

Freddie Mac Loan Collateral Advisor Proprietary Messages

This document includes feedback messages that are returned, as applicable, in Loan Collateral Advisor®.

All feedback messages have been grouped into messages categories.

<u>FRE Message ID Prefix</u>	<u>Category of Message</u>
4000	Risk Level
4100	Valuation
4200	Comp Selection/ Adjustment Appropriateness
4300	Report Completeness
4400	Report Inconsistencies
4500	Data Discrepancy
4600	Eligibility

The content in brackets represents dynamic values.

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Risk Level	FRE4005	This appraisal is not eligible for collateral representation and warranty relief.	N/A	N/A	N/A	N/A	Severe
Risk Level	FRE4020	LCA Risk is assessed at [Risk Score] indicating a [Risk Level] risk of overvaluation.	N/A	N/A	N/A	N/A	Notification
Risk Level	FRE4030	The appraised value may have a significant risk of undervaluation.	N/A	N/A	N/A	N/A	Notification
Risk Level	FRE4040	LCA Risk could not be assessed for this submission. Please review the Freddie Mac findings for additional information.	N/A	N/A	N/A	N/A	Notification

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Valuation	FRE4100	HVE results are not available for this property or FSD exceeds defined thresholds for the assignment type. This finding cannot be resolved with a resubmission.	N/A	N/A	N/A	N/A	Severe
Valuation	FRE4102	The report indicates that the subject property does not generally conform to the neighborhood. Please ensure the property meets Freddie Mac requirements.	Improvements	Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? No	Property Analysis Exists Indicator	Subject	Severe
Valuation	FRE4103	HVE results are not available. The subject property address cannot be validated in HVE.	N/A	N/A	N/A	Subject	Warning
Valuation	FRE4104	The appraised value could not be assessed for [SUBJECT ADDRESS] as a result of being located in an area potentially impacted by a disaster. Please ensure the requirements related to properties affected by disasters have been met.	N/A	N/A	N/A	Subject	Severe
Valuation	FRE4110	HVE is currently unavailable. Please resubmit appraisal at a later time to be considered for representation and warranty relief eligibility.	N/A	N/A	N/A	Subject	Severe
Valuation	FRE4111	The appraised value ([Appraised Value]) is greater than the indicated value by Sales Comparison Approach ([Sales Comparison Approach Value]). Please obtain an updated appraisal and resubmit.	Reconciliation	Indicated Value by: Sales Comparison \$	Value Indicated by Sales Comparison Amount	Subject	Severe

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Valuation	FRE4122	<p><i>One of the following messages is returned:</i></p> <ul style="list-style-type: none"> ▪ The current valuation of the subject property is more than [X]% higher than a recent transfer on [transfer date] for \$[prior transfer amount]. Please ensure that the appraisal addresses this transfer and that the current value is accurate and well supported within the appraisal. ▪ The contract price of the subject property is more than [X]% higher than a recent transfer on [transfer date] for \$[prior transfer amount]. Please ensure that the appraisal addresses this transfer and that the current value is accurate and well supported within the appraisal. ▪ The current valuation of the subject property is more than [X]% higher than recent transfers on [transfer date1], [transfer date2] and [transfer date3] for \$[prior transfer amount], \$[prior transfer amount2] and \$[prior transfer amount3]. Please ensure that the appraisal addresses this transfer and that the current value is accurate and well supported within the appraisal. 	N/A	N/A	N/A	Subject	Warning

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Valuation	FRE4130	<p><i>One of the following messages is returned:</i></p> <ul style="list-style-type: none"> The one-unit housing trend property value is noted as stable but HDI indicates that values are [declining] by 5.1% Q/Q. Please confirm the one-unit housing property value trend is accurate and supported. The one-unit housing trend property value is noted as stable but HDI indicates that values are [increasing] by 5.1% Q/Q. Please confirm the one-unit housing property value trend is accurate and supported. The one-unit housing trend property value is noted as increasing but HDI indicates that values are [stable or declining with only declining by] -1.4% change [over the last 6 months 6mnth/6mnth Q/Q]. Please confirm the one-unit housing property value trend is accurate and supported. The one-unit housing trend property value is noted as declining but HDI indicates that values are [stable or increasing with only increasing by] 1.2% change [over the last 6 months 6mnth/6mnth Q/Q]. Please confirm the one-unit housing property value trend is accurate and supported. 	Neighborhood	Property Values Increasing	Neighborhood Property Value Trend Type	Subject	Warning
Valuation	FRE4134	The appraised value falls outside the range of the Housing low and high prices reported in the Neighborhood section of the appraisal. Please ensure that the analysis and conclusions are adequately supported within the appraisal, and that the appraisal meets Freddie Mac requirements.	Reconciliation	N/A	N/A	Subject	Warning
Valuation	FRE4140	Freddie Mac was unable to obtain an HVE valuation for [SUBJECT ADDRESS]. Valuation risk cannot be assessed for this address and this finding cannot be resolved with a resubmission.	N/A	N/A	N/A	Subject	Warning
Valuation	FRE4147	One or more recent appraisals were found with an opinion of market value that varies from the current report by at least [X]%. Please ensure that the final opinion of market value is accurate and supported.	Reconciliation	Market Value	Property Appraised Value Amount	Subject	Severe

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Valuation	FRE4150	Modeled sale data indicates that there are no sales with a sale price ["higher" / "lower"] than the reported opinion of value. Please review Loan Collateral Advisor and report sales to ensure that the appraiser has provided the most relevant and representative sales for the subject.	N/A	N/A	N/A	N/A	Warning
Valuation	FRE4151	The appraiser's opinion of market value of [\$X] is [Y]% [greater/lower] than the unadjusted sale prices of all provided comparable sales and listings. Please confirm the appraiser's opinion of market value is accurate and adequately supported by the provided sales/listings.	Reconciliation	Market Value	Property Appraised Value Amount	Comparable Sales	Warning
Valuation	FRE4152	<p><i>One of the following messages is returned:</i></p> <ul style="list-style-type: none"> ▪ The appraiser's opinion of market value of [Property Appraised Value Amount] is greater than the adjusted sale prices of all provided comparable properties. The appraiser's opinion of market value is not supported by the comparable properties and does not meet Freddie Mac requirements. ▪ The appraiser's opinion of market value of [Property Appraised Value Amount] is lower than the adjusted sale prices of all provided comparable properties. Please confirm the appraiser's opinion of market value is accurate and adequately supported. 	N/A	N/A	N/A	N/A	Severe
Valuation	FRE4168	The final opinion of market value is above the highest adjusted sale price of the settled sales. Please ensure that the analysis and conclusions are well supported and that the appraisal meets Freddie Mac requirements.	Reconciliation	Market Value	Property Appraised Value Amount	Subject	Severe
Valuation	FRE4170	The appraised value (\$[Property Appraised Value Amount]) appears biased to the highest adjusted comparable sale (\$[X], \$[Y]). Please ensure that the analysis and conclusions are well supported and that the appraisal meets Freddie Mac requirements.	Reconciliation	Market Value	Property Appraised Value Amount	Subject	Warning
Valuation	FRE4175	The contract price of [Contract Price] is [X]% greater than the most recent MLS list price of \$[MLS List Price]. Please confirm that the information provided is accurate.	Reconciliation	Final Estimate of Value	Property Appraised Value Amount	Subject	Warning

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Comp Selection/ Adjustment Appropriateness	FRE4200	The report contains (X) sale(s) from within the subject property's state. Please confirm that the comparable sales utilized within the appraisal are among the best available.	Sales Comparison Approach	Address (Line 2)	Property State	Subject and Comps	Warning
Comp Selection/ Adjustment Appropriateness	FRE4201	The appraisal report contains less than [X] settled sale(s) with a reported days on market greater than [Y]. Please ensure that the appraiser has provided the most relevant and representative sales for the subject and that the report supports Market Value, as defined by Freddie Mac.	Sales Comparison Approach	Data Sources	GSE Days On Market Description	Comps	Severe
Comp Selection/ Adjustment Appropriateness	FRE4205	<p><i>One of the following messages is returned:</i></p> <ul style="list-style-type: none"> ▪ The subject GLA is not bracketed by the provided, closed sales. Please ensure that the comparable property(ies) provided are the most appropriate and that the appraisal supports their use. ▪ The GLA of the comparable sales provided are not similar to the subject. Please ensure that the comparable property(ies) provided are the most appropriate and that the appraisal supports their use. 	Sales Comparison	GLA	Sale Price Adjustment Description	N/A	Warning
Comp Selection/ Adjustment Appropriateness	FRE4206	The Location type noted for all comparable sales/listings in the appraisal differs from the subject property's Location type [GSE Location Type]. Please ensure the comparable property(ies) provided in the appraisal are of the most appropriate available, and that the subject meets Freddie Mac's marketability requirements.	Sales Comparison	Location (Location Type)	GSE Location Type	Subject	Warning
Comp Selection/ Adjustment Appropriateness	FRE4207	Fewer than [X] comparable sales or listings have similar bed/bath counts as compared to the subject property ([Bedroom Count / Bathroom Count]). Please confirm the comparable properties provided in the appraisal are the most appropriate and the appraisal supports their use.	Sales Comparison	Above Grade Room Count Bdrms	Total Bedroom Count	Comparable Sales	Warning

