

Sending incorrect abbreviations or incomplete address data to Loan Product Advisor may result in the return of Data Quality and/or System Messages. For Loan Product Advisor to interpret the data you enter into your system correctly, use standard U.S. Postal Service abbreviations to enter address-related information for pre- and post-directional and street suffix abbreviations, routes and residence types. Verify with your system administrator that the use of these abbreviations does not affect the format of your printed mortgage documents. Any errors or omissions must be corrected.

Tips and Best Practices

1. Review the following top tips and best practices for entering address information:
 - Provide a complete subject property address containing all address elements (e.g., house number, street address, city, state, and zip code, and if applicable, a unit designator followed by a unit/apt number, pre- and/or post-directional or suffix abbreviations).
 - To enter city names with punctuation, use standard punctuation (e.g., Winston-Salem, St. Louis).
 - Include pre- (e.g., 123 N Main ST) and post- (e.g., 123 18 ST NE) directional abbreviations. Note: Exception if the street name is a directional word, enter the full word for the street name (e.g., 456 North ST SW).
 - Place the house number at the beginning of the street address.
 - Zip code: You can include up to a nine-digit numeric value. Do not use hyphens. (e.g. 23424-9987, enter as: 234249987).
 - Country Code for prior and current address must contain only two alphabetic characters in upper case, (e.g., United States – US).
 - Prequalifications: Do not use zero's (e.g. "000) or "XXX" for an unknown street address or house number. Refer to [Table 1](#).
 - Enter a valid street suffix (e.g., AVE, PKWY, TER). Refer to [Appendix A](#).
 - Include apartment, suite, or unit numbers or letters, when applicable. Provide a valid unit designator abbreviation (e.g., APT, STE, #) to distinguish the unit number from other elements of the street address. This approach improves the address standardization process (e.g., 456 Alden ST #7). Refer to [Appendix B](#).
 - **Note:** Use "#" if the exact unit designator is either not known or undefined in lieu of not providing a designator.
 - Do not begin a military address with a house number (e.g. Barrack 12). For Army or Air Force post office (APO) previous addresses, use APO, AP or AE for the city. When the previous address is a military address, the country code must be indicated as United States.
 - To enter street names with an apostrophe, remove the apostrophe.
 - New construction: do not use "Lot", "Parcel", or "XXX" etc., for an unknown street house or house number. Refer to [Table 1](#).
 - For addresses that have a fraction as part of the number, use the standard keyboard numbers and include a slash.
 - Loan Product Advisor does not contain a County Name data field. Loan Product Advisor uses the property address to determine the county name; therefore, it is critical to provide accurate address information. For example, the address will drive the FHA maximum mortgage limit.



Tips and Best Practices	
2.	Review the Standard Street Suffix Abbreviations, Appendix A .
3.	Review the Standard Unit Designator Abbreviations, Appendix B .
4.	For direct entry users accessing Loan Product Advisor via the Loan Advisor single sign-on portal, refer to Appendix C for steps for entering address data.
5.	If there is a discrepancy with the address a message is provided to confirm the accuracy of the address and resubmit if necessary. For example, Message Code FPA0082 may be returned "Unable to match address entered. Please confirm accuracy and resubmit if necessary." Refer to the Loan Product Advisor Data Quality and System Messages – Cause and Resolution job aid for additional data quality messages.

Reminder

If the address changes re-enter the property address and resubmit to Loan Product Advisor.

Table 1: Address examples

If the property street address is this...	Enter the street address like this...	Action taken
Lot 350 Anywhere Street	123 Anywhere Street	Remove the word Lot
TBD Anywhere Street	123 Anywhere Street	Remove TBD and replace with 123
Anywhere Street	123 Anywhere Street	Add in 123 when the street number is not known
XXX Anywhere Street	123 Anywhere Street	Remove XXX and replace with 123
0000 Preapproval Street	999999 Preapproval Street	Replace the zeros in the street number with 999999
123 Anywhere's Street	123 Anywheres Street	Remove the apostrophe

This information is not a replacement or substitute for the requirements in the Freddie Mac *Single-Family Seller/Service Guide* or your other Purchase Documents.

