

# Loan Product Advisor® (LPA®) Feedback Message Updates

Posted 4/22/2025



## UAD Message Updates

We're adding new and revising existing messages in LPA to support upcoming updates to the Uniform Appraisal Dataset (UAD). For more information, please visit the [UAD webpage](#).

### Effective September 8, 2025

New messages have been added to LPA to support the implementation of UAD 3.6. The new messages no longer refer to appraisal form numbers and instead are specific to the property type. Existing messages that include references to appraisal form numbers will be retired at a later date.

### New Messages

Message Code	New Message Text	Feedback Certificate, Error Page
FPA0204	This loan is not eligible for a Uniform Residential Appraisal Report (Desktop Appraisal - Single Family Property).	Feedback Certificate
FPA0205	The Seller is not eligible for collateral representation and warranty relief with an exterior appraisal report.	Feedback Certificate
FPA0206	Based on the loan data and the appraisal submitted, the Project Legal Structure Type does not match. Correct the data and resubmit to be eligible for collateral representation and warranty relief.	Feedback Certificate
FPA0207	The Seller is not eligible for collateral representation and warranty relief with a Manufactured Home appraisal report.	Feedback Certificate
FPA0208	The Seller is not eligible for collateral representation and warranty relief with a 2- to 4-unit appraisal report.	Feedback Certificate
FPA0209	The Seller is not eligible for collateral representation and warranty relief with a Cooperative Interest appraisal report.	Feedback Certificate
FPA0210	The Seller is not eligible for collateral representation and warranty relief with the appraisal report submitted.	Feedback Certificate



## Revised Messages

The following messages are being revised to align with appraisal form updates.

Message Code	Existing Message Text	New Message Text	Feedback Certificate, Error Page
FPA0109	Based on the Property Data Report, an upgrade to a Uniform Residential Appraisal Report (Traditional Appraisal) is required.	Based on the <a href="#">property data</a> report, an upgrade to a Uniform Residential Appraisal Report (Traditional Appraisal - <a href="#">Single Family Property</a> ) is required.	Feedback Certificate
FPA0164	Based on the Property Data Report, an upgrade to a Uniform Residential Appraisal Report (Traditional Appraisal - Condominium) is required.	Based on the <a href="#">property data</a> report, an upgrade to a Uniform Residential Appraisal Report (Traditional Appraisal - <a href="#">Condominium Unit</a> ) is required.	Feedback Certificate
FPA0165	Based on the Property Data Report, an upgrade to a Uniform Residential Appraisal Report (Hybrid Appraisal) is required.	Based on the <a href="#">property data</a> report, an upgrade to a Uniform Residential Appraisal Report (Hybrid Appraisal - <a href="#">Single Family Property</a> ) is required.	Feedback Certificate
FPA0166	Based on the Property Data Report, an upgrade to a Uniform Residential Appraisal Report (Hybrid Appraisal - Condominium) is required.	Based on the <a href="#">property data</a> report, an upgrade to a Uniform Residential Appraisal Report (Hybrid Appraisal - <a href="#">Condominium Unit</a> ) is required.	Feedback Certificate

## Effective January 26, 2026

## Revised Messages

The following messages will be revised in January 2026 to align with appraisal form updates.

Message Code	Existing Message Text	New Message Text	Feedback Certificate, Error Page
FPA0035	Uniform Residential Appraisal Report (Form 70) is required.	A Uniform Residential Appraisal Report ( <a href="#">Traditional Appraisal - Single Family Property</a> ) is the minimum appraisal required.	Feedback Certificate
FPA0039	Individual Cooperative Interest Appraisal Report (Form 2090) is required.	A Uniform Residential Appraisal Report ( <a href="#">Traditional Appraisal - Cooperative Interest</a> ) is the minimum appraisal required.	Feedback Certificate
FPA0041	Individual Condominium Unit Appraisal Report (Form 465) is required.	A Uniform Residential Appraisal Report ( <a href="#">Traditional Appraisal - Condominium Unit</a> ) is the minimum appraisal required.	Feedback Certificate
FPA0045	Manufactured Home Appraisal Report (Form 70B) is required.	A Uniform Residential Appraisal Report ( <a href="#">Traditional Appraisal - Manufactured Home</a> ) is the minimum appraisal required.	Feedback Certificate



Message Code	Existing Message Text	New Message Text	Feedback Certificate, Error Page
FPA0051	Small Residential Income Property Appraisal Report (Form 72) is required.	A Uniform Residential Appraisal Report ( <a href="#">Traditional Appraisal - 2- to 4-Unit Property</a> ) is the minimum appraisal required.	Feedback Certificate
FPA0114	A Uniform Residential Appraisal Report (Hybrid - Form 70H) is the minimum assessment required for sale to Freddie Mac.	A Uniform Residential Appraisal Report ( <a href="#">Hybrid Appraisal - Single Family Property</a> ) is the minimum appraisal required.	Feedback Certificate
FPA0146	A Uniform Residential Appraisal Report desktop appraisal (Form 70D) is the minimum assessment required.	A Uniform Residential Appraisal Report ( <a href="#">Desktop Appraisal - Single Family Property</a> ) is the minimum appraisal required.	Feedback Certificate
FPA0159	An Individual Condominium Unit Appraisal Report (Hybrid - Form 465H) is the minimum assessment required.	A Uniform Residential Appraisal Report ( <a href="#">Hybrid Appraisal - Condominium Unit</a> ) is the minimum appraisal required.	Feedback Certificate