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Comp Selection/ Adjustment Appropriateness	FRE4212	The appraisal contains less than {{numComps}} comparable sales/listings from within the subject property's zip code; however, 10 or more potentially comparable property(ies) were identified within the subject property's zip code. Please confirm that the comparable property(ies) used in the appraisal are among the most proximate and relevant sales available.	Sales Comparison	Address (Line 2)	Property Postal Code	Subject	Warning
Comp Selection/ Adjustment Appropriateness	FRE4213	The appraisal contains [X] sales/listings with a site area similar to the subject property ([Y] ac). Please confirm the comparable property(ies) provided are the most appropriate, and the appraisal supports their use.	Sales Comparison	Site	Sale Price Adjustment Description	N/A	Warning
Comp Selection/ Adjustment Appropriateness	FRE4215	There are less than [X] comparable sales or listings within [Y] years of the subject property's age ([Z] years). Please confirm the comparable properties provided are the most appropriate and the appraisal supports their use.	Sales Comparison	Actual Age	Sale Price Adjustment Description	N/A	Warning
Comp Selection/ Adjustment Appropriateness	FRE4220	Based on the subject property's reported location type ([Suburban]), the following comparable sales/listings may be distant: [Comp # (X miles)]. Please review and confirm that the comparable property(ies) are appropriately selected.	Sales Comparison	Proximity to Subject	Proximity to Subject Description	Sales Comp X / Multiple Sales Comps-	Warning
Comp Selection/ Adjustment Appropriateness	FRE4221	The average distance for comparable sales in the appraisal ([X miles]) is greater than [Y] from the average distance of comparable sales in a recent historical appraisal ([Z miles]). Please review and confirm that the comparable sales are appropriately selected.	Sales Comparison	Proximity to Subject	Proximity to Subject Description	Comparable Sales	Warning
Comp Selection/ Adjustment Appropriateness	FRE4222	Unidirectional/across the board adjustments have been made to the comparable sales, indicating a lack of similarity. Please ensure the comparable properties provided in the appraisal are the most appropriate available, and that the subject property meets Freddie Mac's marketability requirements.	Sales Comparison	N/A	N/A	Subject	Warning

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Comp Selection/ Adjustment Appropriateness	FRE4223	The Quality rating for all of the comparable sales/listings does not match the Quality rating [GSE Quality of Construction Rating Type] of the subject property. Please ensure the comparable property(ies) provided in the appraisal are the most appropriate available, and that the subject property meets Freddie Mac's marketability requirements.	Sales Comparison	Quality of Construction	GSE Quality of Construction Rating Type	Subject	Warning
Comp Selection/ Adjustment Appropriateness	FRE4224	The average distance of supplied comparable sales/listings within the appraisal ([X] miles), varies significantly from the 'average' of [Y] valuations completed in the subject property's zip code over the past year. Appraisals from the last year 'average' [Z] miles. Please ensure that the comparable property(ies) provided within the appraisal are among the most proximate and relevant available.	Sales Comparison	Proximity to Subject	Proximity to Subject Description	Comparable Sales	Warning
Comp Selection/ Adjustment Appropriateness	FRE4225	<p><i>One of the following messages is returned:</i></p> <ul style="list-style-type: none"> The subject property has a basement and none of the comparable sales/listings have a basement. Please confirm the comparable property(ies) provided in the appraisal are the most appropriate and the appraisal supports their use. The subject property does not have a basement and all of the comparable sales/listings have a basement. Please confirm the comparable property(ies) provided in the appraisal are the most appropriate and the appraisal supports their use. 	Sales Comparison	Basement & Finished (Line 1)	GSE Below Grade Total Square Feet Number	Subject	Warning
Comp Selection/ Adjustment Appropriateness	FRE4226	<p><i>One of the following messages is returned:</i></p> <ul style="list-style-type: none"> The appraisal indicates that the subject property has a garage but no comparable sales/listings have a garage. Please confirm the comparable property(ies) provided in the appraisal are the most appropriate and the appraisal supports their use. The appraisal indicates the subject property has no garage but all of the comparable sales/listings have a garage. Please confirm the comparable property(ies) provided in the appraisal are the most appropriate and the appraisal supports their use. 	Sales Comparison	Garage/ Carport	Sale Price Adjustment Description	Subject	Warning

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Comp Selection/ Adjustment Appropriateness	FRE4227	The View type noted for all comparable sales/listings in the appraisal differs from the subject property's View type [View Type]. Please ensure the comparable property(ies) provided in the appraisal are the most appropriate available, and that the subject meets Freddie Mac's marketability requirements.	Sales Comparison	View (View Type)	GSE View Type	Subject	Warning
Comp Selection/ Adjustment Appropriateness	FRE4229	<p><i>One of the following messages is returned:</i></p> <ul style="list-style-type: none"> The appraisal contains a wide range of unadjusted sale prices. [\$A to \$B]. The potential comparable market sales range is from [\$C to \$D]. Please ensure that the sold properties within the appraisal are most comparable to the subject property; and the analysis and conclusions adequately support the final opinion of value. The appraisal contains a wide range of unadjusted sale prices. [\$E to \$F]. Please ensure that the sold properties within the appraisal are most comparable to the subject property; and the analysis and conclusions adequately supports the final opinion of value. 	N/A	N/A	N/A	N/A	Warning
Comp Selection/ Adjustment Appropriateness	FRE4230	Sales/Listing adjustments in the Sales Comparison Approach section have inconsistencies for Quality of Construction or Condition. Please review the adjustments for accuracy and consistency.	Sales Comparison	Condition	GSE Overall Condition Type	Subject	Warning
Comp Selection/ Adjustment Appropriateness	FRE4231	<p><i>One of the following messages is returned:</i></p> <ul style="list-style-type: none"> The gross living area for the subject property is zero. Please obtain an updated appraisal and resubmit. The price-per-square foot of the subject property ((Sale Price/Gross Liv. Area))/sf is lower than the average recent sales within the vicinity. [(Average = \$Y/sf; Standard Deviation = \$Z)]. Please confirm the comparable sales provided in the appraisal are among the most appropriate available. The price-per-square foot of the subject property ((Sale Price/Gross Liv. Area))/sf is higher than the average recent sales within the vicinity. [(Average = \$Y/sf; Standard Deviation = \$Z)]. Please confirm the comparable sales provided in the appraisal are among the most appropriate available. 	Sales Comparison	Sale Price/Gross Liv. Area	Sales Price Per Gross Living Area Amount	Subject	Warning

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Comp Selection/ Adjustment Appropriateness	FRE4234	The appraisal contains adjustments that in aggregate may be excessive for the following comparable sale(s): [Comp #: quality adjustment % and GLA adjustment %] of [comp sale price]. Please confirm the comparable properties provided in the appraisal are the most appropriate available, and that the adjustments are supported within the appraisal.	Sales Comparison	N/A	N/A	Subject	Warning
Comp Selection/ Adjustment Appropriateness	FRE4235	There are [X] or more comparable sales that have total adjustments in the Sales Comparison Approach section in the fields listed below the Basement & Finished Rooms Below Grade field that exceed [Y]% ([Comp #]). Please confirm that the comparable sales provided are the most appropriate available and that the adjustments are supported within the appraisal.	Sales Comparison	N/A	Property Feature Adjustment Amount	Comparable Sales	Warning
Comp Selection/ Adjustment Appropriateness	FRE4236	The report contains significant net, gross, or line item adjustments. Please verify that the report contains comparable sales that are the most representative of the subject, and that the adjustments are market based and supported.	Sales Comparison	Net Adjustment Percentage	Sales Price Total Adjustment Net Percent	Comparable Sales	Warning
Comp Selection/ Adjustment Appropriateness	FRE4240	The appraiser has provided less than {{numComps}} comparable sale(s) with similar attachment type. Please ensure the comparable property(ies) provided in the appraisal are of the most appropriate available, and that the appraiser has adequately supported the subject value and marketability.	Sales Comparison	Design (Style)	Design (Style)	Subject and Comps	Warning
Comp Selection/ Adjustment Appropriateness	FRE4252	The Condition rating for all of the comparable sales/listings does not match the Condition rating [GSE Overall Condition Type] of the subject property. Please ensure the comparable property(ies) provided in the appraisal are the most appropriate available, and that the subject property meets Freddie Mac's marketability requirements.	Sales Comparison	Condition	GSE Overall Condition Type	Subject	Warning
Comp Selection/ Adjustment Appropriateness	FRE4258	The reported property rights of sale comps 1-3 provided in the appraisal differ from the indicated property rights of the subject property ([Leasehold/Fee Simple]). Please confirm the comparable property(ies) provided in the appraisal are the most appropriate available and that the property and appraisal meet Freddie Mac requirements.	Sales Comparison	Leasehold/Fee Simple	Sale Price Adjustment Description	Subject	Severe

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Comp Selection/ Adjustment Appropriateness	FRE4267	<p><i>One of the following messages is returned:</i></p> <ul style="list-style-type: none"> The price per square foot for the subject property is [X]% below the lowest comparable sales price per square foot. Please confirm the comparable property(ies) provided in the appraisal are the most appropriate and the appraisal supports their use. The price per square foot for the subject property is [X]% above the highest comparable sales price per square foot. Please confirm the comparable property(ies) provided in the appraisal are the most appropriate and the appraisal supports their use. 	Sales Comparison	Sales Price/ Gross Liv. Area	Sales Price Per Gross Living Area Amount	Comparable Sales	Warning
Comp Selection/ Adjustment Appropriateness	FRE4273	Fewer than [X] comparable sales/listings have similar bed counts to the subject property's bed count [Bedroom Count]. Please ensure the comparables property(ies) used are among the most similar available and the appraisal supports their use.	Sales Comparison	Above Grade Room Count Bdrms	Total Bedroom Count	Comparable Sales	Warning
Comp Selection/ Adjustment Appropriateness	FRE4276	<p><i>One or more of the following messages are returned:</i></p> <ul style="list-style-type: none"> Location adjustments in the Sales Comparison Approach section have the following inconsistencies: [Comp #]: Adjustment in the wrong direction. The adjustment direction is not consistent with the location rating. Please review the adjustments for accuracy and consistency. Location adjustments in the Sales Comparison Approach section have the following inconsistencies: [Comp # and #]: Unnecessary adjustment. There is an adjustment for a location rating that is equal to the subject location rating. Please review the adjustments for accuracy and consistency. Location adjustments in the Sales Comparison Approach section have the following inconsistencies: [Comp #: Missing adjustment. The location rating is different from the subject but an adjustment amount or "0" is not present.] Please review the adjustments for accuracy and consistency. 	Sales Comparison	Location Adjustment	Sale Price Adjustment Amount	Sales Comp X / Multiple Sales Comps	Warning

