

# Loan Quality Advisor<sup>®</sup> Feedback Message Updates



We've updated the effective dates for upcoming Loan Quality Advisor<sup>®</sup> feedback message enhancements. These updates include:

- The effective date for messages related to expanding eligibility for automated collateral evaluation (ACE) and ACE+ PDR (property data report) has been moved forward to **February 24, 2025**
- The effective date for Loan Product Advisor<sup>®</sup> (LPA<sup>®</sup>) Data Compare message updates is **February 10, 2025**

## ACE and ACE+ PDR Message Updates

Effective February 24, 2025 (change from March 24, 2025)

We're updating messaging in Loan Quality Advisor to support expanding access to our automated collateral evaluation (ACE) and ACE+ PDR (property data report) collateral valuation options as announced in *Single-Family Seller/Service Guide* (Guide) [Bulletin 2024-16](#).

As a result of this expansion, for purchase transactions, the maximum loan-to-value (LTV)/total LTV (TLTV) ratios permitted for:

- ACE will increase from 80% maximum LTV/TLTV ratios to 90% maximum LTV/TLTV ratios.
- ACE+ PDR will increase from 80% maximum LTV/TLTV ratios to the maximum LTV/TLTV ratios allowed for the associated mortgage offering.

These updates include the addition of one new message, the revision of one existing message and the retirement of four messages. The effective date was originally announced as March 24, 2025. However, **we've moved the effective date forward to February 24, 2025**, to allow Sellers and borrowers to take advantage of the expanded eligibility for these collateral valuation options sooner.

## New Message

Message Code	New Message Text	Loan Quality Advisor Message Matrix Tab
CN2526	Loan is not eligible for a property data report (ACE+ PDR) because the LTV or TLTV exceeds the maximum permitted LTV/TLTV ratio.	7

## Revised Message

Message Code	Existing Message Text	New Message Text	Loan Quality Advisor Message Matrix Tab
CN2965	Loan is not eligible for an appraisal waiver because the submitted TLTV of ~Combined LTV Ratio Percent~% cannot exceed 80% for a purchase transaction	Loan is not eligible for an appraisal waiver because the submitted TLTV of ~Combined LTV Ratio Percent~% cannot exceed 90% for a purchase transaction	7



## Inactive Messages

Message Code	Message Text
CN2317	Calculated TLTV must be less than or equal to 80%.
CN2380	Calculated TLTV must be less than or equal to 90%.
CN2381	Calculated TLTV must be less than or equal to 70%.
CN2382	Calculated TLTV must be less than or equal to 60%.

## LPA Data Compare Message Rewrite

Effective February 10, 2025

We previously announced that in Q1 2025 we were updating the Loan Product Advisor® (LPA®) Data Compare messages in Loan Quality Advisor to revise 113 messages to provide more consistent and actionable feedback. We're announcing the effective date for these updates as February 10, 2025. The updates include the following:

- LPA data points added for: Project Legal Structure Type, Construction Method Type and Attachment Type
- Acronyms expanded to remain compliant with standards
- Acronyms removed to remain compliant with standards
- Messages rewritten for consistency

## Revised Messages

Message Code	Existing Message Text	New Message Text	Loan Quality Advisor Message Matrix Tab
DC3900	The Project Legal Structure Type in LQA does not match the Property Category Type in Loan Product Advisor. Please review the data fields for accuracy.	The Project Legal Structure Type in Loan Quality Advisor does not match the Project Legal Structure Type in Loan Product Advisor. Please correct the data.	5
DC3901	The Project Legal Structure Type in LQA was not submitted, a data compare cannot be completed.	The Project Legal Structure Type in Loan Quality Advisor was not submitted; therefore, it does not match the Project Legal Structure Type in Loan Product Advisor. Please correct the data.	5
DC3902	The Property Type in Loan Product Advisor is blank; therefore, a data compare cannot be completed.	The Project Legal Structure Type in Loan Product Advisor was not submitted; therefore, it does not match the Project Legal Structure Type in Loan Quality Advisor. Please correct the data.	5
DC3903	The Project Legal Structure Type field in LQA does not match the Property Category Type field in Loan Product Advisor. Please review the data field for accuracy. If the Project Legal	The Project Legal Structure Type in Loan Quality Advisor does not match the Project Legal Structure Type in Loan Product Advisor. Please correct the data.	5

