

Loan Product Advisor[®] (LPASM) Feedback Message Updates



ACE+ PDR Messages

To identify eligibility more clearly for collateral representation and warranty (R&W) relief, we've added new messages based on the property data report submission utilizing the [Uniform Property Dataset](#) to Beyond ACE (bACE) application programming interface (API).

Effective June 2, 2024

| Message Code | Original or Existing text (if applicable) | New Message Text | Feedback Certificate, Error Page | Purpose |
|--------------|---|---|----------------------------------|--|
| FPA0162 | N/A | Loan is eligible for collateral representation and warranty relief with a property data report (ACE+ PDR) through <<AppraisalWaiverExpirationDate>>. The submitted value estimate or purchase price is accepted as the value of the subject property; therefore, an appraisal is not required, and Seller will be relieved of representations and warranties related to value. Based on the property data submitted to bACE API, ensure that any required repairs and/or inspections are completed prior to delivery. | Feedback Certificate | Informational message that the loan is eligible for Collateral Rep and Warranty relief but Seller needs to ensure required repairs and/or inspections are completed prior to delivery. |
| FPA0163 | N/A | Based on the property data report, an upgrade to a Uniform Residential Appraisal Report (Traditional Appraisal – 2- to 4-unit property) is required. | Feedback Certificate | Actionable message indicating that a traditional appraisal is required. |
| FPA0109 | N/A | Based on the property data report, an upgrade to a Uniform Residential Appraisal Report (Traditional Appraisal) is required. | Feedback Certificate | Actionable message indicating that a traditional appraisal is required. |
| FPA0164 | N/A | Based on the property data report, an upgrade to a Uniform Residential Appraisal Report (Traditional Appraisal – Condominium) is required. | Feedback Certificate | Actionable message indicating that a traditional appraisal is required. |
| FPA0165 | N/A | Based on the property data report, an upgrade to a Uniform Residential Appraisal Report (Hybrid Appraisal) is required. | Feedback Certificate | Actionable message indicating that a minimum of a hybrid appraisal is required. |
| FPA0166 | N/A | Based on the property data report, an upgrade to a Uniform Residential Appraisal Report (Hybrid Appraisal – Condominium) is required. | Feedback Certificate | Actionable message indicating that a minimum of a hybrid appraisal is required. |
| FPA0167 | N/A | Loan is eligible for collateral representation and warranty relief with a property data report (ACE+ PDR) through | Feedback Certificate | Informational message that the loan is eligible for Collateral Rep and Warranty relief. |



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| | | <<AppraisalWaiverExpirationDate>>. The submitted value estimate or purchase price is accepted as the value of the subject property; therefore, an appraisal is not required, and Seller will be relieved of representations and warranties related to value. | | |
| FPA0168 | N/A | Unable to assess loan for property data report collateral representation and warranty relief at this time. Resubmit for an assessment. | Feedback Certificate | Actionable message indicating the system was unable to assess loan for Collateral Rep and Warranty and user should resubmit for an assessment. |
| FPA0169 | N/A | A property data report that matches the address was not found in bACE API. Submit PDR to bACE API or obtain an appraisal. | Feedback Certificate | Actionable message indicating that a property data report matching the address was not found. User should submit PDR to bACE API or obtain an appraisal. |
| FPA0170 | N/A | Based on the property data report, the property may have more than four units. Confirm the property meets property eligibility requirements. If the property is eligible, an upgrade to a Uniform Residential Appraisal report is required. | Feedback Certificate | Actionable message indicating that user should confirm if property meets eligibility and if so, a traditional appraisal is required. |
| FPA0171 | N/A | Based on property data report, the property contains more than one accessory dwelling unit. Confirm the property meets property eligibility requirements. If the property is eligible, an upgrade to a Uniform Residential Appraisal report is required. | Feedback Certificate | Actionable message indicating that user should confirm if property meets eligibility and if so, a traditional appraisal is required. |
| FPA0172 | N/A | The property data report must be submitted via the bACE API in order to be relieved of representations and warranties related to value. Loan is eligible for a property data report (ACE+ PDR) through <<AppraisalAlternativeEligibilityExpirationDate>>. | Feedback Certificate | Actionable message indicating that the property data report must be submitted via the bACE API to be relieved of representations and warranties related to value. |
| FPA0173 | N/A | Loan is eligible for collateral representation and warranty relief with a property data report (ACE+ PDR) through <<AppraisalWaiverExpirationDate>>. The submitted value estimate or purchase price is accepted as the value of the subject property; therefore, an appraisal is not required, | Feedback Certificate | Informational message that the loan is eligible for Collateral Rep and Warranty relief but Seller needs to review bACE API messages to ensure mortgage is eligible for sale to Freddie Mac. |



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| | | and Seller will be relieved of representations and warranties related to value. Based on the property data submitted to bACE API, review all bACE API messaging for additional feedback and ensure that the mortgage is eligible for sale to Freddie Mac. | | |
| FPA0020 | Loan is eligible for collateral representation and warranty relief with a property data report (ACE+ PDR) through ~Appraisal Waiver Expiration Date~. The submitted value estimate or purchase price is accepted as the value of the subject property; therefore, an appraisal is not required and Seller will be relieved of representations and warranties related to value. The loan must be delivered with Investor Feature Identifier J45 in Loan Selling Advisor. | NA | Feedback Certificate | This message is being retired. |

