

Loan Quality Advisor® Feedback Message Updates

August 16, 2022



| Message Code | Existing Message Text <i>(if applicable)</i> | New Message Text | Loan Quality Advisor Message Matrix Tab | Comments |
|--------------|---|------------------|---|----------|
|--------------|---|------------------|---|----------|

Collateral Representation and Warranty Relief Effective August 28, 2022

Update

| | | | | |
|--------|--|---|---|--|
| CN2900 | 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 UCDP. | This loan is not eligible for a desktop appraisal (Form 70D). | 7 | As part of message optimization, text has been shortened to be more concise. |
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Risk Assessment Effective September 24, 2022

Update

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|--------|---|---|---|---|
| RS2717 | High overall utilization of revolving credit adds risk. | Reducing utilization on revolving credit could reduce risk. | 6 | Text update- Message still fires when revolving trade utilization is identified as a major risk factor. |
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Collateral Representation and Warranty Relief Effective September 24, 2022

New

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|--------|-----|--|---|---|
| CN2414 | N/A | Loan is not eligible for an appraisal waiver because it is a mortgage secured by a property with income-based resale restrictions. | 7 | A warning message informs sellers that the provided loan program identifier isn't eligible for an appraisal waiver. |
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Risk Assessment Effective October 1, 2022

New

Loan Quality Advisor® Feedback Message Updates

August 16, 2022



| Message Code | Existing Message Text <i>(if applicable)</i> | New Message Text | Loan Quality Advisor Message Matrix Tab | Comments |
|--------------|---|--|---|---|
| RS2766 | N/A | Occupancy type with other factors adds risk. | 6 | Message fires when occupancy type is identified as a major risk factor. |
| RS2767 | N/A | Lower Home Equity line of credit utilization reduces risk. | 6 | Message fires when Home Equity Line of Credit is identified as a major risk factor. |

[Click here to access the complete list of Loan Quality Advisor feedback messages.](#)

August 10, 2022