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Comp Selection/ Adjustment Appropriateness	FRE4277	<p><i>One or more of the following messages are returned:</i></p> <ul style="list-style-type: none"> Site adjustments in the Sales Comparison Approach section have the following inconsistencies: [Comp #]: Adjustment in the wrong direction. The adjustment direction is not consistent with the site rating. Please review the adjustments for accuracy and consistency. Site adjustments in the Sales Comparison Approach section have the following inconsistencies: [Comp # and #]: Missing adjustment. The site area is different from the subject but an adjustment amount or "0" is not present. Please review the adjustments for accuracy and consistency. Site adjustments in the Sales Comparison Approach section have the following inconsistencies: [Comp #]: Unnecessary adjustment. There is an adjustment for a site area that is equal to the subject site area. Please review the adjustments for accuracy and consistency. 	Sales Comparison	Site Adjustment	Sale Price Adjustment Amount	Sales Comp X / Multiple Sales Comps	Warning
Comp Selection/ Adjustment Appropriateness	FRE4278	<p><i>One or more of the following messages is returned:</i></p> <ul style="list-style-type: none"> View adjustments in the Sales Comparison Approach section have the following inconsistencies: [Comp #]: Adjustment in the wrong direction. The adjustment direction is not consistent with the view rating. Please review the adjustments for accuracy and consistency. View adjustments in the Sales Comparison Approach section have the following inconsistencies: [Comp #]: Missing adjustment. The view rating is different from the subject but an adjustment amount or "0" is not present. Please review the adjustments for accuracy and consistency. View adjustments in the Sales Comparison Approach section have the following inconsistencies: Comp #[#]: Adjustment in the wrong direction. The adjustment direction is not consistent with the view rating. Comp #[#]: Missing adjustment. The view rating is different from the subject property but an adjustment amount or "0" is not present. Please review the adjustments for accuracy and consistency. 	Sales Comparison	View Adjustment	Sale Price Adjustment Amount	Sales Comp X / Multiple Sales Comps	Warning

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Comp Selection/ Adjustment Appropriateness	FRE4279	<p><i>One or more of the following messages are returned:</i></p> <ul style="list-style-type: none"> ▪ Design/Style adjustments in the Sales Comparison Approach section have the following inconsistencies: Comp #[#]: Unnecessary adjustment. There is an adjustment for a design/style that is equal to the subject property design/style. Please review the adjustments for accuracy and consistency. ▪ Design/Style adjustments in the Sales Comparison Approach section have the following inconsistencies: Comp #[#]: Missing adjustment. The design/style is different from the subject property but an adjustment amount or "0" is not present. Please review the adjustments for accuracy and consistency. ▪ Design/Style adjustments in the Sales Comparison Approach section have the following inconsistencies: Comp #[#]: Missing adjustment. The design/style is different from the subject property but an adjustment amount or "0" is not present. Comp #[#]: Unnecessary adjustment. There is an adjustment for a design/style that is equal to the subject property design/style. Please review the adjustments for accuracy and consistency. 	Sales Comparison	Design (Style) Adjustment	Sale Price Adjustment Amount	Sales Comp X / Multiple Sales Comps	Warning

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Comp Selection/ Adjustment Appropriateness	FRE4280	<p><i>One or more of the following messages are returned:</i></p> <ul style="list-style-type: none"> Quality of Construction adjustments in the Sales Comparison Approach section have the following inconsistencies: [Comp #]: Adjustment in the wrong direction. The adjustment direction is not consistent with the quality rating. Please review the adjustments for accuracy and consistency. Quality of Construction adjustments in the Sales Comparison Approach section have the following inconsistencies: [Comp # and #]: Unnecessary adjustment. There is an adjustment for a quality rating that is equal to the subject quality rating. Please review the adjustments for accuracy and consistency. Quality of Construction adjustments in the Sales Comparison Approach section have the following inconsistencies: [Comp #]: Missing adjustment. The quality rating is different from the subject but an adjustment amount or "0" is not present. Please review the adjustments for accuracy and consistency. 	Sales Comparison	Quality of Construction Adjustment	Sale Price Adjustment Amount	Sales Comp X / Multiple Sales Comps	Warning
Comp Selection/ Adjustment Appropriateness	FRE4281	<p><i>One or more of the following messages are returned:</i></p> <ul style="list-style-type: none"> Actual Age adjustments in the Sales Comparison Approach section have the following inconsistencies: [Comp #]: Adjustment in the wrong direction. The adjustment direction is not consistent with the actual age. Please review the adjustments for accuracy and consistency. Actual Age adjustments in the Sales Comparison Approach section have the following inconsistencies: [Comp # and #]: Missing adjustment. The actual age is different from the subject but an adjustment amount or "0" is not present. Please review the adjustments for accuracy and consistency. Actual Age adjustments in the Sales Comparison Approach section have the following inconsistencies: [Comp #]: Unnecessary adjustment. There is an adjustment for an actual age that is equal to the subject actual age. Please review the adjustments for accuracy and consistency. 	Sales Comparison	Actual Age Adjustment	Sale Price Adjustment Amount	Sales Comp X / Multiple Sales Comps	Warning

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Comp Selection/ Adjustment Appropriateness	FRE4282	<p><i>One or more of the following messages are returned:</i></p> <ul style="list-style-type: none"> Condition adjustments in the Sales Comparison Approach section have the following inconsistencies: [Comp #]: Adjustment in the wrong direction. The adjustment direction is not consistent with the condition rating. Please review the adjustments for accuracy and consistency. Condition adjustments in the Sales Comparison Approach section have the following inconsistencies: [Comp # and #]: Missing adjustment. The condition rating is different from the subject but an adjustment amount or "0" is not present. Please review the adjustments for accuracy and consistency. Condition adjustments in the Sales Comparison Approach section have the following inconsistencies: Comp #[#]: Adjustment in the wrong direction. The adjustment direction is not consistent with the condition rating. Comp #[#]: Missing adjustment. The condition rating is different from the subject property but an adjustment amount or "0" is not present. Please review the adjustments for accuracy and consistency. 	Sales Comparison	Condition Adjustment	Sale Price Adjustment Amount	Sales Comp X / Multiple Sales Comps	Warning
Comp Selection/ Adjustment Appropriateness	FRE4283	<p><i>One or more of the following messages are returned:</i></p> <ul style="list-style-type: none"> Gross Living Area adjustments in the Sales Comparison Approach section have the following inconsistencies: [Comp #]: Adjustment in the wrong direction. The adjustment direction is not consistent with the GLA. Please review the adjustments for accuracy and consistency. Gross Living Area adjustments in the Sales Comparison Approach section have the following inconsistencies: [Comp # and #]: Missing adjustment. The GLA is different from the subject but an adjustment amount or "0" is not present. Please review the adjustments for accuracy and consistency. Gross Living Area adjustments in the Sales Comparison Approach section have the following inconsistencies: Comp #[#]: Adjustment in the wrong direction. The adjustment direction is not consistent with the gross living area. Comp #[#]: Missing adjustment. The Gross Living Area is different from the subject property but an adjustment amount or "0" is not present. Please review the adjustments for accuracy and consistency. 	Sales Comparison	GLA Adjustment	Sale Price Adjustment Amount	Sales Comp X / Multiple Sales Comps	Warning

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Comp Selection/ Adjustment Appropriateness	FRE4289	<p><i>One or more of the following messages are returned:</i></p> <ul style="list-style-type: none"> ▪ Room Count adjustments in the Sales Comparison Approach section have the following inconsistencies: [Comp #: Adjustment in the wrong direction. The adjustment direction is not consistent with the room counts.] Please review the adjustments for accuracy and consistency. ▪ Room Count adjustments in the Sales Comparison Approach section have the following inconsistencies: [Comp # and #: Missing adjustment. The room count is different from the subject property but an adjustment amount or "0" is not present.] Please review the adjustments for accuracy and consistency. ▪ Room Count adjustments in the Sales Comparison Approach section have the following inconsistencies: [Comp # and #: Unnecessary adjustment. There is an adjustment for a room count that is equal to the subject property's room count.] Please review the adjustments for accuracy and consistency. 	Sales Comparison	Above Grade Room Count	Sale Price Adjustment Amount	Sales Comp X / Multiple Sales Comps	Warning

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Comp Selection/ Adjustment Appropriateness	FRE4290	<p>One or more of the following messages are returned:</p> <ul style="list-style-type: none"> Garage/Carport adjustments in the Sales Comparison Approach section have the following inconsistencies: [Comp #: Missing adjustment. The garage/carport is different from the subject property but an adjustment amount or "0" is not present.] Please review the adjustments for accuracy and consistency. Garage/Carport adjustments in the Sales Comparison Approach section have the following inconsistencies: [Comp # and #: Unnecessary adjustment. There is an adjustment for a garage/carport that is equal to the subject property's garage/carport.] Please review the adjustments for accuracy and consistency. Garage/Carport adjustments in the Sales Comparison Approach section have the following inconsistencies: Comp #[#]: Missing adjustment. The garage/carport is different from the subject property but an adjustment amount or "0" is not present. Comp #[#]: Unnecessary adjustment. There is an adjustment for a garage/carport that is equal to the subject property's garage/carport. Please review the adjustments for accuracy and consistency. 	Sales Comparison	Garage/Carport Adjustment	Sale Price Adjustment Amount	Sales Comp X / Multiple Sales Comps	Warning
Comp Selection/ Adjustment Appropriateness	FRE4293	The following reported comparable sales may be dated: [Comp # (X months old)] and [Comp # (Y months old)]. The median recency of similarly featured sales in close proximity is [Z] months. Please confirm the comparable sales provided in the appraisal are among the most recent and relevant available.	N/A	N/A	N/A	Sales Comp X / Multiple Sales Comps	Warning
Report Completeness	FRE4300	HVE results are not available because the appraised value is missing or zero. Please obtain an updated appraisal and resubmit.	Reconciliation	Market Value	Property Appraised Value Amt.	Subject	Severe
Report Completeness	FRE4301	A description of materials/condition is required for Walls. Please correct and resubmit.	Improvements	Interior Walls	Interior Feature Condition Description	Subject	Severe

