



Loan Quality Advisor[®]

User Guide

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PUBLIC



Learning

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Revision History

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Chapter 3	<ul style="list-style-type: none"> • New First-Time Homebuyer added to the Loan Quality Advisor feedback response. Refer to pages 3-23 and 3-28. • Added five new Loan Product Advisor Data Compare rules and feedback messages to provide clarity around First Time Homebuyer, Purchase Price and Loan Program Identifier data. • Added a new Assessment Message Section for Loan Quality Advisor results.

Note: Vertical revision bars " | " are used in the margin of this reference to highlight new requirements and significant changes.

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Introduction

This chapter provides an overview on Loan Quality Advisor®, what you need to know before you begin using Loan Quality Advisor, how to navigate within the tool and how to get help.

Loan Quality Advisor Overview

Loan Quality Advisor is a web-based tool designed to provide you with an automated way to identify credit, data and purchase eligibility issues before you deliver loans to Freddie Mac. It is a risk and eligibility assessment tool that assesses loan data to help lenders determine if a loan is eligible for sale to Freddie Mac. The following services provide feedback on your loan data:

- **Loan Product Advisor® Data Compare** – Compare your current intended loan delivery data to the loan data in the last Loan Product Advisor submission and identifies data discrepancies. Using this service provides you with more certainty that the loan data matches. In circumstances where the loan delivery data does not match, Loan Quality Advisor provides direction on whether resubmission to Loan Product Advisor is suggested. This data comparison performed in Loan Quality Advisor is complementary to Loan Product Advisor but not a replacement.
- **Risk Assessment** – View risk on non-Loan Product Advisor-originated loans prior to purchase that allows you to more efficiently manage your credit risk. If your loan was not previously assessed by Loan Product Advisor, then this service performs a risk assessment and provides you a summary of the loan's credit risk and related loan quality by indicating the likelihood of a Loan Product Advisor Accept or Loan Product Advisor Caution.
- **Collateral Representation and Warranty Relief** – View collateral representation and warranty relief eligibility and validate that critical data used to determine eligibility for representation and warranty relief provided through Loan Product Advisor has not materially changed.
- **Income Representation and Warranty Relief** – View income representation and warranty relief eligibility and validate that critical data used to determine eligibility for representation and warranty relief provided through Loan Product Advisor has not materially changed.
- **Asset Representation and Warranty Relief** – View asset representation and warranty relief eligibility and validate that critical data used to determine eligibility for representation and warranty relief provided through Loan Product Advisor has not materially changed.
- **Purchase Eligibility** – See comprehensive pre-delivery purchase eligibility data, including negotiated terms of business. Identify errors related to data quality, charter compliance and credit compliance earlier in the loan origination process. This service assesses loans using the same rules as Freddie Mac's Loan Selling Advisor® and provides consistent feedback and error messages. This earlier view:
 - Gives you additional time to resolve loan errors
 - Reduces the time it takes to obtain funding from Freddie Mac
 - Provides an early view of compliance with Freddie Mac's appraisal delivery requirements

Note: Loan Quality Advisor also supports system-to-system interfaces for loans to be submitted to Loan Quality Advisor directly from your system. If you are interested in taking advantage of a Loan Quality Advisor system-to-system interface, contact your Loan Origination System (LOS) vendor; or contact your Freddie Mac representative to discuss building a system-to-system interface to Loan Quality Advisor from your custom loan origination system. Vendors who have built interfaces to Loan Quality Advisor can be found on our [Technology Integration Vendors list](#).



Before You Begin Using Loan Quality Advisor

Before you begin using Loan Quality Advisor, ensure you meet the minimum system recommendations and have access to Loan Quality Advisor. This section provides information on system recommendations, hours of operation and accessing Loan Quality Advisor.

System Recommendations

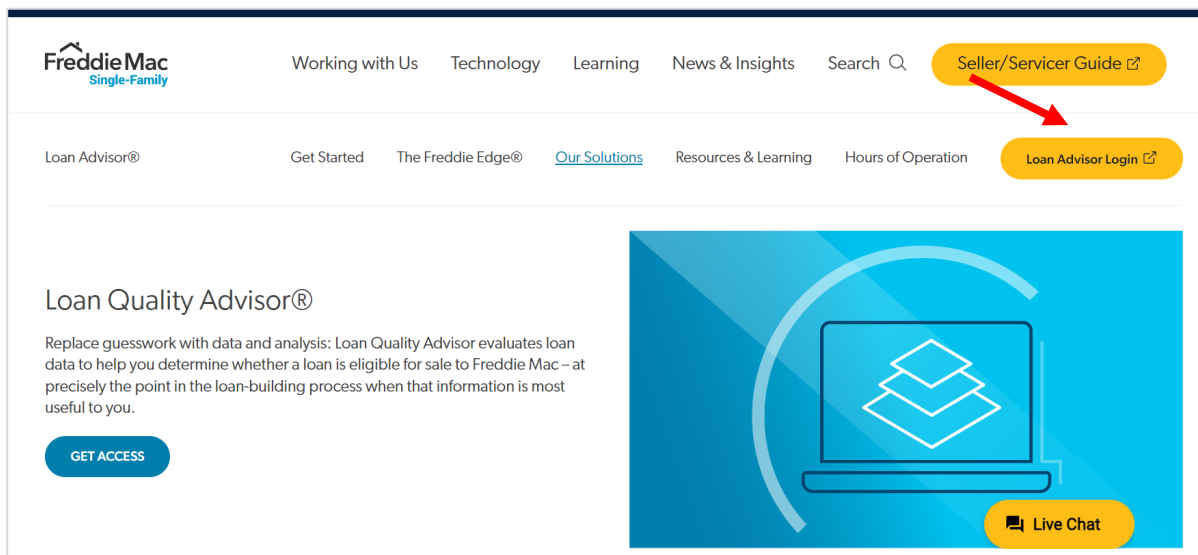
To view the full capability of Loan Quality Advisor, we recommend using one of the following internet browsers: Google Chrome, Mozilla Firefox, Safari, and Microsoft Edge. If other browsers are used, you may notice some display and format differences. Loan Quality Advisor may not be compatible with all mobile devices.

Hours of Operation

Click this link and navigate to Loan Quality Advisor's hours of operation - <https://sf.freddiemac.com/tools-learning/loan-advisor/hours-of-operation>

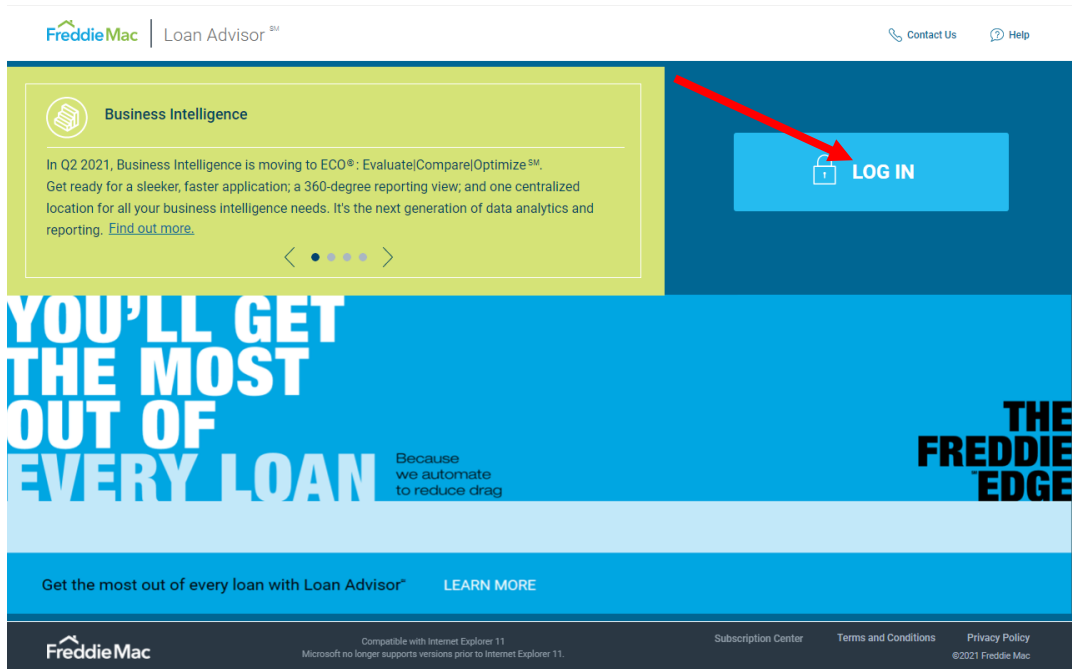
Accessing Loan Quality Advisor

1. Enter the following URL into your browser: <https://las.freddiemac.com/> or access Loan Advisor from the **Loan Advisor** webpage on FreddieMac.com, <https://sf.freddiemac.com/tools-learning/loan-advisor/overview>, and click **Loan Advisor Home**.

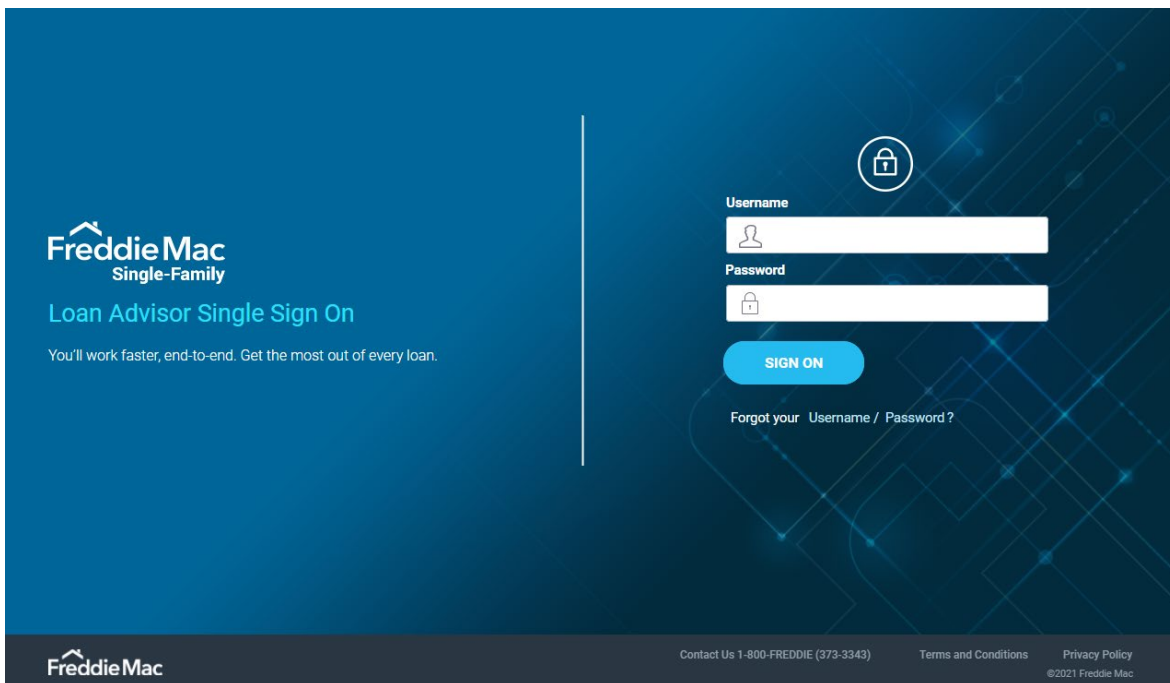




2. Click **LOG IN**.

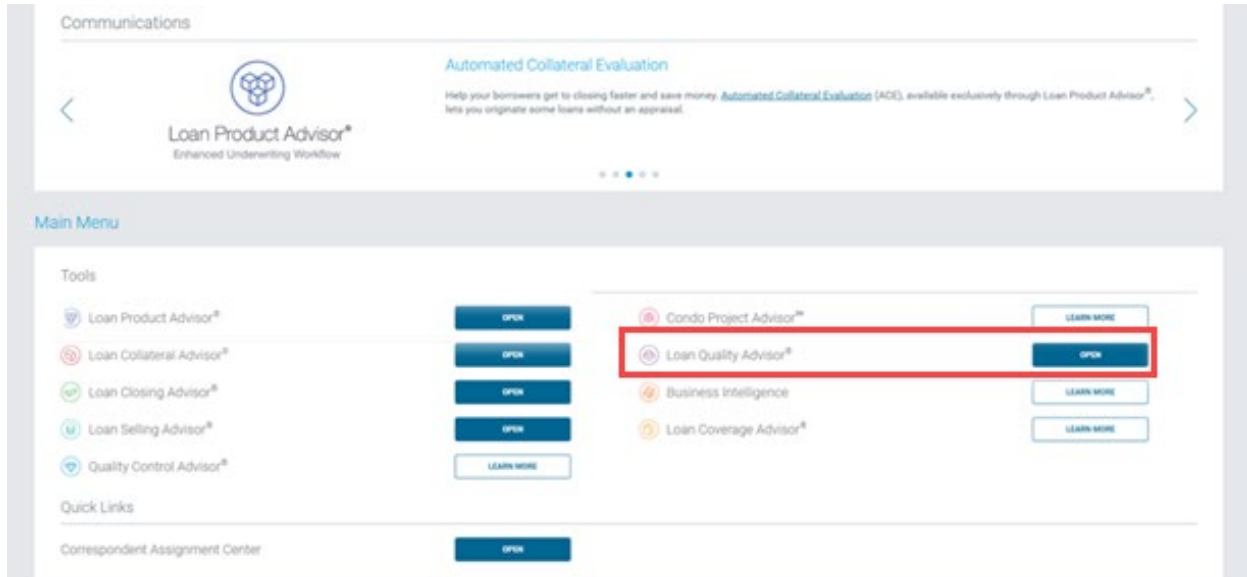


3. Enter your Loan Advisor **Username** and **Password** and click **SIGN ON**. The Loan Advisor Welcome page displays with the Loan Quality Advisor tool link.





- Click **OPEN** next to Loan Quality Advisor on the Loan Advisor Welcome page and the Homepage displays.



You can bookmark this page to directly land on the *Welcome* page after entering your credentials in the future.

Navigating Loan Quality Advisor

You can navigate Loan Quality Advisor by using the top menu bar or *Welcome* page options.

Top Menu Bar

The menu bar is located across the top of each screen and offers links to pages within Loan Quality Advisor.



The following table describes the various features and functions available on the top menu bar.

Top Menu Bar Features and Functions	
Tab Name	Description
Loan Quality Advisor	This option returns you to Loan Quality Advisor's Welcome page.
Assess Batch	This option allows you to begin the assessment process. You can upload a batch file with one or several loan data files.
Review Batch	This option allows you to access and review the results of completed assessments.

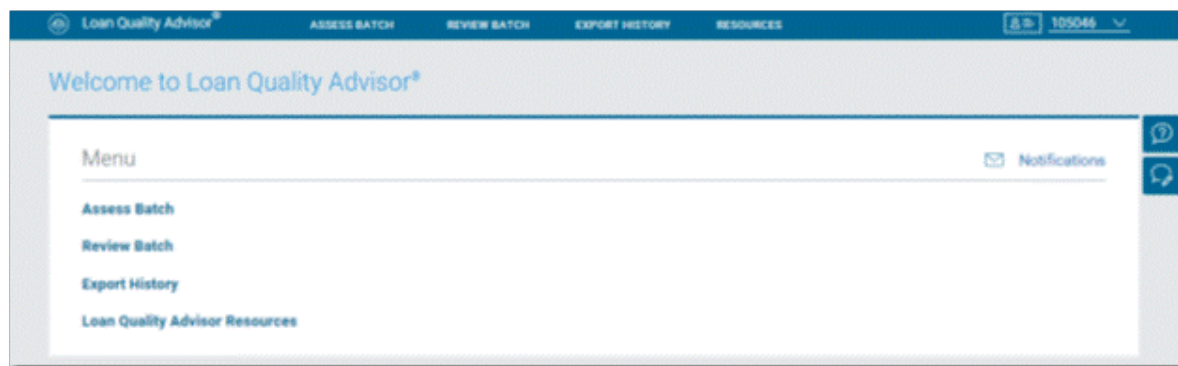


Export History	This option allows you to view exported results.
Resources	This option provides a link to the Loan Quality Advisor User Resource page where you can find information about recent enhancements, the Loan Quality Advisor Implementation Guide, FAQs, this user guide and much more.