Message Code	Existing Message Text	New Message Text	Loan Quality Advisor Message Matrix Tab
	Structure Type in LQA is accurate, the loan should be resubmitted to Loan Product Advisor.		
DC4051	The Project Legal Structure Type submitted in LQA is not a valid value, a data compare cannot be completed for this field. Project Legal Structure Type valid values are "Condominium" or "Cooperative".	The Project Legal Structure Type submitted in Loan Quality Advisor is not a valid value; therefore, a data compare cannot be completed. Please correct the data.	5
DC3700	The Construction Method Type in LQA does not match the Property Category Type in Loan Product Advisor. Please review the data fields for accuracy. If the Construction Method Type in LQA is accurate, the loan should be resubmitted to Loan Product Advisor.	The Construction Method Type in Loan Quality Advisor does not match the Construction Method Type in Loan Product Advisor. Please correct the data.	5
DC3701	The Construction Method Type in LQA was not submitted, a data compare cannot be completed.	The Construction Method Type in Loan Quality Advisor was not submitted; therefore, it does not match the Construction Method Type in Loan Product Advisor. Please correct the data.	5
DC3702	The Property Type in Loan Product Advisor is blank; therefore, a data compare cannot be completed.	The Construction Method Type in Loan Product Advisor was not submitted; therefore, it does not match the Construction Method Type in Loan Quality Advisor. Please correct the data.	5
DC3703	The Construction Method Type cannot be compared because the data was not submitted in both LQA and Loan Product Advisor.	The Construction Method Type was not submitted in both Loan Quality Advisor and Loan Product Advisor. Please provide the data.	5
DC3704	The Property Type in Loan Product Advisor does not apply when the property is a condominium.	The property is a condominium in Loan Product Advisor; therefore, the Construction Method Type in Loan Quality Advisor is not applicable.	5
DC3705	The Property Type in Loan Product Advisor does not apply when the property is a 2-4 Unit.	The property is a 2-4 unit in Loan Product Advisor; therefore, the Construction Method Type in Loan Quality Advisor is not applicable.	5
DC3852	The Construction Method Type submitted in LQA is not a valid value, a data compare cannot be completed for this field. Construction Method Type valid values are "Manufactured" or "SiteBuilt".	The Construction Method Type submitted in Loan Quality Advisor is not a valid value; therefore, a data compare cannot be completed. Please correct the data.	5
DC3851	The Construction Method Type submitted in LQA is not a valid value, a data compare cannot be completed for this field.	The Construction Method Type submitted in Loan Quality Advisor is not a valid value; therefore, a data compare cannot be completed. Please correct the data.	5
DC3501	The Attachment Type in LQA was not submitted, a data compare cannot be completed.	The Attachment Type in Loan Quality Advisor was not submitted; therefore, it does not match the Attachment Type in Loan Product Advisor. Please correct the data.	5

<b>Message Code</b>	<b>Existing Message Text</b>	<b>New Message Text</b>	<b>Loan Quality Advisor Message Matrix Tab</b>
<b>DC3502</b>	The Property Type in Loan Product Advisor is blank; therefore, a data compare cannot be completed.	The Attachment Type in Loan Product Advisor was not submitted; therefore, it does not match the Attachment Type in Loan Quality Advisor. Please correct the data.	5
<b>DC3503</b>	The Attachment Type cannot be compared because the data was not submitted in both LQA and Loan Product Advisor.	The Attachment Type was not submitted in both Loan Quality Advisor and Loan Product Advisor. Please provide the data.	5
<b>DC3504</b>	The Attachment Type in LQA does not match the Property Category Type in Loan Product Advisor. Please review the data fields for accuracy. If the LQA Attachment Type is accurate, the loan should be resubmitted to Loan Product Advisor.	The Attachment Type in Loan Quality Advisor does not match the Attachment Type in Loan Product Advisor. Please correct the data.	5
<b>DC3505</b>	The Property Type in Loan Product Advisor does not apply when the property is a condominium.	The property is a condominium in Loan Product Advisor; therefore, the Attachment Type in Loan Quality Advisor is not applicable.	5
<b>DC3506</b>	The Property Type in Loan Product Advisor does not apply when the property is a 2-4 Unit.	The property is a 2-4 unit in Loan Product Advisor; therefore, the Attachment Type in Loan Quality Advisor is not applicable.	5
<b>DC3651</b>	The Attachment Type submitted in LQA is not a valid value, a data compare cannot be completed for this field. Attachment Type valid values are "Attached", "SemiDetached" or "Detached".	The Attachment Type submitted in Loan Quality Advisor is not a valid value; therefore, a data compare cannot be completed. Please correct the data.	5
<b>DC3003</b>	The Taxpayer Identifier Value in LQA was not submitted, a data compare cannot be completed.	The borrower Taxpayer Identifier Value in Loan Quality Advisor was not submitted; therefore, it does not match the Taxpayer Identifier Value in Loan Product Advisor. Please correct the data.	5
<b>DC3004</b>	The borrower(s)' Social Security Number field in Loan Product Advisor is blank; therefore, a data compare cannot be completed.	The borrower Taxpayer Identifier Value in Loan Product Advisor was not submitted; therefore, it does not match the Taxpayer Identifier Value in Loan Quality Advisor. Please correct the data.	5
<b>DC3005</b>	Taxpayer Identifier Value cannot be compared because the data was not submitted in both LQA and Loan Product Advisor.	The borrower Taxpayer Identifier Value was not submitted in both Loan Quality Advisor and Loan Product Advisor. Please provide the data.	5
<b>DC3001</b>	The number of borrower Taxpayer Identifier Values in LQA does not match the number of borrower SSNs in Loan Product Advisor; it appears a borrower Taxpayer Identifier Value has been added to the loan since the last Loan Product Advisor submission. Please review for accuracy. If the number of borrower Taxpayer Identifier Values in LQA is accurate, the loan should be resubmitted to Loan Product Advisor.	The number of borrower Taxpayer Identifier Value(s) in Loan Quality Advisor do not match the number of borrower Taxpayer Identifier Value(s) in Loan Product Advisor; it appears one or more borrower Taxpayer Identifier Value have been added to the loan since the last Loan Product Advisor submission. Please correct the data.	5

