

# Loan Quality Advisor® Feedback Message Updates



September 15, 2021

| Prior Version Message Category  | Prior Version Message Code | New Version Message Code | Original or Existing Message Text (if applicable) | New Message Text   | Loan Quality Advisor Message Matrix Tab | Comments   |
|---|----------------------------|--------------------------|---|--|---|--|
| <b>Collateral Representation and Warranty Relief Messages</b>                                     |                            |                          |   |  |   |  |
| <b>Effective November 18, 2021</b>  |                            |                          |   |  |   |  |
| <b>New</b>  |                            |                          |   |  |   |  |
| N/A   | N/A                        | CY1090                   | N/A   | If a loan is determined by the Seller to be a Texas Equity 50(a)(6) mortgage or a refinance under Section 50(f)(2) of Article XVI of the Texas Constitution, it is not eligible for an appraisal waiver and an appraisal must be obtained. | 7                                       | A warning message informs sellers of Texas Homestead laws when considering to utilize appraisal waivers. |
| <a href="#">Click here to access the complete list of Loan Quality Advisor feedback messages.</a> |                            |                          |   |  |   |  |
| Updated: 9/9/2021   |                            |                          |   |  |   |  |