

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

Posted February 6, 2025



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

- New and updated incomplete and Caution messages effective **January 26, 2025**
- New message, effective **March 27, 2025**, providing early visibility (prior to delivery) into whether a non-Loan Product Advisor<sup>®</sup> (LPA<sup>SM</sup>) loan may be ineligible for sale to Freddie Mac
- New hybrid appraisal message effective **April 7, 2025**

## Risk Assessment Incomplete and Caution Messages

Effective January 26, 2025

Three new and 12 updated messages are being implemented in Loan Quality Advisor to provide additional details for incomplete and caution messaging.

### New Messages

Message Code	New or Message Text	Loan Quality Advisor Message Matrix Tab
IN2501	Risk Assessment could not be completed at this time due to processing errors. Please contact 1-800-FREDDIE for additional information or resubmit for assessment at a later time.	6
DT2820	All borrowers must occupy the property for loans with no credit score.	4
IN2502	The credit request to the credit bureaus was not successful. Please contact the three credit bureaus for assistance.	6

### Revised Messages

Message Code	New or Message Text	Loan Quality Advisor Message Matrix Tab
DT2801	Credit reports from at least two credit repositories must be provided for each borrower.	4
DT2819	The LTV/TLTV/HTLTV ratio must be less than or equal to 95 percent for loans with no credit score.	4
DT2812	The Loan Purpose Type must be "Purchase", or "Refinance" and the Refinance Cash Out Determination Type must be "NoCashout" for loans with no credit score.	4



DT2815	The Loan Amortization Type must be "Fixed" for loans with no credit score.	4
DT2813	The Property Usage Type must be "Primary Residence" for loans with no credit score.	4
DT2814	The Financed Unit Count must be "1" for loans with no credit score.	4
DT2816	Loans with no credit score must be "Conforming".	4
DT2804	The credit request has timed out. Please resubmit for assessment.	4
DT2807	The lack of usable credit scores prevents assessment of loan by the Risk Assessment service.	4
DT2808	The lack of usable credit scores prevents assessment of loan by the Risk Assessment service.	4
DT2809	The lack of usable credit scores prevents assessment of loan by the Risk Assessment service.	4
DT2810	The lack of usable credit scores prevents assessment of loan by the Risk Assessment service.	4

## **Salability / Early Eligibility Message**

**Effective March 27, 2025**

Loan Quality Advisor is being enhanced with a new message to provide lenders early visibility, prior to delivery, into whether a non-LPA loan may be ineligible for sale to Freddie Mac. Loan Quality Advisor customer test environment (CTE) will be updated with the new message effective February 6, 2025.

The following new message will display in Loan Quality Advisor Message section:

### **New Message**

<b>Message Code</b>	<b>New Message Text</b>	<b>Loan Quality Advisor Message Matrix Tab</b>
SM1001	Initial assessment indicates mortgage is not eligible for sale.	4

## **Hybrid Appraisal Message Updates**

**Effective April 7, 2025**

The following messages are being added to Loan Quality Advisor to support the expanded availability of hybrid appraisals that was announced in *Single-Family Seller/Service Guide* (Guide) [Bulletin 2025-01](#).

## New Messages

Message Code	Message Text	Loan Quality Advisor Message Matrix Tab
CN2182	Loan is not eligible for collateral representation and warranty relief a hybrid appraisal.	7
CN2524	A Uniform Residential Appraisal Report (Hybrid – Form 70H) is the minimum assessment required for sale to Freddie Mac.	7
CN2525	An Individual Condominium Unit Appraisal Report (Hybrid – Form 465H) is the minimum assessment required for sale to Freddie Mac.	7

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