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Addendum A: Standard Street Suffix Abbreviations

This table lists examples of street types and their suffix abbreviations as the official recommended [Standard Suffix Abbreviations](#) of the U.S. Postal Service.

Street Type	Abbr	Examples
Alley	ALY	456 Blues ALY
Annex	ANX	456 Sports ANX
Arcade	ARC	456 Shops ARC
Avenue	AVE	456 Nice AVE
Bayou	BYU	456 Eve BYU
Beach	BCH	456 Malibu BCH
Bend	BND	456 River BND
Bluff	BLF	456 Highpoint BLF
Bluffs	BLFS	456 Geyser BLFS
Bottom	BTM	456 River BTM
Boulevard	BLVD	456 Lazy BLVD
Branch	BR	456 East BR
Bridge	BRG	456 London BRG
Brook	BRK	456 Lazy BRK
Brooks	BRKS	456 Twin BRKS
Burg	BG	456 Lower BG
Burgs	BGS	456 South BGS
Bypass	BYP	456 Town BYP
Camp	CP	456 Highland CP
Canyon	CYN	456 Grand CYN
Cape	CPE	456 South CPE
Causeway	CSWY	456 Rolling CSWY
Center	CTR	456 Market CTR
Centers	CTRS	456 Twin CTRS
Circle	CIR	456 Greenbriar CIR
Circles	CIRS	456 Strong CIRS
Cliff	CLF	456 Highpoint CLF
Cliffs	CLFS	456 Joining CLFS
Club	CLB	456 Yacht CLB
Field	FLD	456 Montebello FLD

Street Type	Abbr	Examples
Common	CMN	456 Meadows CMN
Commons	CMNS	456 Ballston CMNS
Corner	COR	456 Tyson COR
Corners	CORS	456 Seven CORS
Course	CRSE	456 Gentleman CRSE
Court	CT	456 Village CT
Courts	CTS	456 Haley CTS
Cove	CV	456 Waterman CV
Coves	CVS	456 Breaker CVS
Creek	CRK	456 Mingo CRK
Crescent	CRES	456 Appalachian CRES
Crest	CRST	456 Eagle CRST
Crossing	XING	456 Shenandoah XING
Crossroad	XRD	456 Baileys XRD
Crossroads	XRDS	456 Jones Branch XRDS
Curve	CURV	456 Water CURV
Dale	DL	456 Green Grass DL
Dam	DM	456 Beaver DM
Divide	DV	456 County DV
Drive	DR	456 Lake DR
Drives	DRS	456 Twin Lakes DRS
Estate	EST	456 Gentlemans EST
Estates	ESTS	456 Heritage ESTS
Expressway	EXPY	456 Capitol EXPY
Extension	EXT	456 Park Avenue EXT
Extensions	EXTS	456 Beltway EXTS
Fall	FALL	456 Water FALL
Falls	FLS	456 Niagra FLS
Ferry	FRY	456 Grand FRY
Junctions	JCTS	456 Three Rivers JCTS



Street Type	Abbr	Examples
Fields	FLDS	456 Haymarket FLDS
Flat	FLT	456 Schoal FLT
Flats	FLTS	456 London FLTS
Ford	FRD	456 Manatau FRD
Fords	FRDS	456 Braddock FRDS
Forest	FRST	456 Sherwood FRST
Forge	FRG	456 Necessity FRG
Forges	FRGS	456 Battelawn FRGS
Fork	FRK	456 Meridian FRK
Forks	FRKS	456 River FRKS
Fort	FT	456 Washington FT
Freeway	FWY	456 Grand Rapids FWY
Garden	GDN	456 New Jersey GDN
Gardens	GDNS	456 Montebello GDNS
Gateway	GTWY	456 Tri-Rivers GTWY
Glen	GLN	456 Jordan's GLN
Glens	GLNS	456 Valley GLNS
Harbor	HBR	456 Boston HBR
Harbors	HBRs	456 Kensington HBRs
Haven	HVN	456 Light House HVN
Heights	HTS	456 Colonial HTS
Highway	HWY	456 Shirley HWY
Hill	HL	456 Ginger HL
Hills	HLS	456 Newberry HLS
Hollow	HOLW	456 Turkey HOLW
Inlet	INLT	456 Casper INLT
Island	IS	456 Gilligans IS
Islands	ISS	456 Hawaiian ISS
Isle	ISLE	456 Mediterranean ISLE
Junction	JCT	456 Petticoat JCT

