

# Loan Coverage Advisor<sup>®</sup>

Release Notes | Updated December 13, 2021

## Overview

The latest Loan Coverage Advisor<sup>®</sup> release delivers updates that improve the user experience and offer improved speed, security and business resiliency. Here's a summary of those updates:

### Restructured Loan Advisor R&W Relief Offerings Section

We've updated the R&W Relief Offerings section to display results for the 3 Cs (Capacity, Collateral and Credit), with Asset and Income sub-types under the Capacity header.

**NOTE:** Credit will display N/A until a future release when credit representation and warranty relief offerings are available.

Loan Advisor R&W Relief Offerings (Refer to Online Help section for the Guide details on each Offering)

CAPACITY R&W RELIEF	COLLATERAL R&W RELIEF	CREDIT R&W RELIEF
✓ Eligible - Asset	✓ Eligible - Loan Collateral Advisor	N/A
✓ Eligible - Income		

Current Coverage

SELLING R&W RELIEF PERIOD	SELLING R&W RELIEF DATE	R&W RELIEF INDICATED?
Life of Loan	Life of Loan	No

TYPE	PLANNED RELIEF DATE	ACTUAL RELIEF DATE	PERIOD	Funding Date	Maturity Date
Credit	Life of Loan	-	Life of Loan		

### New R&W Relief Offering Details Flyout

A new flyout icon provides a view of specific income rep and warranty relief offering details in the Loan Advisor R&W Relief Offerings section on the Loan Risk Details page.


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Loan Advisor R&W Relief Offerings (Refer to Online Help section for the Guide details on each Offering)

CAPACITY R&W Relief: Eligible - Asset  
 COLLATERAL R&W Relief: Eligible - Loan Collateral Advisor  
 CREDIT R&W Relief: N/A

Eligible - Income  ← New Income Flyout

Current Coverage

SELLING R&W Relief Period: Life of Loan  
 SELLING R&W Relief Date: Life of Loan  
 R&W Relief Indicated?: No

TYPE	PLANNED RELIEF DATE	ACTUAL RELIEF DATE	PERIOD	Funding Date	Maturity Date
Credit	Life of Loan	-	Life of Loan		

**NOTE:** When you click the flyout icon, it will expand to display details. This will display "-" until a future release when income rep and warranty offerings are available.

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POSITION	OBLIGOR NAME	OBLIGOR NUMBER	START DATE	END DATE
1				-


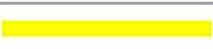



Loan Advisor R&W Relief Offerings (Refer to Online Help section for the Guide details on each Offering)

CAPACITY R&W Relief: Eligible - Asset  
 COLLATERAL R&W Relief: Eligible - Automated Collateral Evaluation  
 CREDIT R&W Relief: N/A

Eligible - Income  INCOME FUNDING RELIEF OFFERING: -

Current Coverage

SELLING R&W Relief Period: 36 Months  
 SELLING R&W Relief Date: 02/01/2022  
 R&W Relief Indicated?: No

TYPE	PLANNED RELIEF DATE	ACTUAL RELIEF DATE	PERIOD	Funding Date	Maturity Date
Credit	02/01/2022	-	36 Months		
Capacity	02/01/2022	-	36 Months		
Asset	01/14/2019	01/14/2019 ✓	0 Months		
Income	01/14/2019	01/14/2019 ✓	0 Months		
Collateral	01/14/2019	01/14/2019 ✓	0 Months		



## Guide Section Detail Reference Message

We've added references to refer to our Online Help for the pertinent *Single-Family Seller/Servicer Guide* (Guide) section related to the offerings displayed in Loan Coverage Advisor.

**NOTE:** Income- and Collateral-related Guide section details are available in our Online Help sections.

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Loan Advisor R&W<sup>2</sup> Relief Offerings (Refer to Online Help<sup>2</sup> section for the Guide details on each Offering)

CAPACITY R&W<sup>2</sup> RELIEF  
Asset: N/A  
Income: N/A

COLLATERAL R&W<sup>2</sup> RELIEF  
Unavailable

CREDIT R&W<sup>2</sup> RELIEF  
N/A

Current Coverage

SELLING R&W<sup>2</sup> RELIEF PERIOD  
12 Months

SELLING R&W<sup>2</sup> RELIEF DATE  
01/01/2018

R&W<sup>2</sup> RELIEF INDICATED?  
No

Alternative Payment Plan<sup>2</sup>

ALTERNATIVE PAYMENT PLAN<sup>3</sup> STATUS  
Applies

ALTERNATIVE PAYMENT PLAN<sup>3</sup> PERIOD  
Dec 2020 -

Funding Date

Maturity Date<sup>4</sup>

TYPE PLANNED RELIEF DATE ACTUAL RELIEF DATE PERIOD

## Loan Risk Details Page Export Update (PDF)

When a user exports the Loan Risk Details page PDF, it will now display the newly structured 3 Cs (Capacity, Collateral and Credit) rep and warranty relief details under the Loan Advisor R&W Relief Offerings section.

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Loan Risk Details for FM Loan #376058153

User clicks on export

EXPORT

Seller Delivery Servicer Servicing

SELLER NAME  
SELLER NUMBER  
SELLER LOAN NUMBER  
MASTER COMMITMENT NUMBER

LOAN ACQUISITION DATE  
12/07/2016

LOAN PRODUCT  
30Yr Fixed Conv

DELIVERY METHOD  
Bulk

BIFURCATION DELIVERY  
None

PARTICIPATION %  
100

POST SETTLEMENT FPD  
01/01/2017

SERVICER NAME

MATURITY DATE  
10/01/2039

GROSS UPB  
\$0.00

BIFURCATION SERVICING TYPE  
None

LOAN STATUS  
Closed

Export Loan Risk Details

Select the export files you would like to download.



Loan Details (PDF)  Event History (CSV)

EXPORT CANCEL

Credit Risk Offsets



NOTE: Below is a sample of the Loan Risk Details page PDF.

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### Loan Risk Details for FM Loan [REDACTED]

Seller	Delivery	Servicer	Servicing
SELLER NAME [REDACTED]	LOAN ACQUISITION DATE 12/07/2016	SERVICER NAME [REDACTED]	MATURITY DATE 10/01/2039
SELLER NUMBER [REDACTED]	LOAN PRODUCT 30Yr Fixed Conv	SERVICER NUMBER [REDACTED]	GROSS UPB \$0.00
SELLER LOAN NUMBER [REDACTED]	DELIVERY METHOD Bulk	SERVICER LOAN NUMBER [REDACTED]	BIFURCATION SERVICING TYPE None
MASTER COMMITMENT NUMBER [REDACTED]	BIFURCATION DELIVERY TYPE None		LOAN STATUS Closed
	PARTICIPATION % 100		
	POST SETTLEMENT FPD * 01/01/2017		

### Credit Risk Offsets

Selling R&W <sup>2</sup>

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Responsible Party

POSITION	OBLIGOR NAME	OBLIGOR NUMBER	START DATE	END DATE
1	[REDACTED]	[REDACTED]	12/07/2016	-

Loan Advisor R&W <sup>2</sup> Relief Offerings

CAPACITY R&W <sup>2</sup> RELIEF Asset: N/A Income: N/A	COLLATERAL R&W <sup>2</sup> RELIEF <input checked="" type="checkbox"/> Unavailable	CREDIT R&W <sup>2</sup> RELIEF N/A
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### Current Coverage

SELLING R&W <sup>2</sup> RELIEF PERIOD 12 Months	SELLING R&W <sup>2</sup> RELIEF DATE 01/01/2018	R&W <sup>2</sup> RELIEF INDICATED? No
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