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Report Completeness	FRE4302	A description of materials/condition is required for Bath Floor. Please correct and resubmit.	Improvements	Interior Bath Floor	Interior Feature Condition Description	Subject	Severe
Report Completeness	FRE4303	No selection was made for conversion. Please correct and resubmit.	Project Information	Was the project created by the conversion of an existing building(s) into a condo? If Yes describe	Project Conversion Original Use Description	Subject	Severe
Report Completeness	FRE4304	The report is missing a selection for "Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction etc.)?" Please correct and resubmit.	Improvements	Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? No	Property Analysis Exists Indicator	Subject	Severe
Report Completeness	FRE4305	The number of levels, of the subject property, has not been provided.	Unit Description	# of Levels	Level Count	Subject	Warning
Report Completeness	FRE4306	The common elements have not been provided for [Subject, Comp #].	Sales Comparison Approach	Common Elements	Sale Price Adjustment Description	Subject and Comps	Warning

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Report Completeness	FRE4307	The following data element(s) are missing from the Project Information (Completed) section of the appraisal: [# phases], [# of units], [# for sale], [# sold], [# rented] and [# owner occupied units]. Please ensure that all information is reported and that the appraisal meets Freddie Mac requirements.	Project Information	Are the units, common elements, & rec. facilities complete (including any planned rehabilitation)?	Project Common Elements Completed Indicator	Subject	Warning
Report Completeness	FRE4308	No selection has been made for developer/builder control of the HOA. Please correct and resubmit.	Project Information	Is the developer/builder in control of the Homeowners' Association (HOA)? Yes	Project Developer Controls Project Management Indicator	Subject	Severe
Report Completeness	FRE4309	A description of materials/condition is required for Floors. Please correct and resubmit.	Improvements	Interior Floors	Interior Feature Condition Description	Subject	Severe
Report Completeness	FRE4313	A description of the Neighborhood Boundaries must be included or referenced in the comment area. Please correct and resubmit.	Neighborhood	Neighborhood Boundaries	GSE Neighborhood Boundaries Description	Subject	Severe
Report Completeness	FRE4314	A Neighborhood Description must be included or referenced in the comment area. Please correct and resubmit.	Neighborhood	Neighborhood Description	Neighborhood Description	Subject	Severe

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Report Completeness	FRE4315	<p>If comparable count is missing: The appraiser must indicate the number of comparable properties offered for sale.</p> <p>If comparable count is '1': The appraiser indicated 1 as the number of comparable properties offered for sale, please ensure either a low or high value is provided.</p> <p>If comparable count is greater than '1': The appraiser indicated there are comparable properties offered for sale, please ensure both the high and low values of the offerings are provided.</p>	Sales Comparison	Number of Comparable Listings	Comparable Listings Researched Count	Subject	Warning
Report Completeness	FRE4316	<p>If comparable count is missing: The appraiser must indicate the number of comparable properties sold in the last 12 months.</p> <p>If comparable count is '1': The appraiser indicated 1 as the number of comparable properties sold in the last 12 months, please ensure either a low or high value is provided.</p> <p>If comparable count is greater than '1': The appraiser indicated there are comparable properties sold in the last 12 months, please ensure both the high and low values of the sales are provided.</p>	Sales Comparison	Number of Comparable Sales	Comparable Sales Researched Count	Subject	Warning
Report Completeness	FRE4320	The appraisal report indicates that the subject property is currently offered for sale, or has been within the last 12 months, but no data is present within the Data Source Section. Please verify that the correct selection has been made and all required information has been provided.	Subject	Is the subject property currently offered for sale?	Listed Within Previous Year Indicator	Subject	Severe

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Report Completeness	FRE4321	A description of the Neighborhood Conditions must be included or referenced in the comment area. Please correct and resubmit.	Neighborhood	Market Conditions	Neighborhood Market Conditions Description	Subject	Severe
Report Completeness	FRE4324	<p><i>One of the following messages is returned:</i></p> <ul style="list-style-type: none"> ▪ (condos): Heating Type cannot be blank. Please correct and resubmit. ▪ (non-condos): A selection is required for Heating type (FWA, HWBB, Radiant or Other) and a description must be provided if "Other" is selected. Please correct and resubmit. 	Improvements	N/A	Specifies the type of heating.	Subject	Severe
Report Completeness	FRE4326	A description of materials/condition is required for Exterior Walls. Please correct and resubmit.	Improvements	Exterior Description Exterior Walls	Exterior Feature Description	Subject	Severe
Report Completeness	FRE4327	The comparable sales prices [unadjusted sales prices] are not contained within the comparable sales price range, as reported in the Sales Comparison Approach section [Comparable Sales Price Range Low - Comparable Sales Price Range High]. Please ensure that the information provided in both sections is accurate.	Sales Comparison	N/A	N/A	Subject	Warning
Report Completeness	FRE4328	The unadjusted price range of the comparable listings [unadjusted listing prices] is not within the comparable list price range in the Sales Comparison Approach section [Comparable Listings Price Range Low - Comparable Listings Price Range High]. Please ensure that the information provided in both sections is accurate.	Sales Comparison	N/A	N/A	Subject	Warning
Report Completeness	FRE4329	The range of sale prices in the subject property's neighborhood in the Sales Comparison Approach section ([Comparable Sales Price Range Low - Comparable Sales Price Range High]) is not within the Housing Price range in the Neighborhood section ([One-Unit Housing Price \$ Low - One-Unit Housing Price \$ High]). Please ensure that the information provided in both sections is accurate.	Sales Comparison	N/A	N/A	Subject	Warning

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Report Completeness	FRE4330	The total of the reported Present Land Use ([total])% does not equal 100%. Please ensure that the analysis and conclusions are adequately supported within the appraisal, and that the appraisal meets Freddie Mac requirements.	Neighborhood	Present Land Use %	Neighborhood Present Land Use Percent	Subject	Warning
Report Completeness	FRE4332	The appraisal indicates "None" for Car Storage but a selection has been made for Garage or Carport.	Improvements	Car Storage None	Car Storage Exists Indicator	Subject	Warning
Report Completeness	FRE4333	The Total Room Count of [A] is less than the Bed count ([B]); Full Bath count ([C]) or Half Bath count ([D]). Please confirm that all room counts have been reported accurately and in the correct UAD required format.	Improvements	Finished Area Above Grade Contains Rooms	Total Room Count	Subject	Warning
Report Completeness	FRE4335	<p><i>One of the following messages is returned:</i></p> <ul style="list-style-type: none"> ▪ The Sales Comparison Approach contains no value conclusion. Please correct and resubmit. ▪ The Income Approach contains no value conclusion. Please correct and resubmit. 	Reconciliation	Property Appraised Value Amount	Property Appraised Value Amount	Subject	Severe
Report Completeness	FRE4336	The Reconciliation section does not contain text. If comments are provided on an addendum, a notation should be included in the Reconciliation section referencing the addendum. Please confirm that commentary has been provided and ensure that a reference to this commentary is present in the Reconciliation section.	N/A	N/A	N/A	Subject	Warning
Report Completeness	FRE4337	The appraiser indicated a prior transfer of the subject property and a date or price has not been provided. Please verify that the correct information has been provided.	N/A	N/A	N/A	Subject	Severe
Report Completeness	FRE4338	The Sales Comparison Approach contains [3] settled sales. Freddie Mac requires a minimum of {{numComps}} comparable, settled sales as part of the Sales Comparison Approach. Please correct and resubmit.	Sales Comparison	Date of Sale/Time	GSE Short Date Description	Comparable Sales	Fatal

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Report Completeness	FRE4339	No selection was made in the PUD section of the report indicating if the developer is in control of the HOA. Please ensure that the subject property or appraisal meets Freddie Mac requirements and correct and resubmit as needed.	Project Information	Is the developer/builder in control of the Homeowners' Association (HOA)? Yes / No	Project Developer Controls Project Management Indicator	Subject	Severe
Report Completeness	FRE4340	The report is missing a Legal Description. Please correct and resubmit.	Subject	Legal Description	Property Legal Description Text Description	Subject	Fatal
Report Completeness	FRE4342	The Owner of Record is missing. Please correct and resubmit.	Subject	Owner of Public Record	GSE Property Owner Name	Subject	Severe
Report Completeness	FRE4345	<p><i>One or more of the following messages is returned:</i></p> <ul style="list-style-type: none"> ▪ The appraisal does not contain an assessor's parcel # (APN). Please ensure that the report contains an APN or appropriately addresses the lack of an APN. ▪ The appraisal does not contain an assessor's parcel # (APN). Our internal records indicate an APN of [(APN)]. Please ensure that the appraisal contains an APN or appropriately addresses the lack of an APN. 	Subject	Assessor's Parcel #	GSE Assessor's Parcel Identifier	Subject	Severe
Report Completeness	FRE4348	The project name has not been provided. Please correct and resubmit.	Subject	Project Name	Project Name	Subject	Severe
Report Completeness	FRE4349	The following data element(s) are missing from the Neighborhood section of the appraisal: [Condominium Low Price], [Condominium High Price] and [Condominium Predominant Price]. Please ensure that all information is reported and that the appraisal meets Freddie Mac requirements.	Neighborhood	N/A	N/A	Subject	Severe
Report Completeness	FRE4352	No selection has been made for marketing time trends.	Neighborhood	N/A	N/A	Subject	Warning

