Loan Quality Advisor® Feedback Message Updates

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UAD Message Updates

Effective 9/08/2025

We are adding new message and updating existing messages in Loan Quality Advisor to support the upcoming UAD mandate. The messages no longer refer to a form number and instead are specific to the property type. The existing messages that include reference to form numbers will be made inactive at a later date. For more information on the UAD updates, please visit the <u>UAD webpage</u>.

New Messages

Message Code	New Message Text	Loan Quality Advisor Message Matrix Tab
CN2740	This loan is not eligible for a Uniform Residential Appraisal Report (Desktop Appraisal - Single Family Property).	7- Collateral R&W Messages
CN2741	A Uniform Residential Appraisal Report (Hybrid Appraisal - Single Family Property) is the minimum appraisal required.	7- Collateral R&W Messages
CN2742	A Uniform Residential Appraisal Report (Hybrid Appraisal - Condominium Unit) is the minimum appraisal required.	7- Collateral R&W Messages
CN2743	The Seller is not eligible for collateral representation and warranty relief with an exterior appraisal report.	7- Collateral R&W Messages
CN2744	Based on the loan data and the appraisal submitted, the Project Legal Structure Type does not match. Correct the data and resubmit to be eligible for collateral representation and warranty relief.	7- Collateral R&W Messages
CN2745	The Seller is not eligible for collateral representation and warranty relief with a Manufactured Home appraisal report.	7- Collateral R&W Messages
CN2746	This loan is not eligible for a Uniform Residential Appraisal Report (Desktop Appraisal - Single Family Property).	7- Collateral R&W Messages



Updated: 4/15/2025

Message Code	New Message Text	Loan Quality Advisor Message Matrix Tab
CN2747	A Uniform Residential Appraisal Report (Hybrid Appraisal - Single Family Property) is the minimum appraisal required.	7- Collateral R&W Messages
CN2748	A Uniform Residential Appraisal Report (Hybrid Appraisal - Condominium Unit) is the minimum appraisal required.	7- Collateral R&W Messages

Revised Messages

The following messages are being updated for consistency when referring to appraisal forms.

Message Code	Existing Message Text	New Message Text	Loan Quality Advisor Message Matrix Tab
CN2372	Based on the property data report, an upgrade to a Uniform Residential Appraisal Report (Traditional Appraisal) is required.	Based on the property data report, an upgrade to a Uniform Residential Appraisal Report (Traditional Appraisal - Single Family Property) is required.	Feedback Certificate
CN2376	Based on the property data report, an upgrade to a Uniform Residential Appraisal Report (Traditional Appraisal – Condominium) is required.	Based on the property data report, an upgrade to a Uniform Residential Appraisal Report (Traditional Appraisal - Condominium Unit) is required.	Feedback Certificate
CN2379	Based on the property data report, an upgrade to a Uniform Residential Appraisal Report (Hybrid Appraisal) is required.	Based on the property data report, an upgrade to a Uniform Residential Appraisal Report (Hybrid Appraisal - Single Family Property) is required.	Feedback Certificate
CN2385	Based on the property data report, an upgrade to a Uniform Residential Appraisal Report (Hybrid Appraisal – Condominium) is required.	Based on the property data report, an upgrade to a Uniform Residential Appraisal Report (Hybrid Appraisal - Condominium Unit) is required.	Feedback Certificate

Updated: 4/15/2025