

# Loan Product Advisor® Feedback Messages

January 18, 2022



Prior Version Message Category	Prior Version Message Code	New Version Message Code	Original or Existing Message Text (if applicable)	New Message Text (if applicable)	Feedback Certificate, Error Page	Purpose
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## Automated Collateral Evaluation (ACE) Message Updates

Effective March 6, 2022

### New

COW	N/A	FPA0146	N/A	A Uniform Residential Appraisal Report desktop appraisal (Form 70D) is the minimum assessment required.	Feedback Certificate	New Message
COW	N/A	FPA0147	N/A	This loan was previously eligible for a desktop appraisal. A desktop appraisal (Form 70D) will be accepted for this loan only if the LTV Ratio Percent increased to greater than 90% as a result of the appraised value being less than the contract sales price.	Feedback Certificate	New Message
COW	N/A	FPA0148	N/A	This loan is not eligible for a desktop appraisal (Form 70D), and a full appraisal (Form 70) must be obtained. Collateral representation and warranty relief will be assessed upon successful submission of Form 70 to UC DP.	Feedback Certificate	New Message

Updated: 1/19/22