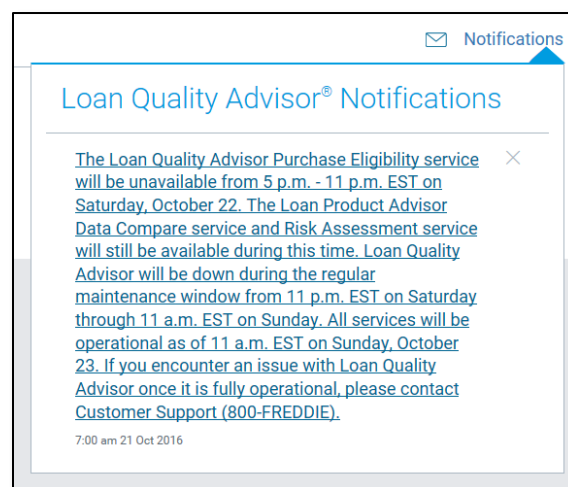
Note: Use the navigational links within in the Loan Quality Advisor system to return to a previous page or access another page. Do not use the “Back” button within the browser.

The Welcome Page

The Welcome page is also known as the Home page. From the Welcome page, you may take actions on a batch of loans to-be-delivered under a specific Seller Number, access Loan Quality Advisor-specific resources, and view Loan Quality Advisor notifications. If you do business with Freddie Mac using multiple Seller Numbers, then you may access the loan data and results for other Seller Number(s) by selecting a different Seller Number in the Seller Number dropdown menu, located in the upper right of your screen.



Access to Loan Quality Advisor Notifications is also provided in the upper-right corner of the *Welcome* page. To view the notifications, hover your mouse over the Notifications link to expand the view and display the hyperlinked headline(s).





Headlines are arranged in chronological order from the newest to the oldest. Once you click on the link you are directed to additional details. After the notification is viewed, you may click the X next to the notification to remove it from view. To view previous notifications, click **Show All** to display previously removed items.

For more information on the menu options and how to use them, refer to the following table:

Welcome Page Option References	
Menu Option	Description
Assess Batch	This option allows you to begin the assessment process. You can upload a batch file with one or several loan data files. Refer to <i>Chapter 2: Assessing a File</i> for more information.
Review Batch	This option allows you to access and review the results of completed assessments. Refer to <i>Chapter 3: Reviewing Results</i> for more information.
Export History	This option allows you to view exported results. Refer to <i>Chapter 3: Reviewing Results</i> for more information.
Loan Quality Advisor Resources	This option provides a link to the Loan Quality Advisor User Resource page.

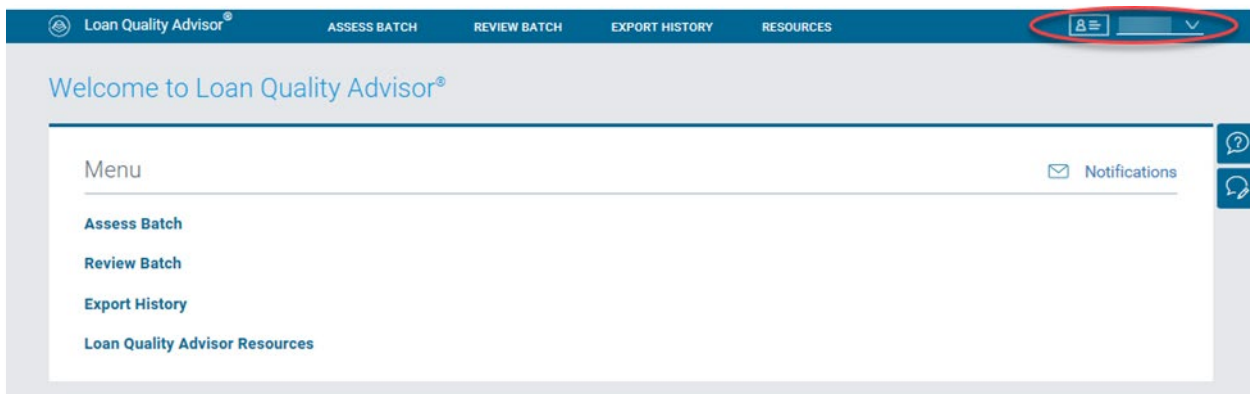
Changing Your Seller Number

If you do business with Freddie Mac using more than one Seller Number, you may only access the loan data and results associated with one Seller Number at a time.

To assess a file under or access the results associated with a different Seller Number, follow these steps to change the Seller Number in Loan Quality Advisor:

1. From the Loan Quality Advisor Welcome page, click the right-side dropdown menu, Seller Number.

Note: The active Seller Number is reflected at the top of each page.






- From the Seller Number drop-down list, select a different Seller Number. The *Welcome* page displays with the new **Seller Number** designation.

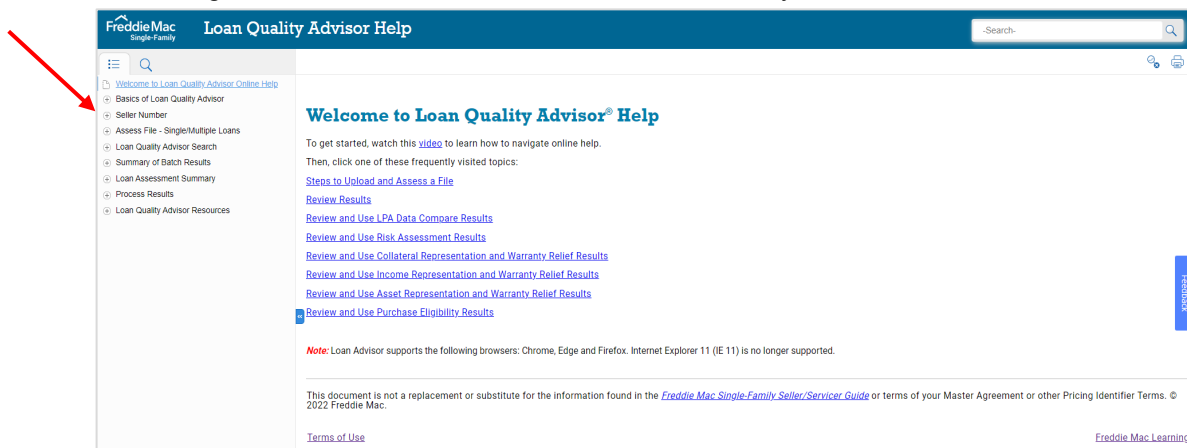
How to Get Help

Online Help

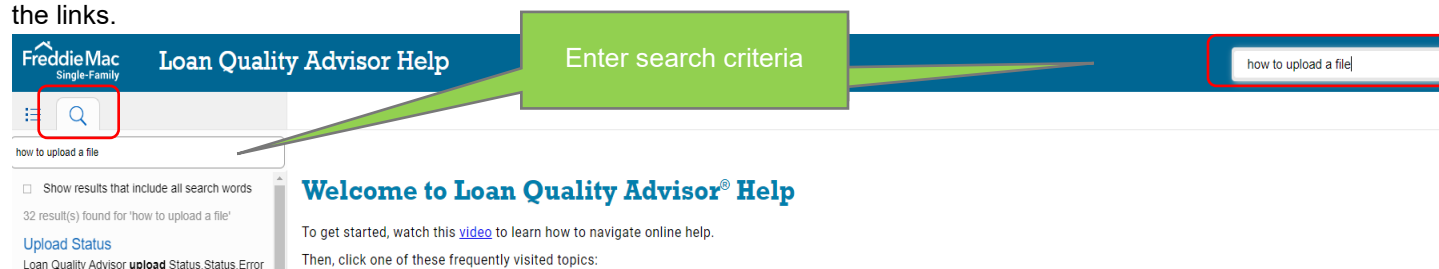
Within Loan Quality Advisor, you have access to comprehensive online help menus and information to help guide you through the tool.

When you click  on the button on the right side of each page, the main online help page displays in a new browser tab.

Use the left Navigation Menu for more information on Loan Quality Advisor.



Note: Use the Search function to enter key words and locate information or drill down to information using the links.



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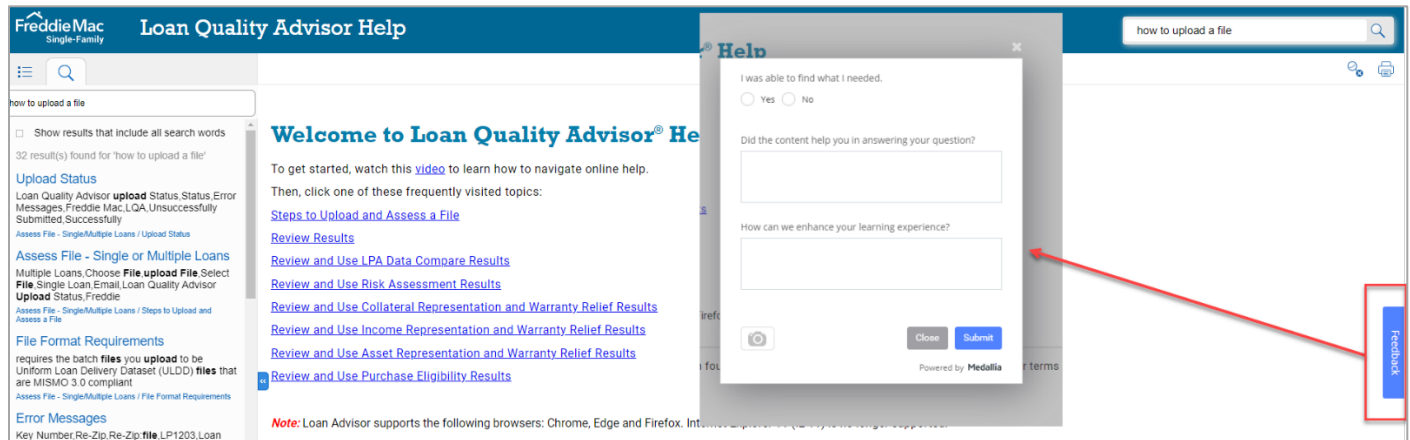
Live Support

For live support, contact Customer Support Contact Center (800-FREDDIE) or your designated Freddie Mac representative during normal business hours.



Feedback/Questions

Share your feedback with us or ask questions by filling out the Feedback form. Access this form by clicking on the Feedback button to the right side of the Online Help page.



Logging Out of Loan Quality Advisor

To end your Loan Quality Advisor session, click on your username in the top navigation bar to display the drop-down menu, and click **Log Out**.



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Introduction

This chapter provides an overview of Loan Quality Advisor® Assess Batch functionality and guidance on how to upload a file for assessment.

Overview of Assess Batch Functionality

The Loan Quality Advisor tool allows you to upload and assess a batch file. A batch file may contain one or multiple loan data files. You must always select a specific file to upload to initiate an assessment process within Loan Quality Advisor.

File Format Requirements

Loan Quality Advisor requires the batch files you upload to be Uniform Loan Delivery Dataset (ULDD) files that are MISMO 3.0 compliant and in the proper XML file format. The batch file may contain data for a single loan or multiple loans. A batch file containing multiple loan data files should be uploaded in a zip file to reduce the time required to upload the batch file and remain under the maximum file size limit of 10MB.

We recommend using the same ULDD file you currently use to deliver loans to Freddie Mac Loan Selling Advisor. The Loan Selling Advisor file format is identical to the file format that Loan Quality Advisor accepts. Depending upon where you run Loan Quality Advisor in your loan process, the file you submit may not have all the data required at loan delivery. If your ULDD file is not complete, Loan Quality Advisor will still assess your loans using the data you submitted. The file can be updated and re-assessed at any time for more complete results.

Note: Loan Quality Advisor will always be updated to accept the latest ULDD file.

Using Merged Credit with the Risk Assessment Service

For loans not previously assessed by Loan Product Advisor, the Risk Assessment service assesses the batch file. If a merged credit report was previously ordered for the loan from a [Loan Quality Advisor-supported credit provider](#) then the Risk Assessment Service has the capability to access that merged credit report data for its assessment. To access previously ordered merged credit report data when assessing the batch file, the following information must be included in the ULDD file:

- **Credit Report Identifier (Sort ID 580)** - this is often referred to as the Merged Credit Reference Number (MCRN). The MCRN is a unique identifier assigned to each merged credit report by the CRC.
- **Credit Score Provider Name (Sort ID 591.1)** - this is the ULDD enumerated value for the Loan Quality Advisor-supported CRC that provided the merged credit report data

Note: A new merged credit report cannot currently be ordered through the Risk Assessment service.

Loan Quality Advisor performs data quality checks to confirm that the required data needed to process a Risk Assessment merged credit request is present. If the merged credit information does not comply with the requirements below, Loan Quality Advisor will assess the loan using infile credit report data. Informational messages will be returned in the Loan Quality Advisor results to inform you if infiles were used.

Refer to the following requirements when using merged credit with the Risk Assessment service:

- A Credit Report Identifier (or MCRN) must be present for each borrower, and no more than two borrowers may have the same MCRN on the loan file.
- The Credit Score Provider Name (or CRC code) must be a valid ULDD enumerated value supported by Loan Quality Advisor, and be the same value for each borrower in the loan file.



In certain scenarios, the CRC may not return a copy of the merged credit report due to failed data quality checks, such as:

- A change to the names of the joint borrower pair from the original merged credit request.
- A change in borrower data (borrower's name and/or Social Security number).
- The original merged credit is now greater than 120 days old.

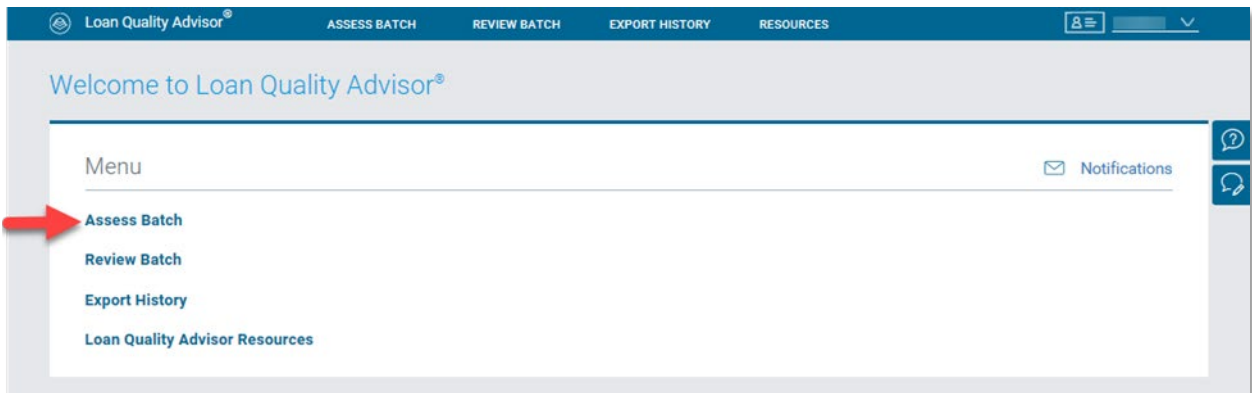
Contact at least one of Loan Quality Advisor's [participating credit providers](#) to establish agreements allowing you to obtain reissues of merged credit through Loan Quality Advisor.