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Report Completeness	FRE4353	The following data element(s) are missing from the Project Site section of the appraisal: [Topography], [Size] and [Density]. Please ensure that all information is reported and that the appraisal meets Freddie Mac requirements.	Project Site	N/A	N/A	Subject	Severe
Report Completeness	FRE4354	The number of stories in the subject project is missing.	Project Information	# of Stories	GSE Stories Count	Subject	Warning
Report Completeness	FRE4356	The following data element(s) are missing from the Project Information Subject Phase section of the appraisal: [# of units], [# completed], [# for sale], [# sold], [# rented] and [# owner occupied]. Please ensure that all information is reported and that the appraisal meets Freddie Mac requirements.	Project Information	N/A	N/A	Subject	Warning
Report Completeness	FRE4357	Freddie Mac is unable to process this appraisal due to a missing Appraised Value of the Subject Property. Please correct and resubmit to receive Freddie Mac results and clear the associated hard stop.	Reconciliation	Final Estimate of Value	Property Appraised Value Amount	Subject	Severe
Report Completeness	FRE4358	<p><i>One or more of the following messages is returned:</i></p> <ul style="list-style-type: none"> ▪ Freddie Mac is unable to process this appraisal due to a missing Subject Property Address. Please correct and resubmit to receive Freddie Mac results and clear the associated hard stop. ▪ Freddie Mac is unable to process this appraisal due to a missing Zip Code. Please correct and resubmit to receive Freddie Mac results and clear the associated hard stop. ▪ Freddie Mac is unable to process this appraisal due to a missing Subject Property Address and Zip Code. Please correct and resubmit to receive Freddie Mac results and clear the associated hard stop. 	Subject	N/A	N/A	Subject	Warning
Report Completeness	FRE4359	Freddie Mac is unable to process this appraisal due to a missing Effective Date of Appraisal. Please correct and resubmit to receive Freddie Mac results and clear the associated hard stop.	Reconciliation	Date of Final Value	Appraisal Effective Date	Subject	Severe
Report Completeness	FRE4360	No selection has been made for management group type. Please correct and resubmit.	Project Information	N/A	N/A	Subject	Severe

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Report Completeness	FRE4361	The name of the management company has not been provided. Please correct and resubmit.	Project Information	Provide name of management company	Project Management Agent Name	Subject	Severe
Report Completeness	FRE4362	No selection was made for single entity ownership. Please correct and resubmit.	Project Information	Does any single entity ...own more than 10% of the total units in the project?	Project Concentrated Ownership Indicator	Subject	Severe
Report Completeness	FRE4367	The subject property is reported as [Calculated age] years old and the condition has been rated as [GSE Overall Condition Type]; however, the appraisal indicates that the kitchens and bathrooms are not updated. Please confirm that the subject property's condition and updates have been accurately reported.	Improvements	Describe the condition of the property...	N/A	Subject	Warning
Report Completeness	FRE4368	The following data element(s) are invalid for this Traditional appraisal: {property data collection method}, {workforce}, {property data collection date}. Please correct and resubmit.	N/A	N/A	Appraisal Report Content Name	Subject	Fatal
Report Completeness	FRE4369	No selection was made for "Is the project subject to ground rent". Please correct and resubmit.	Project Information	Is the project subject to ground rent? Yes	Project Analysis Ground Rent Indicator	Subject	Severe
Report Completeness	FRE4370	The following data element(s) are missing for this Hybrid appraisal: {property data collection method}, {workforce}, {property data collection date}. Please correct and resubmit.	N/A	N/A	Appraisal Report Content Name	Subject	Fatal
Report Completeness	FRE4371	The following data element(s) are missing for this Desktop appraisal: {property data collection method}, {property data collection date}. Please correct and resubmit."	N/A	N/A	Appraisal Report Content Name	Subject	Fatal

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Report Completeness	FRE4372	The following data element(s) are invalid for this Hybrid appraisal: {property data collection method}, {workforce}, {property data collection date}. Please correct and resubmit.	N/A	N/A	Appraisal Report Content Name	Subject	Fatal
Report Completeness	FRE4373	The following data element(s) are invalid for this Desktop appraisal: {property data collection method}, {workforce}, {property data collection date}. Please correct and resubmit.	N/A	N/A	Appraisal Report Content Name	Subject	Fatal

Report Completeness	FRE4374	<p>The following data element(s) are missing from the Certification section of the appraisal. Please ensure that all information is reported and that the appraisal meets Freddie Mac requirements.</p> <ul style="list-style-type: none"> • Appraiser Name • Date of Signature and Report, • Effective Date of Appraisal • 'State Certification #', 'State #', 'State License #', or 'Other (describe)' - One selection. • If 'Other (describe)' or 'State #' is populated, the appraiser must also include the following: <ul style="list-style-type: none"> - Supervisory Appraiser Name (must contain text) - Supervisory Date of Signature (valid date format) - Supervisory State Certification # or License # - Supervisory Certification or License State - Supervisory Expiration Date of Certification or License - SUBJECT PROPERTY (one selection for the following:) - Did not inspect subject property - Did inspect exterior of subject property from street (if selected, a date must be provided in the 'Date of Inspection' field. - Did inspect interior and exterior of subject property (if selected, a date must be provided in the 'Date of Inspection' field. - COMPARABLE SALES (one selection for the following) - Did not inspect exterior of comparable sales from street - Did inspect exterior of comparable sales from street (if selected, a date must be provided in the 'Date of Inspection' field. • If 'License #' or 'State Certification #' are populated, the appraiser must also include the following: <ul style="list-style-type: none"> - Appraiser Certification/License State - Appraisal Expiration Date of Certification - ADDRESS OF PROPERTY APPRAISED - APPRAISED VALUE OF SUBJECT PROPERTY \$ - Lender/Client Name - Lender/Client Company Name 	Appraiser Certification	N/A	N/A	Subject	Severe
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Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Report Completeness	FRE4375	A Borrower Name is required. Please correct and resubmit.	Subject	Borrower	GSE Borrower Name	Subject	Fatal
Report Completeness	FRE4376	An entry is required for Census Tract. Please correct and resubmit.	Subject	Census Tract	Census Tract Identifier	Subject	Severe
Report Completeness	FRE4377	An entry is required for R.E. Taxes. Please correct and resubmit.	Subject	R.E. Taxes	GSE Property Tax Total Tax Amount	Subject	Severe
Report Completeness	FRE4378	An entry is required for R.E. Tax Year. Please correct and resubmit.	Subject	Tax Year	Property Tax Year Identifier	Subject	Severe
Report Completeness	FRE4379	A selection is required for Neighborhood Location. Please correct and resubmit.	Neighborhood	Varies	Property Neighborhood Location Type	Subject	Severe
Report Completeness	FRE4380	A selection is required for Neighborhood Built-up. Please correct and resubmit.	Neighborhood	Varies	Neighborhood Built-up Range Type	Subject	Severe
Report Completeness	FRE4381	A selection is required for Neighborhood Growth. Please correct and resubmit.	Neighborhood	Varies	Neighborhood Growth Pace Type	Subject	Severe
Report Completeness	FRE4382	One or more entries are missing from the Housing Price Range (Low, High, Predominant). Please correct and resubmit.	Neighborhood	Varies	Varies	Subject	Severe
Report Completeness	FRE4383	One or more entries are missing for Housing Age Range (Low, High, Predominant). Please correct and resubmit.	Neighborhood	Varies	Varies	Subject	Severe

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Report Completeness	FRE4384	The report is missing a selection for Adverse Site Conditions. Please correct and resubmit.	Forms 1004/2055 = Site Forms 1073/1075 = Project Site	Are there any adverse site conditions or external factors?	N/A	Subject	Severe
Report Completeness	FRE4385	<i>One of the following messages is returned:</i> <ul style="list-style-type: none"> ▪ It appears that "other" is selected for Property Rights Appraised, but no description is provided. Please correct and resubmit. ▪ The report is missing a selection for Property Rights Appraised in the Subject section of the report. Please correct and resubmit. 	Subject	Property Rights Appraised	N/A	Subject	Severe
Report Completeness	FRE4386	The project name has not been provided for [Subject, Comp #]. Please correct and resubmit.	Sales Comparison Approach	Project Name	Project Name	Subject and Comps	Severe
Report Completeness	FRE4387	The appraiser's name is missing. Please correct and resubmit.	Appraiser's Certification: Appraiser	Appraiser Name	Appraiser Name	Subject	Fatal
Report Completeness	FRE4388	There are 5 or more half-baths reported for the following property(ies): [Subject/Comp #, Comp # and Comp #]. Please confirm the total number of half baths is accurate and reported in accordance with the UAD. The number of full and half baths must be entered, separated by a period. (Example: "3.2" for 3 full baths and 2 half baths).	Sales Comparison	Above Grade Room Count Baths	Total Bathroom Count	N/A	Warning
Report Completeness	FRE4389	A selection is required for Units. The appraiser must indicate whether the subject is One Unit or One with Accessory Unit. Please correct and resubmit.	Improvements	N/A	N/A	Subject	Severe
Report Completeness	FRE4390	A selection is required for Improvement Type (Det, Att or S-D/End Unit). Please correct and resubmit.	Improvements	Varies	Attachment Type	Subject	Severe

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Report Completeness	FRE4391	An entry is required for [Design/Style]. Please correct and resubmit.	Improvements	Design (Style)	Structure Design Description	Subject	Severe
Report Completeness	FRE4392	A selection is required for Existing, Proposed or Under Construction in the General Description section. Please correct and resubmit.	Improvements	N/A	Building Status Type	Subject	Severe
Report Completeness	FRE4393	A selection for Foundation Type is required. Please correct and resubmit.	Improvements	Varies	Foundation Exists Indicator	Subject	Severe
Report Completeness	FRE4394	<p><i>One of the following messages is returned:</i></p> <ul style="list-style-type: none"> The report is missing a selection for Assignment Type. Please correct and resubmit. The appraisal indicates a Purchase Transaction but no selection was made for either "I did" or "I did not" analyze the contract. Please correct and resubmit. 	N/A	N/A	N/A	Subject	Severe
Report Completeness	FRE4395	No selection is made for Highest and Best use. Please correct and resubmit.	Forms 1004/2055 = Site Forms 1073/1075 = Project Site	Is the highest and best use of subject as improved (or as proposed per plans and specifications) the present use?	Highest Best Use Indicator	Subject	Severe
Report Completeness	FRE4396	The HOA fee frequency has not been provided for the Subject. Please correct and resubmit.	Sales Comparison Approach	HOA Mo. Assessment	Sale Price Adjustment Description	Subject and Comps	Severe
Report Completeness	FRE4397	No selection has been made for conditions that affect livability, soundness or structural integrity. Please correct and resubmit.	Improvements	Are there any physical deficiencies or adverse conditions that affect	Property Analysis Exists Indicator	Subject	Severe

