# Loan Coverage Advisor<sup>®</sup>



September 2023 Release Notes

### **Overview**

**Effective September 22**, Loan Coverage Advisor is renaming the collateral offering types to provide you greater data display clarity for a better experience. The old displays and corresponding new displays are listed below. These changes will not impact the assessment or processing of these offering types.

Old Display	New Display
Loan Collateral Advisor	Traditional Appraisal
Automated Collateral Evaluation	ACE
ACE PDR	ACE+ Property Data Report
Appraisal Waiver	ACE

# New "ACE+ Property Data Report" Collateral Offering Type Display

#### Loan Risk Details User Interface

Credit Risk Offsets ⑦				
Selling R&W <sup>2</sup>	Servicing R&W <sup>2</sup>	MI	CE	
Responsible Party				
POSITION	DBLIGOR NAME	_ I	New collateral	offering type R NUMBER
1				
Loan Advisor R&W <sup>2</sup> R CAPACITY R&W <sup>2</sup> RELIEF Asset: Not Eligible Income: Not Eligible	~ · ·			) credit r&w ² relief N/A
Current Coverage				
selling r&w <sup>2</sup> relief period 36 Months	SELLING R&W <sup>2</sup> 01/01/202			R&W <sup>2</sup> RELIEF INDICATED?



#### Search CSV Export

А	В	С	D	E	F	N	О	Р	Q	R
Search Criteria										
Seller / Servicer Number										
Loan Advisor Suite R&W Relief Offerings	Collateral									
*Representation & Warranty										
FM Loan Number	Seller R&\ 🕶	Seller R&W' 🔻	Seller Loar	Deliver 🔻	Servicir 🔻	Collateral Type	Collate 🔻	Asset R 🔻	Income 🔻	Income 🔻
				None	Retained	ACE+ Property Data Report	Eligible	Not Eligit	le	
				None	Retained	ACE+ Property Data Report	Eligible	Not Eligit	le	
				None	Retained	ACE+ Property Data Report	Eligible	Not Eligit	le	
				None	Retained	ACE+ Property Data Report	Eligible	Not Eligib	Employer	Data
				None	Retained	ACE+ Property Data Report	Eligible	Not Eligib	le	
				None	Retained	ACE+ Property Data Report	Eligible	Not Eligit	le	
				None	Retained	ACE+ Property Data Report	Eligible	Not Eligit	Employer	Data
				None	Retained	ACE+ Property Data Report	Eligible	Not Eligit	le	
				None	Retained	ACE+ Property Data Report	Eligible	Not Eligit	le	
				None	Retained	ACE+ Property Data Report	Eligible	Not Eligit	le	
				None	Retained	ACE+ Property Data Report	Eligible	Not Eligit	Employer	Data
				None	Retained	ACE+ Property Data Report	Eligible	Not Eligit	le	
				None	Retained	ACE+ Property Data Report	Eligible	Not Eligib	Employer	Data
				None	Retained	ACE+ Property Data Report	Eligible	Not Eligib	Employer	Data
				None	Retained	ACE+ Property Data Report	Eligible	Not Eligib	le	
				None	Retained	ACE+ Property Data Report	Eligible	Not Eligib	le	

# New "ACE" Collateral Offering Type Display

#### Loan Risk Details User Interface

Credit Risk Offsets ⑦					
Selling R&W <sup>2</sup>	Servicing R&V	&W <sup>2</sup> MI CE		CE	
Responsible Party					
POSITION	OBLIGOR NAME	1	lew collateral	offering type	OBLIGOR NUMBER
1					
Loan Advisor R&W <sup>2</sup> capacity R&W <sup>2</sup> relief Asset: - Income: ြ	Relief Offerings (Refer to Onlin	ne Help ② se collateral R&V ② Eligible -	V <sup>2</sup> RELIEF	etails on each Offering)	credit r&w <sup>2</sup> relief N/A
Current Coverage selling R&W <sup>a</sup> Relief Period 36 Months		ELLING R&W <sup>2</sup> R 03/01/2021	ELIEF DATE		R&W <sup>2</sup> RELIEF INDICATED?

