

Loan Product Advisor® (LPA®) Feedback Message Updates

Posted 9/18/2025; **Reposted 10/1/2025**

Loan-to-Value Ratio Updates

Effective October 5, 2025

We're updating existing messages to support the increased maximum loan-to-value (LTV), total LTV (TLTV) and Home Equity Line of Credit (HELOC) TLTV (HTLTV) ratios to 95% for certain Accept mortgages that are purchase or "no cash-out" refinance transactions secured by a 2- to 4-unit primary residence as announced in *Single-Family Seller/Service Guide* (Guide) [Bulletin 2025-12](#).

We're also adding new messages related to the existing maximum LTV/TLTV/HTLTV ratios for manually underwritten mortgages and super conforming mortgages as these mortgages were not included in the Guide Bulletin update.

Revised Messages

Message Code	Existing Message Text	New Message Text	Feedback Certificate, Error Page
PUR0004	LTV ratio of ~LTV Ratio Percent~% must be less than or equal to 80% for a no-cashout refinance mortgage secured by a 3- to 4-unit property.	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 95% for a no cash-out refinance mortgage secured by a 3- to 4-unit primary residence property .	Feedback Certificate Text updated 9/29/25
PUR0018	LTV ratio of ~LTV Ratio Percent~% must be less than or equal to 80% for a purchase transaction mortgage secured by a 3- to 4-unit property.	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 95% for a purchase transaction mortgage secured by a 3- to 4-unit primary residence property .	Feedback Certificate Text updated 9/29/25
PUR0125	TLTV ratio of ~Combined LTV Ratio Percent~% must be less than or equal to 80% for a no cash-out refinance mortgage secured by a 3- to 4-unit primary residence.	The Total Loan-To-Value ratio (TLTV) of <<CombinedLTVRatioPercent>>% exceeds the maximum of 95% for a no cash-out refinance mortgage secured by a 3- to 4-unit primary residence.	Feedback Certificate Text updated 9/29/25
PUR0130	TLTV ratio of ~Combined LTV Ratio Percent~% must be less than or equal to 80% for a purchase transaction mortgage secured by a 3- to 4-unit primary residence.	The Total Loan-To-Value ratio (TLTV) of ~Combined LTV Ratio Percent~% must be less than or equal to 95% for a purchase transaction mortgage secured by a 3- to 4-unit primary residence.	Feedback Certificate Text updated 9/29/25
PUR0148	HTLTV ratio of ~Home Equity Combined LTV Ratio Percent~% must be less than or equal to 80% for a purchase transaction mortgage secured by a 3- to 4-unit primary residence.	The Home Equity Line of Credit TLTV ratio (HTLTV) of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 95% for a purchase transaction mortgage secured by a 3- to 4-unit primary residence.	Feedback Certificate
PUR0161	The loan was submitted with a HTLTV Ratio Percent of ~HTLTV Ratio Percent~ which exceeds the maximum HTLTV Ratio Percent of 80% for a no cash-out refinance mortgage secured by a 3- to 4-unit primary residence.	The Home Equity Line of Credit TLTV ratio (HTLTV) of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 95% for a no cash-out refinance mortgage secured by a 3- to 4-unit primary residence.	Feedback Certificate

