

Loan Quality Advisor[®]

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April/May 2026 Release Notes

Loan Quality Advisor[®] Release Notes provide updates on enhancements to help you streamline the way you work.

Reference the [Loan Quality Advisor Feedback Message Customer Matrix](#) to find more specific information about all message changes mentioned in these Release Notes.

Updates to Loan Quality Advisor XML Messages

Effective April 25, 2026

We updated the `<EvaluatedServices>/<PurchaseEligibility>/<Results>/<Decision>` container to only have a single message code and text per container.

```
<ns5:DecisionName>Related Loan Eligibility</ns5:DecisionName>
<ns5:Result>RED</ns5:Result>
<ns5:MessageText>Home Equity Combined LTV Ratio Percent must
</ns5:Decision>
<ns5:Decision>
  <ns5:MessageCode>PF3053</ns5:MessageCode>
  <ns5:DecisionName>Subject Loan Eligibility</ns5:DecisionName>
  <ns5:Result>RED</ns5:Result>
  <ns5:MessageText>Alterations Improvements and Repairs Amount
  CHOICEReno EXpress, or CHOICEReno EXpress DTS Area. Alteratic
  CHOICERenovation In Progress, CHOICEReno EXpress, or CHOICERe
  Identifier is CHOICERenovation, CHOICERenovation In Progress,
</ns5:Decision>
<ns5:Decision>
  <ns5:MessageCode>PF3057</ns5:MessageCode>
  <ns5:DecisionName>Subject Loan Eligibility</ns5:DecisionName>
  <ns5:Result>RED</ns5:Result>
  <ns5:MessageText>Alterations Improvements and Repairs Amount
```

ACE Message Updates

Effective May 31, 2026

We're revising messages to remove the term "appraisal waiver" to align with updates to terminology used to describe automated collateral evaluation (ACE), as announced in *Single-Family Seller/Service Guide* (Guide) [Bulletin 2026-1](#).

New Credit Reporting Companies

Target Effective May 31, 2026

We're giving you more options for accessing merged credit reports by adding three new direct credit reporting companies (CRCs), targeting availability on May 31, 2026. Details of the new CRCs are as follows:

- Informative Research - #4000
- Xactus, LLC - #9000
- Credit Interlink, Inc. - #7XXX*



*Note: Credit Interlink, Inc. can only be used in conjunction with a technical affiliate (TA).

The following new TA will also be available for use with Credit Interlink, Inc.

- Advantage Partners Solutions via Credit Interlink - #7251

Please contact the applicable credit provider for more information on how to proceed using the direct path if you're currently accessing the provider through a TA and to confirm readiness, or if you want to get signed up to use them as a new provider.

Bi-Annual CRCs and TAs Updates

Effective May 31, 2026

To provide you with the latest information on the CRCs and TAs available to you, we'll also conduct our bi-annual updates:

- Updating Factual Data by CBC (#1000) to Factual Data
- Adding Consumer Direct (#2317) as a new TA
- Removing Credit Link by Certified Credit Reporting (#2024) as a TA
- Various revisions for existing TA contact information

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