- Equifax Mortgage Solutions®, MeridianLink® and SharperLending™ support Technical Affiliate associations that are accessible from Loan Quality Advisor.
- For more information on using merged credit in Loan Quality Advisor, refer to [Loan Quality Advisor® Risk Assessment Service: Using the Merged Credit Option](#).

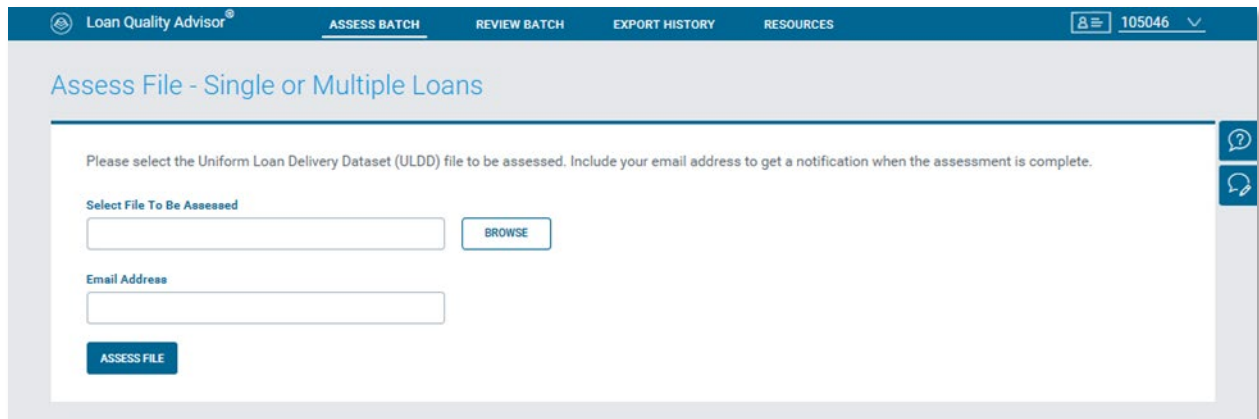
How to Upload and Assess a File

To upload and assess a file, follow these steps.

1. From the Loan Quality Advisor *Welcome* page, select **Assess Batch**.



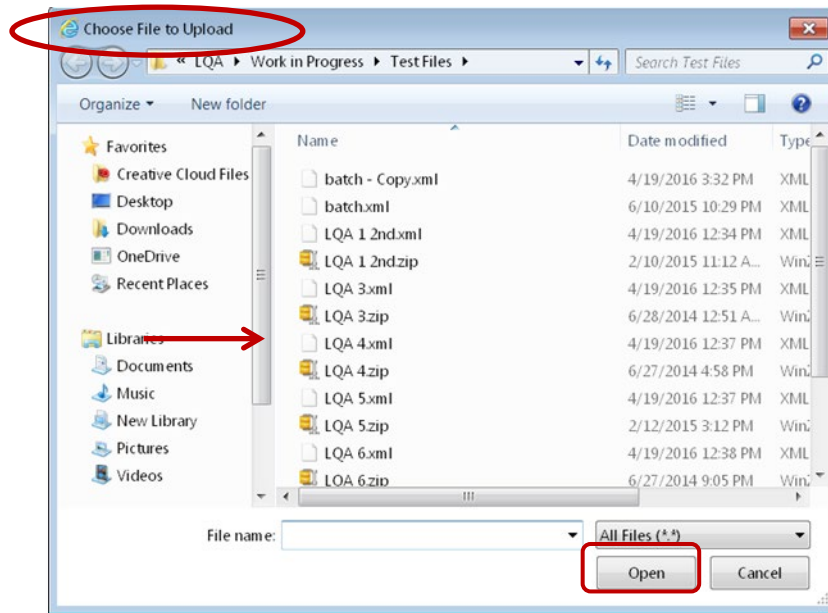
The *Assess File – Single or Multiple Loans* page displays.



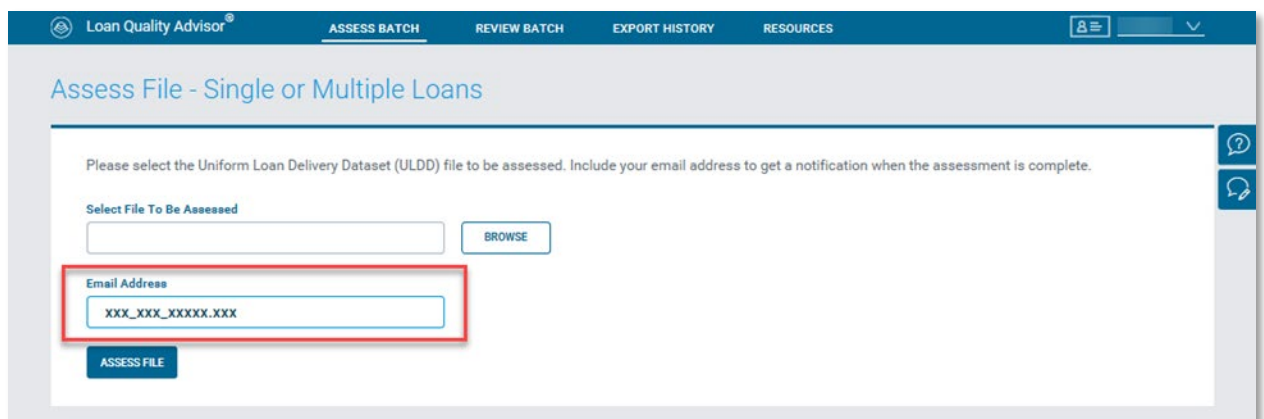


- In the **Select File to be Assessed** field, enter the path and name of the file you wish to have assessed. You may perform this step either manually or by using the **Browse** button to help you locate the file. If you select the **Browse** button, the *Choose File to Upload* page displays. Locate the file you wish to assess and click **Open**. The path and name displays in the **Select File to be Assessed** field.

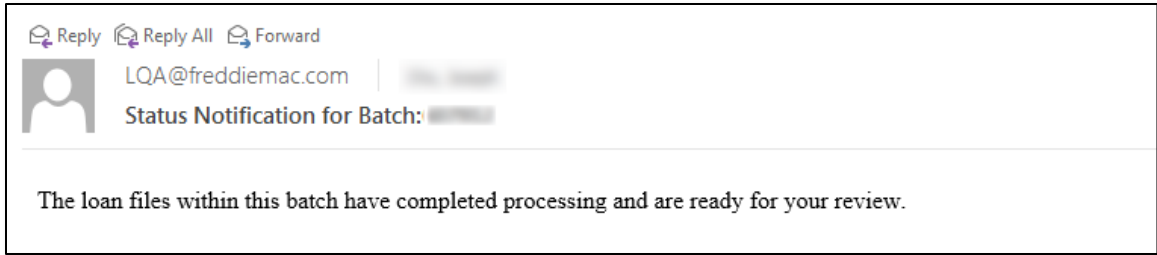
Note: Valid file extensions include .xml and .zip.



- (Optional) If you want to receive an email notification informing you that the assessment is complete, enter your email address.



The following email notification will be sent from LQA@FreddieMac.com with a subject of *Status Notification for Batch: xxxx [the Batch Submission ID]*.



4. Click **Assess File**. You'll briefly see the [Upload Status](#) page with a status of "Processing" if the file format is valid and Loan Quality Advisor can proceed through the assessment process. After a moment, Loan Quality Advisor displays one of the three pages indicated in the following table:

Loan Quality Advisor Displays the...	When...
Loan Assessment Summary Page	A single-loan batch file finishes processing.
Summary of Batch Results Page	A multi-loan batch file finishes processing.
Upload Status Page	<ul style="list-style-type: none"> • The batch file takes longer than typical to complete. A pop-up window displays the following message: <i>"This Batch is taking longer than typical to complete; however, we are still continuing to process it. To view results for other submissions or to check on results availability for this batch, click "ok" to be directed to the Search for Batch Results page. Please contact us if results are still not available in 30 minutes."</i> • There are certain errors with the file and it cannot process.

For information on the *Loan Assessment Summary* and the *Summary of Batch Results* pages, refer to Chapter 3, Reviewing Results. Additional information on the *Upload Status* page is located further in this chapter.

Error Messages on the Assess File – Single or Multiple Loans Page

The following table lists error messages that may appear on the *Assess File - Single or Multiple Loans* page with an explanation and recommended action to resolve:

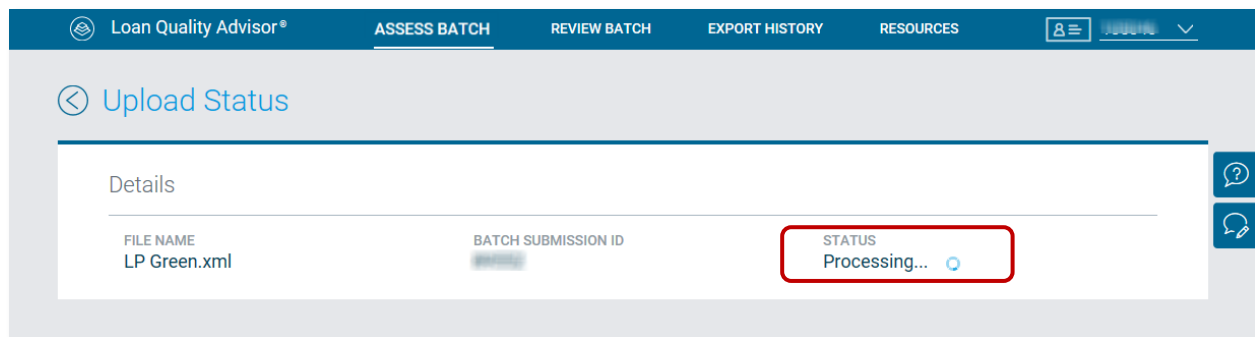
Error Messages on Assess File - Single or Multiple Loans page		
Message Code	Message	Explanation and Recommended Action
N/A	Please select a file for assessment.	You clicked the Assess File button prior to identifying which file to assess. Select a file to upload and click Assess File .



Error Messages on Assess File - Single or Multiple Loans page		
Message Code	Message	Explanation and Recommended Action
N/A	The e-mail address entered is not a valid format.	You entered the email address in an incorrect email address format. Re-enter the email address or delete the email address and click Assess File.
N/A	The file submission was not successful because it was not in an .xml or .zip format.	The file format of an individual file or any file within a Zip file is not in a valid XML or Zip format. Check the file format and re-upload the file.
N/A	File name should not exceed 100 characters.	The file name is too long. Rename the file using less than 100 characters and re-upload the file.
EF1203	Loan Quality Advisor is not available at this time. Please contact 1-800-FREDDIE for additional information or resubmit at a later time.	The Loan Quality Advisor service is down. Try uploading the file again at a later time or call Customer Support Contact Center (800-FREDDIE).

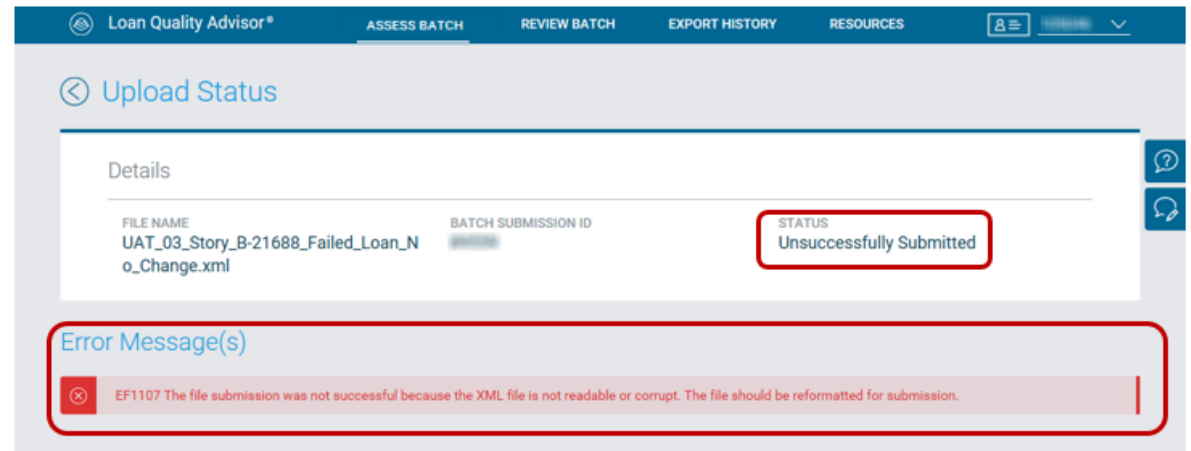
Upload Status Page

Once a batch file is successfully submitted to Loan Quality Advisor by clicking **Assess File**, Loan Quality Advisor completes a format check on the file and begins processing it. This page briefly displays while the file is processing.



If there is an issue with the batch file, Loan Quality Advisor displays the *Upload Status* page with the applicable error message. The following are examples of error messages you may see on the *Upload Status* page:

Example Error Message (batch file is not readable or corrupt)



The following table provides a list and description of each field on the Upload Status page:

Upload Status Fields	
Field Name	Description
File Name	The name of batch file you uploaded.
Batch Submission ID	The unique number that Loan Quality Advisor assigns to each batch submission (successful or unsuccessful). Loan Quality Advisor first displays this number on the <i>Upload Status</i> page.
Status	<p>The status of the check that Loan Quality Advisor performs to determine if the file is in a format that can be assessed. A status of:</p> <p>“Processing” displays when the file passed the format check and is assessing.</p> <p>“Unsuccessfully Submitted” displays when there is an issue with the file that Loan Quality Advisor cannot resolve. An error message and code will display in the Error Message(s) window.</p> <p>“Failed Import Errors” displays when there is an issue with the file based on validations against the MISMO schema. One or more error messages will display in the Error Message(s) window.</p>



Error Messages on Upload Status Page

The following table lists some of the error messages that may appear on the *Upload Status* page with further explanation and the recommended action:

Error Messages on Upload Status Page		
Message Code	Message	Explanation and Recommended Action
EF1104	The Zip file is corrupt.	The Zip file submitted is corrupt. Re-Zip the file and re-upload.
EF1105	The file submission was not successful because the XML file did not contain loan data.	The XML file does not contain data associated with a valid loan. Ensure the file contains loan data to be assessed by Loan Quality Advisor and re-upload the file.
EF1106	The file submission was not successful because the Zip file either has more than one file or has been placed in a folder. If the Zip file has more than one file, consolidate the loan file into a single file and resubmit.	The Zip file can only contain one file and cannot contain a folder structure. Consolidate all loan files into one file and re-upload the file.
EF1107	The file submission was not successful because the XML file is not readable or corrupt. The file should be reformatted for submission.	The XML-formatted file submitted individually or within a Zip file is corrupt or not readable. Check the file, recreate if needed, and re-upload.

For complete list of messages, refer the Loan Quality Advisor Feedback Messages document.

Introduction

This chapter provides an overview of Loan Quality Advisor's assessment results including how to access and review the different types of results.

Overview of Loan Quality's Advisor's Results

Loan Quality Advisor assesses the batch files you submit and provides results for the applicable services:

- **LPA Data Compare:** if the loan was previously submitted to Loan Product Advisor for assessment, this service compares the loan data for each loan in the batch file to the loan data of the last complete Loan Product Advisor transaction and identifies discrepancies.
- **Risk Assessment:** for each loan in the batch file, if the loan was **not** previously submitted to Loan Product Advisor for assessment, then the Risk Assessment service assesses the loan.
- **Collateral Representation and Warranty Relief service:** this service allows you to validate collateral representation and warranty relief eligibility.
- **Income Representation and Warranty Relief service:** this service allows you to validate income representation and warranty relief eligibility.
- **Asset Representation and Warranty Relief service:** this service allows you to validate asset representation and warranty relief eligibility.
- **Purchase Eligibility:** for each loan in the batch file, this service uses Loan Selling Advisor rules to identify errors related to data quality, charter compliance, and credit compliance.