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Report Completeness	FRE4398	A description of materials/condition is required for Roof Surface. Please correct and resubmit.	Improvements	Exterior Description Roof Surface	Exterior Feature Description	Subject	Severe
Report Completeness	FRE4399	A description of materials/condition is required for Window Type. Please correct and resubmit.	Improvements	Exterior Description Window Type	Exterior Feature Description	Subject	Severe
Report Inconsistencies	FRE4403	The Foundation has been noted to consist of a [Full Basement/Partial Basement] and no Basement Area and Basement Finish % have been provided. Please obtain an updated appraisal and resubmit.	Improvements	Foundation	Square Feet Count	Subject	Severe
Report Inconsistencies	FRE4405	The subject's Condition Rating [Improvement (Condition Rating)] in the Improvements section is inconsistent with the subject's Condition Rating [Sales Comparison (Condition Rating)] in the Sales Comparison section.	Improvements and Sales Comparison	Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.)	GSE Overall Condition Type	Subject	Warning
Report Inconsistencies	FRE4406	The subject's Basement Area [Improvements (Basement Area)] in the Improvements section is inconsistent with the subject's Basement Area [Sales Comparison (Basement Area)] in the Sales Comparison section.	Improvements and Sales Comparison	Foundation Basement Area	Square Feet Count	Subject	Warning
Report Inconsistencies	FRE4407	The Basement Finished % [Improvements (Basement Finished %)] in the Improvements section is inconsistent with the Basement Finished % [Sales Comparison (Basement Finished %)] in the Sales Comparison section.	Improvements and Sales Comparison	Foundation Basement Finish	Basement Finished Percent	Subject	Warning
Report Inconsistencies	FRE4408	The calculated age from the Subject Improvement Year Built field [Calculated age] is inconsistent with the Subject's Sales Comparison Section Actual Age [Actual Age].	Improvements and Sales Comparison	Year Built	Property Structure Built Year	Subject	Warning

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Report Inconsistencies	FRE4409	The Total Room Count [Improvements (Total Room Count)] in the Improvements section is inconsistent with the Total Room Count [Sales Comparison (Total Room Count)] in the Sales Comparison section.	Improvements and Sales Comparison	Finished Area Above Grade Contains Rooms	Total Room Count	Subject	Warning
Report Inconsistencies	FRE4410	The Bedroom Count [Improvements (Bedroom Count)] in the Improvements section is inconsistent with the Bedroom Count [Sales Comparison (Bedroom Count)] in the Sales Comparison section.	Improvements and Sales Comparison	Finished Area Above Grade Contains Bedrooms	Total Bedroom Count	Subject	Warning
Report Inconsistencies	FRE4411	The Bathroom Count [Improvements (Bathroom Count)] in the Improvements section is inconsistent with the Bathroom Count [Sales Comparison (Bathroom Count)] in the Sales Comparison section.	Improvements and Sales Comparison	Finished Area Above Grade Contains Bath(s)	Total Bathroom Count	Subject	Warning
Report Inconsistencies	FRE4412	The Gross Living Area [Improvements (Gross Living Area)] in the Improvements section is inconsistent with the Gross Living Area [Sales Comparison (Gross Living Area)] in the Sales Comparison section.	Improvements and Sales Comparison	Square Feet of Gross Living Area Above Grade	Gross Living Area Square Feet Count	Subject	Warning
Report Inconsistencies	FRE4415	The appraisal indicates a rapid growth rate yet declining values in the Neighborhood section. Please confirm that the correct selections have been made.	Neighborhood	N/A	N/A	Subject	Warning
Report Inconsistencies	FRE4419	The appraisal report indicates that the subject property is located in [State] and the appraiser license is noted to be in [State]. Please confirm the appraiser holds an active license in the state that the subject property is located. Please correct and resubmit.	Appraiser Certification	Appraiser State	Appraiser License State	Subject	Severe
Report Inconsistencies	FRE4423	The subject property's Condition Rating ([GSE Overall Condition Type]) does not appear consistent with its actual age ([Actual Age]). Please review for accuracy and ensure that the property and appraisal meet Freddie Mac requirements.	Improvements	N/A	N/A	Subject	Warning
Report Inconsistencies	FRE4424	The appraisal indicates an Urban location that is built up under 25% in the Neighborhood section. Please confirm that the correct selections have been made.	Neighborhood	N/A	N/A	Subject	Warning

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Report Inconsistencies	FRE4425	<p>One of the following messages is returned:</p> <ul style="list-style-type: none"> The appraisal indicates a Shortage for Demand/Supply but Over 6 months for Marketing Time. Please confirm that the correct selections have been made. The appraisal indicates an Over Supply for Demand/Supply but Under 3 months for Marketing Time. Please confirm that the correct selections have been made. 	Neighborhood	N/A	N/A	Subject	Warning
Report Inconsistencies	FRE4426	Fewer than [X] comparable sales have an entry for days on market less than the maximum Marketing Time noted in the Neighborhood section of the appraisal. Please confirm that the marketing time is stated correctly and supported within the appraisal.	Sales Comparison	Data Source(s)	GSE Days on Market Description	Comparable Sales	Warning
Report Inconsistencies	FRE4427	<p>One of the following messages is returned:</p> <ul style="list-style-type: none"> The predominant Housing Price is outside the High and Low prices noted in the Neighborhood section. Please ensure that the analysis and conclusions are adequately supported within the appraisal, and that the appraisal meets Freddie Mac requirements. The predominant Housing Age is outside the High and Low trend age noted in the Neighborhood section. Please ensure that the analysis and conclusions are adequately supported within the appraisal, and that the appraisal meets Freddie Mac requirements. 	Neighborhood	N/A	N/A	Subject	Warning
Report Inconsistencies	FRE4428	The appraisal contains fewer than [X] closed sales that are within the Housing Price range in the Neighborhood section. Please ensure that the analysis and conclusions are adequately supported within the appraisal, and that the appraisal meets Freddie Mac requirements.	Sales Comparison	N/A	N/A	Subject	Warning
Report Inconsistencies	FRE4429	The appraisal contains fewer than [X] closed sales that are within the Housing Age range shown in the Neighborhood section. Please ensure that the analysis and conclusions are adequately supported within the appraisal, and that the appraisal meets Freddie Mac requirements.	Sales Comparison	N/A	N/A	Subject	Warning

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Report Inconsistencies	FRE4431	The subject property's Condition Rating is reported as [GSE Overall Condition Type] in the Improvements section but the following findings have also been noted ["Foundation Walls" = "Conc/poor"], ["Exterior Walls" = "siding/fair"], ["Roof Surface" = "comp-poor"]. Please ensure that the analysis and conclusions are adequately supported within the appraisal, and that the appraisal meets Freddie Mac requirements.	Improvements	N/A	N/A	Subject	Warning
Report Inconsistencies	FRE4432	The appraisal indicates that the subject property's foundation is "Concrete Slab" only and also includes a Basement Area greater than 0.	Improvements	N/A	N/A	Subject	Warning
Report Inconsistencies	FRE4438	Appraiser's name matches borrower name. Please confirm the appraiser has no present or prospective interest in the subject property.	N/A	N/A	N/A	Subject	Warning
Report Inconsistencies	FRE4462	The reported effective age of the subject property exceeds the actual age and the condition rating is [condition rating]. Please ensure that the correct ages have been provided and that the property meets Freddie Mac requirements.	Improvements	Effective Age (Yrs)	GSE Effective Age Description	Subject	Warning
Report Inconsistencies	FRE4465	The appraisal indicates that the subject property generally conforms to the neighborhood; however, across the board adjustments for Design/Style and unidirectional adjustments for Condition and Actual Age have been applied. Please ensure that the analysis and conclusions of the subject and comparable properties have been adequately reported and supported within the appraisal.	Improvements	Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?	Property Analysis Exists Indicator	Subject	Warning

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Report Inconsistencies	FRE4473	<p><i>One of the following messages is returned:</i></p> <ul style="list-style-type: none"> ▪ The appraisal indicates the subject property is Proposed Construction and the appraisal is marked "as is". Please ensure that the property and appraisal meet the requirements of Freddie Mac. ▪ The appraisal indicates the subject property is Under Construction and the appraisal is marked "as is". Please ensure that the property and appraisal meet the requirements of Freddie Mac. 	Improvements	N/A	N/A	Subject	Warning
Report Inconsistencies	FRE4486	The signature date is prior to the Effective Date of the report. Please correct and resubmit.	N/A	N/A	N/A	Subject	Fatal
Report Inconsistencies	FRE4487	The reported site area in the Site section [Site Section (Site Area)] is inconsistent with the site area noted in the Sales Comparison Section [Sales Comparison (Subject Site Area)].	Site and Sales Comparison	Area	Site Area Description	Subject	Warning
Report Inconsistencies	FRE4488	The subject's view rating [Site View Rating] is inconsistent with the Subject View Rating [Sales Comparison (Subject View Rating)] in the Sales Comparison Section.	Site and Sales Comparison	View	GSE View Overall Rating Type	Subject	Warning
Report Inconsistencies	FRE4494	The appraisal indicates a purchase transaction but the contract for sale was not analyzed by the appraiser. Please confirm that the contract has been provided to and analyzed by the appraiser.	N/A	N/A	N/A	Subject	Warning
Report Inconsistencies	FRE4496	A description of materials/condition is required for Foundation Walls when Full or Partial Basement is selected. Please obtain an updated appraisal and resubmit.	Improvements	Exterior Description Foundation Walls	Exterior Feature Description	Subject	Severe

