

Loan Quality Advisor®

June 2025 Release Notes



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The June Loan Quality Advisor® Release Notes provide updates on enhancements to help you streamline the way you work and offer a summary of new and updated features coming soon or recently implemented.

Annual AMI Limits Update

Effective May 18

U.S. Federal Housing recently issued updated area median income (AMI) limits for 2025, with most areas showing an increase over 2024. For more details, read our 2025 AMI limits [article](#) and Guide [Bulletin 2025-A](#)

Bi-annual Credit Reporting Companies and Technical Affiliates Update

Effective June 8

To provide you with the latest information on the credit reporting companies (CRCs) and technical affiliates (TAs) available to you, we'll be conducting our bi-annual updates:

- Removing Acranet CDS (3326) and Credit Plus via Xactus (5017) as TAs
- Various revisions for existing CRC and TA contact information

The [Credit Reporting Companies and Technical Affiliates webpage](#) has been updated to reflect these updates.

Data Compare Message- **Updated July 31, 2025**

The previously announced effective date of July 26, 2025 has been postponed. We will announce the new effective date when available.

Based on seller feedback, we are adding additional data compare messages for credit scores.

New Messages

Message Code	New Message Text	Message Category	Result
DC11000	The borrower's Credit Score Value could not be compared because the Taxpayer Identifier Value(s) in Loan Quality Advisor do not match the borrower Taxpayer Identifier Value(s) in Loan Product Advisor. Please correct the data.	Data Compare	Red
DC11001	The borrower's Credit Score value in Loan Quality Advisor does not match the Loan Level Credit Score value in Loan Product Advisor for the Selected borrower and Credit repository. Please correct the data.	Data Compare	Red
DC11002	The borrower's Credit Score value could not be compared because the selected borrower's Credit Repository in Loan Quality Advisor does not match the Loan Level Credit Repository in Loan Product Advisor. Please correct the data.	Data Compare	Yellow



Message Code	New Message Text	Message Category	Result
DC11003	The borrower's Credit Score value in Loan Quality Advisor does not match the Loan Level Credit Score value in Loan Product Advisor for the selected borrower and Credit repository. Please correct the data.	Data Compare	Yellow

Risk Assessment Incomplete Messages

Effective July 26

As part of our continued enhancements to the Risk Assessment experience, we're adding new messages to give you more details on credit report errors.

New Messages

Message Code	New Message Text	Message Category	Result
IN3006	Risk Assessment was unable to provide an evaluation due to an incorrect credit score version in one or more credit report(s). Contact your credit provider for assistance.	Risk Assessment	Incomplete
IN3007	Risk Assessment was unable to provide an evaluation due to a missing credit score segment in one or more credit report(s). Contact your credit provider for assistance.	Risk Assessment	Incomplete
IN3008	Risk Assessment was unable to provide an evaluation due to an incorrect credit score version in one or more credit report(s). Contact (800-FREDDIE) for additional information or resubmit for assessment at a later time.	Risk Assessment	Incomplete
IN3009	Risk Assessment was unable to provide an evaluation due to a missing credit score segment in one or more credit report(s). Contact (800-FREDDIE) for additional information or resubmit for assessment at a later time.	Risk Assessment	Incomplete

Coming Soon

Feedback Messages Effective Soon

Uniform Appraisal Dataset (UAD) – [New and revised messages](#) will support upcoming updates to the UAD.

Please see the [Loan Quality Advisor Feedback Messages](#) for a comprehensive list of all messages by category.