The results of the assessment can be reviewed by refining the set of batch files to select from, then selecting the row to view a Summary of Batch Results (for the results of a multi-loan batch file), or a Loan Assessment Summary (for the results a single-loan batch file).

Note: You may also export results. Refer to [How to Export Results](#).

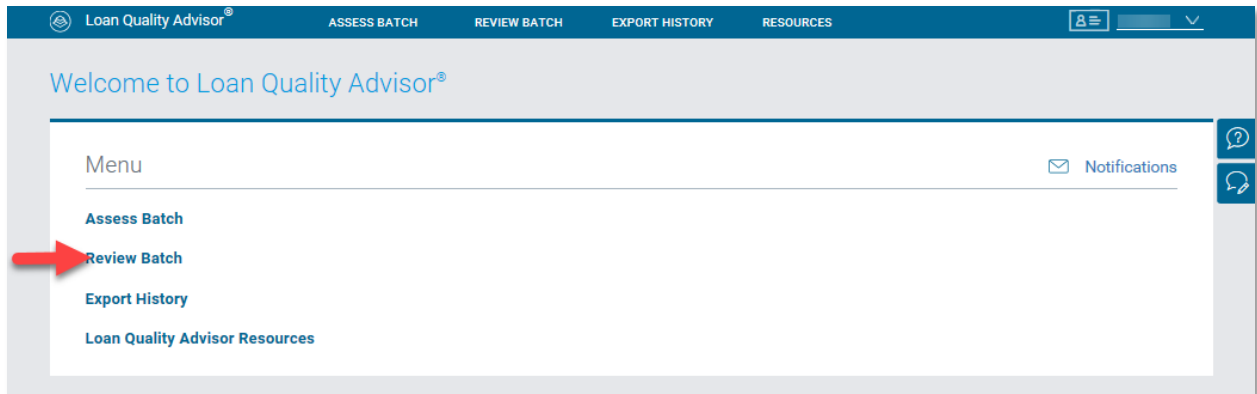
Review Batch Results

After Loan Quality Advisor assesses a batch file, you can access the results by selecting the Review Batch option. Once on the *Review Batch* page, enter search criteria to view the assessment results, and then drill down to the *Loan Assessment Summary* page to review the results for: LPA Data Compare or Risk Assessment, as applicable, Collateral Representation and Warranty Relief, Income Representation and Warranty Relief, Asset Representation and Warranty Relief and/or Purchase Eligibility. Loan Quality Advisor retains the results of a batch file submission for up to three months.

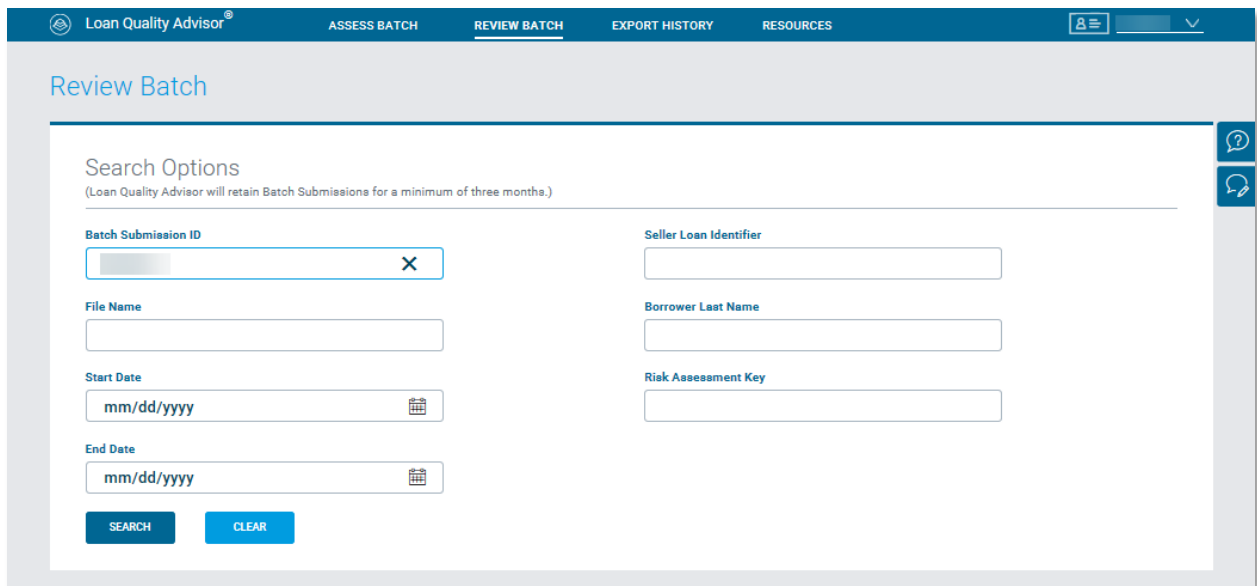
How to Review Batch Results

To find a batch results file, perform a search using loan-level or batch-level search criteria. Use the following steps to locate your results:

1. From the *Loan Quality Advisor Welcome* page, select **Review Batch**.



The *Review Batch* page displays.



Note: You may also access this page via the top navigation bar from any of the other pages.



- From the *Review Batch* page, enter your search criteria in one or more of the fields. You may use multiple search criteria at a time.



The search options and criteria fields available on the *Review Batch* page include:

Search Criteria Fields		
Field Name	Type of Search	Description
Batch Submission ID	Batch-level Search	The unique number Loan Quality Advisor assigns to all batch submissions (successful or unsuccessful).
File Name	Batch-level search	The name of the batch file uploaded to Loan Quality Advisor.
Start Date	Batch-level search	<p>The beginning of the time period that you want to search for files uploaded and assessed in Loan Quality Advisor. Enter the date using a MM/DD/YYYY format or use the pop-up calendar that appears when you click on the field to select the date. Loan Quality Advisor will search for all files uploaded and assessed from the start date you enter. When you use the pop-up calendar to enter a Start Date, Loan Quality Advisor defaults the End Date to the last day of the month provided for the Start Date. If a Start Date is entered, an End Date is required.</p> <p>Note: The date is based on the Eastern Time Zone. You may need to adjust the date if the batch file was uploaded in another time zone.</p>
End Date	Batch-level search	<p>The end of the time period that you want to search for files uploaded and assessed in Loan Quality Advisor. The time period must be within 60 days of the Start Date and entered using a MM/DD/YYYY format or use the pop-up calendar that appears when you click on the field to select the date. When you use the pop-up calendar to enter a Start Date, Loan Quality Advisor defaults the End Date to the last day of that month provided for the Start Date. You can manually change this date. Loan Quality Advisor will search for all files uploaded and assessed through the end date you enter. If an End Date is entered, a Start Date is required.</p> <p>Note: The date is based on the Eastern Time Zone. You may need to adjust the date if the batch file was uploaded in another time zone.</p>
Seller Loan Identifier	Loan-level search	The unique identifier the Seller assigned to the loan file.
Borrower Last Name	Loan-level search	The last name of the primary borrower on the loan. You may enter a partial name using the first few letters to access and choose a name from a drop-down list.



Search Criteria Fields		
Field Name	Type of Search	Description
Risk Assessment Key	Loan-level search	A unique key number Loan Quality Advisor assigns to a mortgage when you submit a loan to Loan Quality Advisor without an LPA AUS Key Number. Loan Quality Advisor displays this unique key on the Loan Summary screen under the Risk Assessment results section.

Note: Values entered in the **Batch ID**, **File Name**, **Seller Loan Identifier** and **Risk Assessment Key** fields must be an *exact match* to obtain search results. A partial name using the first few letters may be entered in the **Borrower Last Name** field to obtain search results.

3. Select **Search** and the *Search Results* page displays.

The screenshot displays the 'Search Results' page in the Loan Quality Advisor interface. At the top, there are navigation tabs: ASSESS BATCH, REVIEW BATCH (selected), EXPORT HISTORY, and RESOURCES. Below the navigation is a search bar and a 'Search Results' heading. The 'Search Details' section shows a date range of 12/01/2022 - 12/31/2022. Below this, there is a section for 'Completed Transactions' with a count of 171 and an 'EXPORT' button. A table lists the following data:

BATCH SUBMISSION ID	FILE NAME	USER ID	LOAN COUNT	SUBMISSION DATE / TIME
4	newseller.zip	cte	1	12/30/2022 13:47:46
4	2.xml	rgui	1	12/22/2022 10:20:37
4	2.xml	rgui	1	12/22/2022 10:13:50
4	22.xml	gui	1	12/22/2022 09:03:48
4	2.XML	gui	1	12/08/2022 11:50:38

Error Messages on the Review Batch Page

If there is an error with the data entered on the Review Batch page, an error message displays.



The following is a list of messages that may show on the *Review Batch* page. For each message, an explanation and, if applicable, a recommended action to correct the error is also provided.

Error Messages on the <i>Review Batch</i> Page		
Message Code	Message	Explanation and Recommended Action
N/A	At least one search criteria must be entered.	The Search button was selected without any search criteria entered. Complete at least one search criteria field and re-select Search .
N/A	File Name is not valid. Only submissions with an .xml or .zip files are valid.	Loan Quality Advisor could not locate the batch results based on the File Name entered. The File Name must include a proper extension of .xml or .zip. Check the File Name and re-select Search .
N/A	The Start Date cannot be in the future.	A search cannot be completed on a future date. Re-enter a date that is no more than three months old and re-select Search .
N/A	Date format is not valid format should be MM/DD/YYYY.	Loan Quality Advisor could not locate the batch results based on the format of the date entered. Re-enter the date in MM/DD/YYYY format and re-select Search



Error Messages on the <i>Review Batch</i> Page		
Message Code	Message	Explanation and Recommended Action
		For example, March 1, 2019 would be entered as 03/01/ 2019. Entering 3/1/2019 without the zeros is also acceptable.
N/A	Start Date must be present if End Date is entered.	A search on a date range must include a Start Date and End Date. Only the End Date was entered. Enter both dates and re-select Search .
N/A	End Date must be present if Start Date is entered.	A search on a date range must include a Start Date and End Date. Only the Start Date was entered. Enter both dates and re-select Search .
N/A	The Date Range cannot exceed 60 calendar days.	A search on a date range must be for 60 calendar days or less. Re-enter dates within a 60-day range and re-select Search .
N/A	The search criteria entered does not yield any results.	No results exist for the search criteria entered. Revise the search criteria and re-select Search .

How to Review and Use the Search Results

The *Search Results* page displays after you complete a search using the *Review Batch* page. This page lists the batch file(s) that met the search criteria you entered and organizes them under a tab for Completed Transactions (default) and Incomplete Transactions.

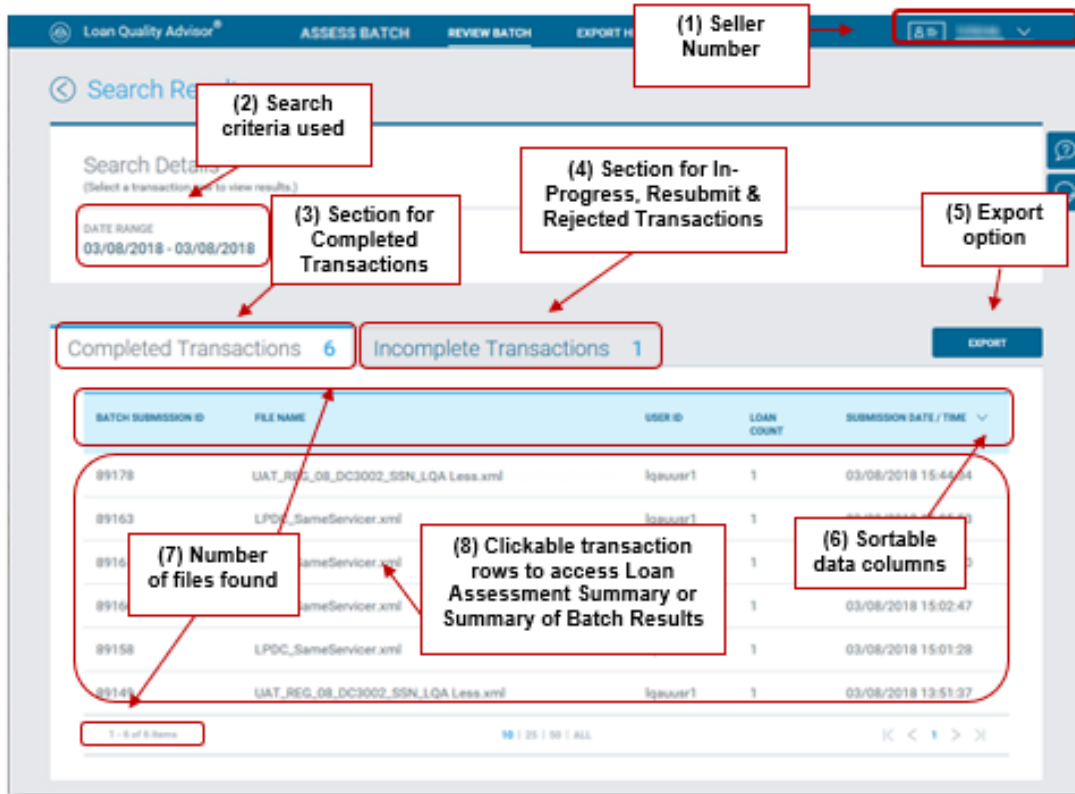
BATCH SUBMISSION ID	FILE NAME	USER ID	LOAN COUNT	SUBMISSION DATE / TIME
4	newseller.zip	cte	1	12/30/2022 13:47:46
4	.xml	rgui	1	12/22/2022 10:20:37



If Loan Quality Advisor does not return any results, the *Review Batch* page re-displays with the message, “The search criteria entered does not yield any results”.

The screenshot shows the 'Review Batch' page in the Loan Quality Advisor system. The page has a blue header with navigation links: 'ASSESS BATCH', 'REVIEW BATCH' (which is underlined), 'EXPORT HISTORY', and 'RESOURCES'. A user profile icon and a dropdown arrow are visible in the top right of the header. Below the header, the page title 'Review Batch' is displayed. The main content area is titled 'Search Options' and includes a sub-note: '(Loan Quality Advisor will retain Batch Submissions for a minimum of three months.)'. A red error message box with a white 'X' icon and the text 'At least one search criterion must be entered.' is prominently displayed at the top of the search options section. Below the error message, there are several search criteria input fields: 'Batch Submission ID', 'Seller Loan Identifier', 'File Name', 'Borrower Last Name', 'Start Date' (with a date picker icon), 'Risk Assessment Key', and 'End Date' (with a date picker icon). At the bottom of the search options, there are two buttons: a blue 'SEARCH' button and a white 'CLEAR' button.

The *Search Results* page has the following features:



- (1) Displays the Seller Number associated with all the batch files listed.
- (2) Lists the search criteria used to obtain the Search Results.
- (3) Organizes transactions with a status of Completed into a separate section. Complete means you successfully submitted the batch file and assessment is complete. Results are ready to review.
- (4) Organizes transactions with a status of In-Progress, Resubmit & Rejected into a separate section called Incomplete Transactions. Import errors are provided with rejected transactions to explain why the file submission was unsuccessful, for example, a corrupt XML file.
- (5) Includes an Export option to export one or more batch files. Refer to [How to Export Results](#).
- (6) Sorts the data in ascending or descending order when you click the up or down arrows next to the column headings (Batch Submission ID, File Name, User ID, Loan Count or Submission Date/Time).
- (7) Lists the number of batch files found meeting the search criteria entered.
- (8) Accesses the Loan Assessment Summary page (if single-loan results) or Summary of Batch Results page (if multi-loan results) after clicking anywhere within the row.