Street Type	Abbr	Examples
Key	KY	456 Coral Reef KY
Keys	KYS	456 Destin KYS
Knoll	KNL	456 Highpoint KNL
Knolls	KNLS	456 Rock Canyon KNLS
Lake	LK	456 Serenity LK
Lakes	LKS	456 South LKS
Land	LAND	456 River's Bend LAND
Landing	LNDG	456 Potomac LNDG
Lane	LN	456 Berry LN
Light	LGT	456 Lamp Post LGT
Lights	LGTS	456 Meridian LGTS
Loaf	LF	456 Sugar Mount LF
Lock	LCK	456 Ship's Way LCK
Locks	LCKS	456 Mountain LCKS
Lodge	LDG	456 Arial's LDG
Loop	LOOP	456 Inner LOOP
Mall	MALL	456 Trinity MALL
Manor	MNR	456 Highland MNR
Manors	MNRS	456 Hilltop MNRS
Meadow	MDW	456 Rich MDW
Meadows	MDWS	456 Richland MDWS
Mews	MEWS	456 Cherry MEWS
Mill	ML	456 Union ML
Mills	MLS	456 Confederate MLS
Mountains	MTNS	456 Blue Ridge MTNS
Neck	NCK	456 Colt's NCK
Orchard	ORCH	456 Rich Meadow ORCH
Oval	OVAL	456 Peyton OVAL
Overpass	OPAS	456 Winchester OPAS
Park	PARK	456 Green PARK



Street Type	Abbr	Examples
Parks	PARK	456 Copenhagen PARK
Parkway	PKWY	456 Richard Lee PKWY
Pass	PASS	456 Mountain PASS
Passage	PSGE	456 Millenium PSGE
Path	PATH	456 Brookman PATH
Pike	PIKE	456 Stover PIKE
Pine	PNE	456 Evergreen PNE
Pines	PNES	456 Wintergreen PNES
Place	PL	456 Park PL
Plain	PLN	456 Western PLN
Plains	PLNS	456 Chatanooga PLNS
Plaza	PLZ	456 Copley PLZ
Point	PT	456 Haines PT
Points	PTS	456 Stones Throw PTS
Port	PRT	456 Boston PRT
Ports	PRTS	456 Three Rivers PRTS
Prairie	PR	456 Great Meadow PR
Radial	RADL	456 New Bend RADL
Ramp	RAMP	456 Patent RAMP
Ranch	RNCH	456 Homestead RNCH
Rapid	RPD	456 Mountain View RPD
Rapids	RPDS	456 Rivers Head RPDS
Rest	RST	456 Hampton RST
Ridge	RDG	456 Keyser RDG
Ridges	RDGS	456 Cayman RDGS
River	RIV	456 Monongahela RIV
Road	RD	456 Falls RD
Roads	RDS	456 Twin Bends RDS
Route	RTE	456 RTE 403
Row	ROW	456 Henning ROW
Rue	RUE	456 Baltimore RUE