<b>Message Code</b>	<b>Existing Message Text</b>	<b>New Message Text</b>	<b>Loan Quality Advisor Message Matrix Tab</b>
<b>DC3002</b>	The number of borrower Taxpayer Identifier Values in LQA does not match the number of borrower SSNs in Loan Product Advisor; it appears a borrower Taxpayer Identifier Value has been removed from the loan since the last Loan Product Advisor submission. Please review for accuracy. If the number of borrower Taxpayer Identifier Values in LQA is accurate, the loan should be resubmitted to Loan Product Advisor.	The number of borrower Taxpayer Identifier Value(s) in Loan Quality Advisor do not match the number of borrower Taxpayer Identifier Value(s) in Loan Product Advisor; it appears one or more borrower Taxpayer Identifier Value have been removed from the loan since the last Loan Product Advisor submission. Please correct the data.	5
<b>DC3006</b>	The borrower Taxpayer Identifier Values are not the same borrower SSNs in Loan Product Advisor, which indicates a change in borrowers from the last Loan Product Advisor submission. If the borrower Taxpayer Identifier Values in LQA are accurate, the loan should be resubmitted to Loan Product Advisor.	The borrower Taxpayer Identifier Value(s) in Loan Quality Advisor do not match the borrower Taxpayer Identifier Value(s) in Loan Product Advisor; it appears there has been a change in borrowers since the last Loan Product Advisor submission. Please correct the data.	5
<b>DC3200</b>	The Taxpayer Identifier Type submitted in LQA is not a valid value; therefore, a data compare cannot be completed for this field.	The Taxpayer Identifier Type submitted in Loan Quality Advisor is not a valid value; therefore, a data compare cannot be completed. Please correct the data.	5
<b>DC3201</b>	The Taxpayer Identifier Value submitted to LQA is the same for two or more borrowers. Please correct the data to ensure that each borrower has a unique Taxpayer Identifier Value.	The Taxpayer Identifier Value submitted in Loan Quality Advisor is the same for two or more borrowers; therefore, a data compare cannot be completed. Please correct the data.	5
<b>DC2500</b>	The Product in LQA does not match the Product in Loan Product Advisor. Please review the data field for accuracy. If the Product in LQA is accurate, the loan should be resubmitted to Loan Product Advisor.	The Product in Loan Quality Advisor does not match the Product in Loan Product Advisor. Please correct the data.	5
<b>DC2502</b>	The Product in LQA could not be determined due to missing data, a data compare cannot be completed.	The Product in Loan Quality Advisor could not be determined due to missing data; therefore, it does not match the Product in Loan Product Advisor. Please correct the data.	5
<b>DC2503</b>	The Product Type field in Loan Product Advisor could not be determined; therefore, a data compare cannot be completed.	The Product in Loan Product Advisor could not be determined due to missing data; therefore, it does not match the Product in Loan Quality Advisor. Please correct the data.	5
<b>DC2504</b>	Insufficient data was received to determine product in both LQA and Loan Product Advisor.	The Product in both Loan Quality Advisor and Loan Product Advisor could not be determined due to missing data. Please correct the data.	5
<b>DC10001</b>	Purchase Price Amount in LQA must be equal to the difference between Sales Contract Amount and Total Sales Concession Amount in LPA - please review the data points for accuracy. If the Purchase Price	Purchase Price Amount in Loan Quality Advisor must be equal to the difference between Sales Contract Amount and Total Sales Concession Amount in Loan Product Advisor. Please correct the data.	5