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Data Discrepancy	FRE4501	<p><i>One of the following messages is returned:</i></p> <ul style="list-style-type: none"> The gross living area for the subject property ([GLA] sf) varies by more than [X]% from public records ([GLA] sf). Please confirm the reported gross living area for the subject property is accurate and adequately supported. The gross living area for the subject property ([GLA] sf) varies by more than [X]% and [Y] sf from public records ([GLA] sf). Please confirm the reported gross living area for the subject property is accurate and adequately supported. 	Sales Comparison	GLA	Sale Price Adjustment Description	Subject	Warning
Data Discrepancy	FRE4504	<p><i>One of the following messages is returned:</i></p> <ul style="list-style-type: none"> The gross living area (GLA) varies between this report and prior sources: Comp # - varies from prior appraisals where this property was used as a sold comp. Please confirm the reported gross living area(s) for the comparable property(ies) is accurate. The gross living area (GLA) varies between this report and prior sources: Comp # - varies from prior appraisals where this property was the subject. Please confirm the reported gross living area(s) for the comparable property(ies) is accurate. 	Sales Comparison	GLA	Sale Price Adjustment Description	Sales Comp X / Multiple Sales Comps	Warning
Data Discrepancy	FRE4506	The bedroom/bathroom count for the subject property (Bed: [Improvements (Bedroom Count)], Bath: [Improvements (Bathroom Count)]) varies from the public record value of (Bed: [Improvements (Bedroom Count)], Bath: [Improvements (Bathroom Count)]). Please confirm that the bedroom/bathroom count is correct and supported within the appraisal.	Improvements	Finished Area Above Grade Contains Bedroom	Total Bedroom Count	Subject	Warning
Data Discrepancy	FRE4508	The reported bedroom count of the following comparable sale(s) varies from other sources: Comp # (reported bedroom count = [X]; historical report(s) = [A, B, C and D]), Comp # (reported bedroom count = [Y]; historical report(s) = [Z]). Please confirm the reported bedroom count for the comparable property(ies) is accurate and adequately supported.	Sales Comparison	Above Grade Room Count Bdrms	Total Bedroom Count	Sales Comp X / Multiple Sales Comps	Warning

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Data Discrepancy	FRE4509	<p><i>One of the following messages is returned:</i></p> <ul style="list-style-type: none"> The site area for the subject property ([Site Section (Site Area)] sf / [Site Section (Site Area)] ac) varies from historical reports ([Site Section (Site Area)] sf / [Site Section (Site Area)] ac). Please confirm the reported site area for the subject property is accurate and adequately supported. The site area for the subject property ([Site Section (Site Area)] sf / [Site Section (Site Area)] ac) varies from public records ([Site Section (Site Area)] sf / [Site Section (Site Area)] ac). Please confirm the reported site area for the subject property is accurate and adequately supported. 	Sales Comparison	Site	Sale Price Adjustment Description	Subject	Warning
Data Discrepancy	FRE4512	The site area of the following comparable sales/listings varies from public records: [Comp # (report: [Site Area] ac; public records: [Site Area] ac)]. Please confirm the reported site area for the comparable property(ies) is accurate and adequately supported.	Sales Comparison	Site	Sale Price Adjustment Description	Sales Comp X / Multiple Sales Comps	Warning
Data Discrepancy	FRE4514	<p><i>One of the following messages is returned:</i></p> <ul style="list-style-type: none"> The subject's reported age [Actual Age] varies from historical reports: ([Actual Age] years). Please confirm the subject age has been accurately reported. The subject's reported age [Actual Age] varies from public records ([Actual Age] years). Please confirm the subject age has been accurately reported. 	Sales Comparison	Actual Age	Sale Price Adjustment Description	Subject	Warning
Data Discrepancy	FRE4515	The indicated Cooling type for the subject property [coolingtype] disagrees with historical reports [effectivedate, coolingtype]. Please verify the appropriate cooling type has been indicated in the Improvement Section.	Improvements	N/A	N/A	Subject	Warning
Data Discrepancy	FRE4517	The age of the following comparable property(ies) varies from public records: [Comp # (report: [Actual Age] years; public records: [Actual Age] years)] Please confirm the reported age of the comparable property(ies) is accurate and adequately supported.	Sales Comparison	Actual Age	Sale Price Adjustment Description	Sales Comp X / Multiple Sales Comps	Warning

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Data Discrepancy	FRE4523	The reported distance of the following comparable sales/listings varies from the geocoded property address (as determined by geographic coordinates): [Comp # (report: X miles; geocoded distance: Y miles)] Please ensure that reported distances are accurate.	Sales Comparison	Proximity to Subject	Proximity to Subject Description	Sales Comp X / Multiple Sales Comps	Warning
Data Discrepancy	FRE4535	An MLS listing on [MLS Listing Date] for [MLS List Price] was not noted within the subject section of the appraisal report. Please confirm that all listings within 12 months of the appraisal effective date have been reported.	Subject	Is the subject property currently offered for sale...	Listed Within Previous Year Indicator	Subject	Warning
Data Discrepancy	FRE4540	The reported bathroom count of the following comparable sale(s) varies from other sources: Comp 3 (reported bathroom count = (X); historical report(s) =(Y)). Please confirm that the reported bathroom count is accurate for the comparable property(ies).	Sales Comparison	Above Grade Room Baths	Total Bathroom Count	Sales Comp X / Multiple Sales Comps	Warning
Data Discrepancy	FRE4545	The appraisal indicates that there are no adverse site conditions or external factors (easement, encroachments, environmental conditions, land uses, etc.) for the subject property but [A] prior appraisal(s) indicate that there are adverse site conditions. The [A] appraisal(s) account for [B]% of [C] appraisals that are within [D] months of this appraisal's effective date.	Site	Are there any adverse site conditions or external factors?	Property Analysis Exists Indicator	Subject	Warning
Data Discrepancy	FRE4546	The reported improvement type ([Attachment Type]) of the subject property disagrees with the following appraisals: [Appraisal Effective Date] - [Attachment Type]. Please confirm that the subject property's structure type is correctly identified in the appraisal.	Improvements	N/A	Attachment Type	Subject	Warning
Data Discrepancy	FRE4547	The reported foundation type of [Foundation Type] for the subject property disagrees with the foundation type on the following appraisals: [Appraisal Effective Date] - [Foundation Type].	Improvements	N/A	Foundation Exists Indicator	Subject	Warning

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Data Discrepancy	FRE4548	The location of the subject property is reported to be [Neighborhood Location Type], but prior appraisals of the subject indicate that the location may be [Location]. Please confirm that the reported location type is accurate, and that the analysis and conclusions are not based on an incorrect assessment of the subject location.	Neighborhood	Location	Property Neighborhood Location Type	Subject	Warning
Data Discrepancy	FRE4551	The following prior appraisal(s) report poor quality and/or condition: [date] - CX/QX, [date] - CX/QX, and [date] - CX/QX.	Sales Comparison	N/A	N/A	Subject	Warning
Data Discrepancy	FRE4552	The subject property was previously reported to have a pool but the current appraisal does not indicate that there is a pool in the Improvements section. Considering [X] prior reports of the pool amenity, please confirm that the information has been accurately reported and that the current appraisal addresses any potentially adverse site conditions that may be associated with the removal of a pool.	Improvements	Amenities Pool	Amenity Exists Indicator	Subject	Warning
Data Discrepancy	FRE4553	[X] prior appraisals within [Y] months indicate a significant value discrepancy for the subject property's Patio/Deck. Please confirm that this amenity has been accurately reported in the appraisal.	Improvements	Amenities Patio/Deck	Amenity Exists Indicator	Subject	Warning
Data Discrepancy	FRE4554	[X] prior appraisals within [Y] months indicate a significant value discrepancy for the subject's Porch. Please confirm that this amenity has been accurately reported in the appraisal.	Improvements	Amenities Porch	Amenity Exists Indicator	Subject	Warning
Data Discrepancy	FRE4556	[X] prior appraisals within [Y] months indicate a View that varies from the current report of [view]. Please confirm that the subject property's view has been accurately reported in the appraisal.	Sales Comparison	View (ViewType)	GSE View Type	Subject	Warning
Data Discrepancy	FRE4557	[X] prior appraisals within [Y] months indicate a Quality of Construction that varies from the current report of [GSE Quality of Construction Rating Type]. Please confirm that the subject property's construction quality has been accurately reported in the appraisal.	Sales Comparison	Quality of Construction	GSE Quality of Construction Rating Type	Subject	Warning

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Data Discrepancy	FRE4558	[X] prior appraisals within [Y] months indicate a condition that varies from the current selection of [GSE Overall Condition Type]. Please confirm that the subject property's condition has been accurately reported in the appraisal.	Sales Comparison	Condition	GSE Overall Condition Type	Subject	Warning
Data Discrepancy	FRE4560	[X] prior appraisals within [Y] months indicate Garage # of Cars that varies from the current selection of [Garage/Carport]. Please confirm that this amenity has been accurately reported in the appraisal.	Sales Comparison-	Garage/ Carport	Sales Price Adjustment Description	Subject	Warning
Data Discrepancy	FRE4563	The reported basement area of the subject property ([Foundation Basement Area]) sf varies from the reported basement area on the following prior appraisals by [X]% or more: [Appraisal Effective Date] - [Foundation Basement Area] sf.	Improvements	Foundation Basement Area	Square Feet Count	Subject	Warning
Data Discrepancy	FRE4564	The gross living area for the subject property ([GLA] sf) varies by more than [X]% from the following prior appraisals that are dated within the last [Z] months: ([Date] [GLA] sf). Please confirm the reported gross living area for the subject property is accurate and adequately supported.	Sales Comparison	GLA	Sale Price Adjustment Description	Subject	Warning
Data Discrepancy	FRE4566	The appraisal does not report a prior transfer of the subject property within 3 years, however, public records reports a prior transfer of the subject property [sale/transfer date], [sale/transfer price]. Please confirm the appraiser has accurately reported the prior transfer of the subject property.	Sales Comparison	N/A	N/A	Subject	Warning
Data Discrepancy	FRE4571	A prior appraisal indicates the property as improved is not at its highest and best use.	Forms 1004/2055 = Site Forms 1073/1075 = Project Site	Is the highest and best use of subject as improved...the present use?	Highest Best Use Indicator	Subject	Warning
Data Discrepancy	FRE4572	A prior appraisal indicates the zoning compliance is illegal.	Forms 1004/2055 = Site Forms 1073/1075 = Project Site	Zoning Compliance illegal	Site Zoning Compliance Type	Subject	Warning