Street Type	Abbr	Examples
Run	RUN	456 River Ben RUN
Skyway	SKWY	456 Arial View SKWY
Spring	SPG	456 Hotwater SPG
Springs	SPGS	456 Berkley SPGS
Spur	SPUR	456 Leesburg SPUR
Spurs	SPUR	456 Katchewan SPUR
Square	SQ	456 Times SQ
Squares	SQS	456 Times & Stanton SQS
Station	STA	456 Newberry STA
Stravenue	STRA	456 Park STRA
Stream	STRM	456 Gopher's STRM
Street	ST	456 Alden ST
Streets	STS	456 Main and West STS
Summit	SMT	456 Mountain SMT
Terrace	TER	456 Stone Maple TER
Throughway	TRWY	456 King Gorge TRWY
Trace	TRCE	456 Old Village TRCE
Track	TRAK	456 Rock Canyon TRAK
Trafficway	TRFY	456 Old Kent TRFY
Trail	TRL	456 Hidden TRL
Trailer	TRLR	456 Mountain Park TRLR
Tunnel	TUNL	456 Hudson Bay TUNL
Turnpike	TPKE	456 Orange County TPKE
Underpass	UPAS	456 Metrodome UPAS
Union	UN	456 Mill Court UN
Unions	UNS	456 Old Mill UNS
Valley	VLV	456 Shenandoah VLV
Viaduct	VIA	456 Duck Valley VIA
View	VW	456 Prairie Lane VW
Views	VWS	456 Mountain Lake VWS
Village	VLG	456 Greenbrier VLG



Street Type	Abbr	Examples
Villages	VLGS	456 Disney VLGS
Ville	VL	456 Woodmont VL
Vista	VIS	456 Buena VIS
Walk	WALK	456 Century WALK
Walks	WALK	456 Sun and Star WALK

Street Type	Abbr	Examples
Wall	WALL	456 Jericho WALL
Way	WAY	456 Fox WAY
Ways	WAYS	456 Fox and Mill WAYS
Well	WL	456 Trinity WL
Wells	WLS	456 Reservoir WLS

Addendum B: Standard Unit Designators

This table lists examples of unit designators and the official [Standard Unit Designator Abbreviations](#) recommended by the U.S. Postal Service.

Unit Designator	Abbr	Examples
Apartment	APT	456 Alden ST APT 7
Basement	BSMT*	456 Alden ST BSMT
Blank, unable to determine	#	456 Alden ST # 7
Building	BLDG	456 Alden ST BLDG 7
Department	DEPT	456 Alden ST DEPT 7
Floor	FL	456 Alden ST FL 7
Front	FRNT*	456 Alden ST FRNT
Hanger	HNGR	456 Alden ST HNGR 7
Key	KEY	456 Alden ST KEY 7
Lobby	LBBY*	456 Alden ST LBBY
Lot	LOT	456 Alden ST LOT 7
Lower	LOWR*	456 Alden ST LOWR
Office	OFC*	456 Alden ST OFC
Penthouse	PH*	456 Alden ST PH 7
Pier	PIER	456 Alden ST PIER 7
Rear	REAR*	456 Alden ST REAR
Room	RM	456 Alden ST RM 7
Side	SIDE*	456 Alden ST SIDE
Slip	SLIP	456 Alden ST SLIP 7
Space	SPC	456 Alden ST SPC 7
Stop	STOP	456 Alden ST STOP 7
Suite	STE	456 Alden ST STE 7
Trailer	TRLR	456 Alden ST TRLR 7
Unit	UNIT	456 Alden ST UNIT 7
Upper	UPPR*	456 Alden ST UPPR