<b>Message Code</b>	<b>Existing Message Text</b>	<b>New Message Text</b>	<b>Loan Quality Advisor Message Matrix Tab</b>
	Amount in LQA is accurate, the loan must be resubmitted in LPA.		
<b>DC10002</b>	A data comparison cannot be completed for the Purchase Price Amount because the value is not submitted or equal to "0" in Loan Quality Advisor or Loan Product Advisor.	Purchase Price Amount was not submitted or is less than or equal to zero in both Loan Quality Advisor and Loan Product Advisor. Please correct the data.	5
<b>DC9001</b>	The Loan Program Identifier in LQA does not match the Loan Program Identifier in LPA - please review the data points for accuracy. If the Loan Program Identifier in LQA is accurate, the loan must be resubmitted to LPA.	The Loan Program Identifier in Loan Quality Advisor does not match the Loan Program Identifier in Loan Product Advisor. Please correct the data.	5
<b>DC5851</b>	The Loan Program Identifier submitted in LQA is not a valid value, a data compare cannot be completed for this field.	The Loan Program Identifier submitted in Loan Quality Advisor is not a valid value; therefore, a data compare cannot be completed. Please correct the data.	5
<b>DC1001</b>	The Property Usage Type in LQA does not match the Intended Use of Property in Loan Product Advisor. Please review the data field for accuracy. If the Property Usage Type in LQA is accurate, the loan should be resubmitted to Loan Product Advisor.	The Property Usage Type in Loan Quality Advisor does not match the Property Usage Type in Loan Product Advisor. Please correct the data.	5
<b>DC1002</b>	The Property Usage Type was not submitted to LQA, a data compare cannot be completed.	The Property Usage Type in Loan Quality Advisor was not submitted; therefore, it does not match the Property Usage Type in Loan Product Advisor. Please correct the data.	5
<b>DC1003</b>	The Intended Use of Property field in Loan Product Advisor is blank; therefore, a data compare cannot be completed.	The Property Usage Type in Loan Product Advisor was not submitted; therefore, it does not match the Property Usage Type in Loan Quality Advisor. Please correct the data.	5
<b>DC1004</b>	The Property Usage Type cannot be compared because the data field was not submitted in both LQA and Loan Product Advisor.	The Property Usage Type was not submitted in both Loan Quality Advisor and Loan Product Advisor. Please provide the data.	5
<b>DC1200</b>	The Property Usage Type submitted in LQA is not a valid value, a data compare cannot be completed for this data field. Property Usage Type valid values are "Primary Residence", "Second Home" or "Investment".	The Property Usage Type submitted in Loan Quality Advisor is not a valid value; therefore, a data compare cannot be completed. Please correct the data.	5
<b>DC1500</b>	The Financed Unit Count in LQA does not match the Number of Units in Loan Product Advisor. Please review the data field for accuracy. If the Financed Unit Count in LQA is accurate, the loan should be resubmitted to Loan Product Advisor.	The Financed Unit Count in Loan Quality Advisor does not match the Financed Unit Count in Loan Product Advisor. Please correct the data.	5
<b>DC1502</b>	The Financed Unit Count was not submitted in LQA, a data compare cannot be completed.	The Financed Unit Count in Loan Quality Advisor was not submitted; therefore, it does not match the Financed Unit Count	5

<b>Message Code</b>	<b>Existing Message Text</b>	<b>New Message Text</b>	<b>Loan Quality Advisor Message Matrix Tab</b>
		in Loan Product Advisor. Please correct the data.	
<b>DC1503</b>	The Number of Units field is blank in Loan Product Advisor; therefore, a data compare cannot be completed.	The Financed Unit Count in Loan Product Advisor was not submitted; therefore, it does not match the Financed Unit Count in Loan Quality Advisor. Please correct the data.	5
<b>DC1504</b>	The Financed Unit Count cannot be compared because the data field was not submitted in both LQA and Loan Product Advisor.	The Financed Unit Count was not submitted in both Loan Quality Advisor and Loan Product Advisor. Please provide the data.	5
<b>DC1700</b>	The Financed Unit Count submitted in LQA is not a valid value, a data compare cannot be completed for this data field. Financed Unit Count valid values must be between "0" and "5".	The Financed Unit Count submitted in Loan Quality Advisor is not a valid value; therefore, a data compare cannot be completed. Please correct the data.	5
<b>DC2000</b>	The Property Address field in LQA does not match the Property Address field in Loan Product Advisor. Please review the data field for accuracy. If the subject property has changed, the loan should be resubmitted to Loan Product Advisor.	The Property Address in Loan Quality Advisor does not match the Property Address in Loan Product Advisor. Please correct the data.	5
<b>DC2004</b>	The Property Address Line text was not submitted in LQA, a data compare cannot be completed.	The Property Address in Loan Quality Advisor was not submitted; therefore, it does not match the Property Address in Loan Product Advisor. Please correct the data.	5
<b>DC2005</b>	The Property Address field in Loan Product Advisor is blank; therefore a data compare cannot be completed.	The Property Address in Loan Product Advisor was not submitted; therefore, it does not match the Property Address in Loan Quality Advisor. Please correct the data.	5
<b>DC2006</b>	The Property Address cannot be compared because the data field was not submitted in both LQA and Loan Product Advisor.	The Property Address was not submitted in both Loan Quality Advisor and Loan Product Advisor. Please provide the data.	5
<b>DC2001</b>	The City Name in LQA does not match the Property City in Loan Product Advisor. Please review the data field for accuracy. If the subject property has changed, the loan should be resubmitted to Loan Product Advisor.	The Property City Name in Loan Quality Advisor does not match the Property City Name in Loan Product Advisor. Please correct the data.	5
<b>DC2007</b>	The City Name in LQA was not submitted, a data compare cannot be completed.	The Property City Name in Loan Quality Advisor was not submitted; therefore, it does not match the Property City Name in Loan Product Advisor. Please correct the data.	5
<b>DC2008</b>	The Property City in Loan Product Advisor is blank; therefore, a data compare cannot be completed.	The Property City Name in Loan Product Advisor was not submitted; therefore, it does not match the Property City Name in Loan Quality Advisor. Please correct the data.	5

