

# Loan Product Advisor<sup>®</sup> (LPA<sup>SM</sup>) Feedback Message Updates



## ACE and ACE+ PDR Message Updates

Effective February 24, 2025

We're updating messages to support expanding access to our automated collateral evaluation (ACE) and ACE+ PDR (property data report) appraisal alternatives as announced in *Single-Family Seller/Servicer Guide Bulletin 2024-16*. **Note: we originally announced March 24, 2025 as the effective date for the expanded eligibility, however the effective date is now February 24, 2025. The new effective date will also be announced in the February Guide Bulletin.**

As a result of this expansion, for purchase transactions, the maximum loan-to-value (LTV)/total LTV (TLTV) ratios permitted for:

- ACE appraisal waivers will increase from 80% maximum LTV/TLTV ratios to 90% maximum LTV/TLTV ratios.
- ACE+ PDR appraisal waivers will increase from 80% maximum LTV/TLTV ratios to the maximum LTV/TLTV ratios allowed for the associated mortgage offering.

### New Message

Message Code	New Message Text	Feedback Certificate, Error Page
FPA0202	Loan is not eligible for ACE+ PDR because the LTV or TLTV exceeds program limits.	Feedback Certificate <a href="#">Updated 12/13</a>

### Revised Message

Message Code	Existing Message Text	New Message Text	Feedback Certificate, Error Page
FPA0134	Loan is not eligible for an appraisal waiver because the submitted TLTV of +%Collateral RW Combined LTV Ratio Percent%+" cannot exceed 80% for a purchase transaction.	Loan is not eligible for an appraisal waiver because the LTV or TLTV exceeds 90%.	Feedback Certificate <a href="#">Updated 12/13</a>

