

The 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.

### Risk Assessment Message

#### Effective November 9

We're implementing a new message and will return an "Ineligible" response for Risk Assessment when the Loan Manual Underwriting Indicator (Sort ID 328) is submitted as True. Manually underwritten loans are not eligible for Risk Assessment.

Message Code	New Message Text	Message Category	Result
EL2205	To be eligible for the Risk Assessment Service, the Loan Manual Underwriting Indicator must be False.	Risk Assessment	Ineligible

### Bi-annual Credit Reporting Companies and Technical Affiliates Update

#### Effective December 7

To provide you with the latest information on the credit reporting companies (CRCs) and technical affiliates (TAs) available to you, we offer bi-annual updates. Beginning December 7, they include:

- Removing Online Information Services, Inc (3314 / 5314), Sunrise Credit Services (3329) and Unisource Credit LLC (5277) as TAs.
- Various updates to existing CRCs' and TAs' contact information.

The [Credit Reporting Companies and Technical Affiliates](#) webpage will be updated in December to reflect these updates.

### Reminder: Data Compare Messages

#### Effective October 26

Based on Seller feedback, we're adding new Data Compare messages to check for matching of submitted credit scores between Loan Product Advisor® (LPA®) and Loan Quality Advisor.

Message Code	New Message Text
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.
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.

Message Code	New Message Text
<b>DC11002</b>	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.
<b>DC11003</b>	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.