The following table lists and describes each of the column headings in the *Completed Transactions* and *Incomplete Transactions* sections on the *Search Results* page:



Search Results Fields	
Column Heading	Description
Batch Submission ID	The unique number Loan Quality Advisor assigns to all batch submissions (successful or unsuccessful). Loan Quality Advisor first displays this number on the Upload Status page.
File Name	The name of the batch file uploaded to Loan Quality Advisor.
UserID	Identifies the user who uploaded the batch file to Loan Quality Advisor for assessment.
Status	Indicates the processing status of the batch file: <ul style="list-style-type: none">▪ In-Progress - you successfully submitted the batch file and it is currently processing.▪ Rejected - you successfully submitted the batch file, but Loan Quality Advisor could not process the file submitted. Click on the transaction row to review the error messages, correct if applicable and resubmit.▪ Resubmit File - you successfully submitted the batch file, but there was an internal system processing error not related to the file. Resubmit the file.
Loan Count	The total number of loan data files contained in the batch file, including processed and unprocessed loans.
Submission Date/Time	The date and time Loan Quality Advisor first received the batch file.

From this page, click anywhere within the transaction row to review and access the Summary of Batch Results for a multi-loan batch file, or the Loan Assessment Summary for a single-loan batch file.

Summary of Batch Results

The Summary of Batch Results provides summary-level information on the assessed multi-loan batch file.

How to Access the Summary of Batch Results

The *Summary of Batch Results* displays after a multi-loan batch file completes assessment or when you select a multi-loan batch file from the *Search Results* page. In the Completed Transactions section of the *Search Results* page, click on any transaction with a loan count greater than one.



Loan Quality Advisor® ASSESS BATCH REVIEW BATCH EXPORT HISTORY RESOURCES

Search Results

Search Details
(Select a transaction row to view results.)

DATE RANGE
10/01/2022 - 10/31/2022

Completed Transactions 808 Incomplete Transactions 15 EXPORT

BATCH SUBMISSION ID	FILE NAME	USER ID	SELLER'S TERMS USED FOR ASSESSMENT	LOAN COUNT	SUBMISSION DATE / TIME
4	newseller.zip			1	10/24/2022 18:30:01
4	LQA .xml	gui		3	10/24/2022 15:17:12
4	LQA .xml	gui		1	10/24/2022 15:14:11
4	LQA .xml	gui		1	10/24/2022 15:12:46

191 - 200 of 808 items 10 | 25 | 50 | ALL < < 18 19 20 21 22 > >

The *Summary of Batch Results* page displays.

Loan Quality Advisor® ASSESS BATCH REVIEW BATCH EXPORT HISTORY RESOURCES

Summary of Batch Results

General Batch Information

BATCH SUBMISSION ID	DATE / TIME OF SUBMISSION	USER SUBMISSION ID	# OF LOANS SUBMITTED	# OF LOANS ASSESSED	# OF LOANS NOT ASSESSED
4	10/24/2022 15:17:12	web i	3	3	0

List of Transactions



How to Review and Use the Summary of Batch Results

The *Summary of Batch Results* page displays after you select a multi-loan batch file to review from the *Search Results* page. This page provides information on a multi-loan batch file and lists the individual loans within it. The *Summary of Batch Results* page has the following features:

The screenshot shows the 'Summary of Batch Results' page in the Loan Quality Advisor interface. The page is divided into several sections:

- General Batch Information:** A table with columns: BATCH SUBMISSION ID, DATE / TIME OF SUBMISSION, USER SUBMISSION ID, # OF LOANS SUBMITTED, # OF LOANS ASSESSED, and # OF LOANS NOT ASSESSED. The data row shows: 4, 10/24/2022 15:17:12, web, 3, 3, 0.
- List of Transactions:** A section with a 'FILTER BY' dropdown and a list of categories with checkboxes and counts:
 - LPA Data Compare (1): Green (0), Yellow (0), Red (1), Error (0), Incomplete (0)
 - Risk Assessment (2): Green (1), Yellow (0), Error (0), Incomplete (0), Ineligible (1)
 - Collateral R&W* Relief (3): Green (0), Yellow (0), Error (3), Incomplete (0)
 - Income R&W* Relief (3): Green (0), Yellow (0), Error (3), Incomplete (0)
 - Asset R&W* Relief (3): Green (0), Yellow (0), Error (3), Incomplete (0)
 - Purchase Eligibility (2): Green (0), Error (0), Incomplete (0)
- Search at the loan level by:** Radio buttons for 'Seller Loan Identifier' and 'Last Name of the Primary Borrower', with corresponding dropdown menus and a 'CLEAR' button.
- Table of Loan Data:** A table with columns: LQA TRANSACTION ID, SELLER LOAN IDENTIFIER, LPA DATA COMPARE, RISK ASSESSMENT, COLLATERAL R&W* RELIEF, INCOME R&W* RELIEF, ASSET R&W* RELIEF, and PURCHASE ELIGIBILITY. The table contains three rows of data with status indicators (Green, Yellow, Red, Error, Incomplete, Ineligible).
- Page Controls:** A footer area with '1 - 3 of 3 items', '10 | 25 | 50 | ALL', and navigation arrows.

Annotations in green boxes point to specific features:

- (1) General Information: Points to the 'General Batch Information' section.
- (2) Filtering function: Points to the 'FILTER BY' dropdown.
- (3) Search using loan level data: Points to the search options.
- (4) Section lists loan data files within batch file and high-level results: Points to the table header.
- (5) Clickable transaction rows to access loan-level information: Points to the individual transaction rows.
- (6) Links adjust how many items display per page and provide access to additional pages: Points to the pagination controls.



- (1) Contains general information on the multi-loan batch file.
- (2) Includes a filtering function to identify loan data files with certain service result characteristics. Clicking the arrow maximizes and minimizes the Filter By section.
- (3) Contains additional filtering options to identify loan data files by the Seller Loan Identifier or last name of the primary borrower.
- (4) Lists all the loan data files within the batch file and the relevant assessment results. The list is updated as filters are applied.
- (5) Provides access to each loan file to view additional loan-level information, including LPA Data Compare or Risk Assessment, Collateral Representation and Warranty Relief, Income Representation and Warranty Relief, Asset Representation and Warranty Relief and Purchase Eligibility results.
- (6) Includes the ability to adjust the number of items displayed per page and provides access to additional pages of loan data files. The default increment is 25 loan data files per page.

The *Summary of Batch Results* page includes general information on the selected multi-loan batch file and some key information on the individual loan data files within the batch file. The following table lists and describes each of the information fields on the *Summary of Batch Results* page:

Summary of Batch Results Fields	
Field Name	Description
Batch Submission ID	The unique number Loan Quality Advisor assigns to all batch submissions (successful or unsuccessful). Loan Quality Advisor first displays this number on the <i>Upload Status</i> page.
Date/Time of Submission	The date and time Loan Quality Advisor received the batch file.
User Submission ID	Identifies the user who uploaded the batch file to Loan Quality Advisor for assessment.
# of Loans Submitted	The total number of loan data files in the batch file.
# of Loans Assessed	The total number of loan data files in the batch file that were eligible for the Loan Quality Advisor assessment and were assessed.
# of Loans Not Assessed	The total number of loan data files in the batch file that were ineligible for a Loan Quality Advisor assessment due to a data error or were not assessed due to a system failure.
Filter By	The filtering criteria used to select the displayed list of loans. Refer to the Filter By section.
Loan Quality Advisor Transaction ID*	The unique identification number Loan Quality Advisor assigns to each loan data file within the batch file.



Summary of Batch Results Fields	
Field Name	Description
Seller Loan Identifier*	The unique identifier the Seller assigned to the loan file.
LPA Data Compare*	<p>The overall result of the LPA Data Compare service. This service compares the Seller's Uniform Loan Delivery Dataset (ULDD) data uploaded to Loan Quality Advisor to the data retrieved for the last Loan Product Advisor transaction.</p> <p>Loan Quality Advisor displays one of three results as an overall result for the loan file:</p> <p>GREEN - The data submitted to Loan Quality Advisor matches the data in the last Loan Product Advisor transaction. No Seller action is necessary on this loan file.</p> <p>YELLOW - The data submitted to Loan Quality Advisor does not match the data in the last complete Loan Product Advisor transaction, however the data differences are within Loan Product Advisor's resubmission tolerance requirements as stated in <i>Single-Family Seller Servicer Guide</i> (Guide) Section 5101.6. A review of the data should be performed to ensure the data in the last Loan Product Advisor transaction still represents the current loan data.</p> <p>RED - The data submitted to Loan Quality Advisor does not match the data in the last Loan Product Advisor transaction and the differences indicate a resubmission to Loan Product Advisor may be warranted.</p> <p>Resubmissions must comply with Loan Product Advisor's resubmission requirements in Guide Section 5101.6. A review of the data should be performed to ensure that the data in the last Loan Product Advisor transaction still represents the current loan data. If the current loan data does not match the data in Loan Product Advisor within the parameters established in Guide Section 5101.6, the loan should be resubmitted to Loan Product Advisor in order to ensure the current loan data supports the findings generated by Loan Product Advisor.</p> <p>You may also receive the following messages:</p> <p>Incomplete - Indicates the service is not activated for this Seller.</p> <p>Error - An error associated with the LPA Data Compare service occurred.</p> <p>N/A - The loan file does not qualify for the LPA Data Compare service.</p> <p>Blank Field - The loan never made it to a service because of Loan Quality Advisor eligibility or system problems.</p> <p>Note: Color designations associated with LPA Data Compare results are intended only as a visual guide for indicating the necessity (if any) for a Loan Quality Advisor user to review the loan data for errors or inconsistencies. Such designations are not provided for any other</p>



Summary of Batch Results Fields	
Field Name	Description
	reason, nor should they be used or relied upon except for purposes of triggering data file reviews as set forth in Loan Quality Advisor, any Loan Quality Advisor output, this User Guide or related documentation. Refer to the How to Review and Use the LPA Data Compare Results section for more information.
Risk Assessment*	<p>The overall result of the Risk Assessment service. This service provides a summary of a loan’s credit risk and associated loan quality for loans not originated using Loan Product Advisor.</p> <p>Loan Quality Advisor displays one of two results as an overall result for the loan file:</p> <p>GREEN - Indicates a high likelihood of an Accept risk class.</p> <p>YELLOW - Indicates a high likelihood of a Caution risk class.</p> <p>You may also receive the following messages:</p> <p>Ineligible - Indicates the loan data is ineligible for a risk assessment. Some examples include: the property type is not eligible for the product offering; the property usage type is not eligible for the product offering; and the loan limit is exceeded.</p> <p>Incomplete - Indicates the service is not activated for this Seller. It may also indicate the loan data could not complete the assessment due to a data issue. Some examples include: usable credit reports could not be accessed; discrepancies in the borrower’s address, key data is missing; and a format issue (alpha vs numeric).</p> <p>Error - An error associated with the Risk Assessment service occurred.</p> <p>N/A - The loan file does not qualify for the Risk Assessment service (i.e., the loan is a Loan Product Advisor loan.)</p> <p>Blank Field - The Loan never made it to a service because of Loan Quality Advisor eligibility or system problems.</p> <p>Note: Color designations associated with Risk Assessment results are intended only as a visual guide for indicating the likelihood of the risk class associated with a data file. Such designations are not provided for any other reason, nor should they be used or relied upon except to identify the results of the risk assessment as set forth in Loan Quality Advisor, any Loan Quality Advisor output, this User Guide or related documentation.</p> <p>Refer to the How to Review and Use the Risk Assessment Results section for more information.</p>
Collateral R&W Relief*	The overall result of the Collateral Representation and Warranty Relief service. This service allows you to validate collateral representation and warranty relief eligibility.



Summary of Batch Results Fields	
Field Name	Description
	<p>Loan Quality Advisor displays one of two results as an overall result for the loan file:</p> <p>GREEN - Indicates the loan is eligible for collateral representation and warranty relief, however, eligibility is confirmed by Loan Selling Advisor based on final delivered data.</p> <p>YELLOW - Indicates the loan is <u>not</u> eligible for collateral representation and warranty relief. Additional messages may be displayed that provide more information on why the loan is not eligible.</p> <p>You may also receive the following messages:</p> <p>Error - Indicates a system error associated with the Collateral Representation and Warranty Relief service occurred.</p> <p>Incomplete - Indicates the service is not activated for this Seller.</p> <p>Note: Color designations associated with Collateral Representation and Warranty Relief results are intended only as a visual guide for indicating the potential eligibility for collateral representation and warranty relief of a loan associated with a data file. Such designations are not provided for any other reason, nor should they be used or relied upon except to identify the results of the Collateral R&W Relief eligibility assessment as set forth in Loan Quality Advisor, any Loan Quality Advisor output, this User Guide or related documentation.</p> <p>Refer to the How to Review and Use the Collateral Representation and Warranty Relief Results section for more information.</p>
Income R&W Relief*	<p>The overall result of the Income Representation and Warranty Relief service. This service allows you to validate income representation and warranty relief eligibility.</p> <p>Loan Quality Advisor displays one of two results as an overall result for the loan file:</p> <p>GREEN - Indicates the loan is eligible for income representation and warranty relief, however, eligibility is confirmed by Loan Selling Advisor based on final delivered data.</p> <p>YELLOW - Indicates the loan is <u>not</u> eligible for income representation and warranty relief. Additional messages may be displayed that provide more information on why the loan is not eligible.</p> <p>You may also receive the following messages:</p> <p>Error - Indicates a system error associated with the Income Representation and Warranty Relief service occurred.</p> <p>Incomplete - Indicates the service is not activated for this Seller.</p> <p>Note: Color designations associated with Income Representation and Warranty Relief results are intended only as a visual guide for indicating</p>



Summary of Batch Results Fields	
Field Name	Description
	<p>the potential eligibility for income representation and warranty relief of a loan associated with a data file. Such designations are not provided for any other reason, nor should they be used or relied upon except to identify the results of the Income R&W Relief eligibility assessment as set forth in Loan Quality Advisor, any Loan Quality Advisor output, this User Guide or related documentation.</p> <p>Refer to the How to Review and Use the Income Representation and Warranty Relief Results section for more information.</p>
Asset R&W Relief*	<p>The overall result of the Asset Representation and Warranty Relief service. This service allows you to validate asset representation and warranty relief eligibility.</p> <p>Loan Quality Advisor displays one of two results as an overall result for the loan file:</p> <p>GREEN - Indicates the loan is eligible for asset representation and warranty relief, however, eligibility is confirmed by Loan Selling Advisor based on final delivered data.</p> <p>YELLOW - Indicates the loan is <u>not</u> eligible for asset representation and warranty relief. Additional messages may be displayed that provide more information on why the loan is not eligible.</p> <p>You may also receive the following messages:</p> <p>Error - Indicates a system error associated with the Asset Representation and Warranty Relief service occurred.</p> <p>Incomplete - Indicates the service is not activated for this Seller.</p> <p>Note: Color designations associated with Asset Representation and Warranty Relief results are intended only as a visual guide for indicating the potential eligibility for asset representation and warranty relief of a loan associated with a data file. Such designations are not provided for any other reason, nor should they be used or relied upon except to identify the results of the Asset R&W Relief eligibility assessment as set forth in Loan Quality Advisor, any Loan Quality Advisor output, this User Guide or related documentation.</p> <p>Refer to the How to Review and Use the Asset Representation and Warranty Relief Results section for more information.</p>
Purchase Eligibility*	<p>The overall result of the Purchase Eligibility service. This service identifies potential delivery errors related to data quality, charter compliance and credit eligibility compliance.</p> <p>Loan Quality Advisor displays one of three results as an overall result for the loan file:</p>



Summary of Batch Results Fields	
Field Name	Description
	<p>GREEN - No Loan Quality Advisor Purchase Eligibility critical or warning errors were identified for this loan submission.</p> <p>YELLOW - Indicates the loan has received a warning message(s). The loan did not pass one or more of the purchase eligibility rules, but loan purchase eligibility is not impacted. You should review the delivery data point(s) receiving a YELLOW color indicator to ensure accuracy.</p> <p>RED - Indicates the loan has a critical error(s). The loan did not pass the purchase eligibility rules and is not eligible for delivery. A review of the delivery data must occur to ensure accuracy. Error(s) must be resolved prior to loan purchase.</p> <p>You may also receive the following messages:</p>
	<p>Error - An error associated with the Purchase Eligibility service occurred.</p> <p>Incomplete - Indicates the service is not activated for this Seller.</p> <p>Blank Field - The loan never made it to a service because of Loan Quality Advisor eligibility or system problems.</p> <p>Note: Color designations associated with Purchase Eligibility results are intended only as a visual guide for indicating the necessity (if any) for a Loan Quality Advisor user to review the loan data for errors or inconsistencies. Such designations are not provided for any other reason, nor should they be used or relied upon except to identify the results of purchase eligibility as set forth in Loan Quality Advisor, any Loan Quality Advisor output, this User Guide or related documentation.</p> <p>Refer to the How to Review and Use the Purchase Eligibility Results section for more information.</p>

* Sort by selecting any of the following column headings listed across the top of the results: Loan Quality Advisor Transaction ID, Seller Loan Identifier, LPA Data Compare, Risk Assessment, Collateral R&W Relief, Income R&W Relief, Asset R&W Relief or Purchase Eligibility. The fields sort numerically or alphabetical, as applicable, by clicking the column heading.