<b>Message Code</b>	<b>Existing Message Text</b>	<b>New Message Text</b>	<b>Loan Quality Advisor Message Matrix Tab</b>
<b>DC2009</b>	The City Name cannot be compared because the data was not submitted in both LQA and Loan Product Advisor.	The Property City Name was not submitted in both Loan Quality Advisor and Loan Product Advisor. Please provide the data.	5
<b>DC2002</b>	The State Code in LQA does not match the Property State in Loan Product Advisor. Please review the data field for accuracy. If the State Code in LQA is accurate, the loan should be resubmitted to Loan Product Advisor.	The Property State Code in Loan Quality Advisor does not match the Property State Code in Loan Product Advisor. Please correct the data.	5
<b>DC2010</b>	The State Code in LQA was not submitted, a data compare cannot be completed.	The Property State Code in Loan Quality Advisor was not submitted; therefore, it does not match the Property State Code in Loan Product Advisor. Please correct the data.	5
<b>DC2011</b>	The Property State in Loan Product Advisor is blank; therefore, a data compare cannot be completed.	The Property State Code in Loan Product Advisor was not submitted; therefore, it does not match the Property State Code in Loan Quality Advisor. Please correct the data.	5
<b>DC2012</b>	The State Code cannot be compared because the data was not submitted in both LQA and Loan Product Advisor.	The Property State Code was not submitted in both Loan Quality Advisor and Loan Product Advisor. Please provide the data.	5
<b>DC2200</b>	The State Code submitted in LQA is not a valid value, a data compare cannot be completed.	The Property State Code submitted in Loan Quality Advisor is not a valid value; therefore, a data compare cannot be completed. Please correct the data.	5
<b>DC2003</b>	The Postal Code in LQA does not match the Property Postal Code in Loan Product Advisor. Please review the data field for accuracy. If the Postal Code in LQA is accurate, the loan should be resubmitted to Loan Product Advisor.	The Property Postal Code in Loan Quality Advisor does not match the Property Postal Code in Loan Product Advisor. Please correct the data.	5
<b>DC2013</b>	The Postal Code in LQA was not submitted, a data compare cannot be completed.	The Property Postal Code in Loan Quality Advisor was not submitted; therefore, it does not match the Property Postal Code in Loan Product Advisor. Please correct the data.	5
<b>DC2014</b>	The Property Postal Code field in Loan Product Advisor is blank; therefore, a data compare cannot be completed.	The Property Postal Code in Loan Product Advisor was not submitted; therefore, it does not match the Property Postal Code in Loan Quality Advisor. Please correct the data.	5
<b>DC2015</b>	The Postal Code cannot be compared because the data was not submitted in both LQA and Loan Product Advisor.	The Property Postal Code was not submitted in both Loan Quality Advisor and Loan Product Advisor. Please provide the data.	5
<b>DC2201</b>	The Postal Code submitted in LQA is not a valid value, a data compare cannot be completed for this field.	The Property Postal Code submitted in Loan Quality Advisor is not a valid value; therefore, a data compare cannot be completed. Please correct the data.	5
<b>DC2300</b>	The Loan Purpose Type in LQA does not match the Purpose of Loan in Loan Product Advisor. Please review	The Loan Purpose Type in Loan Quality Advisor does not match the Loan Purpose	5



<b>Message Code</b>	<b>Existing Message Text</b>	<b>New Message Text</b>	<b>Loan Quality Advisor Message Matrix Tab</b>
	the data field for accuracy. If the Loan Purpose Type in LQA is accurate, the loan should be resubmitted to Loan Product Advisor.	Type in Loan Product Advisor. Please correct the data.	
<b>DC2301</b>	The Loan Purpose Type in LQA was not submitted, a data compare cannot be completed.	The Loan Purpose Type in Loan Quality Advisor was not submitted; therefore, it does not match the Loan Purpose Type in Loan Product Advisor. Please correct the data.	5
<b>DC2302</b>	The Purpose of Loan field in Loan Product Advisor is blank; therefore, a data compare cannot be completed.	The Loan Purpose Type in Loan Product Advisor was not submitted; therefore, it does not match the Loan Purpose Type in Loan Quality Advisor. Please correct the data.	5
<b>DC2303</b>	The Loan Purpose Type cannot be compared because the data was not submitted in both LQA and Loan Product Advisor.	The Loan Purpose Type was not submitted in both Loan Quality Advisor and Loan Product Advisor. Please provide the data.	5
<b>DC2451</b>	The Loan Purpose Type submitted in LQA is not a valid value, a data compare cannot be completed for this field. Loan Purpose Type valid values are "Purchase" or "Refinance".	The Loan Purpose Type submitted in Loan Quality Advisor is not a valid value; therefore, a data compare cannot be completed. Please correct the data.	5
<b>DC1300</b>	The Refinance Cash Out Determination Type in LQA does not match the Purpose of Refinance in Loan Product Advisor. Please review the data field for accuracy. If the Refinance Cash Out Determination Type in LQA is accurate, the loan should be resubmitted to Loan Product Advisor.	The Refinance Cash Out Determination Type in Loan Quality Advisor does not match the Refinance Cash Out Determination Type in Loan Product Advisor. Please correct the data.	5
<b>DC1301</b>	The Purpose of Refinance was submitted in Loan Product Advisor for a purchase transaction. Please review the data fields for accuracy.	The Refinance Cash Out Determination Type in Loan Quality Advisor was not submitted; therefore, it does not match the Refinance Cash Out Determination Type in Loan Product Advisor. Please correct the data.	5
<b>DC1302</b>	The Purpose of Refinance in Loan Product Advisor is blank; therefore, a data compare cannot be completed.	The Refinance Cash Out Determination Type in Loan Product Advisor was not submitted; therefore, it does not match the Refinance Cash Out Determination Type in Loan Quality Advisor. Please correct the data.	5
<b>DC1303</b>	The Refinance Cash Out Determination Type in LQA was not submitted, a data compare cannot be completed.	The Refinance Cash Out Determination Type in Loan Quality Advisor was not submitted; therefore, it does not match the Refinance Cash Out Determination Type in Loan Product Advisor. Please correct the data.	5
<b>DC1451</b>	The Refinance Cash Out Determination Type submitted in LQA is not a valid value, a data compare cannot be completed for this field. Refinance Cash Out Determination Type valid values are "CashOut" or "NoCashOut".	The Refinance Cash Out Determination Type submitted in Loan Quality Advisor is not a valid value; therefore, a data compare cannot be completed. Please correct the data.	5