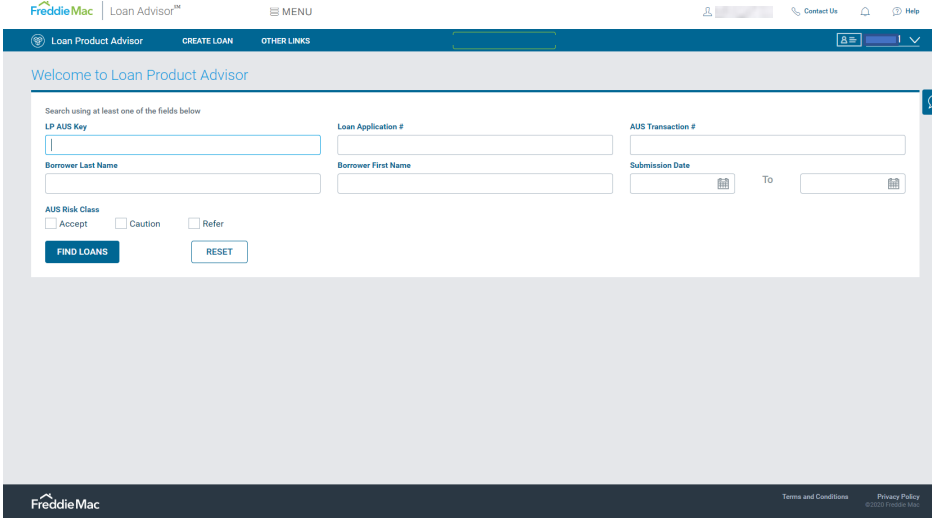

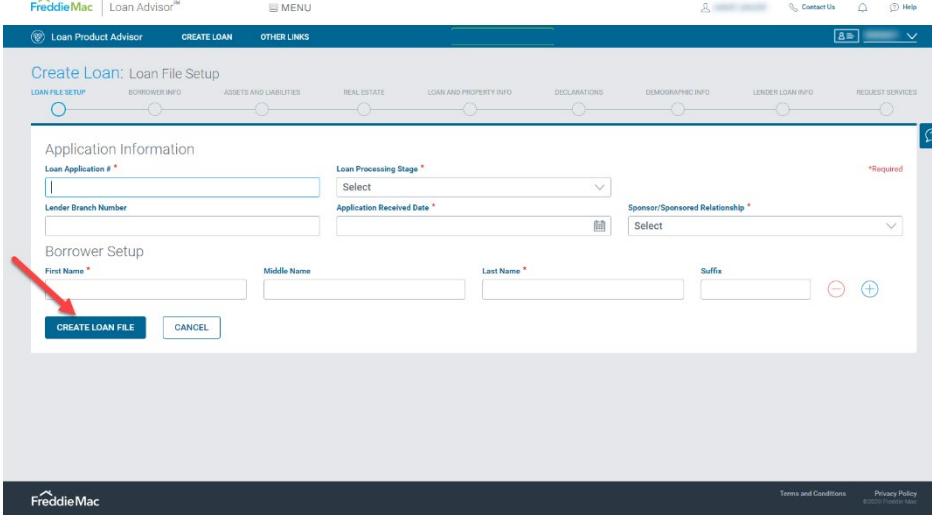
*Does not require a unit/apartment number to follow.

Note: Use “#” if the exact unit designator is either not known or undefined in lieu of not providing a designator.