The following example shows the column headings listed across the top of the page that you may use to sort your results.

LOA TRANSACTION ID	SELLER LOAN IDENTIFIER	LPA DATA COMPARE	RISK ASSESSMENT	COLLATERAL R&W RELIEF	INCOME R&W RELIEF	ASSET R&W RELIEF	PURCHASE ELIGIBILITY
		N/A	GREEN	YELLOW	GREEN	YELLOW	RED
		N/A	GREEN	YELLOW	GREEN	YELLOW	RED

From this page, you may select which loan data file you want to review and access the Loan Assessment Summary. Refer to [Loan Assessment Summary](#) in this section.

Filter by Function

The Filter By section located on the *Summary of Batch Results* page allows you to narrow the displayed list of loans. If exporting results, the Filter By function also allows you to export results based on the criteria selected. To use this functionality, follow these steps:

1. Click **Filter By** to open the filter panel.
2. Determine what criteria of the loans you want to see in the filtered list. The number of loans that meet each type of criteria is displayed in parenthesis beside the criteria name (for example, Green (9)). The following table provides a description of the options:

Filtering Criteria	
Criteria Name	Description
LPA Data Compare	
Green	View only the loan data files in the processed batch file with an LPA Data Compare result of Green.
Yellow	View only the loan data files in the processed batch file with an LPA Data Compare result of Yellow.
Red	View only the loan data files in the processed batch file with an LPA Data Compare result of Red.
Error	View only the loan data files in the processed batch file with LPA Data Compare service errors.
Incomplete	View only the loan data files in the processed batch file with an Incomplete status.



Risk Assessment	
Green	View only the loan data files in the processed batch file with a Risk Assessment result of Green.
Yellow	View only the loan data files in the processed batch file with a Risk Assessment result of Yellow.
Error	View only the loan data files in the processed batch file with Risk Assessment service errors.
Incomplete	View only the loan data files in the processed batch file with an Incomplete status.
Ineligible	View only the loan data files in the processed batch file with an Ineligible status.
Collateral R&W Relief	
Green	View only the loan data files in the processed batch file with a Collateral R&W Relief result of Green.
Yellow	View only the loan data files in the processed batch file with a Collateral R&W Relief result of Yellow.
Error	View only the loan data files in the processed batch file with Collateral R&W Relief service errors.
Incomplete	View only the loan data files in the processed batch file with an Incomplete status.
Income R&W Relief	
Green	View only the loan data files in the processed batch file with an Income R&W Relief result of Green.
Yellow	View only the loan data files in the processed batch file with an Income R&W Relief result of Yellow.
Error	View only the loan data files in the processed batch file with Income R&W Relief service errors.
Incomplete	View only the loan data files in the processed batch file with an Incomplete status.



Asset R&W Relief	
Green	View only the loan data files in the processed batch file with an Asset R&W Relief result of Green.
Yellow	View only the loan data files in the processed batch file with an Asset R&W Relief result of Yellow.
Error	View only the loan data files in the processed batch file with Asset R&W Relief service errors.
Incomplete	View only the loan data files in the processed batch file with an Incomplete status.
Purchase Eligibility	
Green	View only the loan data files in the processed batch file with a Purchase Eligibility result of Green.
Yellow	View only the loan data files in the processed batch file with a Purchase Eligibility result of Yellow.
Red	View only the loan data files in the processed batch file with a Purchase Eligibility result of Red.
Error	View only the loan data files in the processed batch file with Purchase Eligibility service errors.
Incomplete	View only the loan data files in the processed bath file with Purchase Eligibility result of Incomplete.

3. Select the box or boxes next to the filtering criteria you want applied.

List of Transactions

FILTER BY

LPA Data Compare (2)
 Green (0)
 Yellow (0)
 Red (2)
 Error (0)
 Incomplete (0)

Risk Assessment (4)
 Green (3)
 Yellow (0)
 Error (0)
 Incomplete (0)
 Ineligible (1)

Collateral R&W* Relief (6)
 Green (0)
 Yellow (6)
 Error (0)
 Incomplete (0)

Income R&W* Relief (6)
 Green (3)
 Yellow (3)
 Error (0)
 Incomplete (0)

Asset R&W* Relief (6)
 Green (0)
 Yellow (6)
 Error (0)
 Incomplete (0)

Purchase Eligibility (6)
 Green (0)
 Yellow (0)
 Red (6)
 Error (0)
 Incomplete (0)

Search at the loan level by

Seller Loan Identifier
 Last Name of the Primary Borrower

CLEAR

LQA TRANSACTION ID	SELLER LOAN IDENTIFIER	LPA DATA COMPARE	RISK ASSESSMENT	COLLATERAL R&W* RELIEF	INCOME R&W* RELIEF	ASSET R&W* RELIEF	PURCHASE ELIGIBILITY
		N/A	GREEN	YELLOW	GREEN	YELLOW	RED



Note: You may select more than one filter criteria at a time. For example, if you want to view only loans with a “Red” LPA Data Compare result and “Green” Risk Assessment result, select both boxes in the Filter By section.

The list of loan files matching the selected criterion displays.

4. (Optional) Click Seller Loan Identifier or Last Name of the Primary Borrower to further sort the list of loans.
5. (Optional) Click the **Clear** button to clear your selections and display the complete list of loan files again.

Loan Assessment Summary

The *Loan Assessment Summary* provides loan-level information on one loan data file.

How to Access the Loan Assessment Summary

The *Loan Assessment Summary* displays after a single-loan batch file completes assessment, after you select a single-loan batch file from the *Search Results* page, or after you select a loan file from the *Summary of Batch Results* page. Refer to the [Summary of Batch Results section](#) for information on selecting a loan file from the *Summary of Batch Results* page.

How to Review and Use the Loan Assessment Summary

The *Loan Assessment Summary* page displays after you select a single-loan file from the *Search Results* page or select a loan within a multi-loan file from the *Summary of Batch Results* page. For the selected loan, this page provides loan information and results from the following services:

- LPA Data Compare service **or** Risk Assessment service
- Collateral Representation and Warranty Relief service
- Income Representation and Warranty Relief service
- Asset Representation and Warranty Relief service
- Purchase Eligibility service

If errors are found within the batch file, error messages will appear instead of results for each service.

Note: Each loan will receive results from **either** the LPA Data Compare service **or** Risk Assessment service.

- If the loan data file **contains an LP Key** and has an Automated Underwriting System Type of *Loan Product Advisor*, then Loan Quality Advisor provides LPA Data Compare Results.
- If the loan data file **does not** contain an LP Key or has an Automated Underwriting System Type other than *Loan Product Advisor*, then Loan Quality Advisor provides Risk Assessment results.

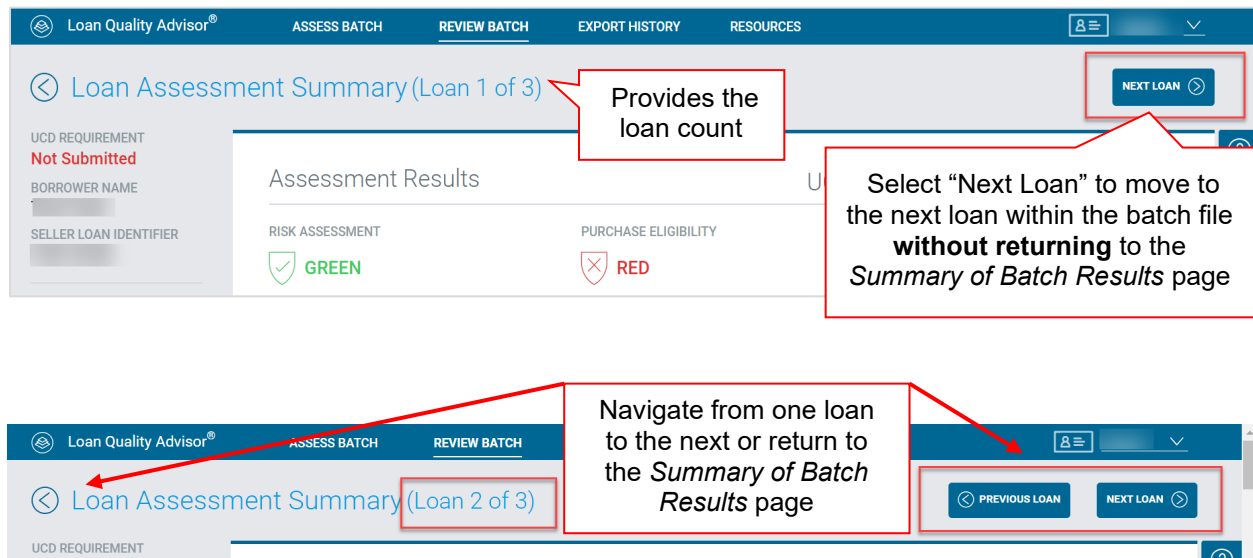


Refer to the following sections, as applicable, for details on the results of each service:

- [How to Review and Use the LPA Data Compare Results](#)
- [How to Review and Use the Risk Assessment Results](#)
- [How to Review and Use the Collateral Representation and Warranty Relief Results](#)
- [How to Review and Use the Income Representation and Warranty Relief Results](#)
- [How to Review and Use the Asset Representation and Warranty Relief Results](#)

Additional Navigation for Multi-Loan Batch File

After you select a loan file from the *Summary of Batch Results* page the *Loan Assessment Summary* page displays with the following functionality to toggle between loan files within the multi-loan batch file.



The *Loan Assessment Summary* page has the following features:



FreddieMac | Loan Advisor® MENU Contact Us Help

Loan Quality Advisor®

Loan Assessment

UCD REQUIREMENT Unavailable

Assessment Results UCD Requirement: Unavailable

LPA DATA COMPARE GREEN PURCHASE ELIGIBILITY RED

COLLATERAL R&W RELIEF YELLOW INCOME R&W RELIEF YELLOW ASSET R&W RELIEF YELLOW

General Loan Information

LQA TRANSACTION ID	BATCH SUBMISSION ID	DATE/TIME OF SUBMISSION	USER SUBMISSION ID
9	4	09/15/2023 10:51:04	W
LP KEY	SELLER LOAN IDENTIFIER	MASTER COMMITMENT	APPRAISAL IDENTIFIER
A	L		

Property Information & Loan Terms

BORROWER NAME	PROPERTY ADDRESS	CITY, STATE, ZIP
Alice Freddie	123 MAIN AVE	Anytown, VA, 20191
PROPERTY USAGE TYPE	PURPOSE OF LOAN	PURCHASE PRICE
Primary Residence	PURCHASE	\$100,000
PRODUCT	AMORTIZATION TYPE	AMORTIZATION MONTHS
10 / 6-Month ARM	ADJUSTABLE_RATE	360
AREA MEDIAN INCOME %	ALTERATIONS AND REPAIRS AMOUNT	ENERGY IMPROVEMENT AMOUNT
36.73 %	N/A	N/A
HIGH COST AREA	RURAL AREA	HIGH NEEDS RURAL REGION
Yes	No	No
LOAN PROGRAM IDENTIFIER(S)	FIRST TIME HOMEBUYER	
--	No	

Calculated Values

DTI	LTV	TLTV	HTLTV
17%	75.00%	75.00%	75.00%

Assessment Messages 19

Loan Quality Advisor Results

Loan Quality Advisor Messages

CATEGORY NAME	CODE	MESSAGES	RESULT
	LQA1000	No informational messages at this time.	GREEN

LPA Data Compare Results

Result GREEN

LPA Transaction Number	LPA Date/Time of Submission	LPA Loan Status	LPA Risk Class
	08/03/2023 11:02:15	COMPLETE	Accept

Export Input File

(1) Navigation

(7) Loan-level Information and Results and UCD Requirement Status

(2) Access to Online Help

(3) Printing Options

(4) Export Results

(8) General loan and Seller identification information

(5) Export Input File option

(9) Displays loan data based on the uploaded batch file

(10) Displays ratios calculated from the uploaded batch file

(12) Loan Quality Advisor informational and/or actionable messages

(11) Messages section for each service along with displaying the total number of messages

(6) Collapse and Expand Service Results

(13) LPA Data Compare Results or Risk Assessment Results, as applicable



(14) Collateral Representation and Warranty Relief Results

(15) Income Representation and Warranty Relief Results

(16) Asset Representation and Warranty Relief Results

(17) Purchase Eligibility Results

List of total number of red, yellow and green messages

Collateral Representation and Warranty Relief Results
Result: **YELLOW**
Collateral Representation and Warranty Relief Messages

CODE	MESSAGES
CN2000	Based on Freddie Mac's overall assessment of loan and collateral risk, including appraisal quality, collateral quality and loan characteristics, this loan is not eligible for collateral representation and warranty relief.
CN2161	The Appraisal Identifier must be provided in order to be eligible for collateral representation and warranty relief.

Income Representation and Warranty Relief Results
Result: **GREEN**
Income Representation and Warranty Relief Messages

CODE	MESSAGES
IY1000	This loan is currently eligible for income representation and warranty relief based on the data provided. Eligibility will be confirmed at time of loan sale to Freddie Mac based on the delivered data.

Asset Representation and Warranty Relief Results
Result: **GREEN**
Asset Representation and Warranty Relief Messages

CODE	MESSAGES
AY1000	This loan is currently eligible for asset representation and warranty relief based on the data provided. Eligibility will be confirmed at time of loan sale to Freddie Mac based on the delivered data.

Purchase Eligibility Results
Result: **RED**
Mortgage Conformity Type: **Conforming Mortgage**
Purchase Eligibility Messages

CATEGORY NAME	CODE	MESSAGES	RESULT
Collateral Eligibility	PR2012	Appraisal Identifier is required when Mortgage Type is Conventional and Property Valuation Method Type is Drive By, Full Appraisal, or Field Review.	RED
Data Reasonableness	PF0008	Total Liabilities Monthly Payment Amount (Closing) must be greater than Total Monthly Proposed Housing Expense Amount (Closing).	RED
	PG0010	Scheduled First Payment Date (Closing) must be no more than 62 days after Note Date	



Loan Assessment Summary Page - Navigation:

- (1) Left Menu provides easy access to each of the sections of the *Loan Assessment Summary* results without scrolling:
 - Assessment Results
 - General Loan Information
 - Property Information & Loan Terms
 - Calculated Values
 - Assessment Messages (Loan Quality Advisor, LPA Data Compare or Risk Assessment, Collateral/Income/Asset Representation and Warranty Relief, and Purchase Eligibility)
- (2) Provides access to Online Help.
- (3) Provides access to a printer option.
- (4) Includes option on the **right menu** to export the results. Refer to [How to Export Results](#).
- (5) Includes option on the **left navigation** menu to export the input file used to assess the file.
- (6) Includes collapse and expand functionality for the assessment message results to help limit scrolling.