<b>Message Code</b>	<b>Existing Message Text</b>	<b>New Message Text</b>	<b>Loan Quality Advisor Message Matrix Tab</b>
<b>DC4100</b>	The calculated DTI in LQA does not match the calculated DTI in Loan Product Advisor. Please review for accuracy.	The calculated DTI ratio in Loan Quality Advisor does not match the calculated DTI ratio in Loan Product Advisor. Please correct the data.	5
<b>DC4101</b>	The calculated DTI in LQA does not match the calculated DTI in Loan Product Advisor. Please review for accuracy. If the calculated DTI in LQA is accurate, the loan should be resubmitted to Loan Product Advisor.	The calculated DTI ratio in Loan Quality Advisor does not match the calculated DTI ratio in Loan Product Advisor. Please correct the data.	5
<b>DC4102</b>	The calculated DTI could not be determined in LQA due to missing data, a data compare cannot be completed. The Total Liabilities Monthly Payment Amount and the Total Monthly Income Amount are required to calculate DTI.	The DTI ratio in Loan Quality Advisor could not be determined; therefore, it does not match the calculated DTI ratio in Loan Product Advisor. Please correct the data.	5
<b>DC4103</b>	The calculated DTI in Loan Product Advisor is blank; therefore, a data compare cannot be completed.	The DTI ratio in Loan Product Advisor could not be determined; therefore, it does not match the calculated DTI ratio in Loan Quality Advisor. Please correct the data.	5
<b>DC4104</b>	The calculated DTI cannot be compared because the data was not submitted in both LQA and Loan Product Advisor.	The DTI ratio could not be determined in both Loan Quality Advisor and Loan Product Advisor. Please provide the data.	5
<b>DC5001</b>	The ARM Qualifying Rate used by LQA for this DTI ratio comparison is the highest of the customer-provided ARM qualifying Rate, the Note Rate plus two percentage points, or the fully-indexed rate.	The ARM Qualifying Rate used by Loan Quality Advisor for this DTI ratio comparison is the highest of the customer-provided ARM qualifying Rate, the Note Rate plus two percentage points, or the fully-indexed rate.	5
<b>DC5002</b>	The ARM Qualifying Rate used by LQA for this DTI ratio comparison is the ARM Qualifying Rate from the last Loan Product Advisor transaction.	The ARM Qualifying Rate used by Loan Quality Advisor for this DTI ratio comparison is the ARM Qualifying Rate from the last Loan Product Advisor transaction.	5
<b>DC5003</b>	SOFR ARM Qualifying Rate used by LQA for this DTI ratio comparison is the Note Rate plus life cap (five percentage points).	SOFR ARM Qualifying Rate used by Loan Quality Advisor for this DTI ratio comparison is the Note Rate plus life cap (five percentage points).	5
<b>DC5101</b>	The calculated LTV in LQA does not match the calculated LTV in Loan Product Advisor. Please review for accuracy. If the calculated LTV in LQA is accurate, the loan should be resubmitted to Loan Product Advisor.	The calculated LTV ratio in Loan Quality Advisor does not match the calculated LTV ratio in Loan Product Advisor. Please correct the data.	5
<b>DC5102</b>	The calculated LTV could not be determined in LQA due to missing data, a data compare cannot be completed. The Loan Amount and the Property Valuation Amount or Purchase Price Amount are required to calculate LTV.	The LTV ratio in Loan Quality Advisor could not be determined; therefore, it does not match the calculated LTV ratio in Loan Product Advisor. Please correct the data.	5
<b>DC5103</b>	The calculated LTV in Loan Product Advisor is blank; therefore, a data compare cannot be completed.	The LTV ratio in Loan Product Advisor could not be determined; therefore, it does not match the calculated LTV ratio in	5