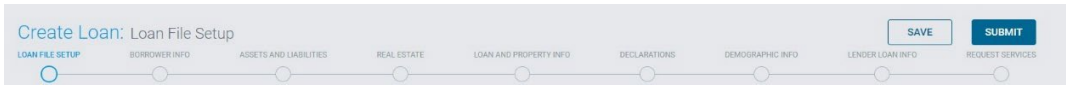
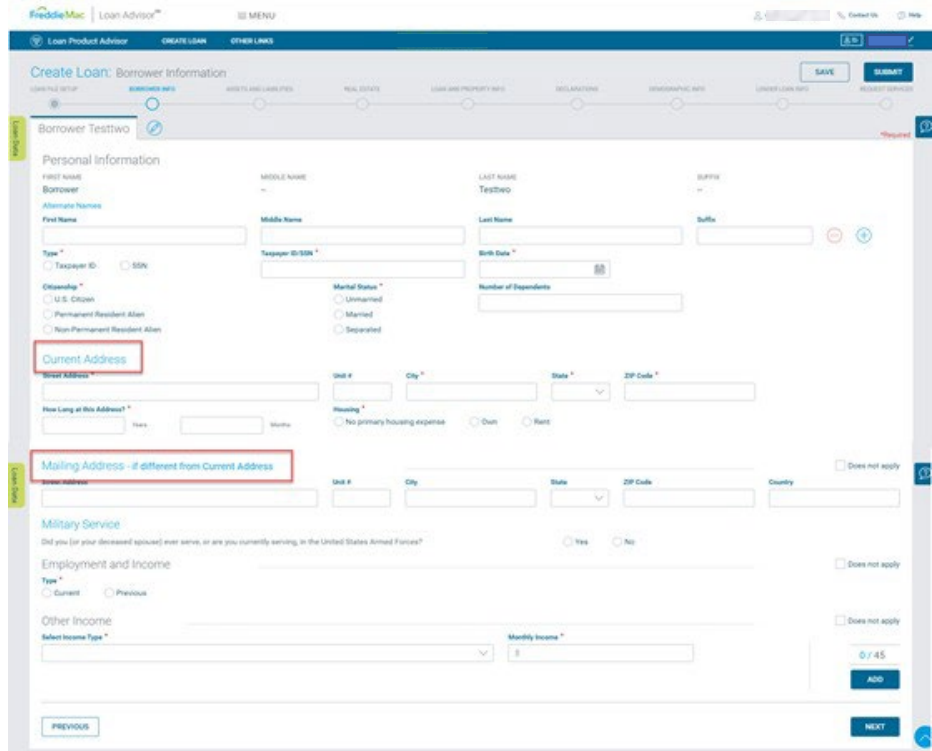
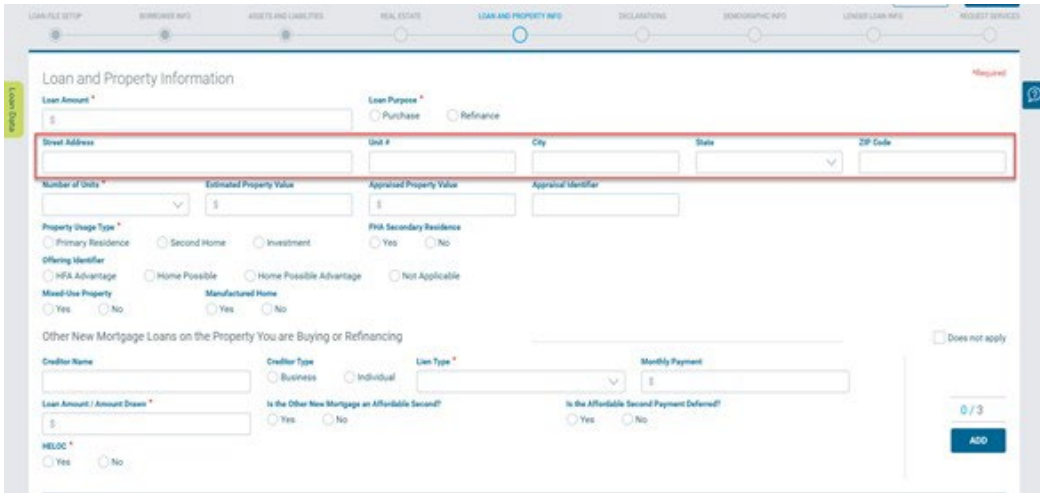
Addendum B: Standard Unit Designators

This section supports Loan Product Advisor users accessing Loan Product Advisor via the Loan Advisor single sign-on portal.

Follow these guidelines for entering complete address information into Loan Product Advisor.

Steps	Results
1. Log in to Loan Product Advisor. The Welcome page displays.	
2. Click Create Loan .	
3. Enter the loan information on the Loan File Setup . Select Create Loan File .	



Steps	Results
<p>4. Complete all the required fields as you navigate through each metro stop.</p>	
<p>5. Enter Borrower Address:</p> <ul style="list-style-type: none"> Navigate to the Borrower Information metro stop. Enter Current Address, and if applicable, Previous Address and Mailing Address using the guidelines outlined in this job aid. 	
<p>6. Enter Subject Property Address:</p> <ul style="list-style-type: none"> Navigate to the Loan and Property Info metro stop. Complete the Subject Property Address information using the guidelines outlined in this job aid. 	 <p>Tip! Loan Product Advisor provides a Unit# data field. If applicable, enter the condominium unit number. This will improve the address standardization.</p>