## Search CSV Export

А		В	С	D	E	N	о	Р
Search Criteria								
Seller / Servicer Number								
Loan Advisor Suite R&W Relief Offerings	5	Collateral						
*Representation & Warranty								
FM Loan Number	-	Seller R&\ ▼	Seller R&W <sup>™</sup> ▼	Seller Loar 🔻	Deliver 🔻	Collateral Type 🗐	Collate 🔻	Asset R&V ▼
					None	ACE	Eligible	Unavailable
					None	ACE	Eligible	Unavailable
					None	ACE	Eligible	Unavailable
					None	ACE	Eligible	Unavailable
					None	ACE	Eligible	Unavailable
					None	ACE	Eligible	Unavailable
					None	ACE	Eligible	Unavailable
					None	ACE	Eligible	Unavailable
					None	ACE	Eligible	Unavailable
					None	ACE	Eligible	Unavailable
					None	ACE	Eligible	Unavailable
					None	ACE	Eligible	Unavailable
					None	ACE	Eligible	Unavailable
					None	ACE	Eligible	Unavailable

# New "Traditional Appraisal" Collateral Offering Type Display

# Loan Risk Details User Interface

Crec	lit Risk Offsets ⑦							
	Selling R&W <sup>2</sup>	Servicing R	&W 2	N	11	CE		
	Responsible Party							
	POSITION	OBLIGOR NAME			New	collateral offe	ring type	DBLIGOR NUMBER
	1							
	Loan Advisor R&W <sup>2</sup>   capacity r&w <sup>2</sup> relief Asset: - Income: ြ	Relief Offerings (Refer to (	COLLATERAL R&			1	credit r&w * i N/A	RELIEF
	Current Coverage selling R&W <sup>2</sup> Relief Period 36 Months		SELLING R&W <sup>2</sup> R 07/01/2020				r&w ² relief ii No	NDICATED?

#### Search CSV Export

А		В	С	D	E	N	0	Р
Search Criteria								
Seller / Servicer Number								
Loan Advisor Suite R&W Relief Offering	s	Collateral						
*Representation & Warranty								
FM Loan Number	Ŧ	Seller R&\ ▼	Seller R&W <sup>™</sup> ▼	Seller Loar 🔻	Deliver 🔻	Collateral Type	Collate 🔻	Asset R&V 💌
					None	Traditional Appraisal	Eligible	N/A
					None	Traditional Appraisal	Eligible	N/A
					None	Traditional Appraisal	Eligible	N/A
					None	Traditional Appraisal	Eligible	N/A
					None	Traditional Appraisal	Eligible	N/A
					None	Traditional Appraisal	Eligible	N/A
					None	Traditional Appraisal	Eligible	N/A
					None	Traditional Appraisal	Eligible	N/A
					None	Traditional Appraisal	Eligible	N/A
					None	Traditional Appraisal	Eligible	N/A
					None	Traditional Appraisal	Eligible	N/A
					None	Traditional Appraisal	Eligible	N/A
					None	Traditional Appraisal	Eligible	N/A
					None	Traditional Appraisal	Eligible	N/A
					None	Traditional Appraisal	Eligible	N/A

#### Loan Details PDF

Credit Risk Offsets				
Selling R&W <sup>2</sup>				
Responsible Party		New colla	ateral offering t	уре
POSITION OBLIGOR NAME		OBLIGOR NUMBER	START DATE	END DATE
1				-
Loan Advisor R&W <sup>2</sup> Relief Offer	ings			
CAPACITY R&W <sup>2</sup> RELIEF	COLLATERAL R&W <sup>2</sup> R	ELIEF	CREDIT R&W 2 RELIEF	
Asset: -	Eligible - Tradition	nal Appraisal	N/A	
Income: -				
Current Coverage				
SELLING R&W 2 RELIEF PERIOD	SELLING R&W 2 RELIE	F DATE	R&W 2 RELIEF INDICATE	D?
36 Months			No	

## **Event History CSV**

*Representation & V							K	
	warranty							
Event Type Bus	isiness Event	R&W* Impacted	R&W* Planne	Obligor 1	From Date	To Date	System Processed Date	Comments
Payoff - Prepaid	9/17/2018						9/19/2018	Loan is Closed due to Prepayment, Short Payoff, Make Whole Pre-foreclosur
Loan Funded	4/12/2017	SELLING	36 Months		4/12/2017		4/13/2017	R&W record established in system
Loan Funded	4/12/2017	Credit	36 Months		4/12/2017		4/13/2017	
Loan Funded	4/12/2017	Capacity	36 Months		4/12/2017		4/13/2017	Asset - N/A: Income - N/A
Loan Funded	4/12/2017	Collateral	0 Months		4/12/2017		4/13/2017	Traditional Appraisal - Eligible; Document File ID - 1100E747BH
Loan Funded	4/12/2017	SERVICING	Life of Loan		4/12/2017		4/13/2017	R&W record established in system

New collateral offering type