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Data Discrepancy	FRE4573	A prior appraisal indicates the property rights are leasehold.	Subject	Property Rights Appraised Leasehold	Property Rights Type	Subject	Warning
Data Discrepancy	FRE4574	A prior appraisal indicates there are physical deficiencies or adverse conditions that affect livability, soundness, or structural integrity.	Forms 1004/2055 = Improvements Forms 1073/1075 = Unit Description	Are there any physical deficiencies or adverse conditions that affect...	Property Analysis Exists Indicator	Subject	Warning
Data Discrepancy	FRE4575	A prior appraisal indicates the property does not conform to the neighborhood.	Forms 1004/2055 = Improvements Forms 1073/1075 = Unit Description	Does the property generally conform to the neighborhood..	Property Analysis Exists Indicator	Subject	Warning
Data Discrepancy	FRE4576	A prior appraisal indicates issues with the condition of the foundation walls, exterior walls, or roof surface.	Improvements	N/A	Exterior Feature Description	Subject	Warning
Eligibility	FRE4600	The appraiser completed a Desktop Appraisal and the assignment type is a refinance transaction . Desktop Appraisals are only permitted when the assignment type is a purchase transaction. A refinance transaction requires an interior and exterior appraisal or exterior only appraisal. Please ensure that the appraisal has been completed on the appropriate form and resubmit a corrected or new form for LCA risk assessment.	Subject	Map Reference	Map Reference Identifier	Subject	Fatal
Eligibility	FRE4601	This appraisal form type is not eligible for collateral representation and warranty relief.	N/A	N/A	N/A	N/A	Severe
Eligibility	FRE4602	UCDP Document Status is not successful. Please review the Freddie Mac findings for additional information.	N/A	N/A	N/A	N/A	Severe

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Eligibility	FRE4604	Appraisal does not indicate if this is a purchase or refinance transaction. If this is a purchase or refinance transaction, please correct and resubmit the appraisal.	Subject	Assignment Type...	Appraisal Purpose Type	Subject	Severe
Eligibility	FRE4606	The appraisal indicates that the property data collection method was "Virtual". Please ensure that the data collection method meets Freddie Mac requirements.	N/A	N/A	Appraisal Report Content Name	Subject	Fatal
Eligibility	FRE4607	The subject property data collection date is not within 365 days from the appraisal effective date or is future dated. Please correct and resubmit.	N/A	N/A	Appraisal Report Content Name	Subject	Fatal
Eligibility	FRE4608	FAIL: Based on condominium project data, the condominium project has been identified as a potential condominium hotel or similar type of transient housing, please ensure that a loan secured by a condominium unit in the project is eligible for sale to Freddie Mac.	N/A	N/A	LCA Risk Score	Eligibility	Warning
Eligibility	FRE4609	{Insert subjective word/phrase} was located in {Insert Xpath Form Field Label}. {Insert subjective word/phrase} was located in {Insert Xpath Form Field Label}. {Insert subjective word/phrase} was located in {Insert Xpath Form Field Label}. Please refer to the Freddie Mac Single-Family Seller/Servicer Guide for unacceptable appraisal practices regarding appraisal report terminology.	N/A	N/A	N/A	N/A	Warning

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Eligibility	FRE4610	{Insert subjective word/phrase} was located in {Insert Xpath Form Field Label}. {Insert subjective word/phrase} was located in {Insert Xpath Form Field Label}. {Insert subjective word/phrase} was located in {Insert Xpath Form Field Label}. Please refer to the Freddie Mac Single-Family Seller/Service Guide for unacceptable appraisal practices regarding appraisal report terminology. Appraisals that contain these words and phrases will not be accepted by Freddie Mac in the future.	N/A	N/A	N/A	N/A	Warning
Eligibility	FRE4615	The PUD section of the report indicates that the developer is in control of the HOA. Please ensure that the subject property or appraisal meets Freddie Mac requirements.	Project Information	Is the developer/builder in control of the Homeowners' Association (HOA)? Yes/No	Project Developer Controls Project Management Indicator	Subject	Warning
Eligibility	FRE4618	The appraisal indicates a purchase transaction with a contract price of [Contract Price] and the appraiser has indicated "licensed" on the signature page. Please confirm that the appraiser holds the required certification required for this assignment or that a qualified supervisor has also signed.	Reconciliation and Certification	Contract Price \$	Sales Contract Amount	Subject	Severe
Eligibility	FRE4620	HVE results are not available for non-UAD forms.	N/A	N/A	N/A	N/A	Warning
Eligibility	FRE4626	The submission of the appraisal to Loan Collateral Advisor is greater than 240 days from the effective date of the appraisal; therefore, it is not eligible for collateral representation and warranty relief.	N/A	N/A	N/A	Subject	Severe
Eligibility	FRE4627	The appraisal indicates the Property Rights Appraised is Leasehold. Please ensure that the property and appraisal meet Freddie Mac leasehold requirements.	Subject	Property Rights Appraised Leasehold	Property Rights Type	Subject	Severe

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Eligibility	FRE4639	The condition rating of the subject property is reported to be [GSE Overall Condition Type]. If this loan is not a Relief Refinance Mortgage, the property is not eligible for sale to Freddie Mac.	Sales Comparison	Condition	GSE Overall Condition Type	Subject	Severe
Eligibility	FRE4640	The above grade bedroom count is reported as [Above Grade Room Count Bdrms]. Please confirm the bedroom count is accurate and that the property meets community standards.	Improvements	Finished Area above grade contains bedrooms	Total Bedroom Count	Subject	Warning
Eligibility	FRE4641	The Gross Living Area is reported as [X] SF. Please confirm that the reported Gross Living Area is accurate and that the property meets community standards.	Improvements	Square feet of Gross Living area above grade	Gross Living area square feet count	Subject	Warning
Eligibility	FRE4642	<p><i>One of the following messages is returned:</i></p> <ul style="list-style-type: none"> ▪ The appraisal indicates there is evidence of settlement. Please ensure the property meets Freddie Mac requirements. ▪ The appraisal indicates that there is evidence of dampness. Please ensure the property meets Freddie Mac requirements. ▪ The appraisal indicates there is evidence of infestation. Please ensure the property meets Freddie Mac requirements. 	N/A	N/A	N/A	Subject	Severe
Eligibility	FRE4644	The appraiser has noted the subject property to be [Design (Style)] and there are insufficient closed sales provided in similar design/style. Please ensure that the subject property meets Freddie Mac requirements and community standards.	Sales Comparison	Design (Style)	Design (Style)	Subject	Warning
Eligibility	FRE4645	<p><i>One of the following messages is returned:</i></p> <ul style="list-style-type: none"> ▪ The quality rating of the subject property is reported to be [GSE Quality of Construction Rating Type]. Please ensure that the property meets Freddie Mac requirements. ▪ The condition rating of the subject property is reported to be [GSE Overall Condition Type]. Please ensure that the property meets Freddie Mac requirements. 	Improvements and Sales Comparison	N/A	N/A	Subject	Fatal

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Eligibility	FRE4646	<p><i>One of the following messages is returned:</i></p> <ul style="list-style-type: none"> The following subject property attribute(s) may not be typical for the market area: [(Subject GLA) of (X) SF]. Please ensure that the appraiser has adequately supported the marketability of the subject property. There is a wide range of similarly featured sales within the vicinity ranging from [(\$X - \$Y)] and the following subject property attribute(s) may not be typical for the market area: [Subject Site Area of (A) SF/(B) AC, Subject Year Built of (Z)]. Please ensure that the appraiser has provided sales that are among the most appropriate available and has adequately supported the marketability of the subject property. 	N/A	N/A	N/A	Subject	Warning
Eligibility	FRE4663	<p><i>One of the following messages is returned:</i></p> <ul style="list-style-type: none"> The subject property is noted to be Proposed. Please ensure that the collateral meets Freddie Mac requirements and that all delivery requirements have been met. The subject property is noted to be Under Construction. Please ensure that the collateral meets Freddie Mac requirements and that all delivery requirements have been met. 	Improvements	Proposed	Building Status Type	Subject	Severe
Eligibility	FRE4674	The subject is reported to be a [Condition Rating] condition rating.	Improvements	Describe the condition of the property...	GSE Overall Condition Type	Subject	Warning
Eligibility	FRE4684	"Yes" was selected for the Adverse Site Conditions. Please ensure that the property meets Freddie Mac requirements for value, condition, and marketability.	Forms 1004/2055 = Site Forms 1073/1075 = Project Site	Are there any adverse site conditions or external factors?	N/A	Subject	Warning

Category	Freddie Mac Message ID	LCA Feedback Message	Form Section	Form Field	Data Point Name	Property Affected	LCA Severity Indicator
Eligibility	FRE4695	The appraisal report indicates that the present use of the subject property as improved (or as proposed) does not represent the highest and best use. Please ensure that this mortgage is eligible for sale to Freddie Mac.	Forms 1004/2055 = Site Forms 1073/1075 = Project Site	Is the highest and best use of subject as improved (or as proposed per plans and specifications) the present use?	Highest Best Use Indicator	Subject	Severe
Eligibility	FRE4696	The appraisal indicates that the Zoning Compliance is Illegal. Mortgages secured by property with "illegal" zoning are not eligible for sale to Freddie Mac. Please confirm the subject property's Zoning Compliance is reported accurately.	Forms 1004/2055 = Site Forms 1073/1075 = Project Site	Zoning Compliance Illegal	Site Zoning Compliance Type	Subject	Severe
Eligibility	FRE4697	The Improvement section indicates physical deficiencies or adverse conditions. Please ensure the property and appraisal meet Freddie Mac requirements.	Improvements	Are there any physical deficiencies or adverse conditions that affect...	Property Analysis Exists Indicator	Subject	Severe