Sections:

- (7) Assessment Results – Loan-level results for either the LPA Data Compare service or Risk Assessment service, Purchase Eligibility, Collateral/Income/Asset Representation and Warranty (R&W) Relief. Includes the status of the Uniform Closing Dataset (UCD).
- (8) General Loan Information – Displays general loan submission identification and Seller identification information.
- (9) Property Information & Loan Terms – Displays certain Loan Quality Advisor-generated loan data based on the uploaded batch file.
- (10) Calculated Values – Displays ratios calculated from the data uploaded to Loan Quality Advisor.
- (11) Assessment Messages – This section contains the messages returned from each of the services that Loan Quality Advisor provides. Each subsection lists the total number of red, yellow and green messages, as applicable.
- (12) Loan Quality Advisor Results - Contains messages at the Loan Quality Advisor level to help drive workflow. Refer to the Loan Quality Advisor Release Notes [September 2023](#) for messages returned at this time.
- (13) Contains a Results section for either the LPA Data Compare service or Risk Assessment service.
- (14) Contains a Results section for the Collateral Representation and Warranty Relief service.
- (15) Contains a Results section for Income Representation and Warranty Relief.
- (16) Contains a Results section for Asset Representation and Warranty Relief.
- (17) Contains a Results section for the Purchase Eligibility service.



The following table lists and describes each of the fields within these four sections of the *Loan Assessment Summary*:

Loan Assessment Summary Fields	
Field Name	Description
Assessment Results Subsection	
UCD Requirement	An indication of the UCD Requirement Status: <ul style="list-style-type: none">▪ Satisfied - The UCD was submitted to Loan Closing Advisor with a Closing Disclosure PDF.▪ Satisfied (without a Closing Disclosure PDF) - The UCD was submitted to Loan Closing Advisor but the Closing Disclosure PDF was not provided.▪ Blank - Loan was not submitted to Loan Closing Advisor or loan was submitted, but there was an error.
Service	The type of service completed by Loan Quality Advisor (LPA Data Compare or Risk Assessment, Purchase Eligibility and Collateral/Income/Asset Representation and Warranty Relief).
Results (Navigation)	Link to view the results section of the completed service including data errors or inconsistencies flagged through the identified service.
General Loan Information Subsection	
LQA Transaction ID	The unique identification number Loan Quality Advisor assigns to each loan data file within the batch file. The primary borrower's first and last name appear behind the Loan Quality Advisor Transaction ID.
Batch Submission ID	The unique number Loan Quality Advisor assigns to all batch submissions (successful or unsuccessful). Loan Quality Advisor first displays this number on the <i>Upload Status</i> page.
Date/Time of Submission	The date and time Loan Quality Advisor first received the batch file.
User Submission ID	Identifies the user who uploaded the batch file to Loan Quality Advisor for assessment.
LP Key	Also known as LP AUS Key Number. A unique number assigned to a Mortgage by Loan Product Advisor when the Mortgage is first submitted to Loan Product Advisor. The LP Key is returned to the Seller on the Feedback Certificate and is used by the Seller and Freddie Mac to identify an individual Mortgage.
Seller Loan Identifier	The unique identifier the Seller assigned to the loan file.



Loan Assessment Summary Fields	
Field Name	Description
Master Commitment (Pricing Identifier)	If applicable, the Seller's unique identifier associated with a specific Pricing Identifier displays in this field. This field will be blank when the loan was assessed against the <i>Freddie Mac Single-Family Seller/Servicer Guide</i> requirements.
Appraisal Identifier	The unique identifier assigned by the Uniform Collateral Data Portal®(UCDP®) to the appraisal data delivered to the UCDP for the subject Mortgage. Within the UCDP, this field is known as the "Doc File ID". If this field is missing from the batch file assessed by Loan Quality Advisor, this field will be blank.
Property Information & Loan Terms Subsection	
Borrower Name	The first and last name of the primary borrower or the legal entity name on the loan.
Property Address	The street address of the subject property (e.g., 123 Main Street).
City, State, Zip	The city, two-character abbreviation for the U.S. State or U.S. Territory, and postal code of the subject property.
Property Usage Type	Specifies the borrower's intended use of the property: Primary Residence, Second Home or Investment Property.
Purpose of Loan	Specifies the purpose for which the borrower will use the loan proceeds: purchase or refinance.
Purchase Price	The total dollar amount the borrower paid for the subject property.
Product	Identifies the type of product and amortization. (e.g., 30-year fixed-rate).
Amortization Type	An indication of whether the interest rate payable under the note is subject to change over the life of the loan.
Amortization Months	The number of months used to compute the fully amortized payment.
Interest Rate	The original interest rate as indicated on the Note.
Loan Amount	The amount the borrower financed, excluding PMI, MIP or Funding Fee Financed.
Property Value	For a purchase transaction, this value is the lesser of the appraised value or the purchase price of the property. For refinance transactions, this value is the appraised value of the property.



Loan Assessment Summary Fields	
Field Name	Description
Area Median Income %	The total income used to qualify the borrower(s) for the mortgage converted to an annual basis divided by the area median income for the location of the mortgaged premises.
Alterations and Repairs Amount	The cost of alterations, improvements, repairs and renovation on the subject property.
Energy Improvement Amount	The amount included in the loan for energy-related improvements.
High Cost Area	An area in which 115% of the local median home value exceeds the baseline conforming loan limit, as defined by FHFA.
Rural Area	An area as defined by FHFA's Duty to Serve.
High Needs Rural Region	Defined by FHFA's Duty to Serve regulation.
Loan Program Identifier(s)	Identifies the specific type of product offering
First-Time Homebuyer	Indicator identifies if the borrower is a first-time homebuyer as defined in the Guide Glossary .
Calculated Values Subsection	
DTI Ratio (debt-to-income ratio)	The result of dividing the total monthly expenses by the total monthly income, expressed as a percentage.
LTV (loan-to-value ratio)	The result of dividing the first lien loan amount by the value of the subject property (lesser of the property's purchase price or appraised value). Expressed as a percentage.
TLTV (total LTV ratio)	The result of dividing the combined loan amounts of the first and all subordinate mortgages (excluding undrawn home equity lines of credit amounts) by the value of the subject property (lesser of the property's purchase price or appraised value). Expressed as a percentage.
HTLTV (home equity line of credit TLTV ratio)	The result of dividing the sum of the loan amount of the first mortgage, the full amount of any home equity line of credit (whether drawn or undrawn), and the balance of any other subordinate financing by the value of the subject property (lesser of the property's purchase price or appraised value). Expressed as a percentage.



Assessment Messages Section

This section contains the following subsections based on the results of each of the services Loan Quality Advisor provides:

- Loan Quality Advisor Results
- LPA Data Compare or Risk Assessment Results
- Collateral Representation and Warranty Relief Results
- Income Representation and Warranty Relief Results
- Asset Representation and Warranty Relief Results
- Purchase Eligibility Results

How to Review and Use the Loan Quality Advisor Results

Information and actionable messages are displayed at the Loan Quality Advisor loan level to help drive workflows, such as:

LQA1000	No informational Messages at this time.
LQA1001	Closing Disclosure details cannot be validated. Please resubmit the loan to reassess the mortgage at a later date.
LQA1002	Affordability eligibility details cannot be validated. Please resubmit the loan to reassess the mortgage at a later time.

How to Review and Use the LPA Data Compare Results

The LPA Data Compare service determines if the loan data that you uploaded to Loan Quality Advisor matches the loan data in the last complete Loan Product Advisor transaction submitted for the loan by comparing the values of several data elements.

Note: The Loan Product Advisor transaction being compared cannot be more than six months old.

The *Summary of Batch Results* page displays an overall result for LPA Data Compare as a color indicator for each data file. The *Loan Assessment Summary* with LPA Data Compare Results provides LPA Data Compare details for a single loan file.

The color indicators for LPA Data Compare include and represent the following:

- **GREEN** - The data submitted to Loan Quality Advisor matches the data in the last Loan Product Advisor transaction. No Seller action is necessary on this loan file.



LPA Data Compare Results

Result
GREEN

LPA Transaction Number: [Redacted]
LPA Date/Time of Submission: [Redacted] / 2023 08:50:33
LPA Loan Status: COMPLETE
LPA Risk Class: Accept

DATA FIELD	LQA VALUE	LPA VALUE	RESULT	MESSAGE CODE	MESSAGE
Borrower Taxpayer Identifier Value			GREEN		
Taxpayer Identifier Value	XXXXX0008	XXXXX0012			
Taxpayer Identifier Value	XXXXX0012	XXXXX0008			
Property Address Line	123 MAIN AVE	123 MAIN AVE	GREEN		
Property City	Anytown	ANYTOWN	GREEN		
Property State	VA	VA	GREEN		
Property Postal Code	20191	20191	GREEN		
Product	10 / 6-Month ARM	10 / 6-Month ARM	GREEN		
Attachment Type	Detached	Detached	GREEN		
Project Legal Structure Type			GREEN		
Construction Method Type	SiteBuilt	Detached	GREEN		
Number of Units	1	1	GREEN		
Loan Purpose Type	Purchase	Purchase	GREEN		

All Results are Green

Refinance Program Identifier			GREEN		
Property Usage Type	PrimaryResidence	PrimaryResidence	GREEN		
Loan Amount	75000.00	75000.0	GREEN		
LTV	75.00	75.0	GREEN		
TLTV	75.00	75.0	GREEN		
HTLTV	75.00	75.0	GREEN		
DTI	17	17.0	GREEN		
Bankruptcy Indicator			GREEN		
XXXXX0008	false	N			
XXXXX0012	false	N			
Loan Foreclosure Or Judgment Indicator			GREEN		
XXXXX0008	false	N			
XXXXX0012	false	N			
Borrower First Time Homebuyer Indicator			GREEN		
XXXXX0001	true	Y			
Loan Program Identifier			GREEN		
Loan Program Identifier					
Purchase Price Amount	110000	110000	GREEN		

If applicable, LPA Data Compare Service Messages display in the LPA Data Compare Results section. These are informational messages regarding the assessment. If no messages apply, the section does not display.

LPA Data Compare Service Messages

CODE	MESSAGES	RESULT
DC5002	The ARM Qualifying Rate used by LQA for this DTI ratio comparison is the ARM Qualifying Rate from the last Loan Product Advisor transaction.	



- **YELLOW** - The data submitted to Loan Quality Advisor does not match the data in the last complete Loan Product Advisor transaction, however the data differences are within Loan Product Advisor's resubmission requirements as stated in *Single-Family Seller Servicer Guide* (Guide) Section 5101.6. A review of the data should be performed to ensure the data in the last Loan Product Advisor transaction still represents the current loan data.

Note: For the Property Address Line field, the LPA Data Compare service may identify both minor discrepancies in the subject property addresses, as well as clear differences in the addresses. While both indicate a YELLOW result, you should review the addresses for data accuracy. If the subject property address is different between Loan Product Advisor and Loan Quality Advisor, and the Loan Quality Advisor address is the accurate address, the loan file should be resubmitted to Loan Product Advisor.

For example, the Property Address Line field may display an address of 123 Oak Park Court for the Loan Product Advisor result, and 123 Oak Park CT for the Loan Quality Advisor result. A review of these addresses indicates this is the same subject property and a resubmission to Loan Product Advisor is not warranted.

However, another loan may indicate the Property Address Line field for Loan Product Advisor is 123 Oak Park Court, and for Loan Quality Advisor the address is 5 Main Street. A review of these addresses indicates a different subject property and a resubmission to Loan Product Advisor is required if the Loan Quality Advisor address is accurate.

The screenshot shows the 'LPA Data Compare Results' interface. At the top, the result is 'YELLOW'. Below this, a table lists various data fields compared between LQA and LPA values. A red box highlights the 'Result' field, and a red arrow points from it to the 'DTI' row in the table below, which shows a 'YELLOW' result due to a mismatch in DTI values (9 vs 16).

DATA FIELD	LQA VALUE	LPA VALUE	RESULT	MESSAGE CODE	MESSAGE
Borrower Taxpayer Identifier Value			GREEN		
Taxpayer Identifier Value	XXXXX3001	XXXXX3001			
DTI	9	16	YELLOW	DC4100	The calculated DTI in LQA does not match the calculated DTI in Loan Product Advisor. Please review for accuracy.
Bankruptcy Indicator			GREEN		
	XXXXX3001	false	N		



- **RED** - The data submitted to Loan Quality Advisor does not match the data in the last Loan Product Advisor transaction and the differences indicate a resubmission to Loan Product Advisor may be warranted. Resubmissions must comply with Loan Product Advisor's resubmission requirements in Guide Section 5101.6. A review of the data should be performed to ensure that the data in the last Loan Product Advisor transaction still represents the current loan data. If the current loan data does not match the data in Loan Product Advisor within the parameters established in Guide Section 5101.6, the loan should be resubmitted to Loan Product Advisor to ensure the loan data supports the findings previously generated by Loan Product Advisor.

Generally, the overall result for a data file reflects the color indicator of any one field-level comparison that requires the greatest level of manual file review. For example, a loan data file that receives an individual RED indicator on any single field-level comparison displays an overall response of RED for the loan data file. The same is true for any field-level comparison displaying a YELLOW indicator. A loan data file can only receive an overall response of GREEN if every compared data field comparison is an exact match to the data in the last Loan Product Advisor transaction.

However, in certain instances, the overall result for a data file may reflect a RED indicator even though the individual field-level data comparisons resulted in a GREEN or YELLOW indicator. This occurs when the data provided indicates the loan is ineligible for sale to Freddie Mac. To help identify the reason why the loan is ineligible for sale to Freddie Mac, a message appears at the bottom of the *Loan Assessment Summary* page in the LPA Data Compare Messages section.

Also, any data fields that are blank or not submitted will be assigned a RED indicator because Loan Quality Advisor cannot complete a comparison of the data. The overall response for that data file will be RED as well.



LPA Data Compare Results 7 5 ^

Result	RED				
LPA Transaction Number	LPA Date/Time of Submission		LPA Loan Status	LPA Risk Class	
XXXXXXXXXXXX	03/06/2018 14:43:39		COMPLETE	ACCEPT	
DATA FIELD	LQA VALUE	LPA VALUE	RESULT	MESSAGE CODE	MESSAGE
Borrower Taxpayer Identifier Value			GREEN		
Taxpayer Identifier Value	XXXXX6022	XXXXX6022			
Property Address Line	12345 MAIN ST ALBANY GA 31706	12345 MAIN ST ALBANY GA 31706	YELLOW	DC2000	The Property Address field in LQA does not match the Property Address field in Loan Product Advisor. Please review the data field for accuracy. If the subject property has changed, the loan should be resubmitted to Loan Product Advisor.
Property City	ALBANY	ALBANY	YELLOW	DC2001	The City Name in LQA does not match the Property City in Loan Product Advisor. Please review the data field for accuracy. If the subject property has changed, the loan should be resubmitted to Loan Product Advisor.
Property State	AL	WI	RED	DC2002	The State Code in LQA does not match the Property State in Loan Product Advisor. Please review the data field for accuracy. If the State Code in LQA is accurate, the loan should be resubmitted to Loan Product Advisor.

The LPA Data Compare result may also reflect a status of *Incomplete* or *Error* instead of the GREEN, YELLOW or RED color designations. If this occurs, Loan Quality Advisor lists the reasons why the loan data received an *Incomplete* or *Error* within the LPA Data Compare section on the *Loan Assessment Summary* page.

