

Loan Quality Advisor enhancements to support ACE and ACE+PDR Expansion – Updated December 12, 2024

Effective March 24, 2025

ACE and ACE+ PDR Message Updates

We're updating messaging in Loan Quality Advisor[®] to support expanding access to our automated collateral evaluation (ACE) and ACE+ PDR (property data report) appraisal alternatives as announced in Single-Family Seller/Service 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 appraisal waivers will increase from 80% maximum LTV/TLTV ratios to 90% maximum LTV/TLTV ratios.
- ACE+ PDR appraisal waivers will increase from 80% maximum LTV/TLTV ratios to the maximum LTV/TLTV ratios allowed for the associated mortgage offering.

New Message

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

Revised Message

Message Code	Existing Message Text	New Message Text
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

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%.

Refer to the Loan Quality Advisor Eligibility Messages tab in the [Loan Quality Advisor Feedback Message matrix](#) for details.