<b>Message Code</b>	<b>Existing Message Text</b>	<b>New Message Text</b>	<b>Loan Quality Advisor Message Matrix Tab</b>
		Loan Quality Advisor. Please correct the data.	
<b>DC5104</b>	The calculated LTV cannot be compared because the data was not submitted in both LQA and Loan Product Advisor.	The LTV ratio could not be determined in both Loan Quality Advisor and Loan Product Advisor. Please provide the data.	5
<b>DC5301</b>	The calculated TLTV in LQA does not match the calculated TLTV in Loan Product Advisor. Please review for accuracy. If the calculated TLTV in LQA is accurate, the loan should be resubmitted to Loan Product Advisor.	The calculated TLTV ratio in Loan Quality Advisor does not match the calculated TLTV ratio in Loan Product Advisor. Please correct the data.	5
<b>DC5302</b>	The calculated TLTV could not be determined in LQA due to missing data, a data compare cannot be completed. The Note Amount and the Property Valuation Amount or Purchase Price Amount, and the Subordinate Finance Amount and/or HELOC Balance are required to calculate TLTV.	The TLTV ratio in Loan Quality Advisor could not be determined; therefore, it does not match the calculated TLTV ratio in Loan Product Advisor. Please correct the data.	5
<b>DC5303</b>	The calculated TLTV in Loan Product Advisor is blank; therefore, a data compare cannot be completed.	The TLTV ratio in Loan Product Advisor could not be determined; therefore, it does not match the calculated TLTV ratio in Loan Quality Advisor. Please correct the data.	5
<b>DC5304</b>	The calculated TLTV cannot be compared because the data was not submitted in both LQA and Loan Product Advisor.	The TLTV ratio could not be determined in both Loan Quality Advisor and Loan Product Advisor. Please provide the data.	5
<b>DC5501</b>	The calculated HTLTV in LQA does not match the calculated HTLTV in Loan Product Advisor. Please review for accuracy. If the calculated HTLTV in LQA is accurate, the loan should be resubmitted to Loan Product Advisor.	The calculated HTLTV ratio in Loan Quality Advisor does not match the calculated HTLTV ratio in Loan Product Advisor. Please correct the data.	5
<b>DC5502</b>	The calculated HTLTV could not be determined in LQA due to missing data, a data compare cannot be completed. The Note Amount and the Property Valuation Amount or Purchase Price Amount, the Subordinate Finance Amount and the HELOC Balance are required to calculate HTLTV.	The HTLTV ratio in Loan Quality Advisor could not be determined; therefore, it does not match the calculated HTLTV ratio in Loan Product Advisor. Please correct the data.	5
<b>DC5503</b>	The calculated HTLTV in Loan Product Advisor is blank; therefore, a data compare cannot be completed.	The HTLTV ratio in Loan Product Advisor could not be determined; therefore, it does not match the calculated HTLTV ratio in Loan Quality Advisor. Please correct the data.	5
<b>DC5504</b>	The calculated HTLTV cannot be compared because the data was not submitted in both LQA and Loan Product Advisor.	The HTLTV ratio could not be determined in both Loan Quality Advisor and Loan Product Advisor. Please provide the data.	5

<b>Message Code</b>	<b>Existing Message Text</b>	<b>New Message Text</b>	<b>Loan Quality Advisor Message Matrix Tab</b>
<b>DC5903</b>	The Refinance Program Identifier in LQA does not match the Freddie Mac Offering Identifier in Loan Product Advisor. Please review the data fields for accuracy. If the Refinance Program Identifier in LQA is accurate, the loan should be resubmitted to Loan Product Advisor.	The Refinance Program Identifier in Loan Quality Advisor does not match the Refinance Program Identifier in Loan Product Advisor. Please correct the data.	5
<b>DC5900</b>	The Refinance Program Identifier in LQA does not match the Freddie Mac Offering Identifier in Loan Product Advisor. Please review the data fields for accuracy. If the Refinance Program Identifier in LQA is accurate, the loan should be resubmitted to Loan Product Advisor.	The Refinance Program Identifier in Loan Quality Advisor does not match the Refinance Program Identifier in Loan Product Advisor. Please correct the data.	5
<b>DC5901</b>	The Refinance Program Identifier in LQA was not submitted, a data compare cannot be completed.	The Refinance Program Identifier in Loan Quality Advisor was not submitted; therefore, it does not match the Refinance Program Identifier in Loan Product Advisor. Please correct the data.	5
<b>DC5902</b>	The Offering Identifier field in Loan Product Advisor is blank; therefore, a data compare cannot be completed.	The Refinance Program Identifier in Loan Product Advisor was not submitted; therefore, it does not match the Refinance Program Identifier in Loan Quality Advisor. Please correct the data.	5
<b>DC5904</b>	The Refinance Program Identifier in LQA does not match the Freddie Mac Offering Identifier in Loan Product Advisor. Please review the data fields for accuracy. If the Refinance Program Identifier in LQA is accurate, the loan should be resubmitted to Loan Product Advisor.	The Refinance Program Identifier in Loan Quality Advisor does not match the Refinance Program Identifier in Loan Product Advisor. Please correct the data.	5
<b>DC6051</b>	The Refinance Program Identifier is not a valid value. Refinance Program Identifier valid values are 'Relief Refinance Same Servicer', 'Relief Refinance Open Access', 'Enhanced Relief Refinance', 'Texas Equity', 'Refi Plus' or 'Streamlined Relief Refinance'. A data compare cannot be completed for this field.	The Refinance Program Identifier submitted in Loan Quality Advisor is not a valid value; therefore, a data compare cannot be completed. Please correct the data.	5
<b>DC6401</b>	A data comparison cannot be completed for the Bankruptcy Indicator because the Taxpayer Identifier Value(s) in LQA does not match the Social Security Number(s) in Loan Product Advisor.	The borrower Taxpayer Identifier Value(s) in Loan Quality Advisor do not match the borrower Taxpayer Identifier Value(s) in Loan Product Advisor; therefore, a data compare cannot be completed for the Bankruptcy Indicator. Please correct the data.	5
<b>DC6601</b>	A data comparison cannot be completed for the Loan Foreclosure Or Judgment Indicator because the Taxpayer Identifier Value(s) in LQA does not match the Social Security Number(s) in Loan Product Advisor.	The borrower Taxpayer Identifier Value(s) in Loan Quality Advisor do not match the borrower Taxpayer Identifier Value(s) in Loan Product Advisor; therefore, a data compare cannot be completed for the Loan Foreclosure Or Judgment Indicator. Please correct the data.	5