Steps	Results																										
	<p>Note: To ensure the information you enter is interpreted correctly, use standard abbreviations for the address-related information. If you send incorrect abbreviations to Loan Product Advisor, you may receive Data Quality and System Messages, which may delay a response from Loan Product Advisor.</p> <p>For Data Quality and System issues/errors refer to the, Loan Product Advisor Data Quality and System Messages – Cause and Resolution, job aid.</p> <p>FHA Loans:</p> <p>Loan Product Advisor does not contain a County Name data field. Loan Product Advisor uses the property address to determine the county name; therefore, it is critical to provide accurate address information. For example, the address will drive the FHA maximum mortgage limit.</p> <div data-bbox="444 751 1481 1276" style="border: 1px solid #ccc; padding: 5px;"> <p>General Messages</p> <table border="1"> <thead> <tr> <th>CODE</th> <th>MESSAGE</th> </tr> </thead> <tbody> <tr> <td>FGM0075</td> <td>FHA Case Number is required to be submitted to Loan Product Advisor at or before the last submission of this loan.</td> </tr> <tr> <td>FGM0041</td> <td>Lender is responsible for documenting any situation not addressed on this feedback certificate according to the FHA TOTAL Mortgage Scorecard User's Guide and/or HUD Handbook 4155.</td> </tr> <tr> <td>FGM0075</td> <td>FHA Case Number is required to be submitted to Loan Product Advisor at or before the last submission of this loan.</td> </tr> <tr> <td>FGM0041</td> <td>Lender is responsible for documenting any situation not addressed on this feedback certificate according to the FHA TOTAL Mortgage Scorecard User's Guide and/or HUD Handbook 4155.</td> </tr> <tr> <td>FGM0029</td> <td>Loan Product Advisor Assessment Expiration Date for [REDACTED] is 06/19/2020.</td> </tr> <tr> <td>FGM0116</td> <td>Review for Accuracy: Social security number for [REDACTED] does not fall within normal parameters.</td> </tr> <tr> <td>FGM0103</td> <td>Review for Accuracy: Verify submitted loan amount calculation meets FHA or VA eligibility requirements.</td> </tr> <tr> <td>FGM0067</td> <td>The FHA Minimum Down Payment submitted for this loan is \$100,000.00.</td> </tr> <tr> <td>FGM0066</td> <td>The FHA Statutory Investment Requirement for this loan is \$14700.00.</td> </tr> <tr> <td>FGM0066</td> <td>The FHA TOTAL Scorecard evaluated this loan through the Loan Product Advisor platform for processing and feedback.</td> </tr> <tr> <td>FGM0064</td> <td>The Maximum Mortgage Limit for Moore County, TN is \$331,760.00.</td> </tr> <tr> <td>FGM0103</td> <td>This loan qualifies for ALLIANCE FHA TOTAL Scorecard Documentation.</td> </tr> </tbody> </table> <p>*Representation and Warranty</p> <p style="text-align: right;">©2020 Freddie Mac</p> </div>	CODE	MESSAGE	FGM0075	FHA Case Number is required to be submitted to Loan Product Advisor at or before the last submission of this loan.	FGM0041	Lender is responsible for documenting any situation not addressed on this feedback certificate according to the FHA TOTAL Mortgage Scorecard User's Guide and/or HUD Handbook 4155.	FGM0075	FHA Case Number is required to be submitted to Loan Product Advisor at or before the last submission of this loan.	FGM0041	Lender is responsible for documenting any situation not addressed on this feedback certificate according to the FHA TOTAL Mortgage Scorecard User's Guide and/or HUD Handbook 4155.	FGM0029	Loan Product Advisor Assessment Expiration Date for [REDACTED] is 06/19/2020.	FGM0116	Review for Accuracy: Social security number for [REDACTED] does not fall within normal parameters.	FGM0103	Review for Accuracy: Verify submitted loan amount calculation meets FHA or VA eligibility requirements.	FGM0067	The FHA Minimum Down Payment submitted for this loan is \$100,000.00.	FGM0066	The FHA Statutory Investment Requirement for this loan is \$14700.00.	FGM0066	The FHA TOTAL Scorecard evaluated this loan through the Loan Product Advisor platform for processing and feedback.	FGM0064	The Maximum Mortgage Limit for Moore County, TN is \$331,760.00.	FGM0103	This loan qualifies for ALLIANCE FHA TOTAL Scorecard Documentation.
