

## Loan Product Advisor® (LPA®) Feedback Message Updates January 2026

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
		UAD 3.6 and Forms Redesign		
		Effective January 26, 2026		
Revised	Messages			
	Uniform Residential Appraisal Report (Form 70) is required.	A Uniform Residential Appraisal Report (Traditional Appraisal - Single Family Property) is the minimum appraisal required.	Feedback Certificate	Message is being revised to align with appraisal form updates.
	Individual Cooperative Interest Appraisal Report (Form 2090) is required.	A Uniform Residential Appraisal Report (Traditional Appraisal - Cooperative Interest) is the minimum appraisal required.	Feedback Certificate	Message is being revised to align with appraisal form updates.
	Individual Condominium Unit Appraisal Report (Form 465) is required.	A Uniform Residential Appraisal Report (Traditional Appraisal - Condominium Unit) is the minimum appraisal required.	Feedback Certificate	Message is being revised to align with appraisal form updates.
	Manufactured Home Appraisal Report (Form 70B) is required.	A Uniform Residential Appraisal Report (Traditional Appraisal - Manufactured Home) is the minimum appraisal required.	Feedback Certificate	Message is being revised to align with appraisal form updates.
	Small Residential Income Property Appraisal Report (Form 72) is required.	A Uniform Residential Appraisal Report (Traditional Appraisal - 2- to 4-Unit Property) is the minimum appraisal required.	Feedback Certificate	Message is being revised to align with appraisal form updates.
	A Uniform Residential Appraisal Report (Hybrid - Form 70H) is the minimum assessment required for sale to Freddie Mac.	A Uniform Residential Appraisal Report (Hybrid Appraisal - Single Family Property) is the minimum appraisal required.	Feedback Certificate	Message is being revised to align with appraisal form updates.
	A Uniform Residential Appraisal Report desktop appraisal (Form 70D) is the minimum assessment required.	A Uniform Residential Appraisal Report (Desktop Appraisal - Single Family Property) is the minimum appraisal required.	Feedback Certificate	Message is being revised to align with appraisal form updates.
	Report (Hybrid - Form 465H) is the minimum	A Uniform Residential Appraisal Report (Hybrid Appraisal - Condominium Unit) is the minimum appraisal required.	Feedback Certificate	Message is being revised to align with appraisal form updates.