<b>Message Code</b>	<b>Existing Message Text</b>	<b>New Message Text</b>	<b>Loan Quality Advisor Message Matrix Tab</b>
<b>DC6200</b>	The Loan Amount in LQA does not match the Loan Amount in Loan Product Advisor. Please review the data fields for accuracy.	The Note Amount minus the MI Premium Financed Amount in Loan Quality Advisor does not match the Loan Amount in Loan Product Advisor. Please correct the data.	5
<b>DC6201</b>	The Loan Amount in LQA does not match the Loan Amount in Loan Product Advisor. Please review the data fields for accuracy. If the Loan Amount in LQA is accurate, the loan should be resubmitted to Loan Product Advisor.	The Note Amount minus the MI Premium Financed Amount in Loan Quality Advisor does not match the Loan Amount in Loan Product Advisor. Please correct the data.	5
<b>DC6202</b>	The Loan Amount in LQA was not submitted, a data compare cannot be completed.	The Note Amount or the MI Premium Financed Amount in Loan Quality Advisor was not submitted; therefore, it does not match the Loan Amount in Loan Product Advisor. Please correct the data.	5
<b>DC6203</b>	The Loan Amount field in Loan Product Advisor is blank; therefore, a data compare cannot be completed.	The Loan Amount in Loan Product Advisor was not submitted; therefore, it does not match the Note Amount minus the MI Premium Financed Amount in Loan Quality Advisor. Please correct the data.	5
<b>DC6204</b>	The Loan Amount cannot be compared because the data was not submitted in both LQA and Loan Product Advisor.	The Note Amount or the MI Premium Financed Amount in Loan Quality Advisor and the Loan Amount in Loan Product Advisor was not submitted. Please provide the data.	5
<b>DC6205</b>	The Loan Amount in LQA does not match the Loan Amount in Loan Product Advisor. Please review the data fields for accuracy.	The Note Amount minus the MI Premium Financed Amount in Loan Quality Advisor does not match the Loan Amount in Loan Product Advisor. Please correct the data.	5
<b>DC8002</b>	The LQA Submission Data was used to calculate the age of the credit report because either the Note Date or the Construction to Permanent First Payment Due Date was blank. One or more credit reports used in the Loan Product Advisor loan file is dated more than 120 days prior to the LQA Submission Date. If the loan has not closed, it should be resubmitted to Loan Product Advisor in order to refresh the credit data.	The Loan Quality Advisor Submission Date was used to calculate the age of the credit report because either the Note Date or the Construction to Permanent First Payment Due Date was blank. One or more credit reports used in the Loan Product Advisor loan file are dated more than 120 days prior to the Loan Quality Advisor Submission Date. If the loan has not closed, it must be resubmitted to Loan Product Advisor in order to refresh the credit data.	4
<b>DC8003</b>	The LP Key format is not valid. Please ensure the LP Key is correct before resubmitting.	The LP Key Number format is not valid. Please correct the data.	4
<b>DC8004</b>	This loan cannot be evaluated because either the LP Key Number and/or Taxpayer Identifier Value(s) does not match the previous Loan Product Advisor submission, or a previous Loan Product Advisor submission with an evaluation status of "Complete" could not be found. Please confirm these numbers are correct before resubmitting.	The LP Key Number and/or the borrower Taxpayer Identifier Value(s) in Loan Quality Advisor do not match the LP Key Number and/or the borrower Taxpayer Identifier Value(s) in Loan Product Advisor; therefore, a data compare cannot be completed. Please correct the data.	4

Message Code	Existing Message Text	New Message Text	Loan Quality Advisor Message Matrix Tab
<b>DC8010</b>	The LP Key Number must be provided in the Automated Underwriting Case Identifier field when the Automated Underwriting System Type is Loan Product Advisor.	The LP Key Number must be provided in the Automated Underwriting Case Identifier field when the Automated Underwriting System Type is Loan Product Advisor.	4
<b>DC8014</b>	The LQA Submission date was used to calculate the credit report expiration because the Note Date, the Loan Modification Effective Date or the Construction to Permanent First Payment Due Date fields were blank.	A 40-Year mortgage is ineligible.	5

To access the complete list of Loan Quality Advisor feedback messages, [click here](#).