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<p>7. Excerpt from the Loan Product Advisor Feedback Certificate Loan Details and Property and Appraisal Messages sections.</p>	<p>Confirm the accuracy of the Property Address entered.</p> <div data-bbox="451 342 1500 569" style="border: 1px solid #ccc; padding: 5px;"> <p>Loan Details</p> <table border="1"> <thead> <tr> <th>BORROWER NAME</th> <th>ADDITIONAL BORROWER</th> <th>APPRAISAL IDENTIFIER</th> <th>LENDER LOAN NUMBER</th> <th>MORTGAGE TYPE</th> </tr> </thead> <tbody> <tr> <td>JOHN FREDDIE [REDACTED] 1</td> <td>MARY FREDDIE [REDACTED] 2</td> <td>N/A</td> <td>[REDACTED] 202</td> <td>Conventional</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>PROPERTY ADDRESS</th> <th>DOCUMENTATION LEVEL</th> </tr> </thead> <tbody> <tr> <td>MONDOVI, WI 54755</td> <td>Streamlined Accept</td> </tr> </tbody> </table> </div> <p>Review the feedback messages for any next steps or actions items, if applicable.</p> <div data-bbox="451 678 1500 884" style="border: 1px solid #ccc; padding: 5px;"> <p>Property And Appraisal Messages</p> <table border="1"> <thead> <tr> <th>CODE</th> <th>MESSAGE</th> </tr> </thead> <tbody> <tr> <td>FPA0023</td> <td>Loan is eligible for collateral representation and warranty relief with an appraisal waiver until 11/11/2020. The submitted value estimate or purchase price is accepted as the value of the subject property; an appraisal is not required and Seller will be relieved of representations and warranties related to value, condition and marketability. If an appraisal is obtained, it must be submitted to the UCDP, and the associated loan will not be eligible for the appraisal waiver.</td> </tr> <tr> <td>FPA0072</td> <td>510,400.00 is the maximum loan limit allowed for a 1-unit property located in BUFFALO County, WI.</td> </tr> <tr> <td>FPA0057</td> <td>Address entered matched to: [REDACTED] MONDOVI WI 54755 , Buffalo County. Please confirm accuracy.</td> </tr> </tbody> </table> </div> <p>Note: If there is a discrepancy with the address a message is provided to confirm the accuracy of the address and resubmit if necessary. For example, Message Code FPA0082 may be returned “Unable to match address entered. Please confirm accuracy and resubmit if necessary.”</p>	BORROWER NAME	ADDITIONAL BORROWER	APPRAISAL IDENTIFIER	LENDER LOAN NUMBER	MORTGAGE TYPE	JOHN FREDDIE [REDACTED] 1	MARY FREDDIE [REDACTED] 2	N/A	[REDACTED] 202	Conventional	PROPERTY ADDRESS	DOCUMENTATION LEVEL	MONDOVI, WI 54755	Streamlined Accept	CODE	MESSAGE	FPA0023	Loan is eligible for collateral representation and warranty relief with an appraisal waiver until 11/11/2020. The submitted value estimate or purchase price is accepted as the value of the subject property; an appraisal is not required and Seller will be relieved of representations and warranties related to value, condition and marketability. If an appraisal is obtained, it must be submitted to the UCDP, and the associated loan will not be eligible for the appraisal waiver.	FPA0072	510,400.00 is the maximum loan limit allowed for a 1-unit property located in BUFFALO County, WI.	FPA0057	Address entered matched to: [REDACTED] MONDOVI WI 54755 , Buffalo County. Please confirm accuracy.
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