated to add clarity and make it easier to understand:

Message Code	Old Message Text	New Message Text
DQC2929 CRIT0120	"UCD File Error: Each instance of FEE with /FEE_DETAIL/FeeType = 'RecordingFeeForDeed' or 'RecordingFeeForMortage' must be delivered with FeeActualTotalAmount in the '"+%Integrated Disclosure Section Type (Subject Loan: Fee Information: UCD)%+"' section."	Either a RecordingFeeForDeed or RecordingFeeForMortgage must be delivered when FeeActualTotalAmount exists in the 'TaxesAndOtherGovernmentFees' section.
DQC1374 CRIT0119	A separate instance of FEE with /FEE_DETAIL/FeeType = 'RecordingFeeTotal' AND /FEE/FEE_PAYMENTS/FEE_PAYMENT/FeeActualPaymentAmount is required in IntegratedDisclosureSectionType = 'TaxesAndOtherGovernmentFees.	When FeeType = "RecordingFeeForDeed" or "RecordingFeeForMortgage," a separate instance of FEE with /FEE_DETAIL/FeeType = 'RecordingFeeTotal' is required.
DQC502 CRIT0116	"The total amount(s) for Recording Fee (Deed) and Recording Fee (Mortgage) are required in the TaxesAndOtherGovernmentFees section."	If delivered, the total amount for Recording Fee (Deed) and Recording Fee (Mortgage) are required in the TaxesAndOtherGovernmentFees section.
DQC2975 CRIT0115	"A FeeActualPaymentAmount is required for a fee type of 'RecordingFeeTotal' in the TaxesAndOtherGovernmentFees section."	A FeeActualPaymentAmount is required for all fee types except 'RecordingFeeForMortgage' and 'RecordingFeeForDeed' in the TaxesAndOtherGovernmentFees section.
DQC1317 CRIT0253	"UCD file error: /ESCROW_ITEM/ESCROW_ITEM_DETAIL/EscrowItemTypeOtherDescription = "BoroughPropertyTax" is required for EscrowItemType = 'Other'."	"UCD file error: /ESCROW_ITEM/ESCROW_ITEM_DETAIL/ EscrowItemTypeOtherDescription is required for EscrowItemType = 'Other'."

Removed Feedback Messages

The following warning and critical edits and messages are being removed:

Section Name	Data Point	Message Codes	Message Text
E. Taxes And Other Government Fees	FeeActualPaymentAmount	DQC1355 CRIT0134	"UCD File Error: At least one instance of FEE_PAYMENT is required for the item '"+%Fee Type (Subject Loan: UCD)%+"' in the '"+%Integrated Disclosure Section Type (Subject Loan: Fee Information: UCD)%+"' section."
E. Taxes And Other Government Fees	FeeType = "RecordingFeeForDeed" or	DQC2970 CRIT0118	/"UCD File Error: At least one instance of FEE with /FEE_DETAIL/FeeType = 'RecordingFeeForDeed' or

Section Name	Data Point	Message Codes	Message Text
	"RecordingFeeForMortgage"		'RecordingFeeForMortage' AND FeeActualTotalAmount must exist when a separate instance of FEE with /FEE_DETAIL/FeeType = 'RecordingFeeTotal' in the TaxesAndOtherGovernmentFees section."
E. Taxes And Other Government Fees	FeeActualTotalAmount	DQC2974 CRIT0114	The total amount(s) for Recording Fee (Deed) and Recording Fee (Mortgage) are required when the sum of all Paid By types is not '$0' in the TaxesAndOtherGovernmentFees Section."
E. Taxes And Other Government Fees	FeeActualPaymentAmount	DQC2976 CRIT0117	"The sum of the Recording Fee (Deed) and/or Recording Fee (Mortgage) amounts must equal the sum of the Paid By amounts in the Taxes And Other Government Fees Section."
F. Initial Escrow Payment At Closing	EscrowItemActualPaymentAmount	DQC1319* CRIT0265	"An escrow item and Paid By type are required in the Initial Escrow Payment at Closing section."
Multiple	FeeTypeOtherDescription	DQC1334	"A description is not required for the fee item with a fee amount of "+%Fee Actual Payment Amount (Subject Loan: UCD)%+" paid to '"+%Full Name (Subject Loan: Fee Information: UCD)%+"' in the '"+%Integrated Disclosure Section Type (Subject Loan: Fee Information: UCD)%+"' section."

* *Message DQC1313(CRIT0264) replaces DQC1319(CRIT0265) in the Initial Escrow Payment at Closing section*

Suppressed Warning Message for FeeType

The following warning message will not fire when the FeeType values "PowerOfAttorneyRecordingFee, RecordingFeeForAssignmentRecording, FeeForMunicipalLienCertificate, RecordingFeeForRelease, RecordingFeeForSubordination) are delivered with FeeActualTotalAmount:

Section Name	Data Point	Message Codes	Message Text
E. Taxes And Other Government Fees	FeeActualTotalAmount	DQC1362	A FeeActualTotalAmount is not required for the " + %Fee Type (Subject Loan: UCD)% + " in the TaxesAndOtherGovernmentFees Section.