Message Code	Existing Message Text	New Message Text	Feedback Certificate, Error Page
PUR0177	LTV ratio of ~LTV Ratio Percent~% must be less than or equal to 85% for a purchase transaction mortgage secured by a 2-unit primary residence.	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 95% for a purchase transaction mortgage secured by a 2-unit primary residence.	Feedback Certificate
PUR0178	TLTV ratio of ~Combined LTV Ratio Percent~% must be less than or equal to 85% for a purchase transaction mortgage secured by a 2-unit primary residence.	The Total Loan-To-Value ratio (TLTV) of <<CombinedLTVRatioPercent>>% exceeds the maximum of 95% for a purchase transaction mortgage secured by a 2-unit primary residence.	Feedback Certificate Text updated 9/29/25
PUR0179	HTLTV ratio of ~Home Equity Combined LTV Ratio Percent~% must be less than or equal to 85% for a purchase transaction mortgage secured by a 2-unit primary residence.	The Home Equity Line of Credit TLTV ratio (HTLTV) of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 95% for a purchase transaction mortgage secured by a 2-unit primary residence.	Feedback Certificate
PUR0180	LTV ratio of ~LTV Ratio Percent~% must be less than or equal to 85% for a no-cashout refinance mortgage secured by a 2-unit primary residence.	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 95% for a no cash-out refinance mortgage secured by a 2-unit primary residence.	Feedback Certificate
PUR0181	TLTV ratio of ~Combined LTV Ratio Percent~% must be less than or equal to 85% for a no cash-out refinance secured by a 2-unit primary residence.	The Total Loan-To-Value ratio (TLTV) of ~Combined LTV Ratio Percent~% must be less than or equal to 95% for a no cash-out refinance secured by a 2-unit primary residence.	Feedback Certificate Text updated 9/29/25
PUR0182	The loan was submitted with a HTLTV Ratio Percent of ~HTLTV Ratio Percent~ which exceeds the maximum HTLTV Ratio Percent of 85% for a no cash-out refinance mortgage secured by a 2-unit primary residence.	The Home Equity Line of Credit TLTV ratio (HTLTV) of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 95% for a no cash-out refinance mortgage secured by a 2-unit primary residence.	Feedback Certificate

New Messages

Message Code	New Message Text	Feedback Certificate, Error Page
PUR0439	The LTV ratio <<LTVRatioPercent>>% exceeds the maximum of 85% for a purchase transaction superconforming mortgage secured by a 2-unit primary residence.	Feedback Certificate
PUR0440	The LTV ratio <<LTVRatioPercent>>% exceeds the maximum of 80% for a purchase transaction superconforming mortgage secured by a 3- to 4-unit property.	Feedback Certificate
PUR0441	The LTV ratio <<LTVRatioPercent>>% exceeds the maximum of 85% for a no cash-out refinance superconforming mortgage secured by a 2-unit primary residence.	Feedback Certificate
PUR0442	The LTV ratio <<LTVRatioPercent>>% exceeds the maximum of 80% for a no cash-out refinance superconforming mortgage secured by a 3- to 4-unit property.	Feedback Certificate
PUR0443	The Total Loan-To-Value ratio (TLTV) of <<CombinedLTVRatioPercent>>% exceeds the maximum of 85% for a purchase transaction superconforming mortgage secured by a 2-unit primary residence.	Feedback Certificate Text updated 9/29/25
PUR0444	The Total Loan-To-Value ratio (TLTV) of <<CombinedLTVRatioPercent>>% exceeds the maximum of 80% for a purchase transaction superconforming mortgage secured by a 3- to 4-unit primary residence.	Feedback Certificate



Message Code	New Message Text	Feedback Certificate, Error Page
		Text updated 9/29/25
PUR0445	The Total Loan-To-Value ratio (TLTV) of <<CombinedLTVRatioPercent>>% exceeds the maximum of 85% for a no cash-out refinance superconforming mortgage secured by a 2-unit primary residence.	Feedback Certificate Text updated 9/29/25
PUR0446	The Total Loan-To-Value ratio (TLTV) Percent of <<CombinedLTVRatioPercent>>% exceeds the maximum of 80% for a no cash-out refinance superconforming mortgage secured by a 3- to 4-unit primary residence.	Feedback Certificate Text updated 9/29/25
PUR0447	The Home Equity Line of Credit TLTV ratio (HTLTV) of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 85% for a purchase transaction superconforming mortgage secured by a 2-unit primary residence.	Feedback Certificate
PUR0448	The Home Equity Line of Credit TLTV ratio (HTLTV) of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 80% for a purchase transaction superconforming mortgage secured by a 3- to 4-unit primary residence.	Feedback Certificate
PUR0449	The Home Equity Line of Credit TLTV ratio (HTLTV) of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 85% for a no cash-out refinance superconforming mortgage secured by a 2-unit primary residence.	Feedback Certificate
PUR0450	The Home Equity Line of Credit TLTV ratio (HTLTV) of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 80% for a no cash-out refinance superconforming mortgage secured by a 3- to 4-unit primary residence.	Feedback Certificate