Note: Color designations associated with LPA Data Compare results are intended only as a visual guide for indicating the necessity (if any) for a Loan Quality Advisor user to review the loan data for errors or inconsistencies. Such designations are not provided for any other reason, nor should they be used or relied upon except for the purpose of triggering data file reviews as set forth in Loan Quality Advisor, any Loan Quality Advisor output, this User Guide or related documentation.

Reminder: Loan Product Advisor Resubmissions after the Note Date

Per Guide Section 5101.7, if you determine after the Note Date, or the Effective Date of Permanent Financing for Construction Conversion and Renovation Mortgages, as applicable, but prior to the Delivery Date, that the information entered in Loan Product Advisor was not true, complete, and accurate and does not match the terms of the Mortgage to be delivered to Freddie Mac, the Mortgage must be resubmitted to Loan Product Advisor. Refer to Guide Section 5101.7 for exceptions and requirements. If



the loan is resubmitted to Loan Product Advisor after the Note Date but prior to the Delivery Date, then ensure the loan is resubmitted with the *Loan Processing Stage* field set to “Post-Closing QC”. *Investor Feature Identifier* “912” is no longer required to be delivered in Loan Selling Advisor.

The following table describes each of column headings in the LPA Data Compare Results section of the *Loan Assessment Summary* page:

LPA Data Compare Column Headings	
Heading Name	Description
Data Field	The name of the compared data fields.
Loan Quality Advisor Value	The Loan Quality Advisor-determined value based on loan information in the batch file.
LPA Value	The value from the last Loan Product Advisor submission for the given LPA AUS Key Number and used in Loan Quality Advisor’s assessment.
Result	Loan Quality Advisor’s results from the comparison of LPA and ULDD values. One of four responses will be shown as an overall result for the data field value: <ul style="list-style-type: none">▪ GREEN▪ YELLOW▪ RED▪ ERROR
Message Code	The message code associated with the message.
Message	A message regarding the specific data field value.



The following table describes each field listed in the LPA Data Compare Results section of the *Loan Assessment Summary* page:

LPA Data Compare Fields	
Field Name	Description
LPA Transaction Number	Identifies the Loan Product Advisor AUS Transaction Number of the loan compared to the Loan Quality Advisor data in the LPA Data Compare service. The LPA Data Compare Service uses data from the last Loan Product Advisor transaction.
LPA Date/Time of Submission	The date and time the Loan Product Advisor transaction was completed.
LPA Loan Status	Indicates Loan Product Advisor's assessment status of the loan: <ul style="list-style-type: none">▪ Complete▪ Ineligible▪ Incomplete▪ Invalid <p>Note: Only loans with a status of "Complete" can be assessed by Loan Quality Advisor.</p>
LPA Risk Class	The category listed on the Loan Product Advisor Feedback Certificate that defines the level of underwriting required, any special underwriting provisions and, if applicable, relief from certain warranties.
Borrower Taxpayer Identifier Value	The Taxpayer Identifier Value associated with the borrower (ex., Social Security Number). <p>Note: To increase the security of borrower private personal information on the screens, LPA Data Compare will only display the last four digits of each borrower's Social Security Number (SSN) when the LPA Data Compare result for the borrower SSN field is GREEN. This indicates an exact match between data submitted to Loan Quality Advisor and data in the last Loan Product Advisor transaction. Loan Quality Advisor will display all nine digits of the borrower SSN when the LPA Data Compare result for that field is RED.</p> <p>Only the last four digits of a borrower's SSN will display in the exported data as well as through the system-to-system functionality for both GREEN and RED LPA Data Compare results.</p>
Property Address Line	The unstructured (unparsed) street address of the subject property (e.g., 123 Main Street).
Property City	The city in which the subject property exists.



LPA Data Compare Fields	
Field Name	Description
Property State	The two-character abbreviation for the US State or U.S. Territory in which the subject property exists.
Property Postal Code	The postal code (Zip Code in US) of the subject property
Product	Identifies the type of product and amortization. For example, 30-year fixed-rate.
Attachment Type	Specifies the type of physical attachment, if any, between the dwelling units. For example, attached.
Project Legal Structure Type	Specifies the form of ownership that defines the quality and quantity of ownership and rights to the individual unit owner. For example, a condominium.
Construction Method Type	Describes the construction process for the main dwelling unit of the subject property. For example, a manufactured home.
Number of Units	Indicates the number of individual family dwelling units on the subject property.
Loan Purpose Type	Specifies the purpose for which the borrower will use the loan proceeds: purchase or refinance.
Refinance Cash-out Determination Type	Purpose of refinance loan.
Refinance Program Identifier	Identifies the refinance program associated with the loan.
Property Usage Type	Specifies the borrower's intended use of the property: Primary Residence, Second Home or Investment Property.
Loan Amount	The amount the borrower financed, excluding PMI, MIP or Funding Fee Financed.
LTV	The result of dividing the first lien mortgage amount by the value of the subject property (lesser of the property's purchase price or appraised value). Expressed as a percentage.
TLTV	The result of dividing the combined unpaid principal balance (UPB) amounts of the first and all subordinate mortgages (excluding undrawn home equity lines of credit amounts) by the value of the subject property



LPA Data Compare Fields	
Field Name	Description
	(lesser of the property's purchase price or appraised value). Expressed as a percentage.
HTLTV	The result of dividing the sum of the unpaid principal balance (UPB) of the first mortgage, the full amount of any home equity line of credit (whether drawn or undrawn), and the balance of any other subordinate financing by the value of the subject property (lesser of the property's purchase price or appraised value). Expressed as a percentage.
DTI (debt-to-income ratio)	Indicates the borrower's monthly debt payment-to-income ratio expressed as a percentage.
Bankruptcy Indicator	Indicates if the borrower declared bankruptcy within the past seven years.
Loan Foreclosure or Judgment Indicator	Indicates if the borrower directly or indirectly has been obligated on any loan that resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment.
First Time Homebuyer Indicator	Indicator identifies if the borrower is a first-time homebuyer as defined in the Guide Glossary .
Loan Program Identifier	Identifies the specific type of product offering (e.g., Home Possible®, CHOICEHome®, CHOICERenovation®, Community Land Trust, GreenCHOICE®, HeritageOne SM HFA Advantage®, Income Based Deed Restrictions Survive, Income Based Deed Restrictions Terminate, Refi Possible®,HeritageOne SM))
Purchase Price Amount	The total dollar amount the borrower paid for the subject property.

How to Review and Use the Risk Assessment Results

Risk Assessment results are provided for loans that were not originated using Loan Product Advisor. The Risk Assessment Service assesses the loan and provides a summary of a loan's credit risk and associated quality. This initial view helps identify loans that would likely receive a Loan Product Advisor Accept risk class if submitted to Loan Product Advisor.

The Risk Assessment service assesses the batch file using infile credit report data unless the merged credit reference number is included in the ULDD file. The merged credit reference number is used by the Risk Assessment service to access the previously ordered merged credit report. Refer to **Chapter 2, Assessing a File**, for information on Using Merged Credit with the Risk Assessment service.



The *Summary of Batch Results* page displays an overall response for Risk Assessment, shown as a color indicator for each loan file. The *Loan Assessment Summary* with Risk Assessment Results, as displayed below, provides Risk Assessment details for a single loan file.

The color indicators for Risk Assessment represent the following:

- **GREEN** - Indicates a high likelihood of an Accept risk class.

The screenshot shows a 'Risk Assessment Results' page. At the top, the word 'Result' is followed by 'GREEN' in green text. Below this, there are three fields: 'Risk Assessment Key' with a blurred value, 'Risk Assessment Transaction Number' with a blurred value, and 'Credit Report Identifier' with the value 'N/A'. A blue header bar contains the text 'RISK ASSESSMENT MESSAGES'. Below this is a table with two columns: 'CODE' and 'MESSAGES'. The table contains one row with the code 'RA0001' and the message 'High likelihood of Accept.'

- **YELLOW** - Indicates a high likelihood of a Caution risk class. Reasons why the loan file received a YELLOW may be listed as Risk Assessment Messages within the Risk Assessment Results section on the *Loan Assessment Summary* page.

The screenshot shows a 'Risk Assessment Results' page. At the top right, there is a notification badge with the number '10'. The word 'RESULT' is followed by 'YELLOW' in yellow text. Below this, there are three fields: 'RISK ASSESSMENT KEY' with a blurred value, 'RISK ASSESSMENT TRANSACTION NUMBER' with a blurred value, and 'CREDIT REPORT IDENTIFIER' with the value 'N/A'. A blue header bar contains the text 'RISK ASSESSMENT MESSAGES'. Below this is a table with two columns: 'CODE' and 'MESSAGES'. The table contains two rows: the first row has the code 'RA0009' and the message 'High likelihood of Caution'; the second row has the code 'RS2705' and the message 'An analysis of ratios is recommended.'

Note: Color designations associated with Risk Assessment results are intended only as a visual guide for indicating the likelihood of the risk class associated with a data file. Such designations are not provided for any other reason, nor should they be used or relied upon except to identify the results of the risk assessment as set forth in Loan Quality Advisor, any Loan Quality Advisor output, this User Guide or related documentation.



The following table describes the fields listed in the Risk Assessment Results section of the *Loan Assessment Summary* page:

Risk Assessment Fields	
Field Name	Description
Risk Assessment Key	A unique key number Loan Quality Advisor assigns to a mortgage when you submit a loan to Loan Quality Advisor without a Loan Product Advisor AUS LP Key Number. Loan Quality Advisor displays this unique key on the Loan Summary screen under the Risk Assessment results section.
Risk Assessment Transaction Number	A unique transaction number Loan Quality Advisor assigns to a mortgage when you submit a loan to Loan Quality Advisor without an LP Key Number. Loan Quality Advisor displays the transaction number on the Loan Summary screen under the Risk Assessment results section.
Credit Report Identifier	The borrower name(s) and a unique number(s) associated with their merged credit report. This field appears when merged credit has been successfully accessed for all borrowers on the loan. The number (also known as the Merged Credit Reference Number) is assigned by the credit reporting company. If merged credit cannot be accessed for all borrowers, N/A appears along with a message indicating infiles were used.

If applicable, two types of messages appear in the Risk Assessment Results section:

- **Risk Assessment Service Messages** - These are merged credit informational messages and appear above the Risk Assessment Messages. If no messages apply, the section does not display.
- **Risk Assessment Messages** - These are messages associated with the Risk Assessment service.



Risk Assessment Results

RESULT
GREEN

RISK ASSESSMENT KEY	RISK ASSESSMENT TRANSACTION NUMBER	CREDIT REPORT IDENTIFIER
N/A	N/A	N/A

RISK ASSESSMENT SERVICE MESSAGES

CODE	MESSAGES
IF2202	The Credit Score Provider Name is required if the Credit Report Identifier is submitted.
IF2207	This loan file was assessed using infile credit reports because the merged credit report information was incomplete or could not be determined.

RISK ASSESSMENT MESSAGES

CODE	MESSAGES
RA0001	High likelihood of Accept

The Risk Assessment results may also reflect a status of *Incomplete*, *Ineligible* or *Error* instead of the GREEN or YELLOW color designations. If this occurs, similar to a status of YELLOW, Loan Quality Advisor lists the reasons why the loan data received an *Incomplete*, *Ineligible* or *Error* within the Risk Assessment section on the *Loan Assessment Summary* page.

Example of Incomplete

Risk Assessment Results

Result
INCOMPLETE

Risk Assessment Key	Risk Assessment Transaction Number	Credit Report Identifier
N/A	N/A	N/A

RISK ASSESSMENT MESSAGES

CODE	MESSAGES
IN2195	Assessment of loans by the Risk Assessment service is not permitted under this Seller Number.



Example of Incomplete – Manufactured Home Error

Risk Assessment Results 1 ^

Result
INCOMPLETE

Risk Assessment Key N/A	Risk Assessment Transaction Number N/A	Credit Report Identifier N/A
----------------------------	---	---------------------------------

RISK ASSESSMENT MESSAGES

CODE	MESSAGES
IN2411	Manufactured Home Width Type is required if the Construction Method Type = Manufactured

Cause: The Width Type was not completed. A Risk Assessment of “Incomplete” is returned.

Resolution: Submit the Manufactured home WidthType Sort ID 33 of “MultiWide” or “SingleWide” (see below). Resubmit to Loan Quality Advisor.

The following ULDD data points are required for mortgages secured by a manufactured home.

ULDD Data Point	Sort ID	Value to be submitted
ConstructionMethodType	51	“Manufactured”
ManufacturedHomeWidthType*	33	“MultiWide” or “SingleWide”

*Required when the Construction Method Type = Manufactured

Example of Ineligible

Risk Assessment Results 1 ^

Result
INELIGIBLE

Risk Assessment Key N/A	Risk Assessment Transaction Number N/A	Credit Report Identifier N/A
----------------------------	---	---------------------------------

RISK ASSESSMENT MESSAGES

CODE	MESSAGES
EL2202	Seasoned Loans are ineligible for evaluation by the LQA Risk Assessment Service.



How to Review and Use the Collateral Representation and Warranty Relief Results

Based on the data submitted to Loan Quality Advisor, the Collateral Representation and Warranty Relief Service assesses the loan's eligibility for collateral representation and warranty relief on the property value*, as previously indicated within Loan Collateral Advisor®. One of the following scenarios will occur:

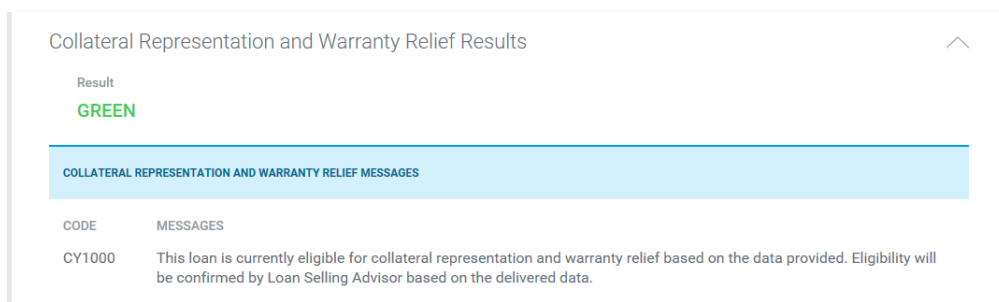
- Loan Collateral Advisor previously determined the loan was eligible for collateral representation and warranty relief on the property value, and Loan Quality Advisor confirms the loan is still eligible.
- Loan Collateral Advisor previously determined the loan was eligible for collateral representation and warranty relief on the property value. Loan Quality Advisor, however, determines the loan is no longer eligible.
- Loan Collateral Advisor previously determined the loan was **not** eligible for collateral representation and warranty relief on the property value, and Loan Quality Advisor confirms the loan is still **not** eligible. (Eligibility for collateral representation and warranty relief is determined within Loan Collateral Advisor.)

***Note:** Collateral representations and warranties related to value, condition and marketability of the property may also be offered with Loan Product Advisor's automated collateral evaluation (ACE) capability which provides the option to waive the appraisal requirements on certain loans. For information on ACE, refer to the [Automated Collateral Evaluation \(ACE\) Appraisal Waiver](#) job aid.

The *Summary of Batch Results* displays a response for Collateral R&W Relief as a color indicator for each loan file. The *Loan Assessment Summary* includes a Collateral Representation and Warranty Relief section, as displayed below, with assessment details for a single loan file.

The color indicators for Collateral Representation and Warranty Relief represent the following:

- **GREEN** - Indicates the loan is eligible for collateral representation and warranty relief on the property value; however, eligibility is confirmed by Loan Selling Advisor based on final delivered data.



- **YELLOW** - Indicates the loan is **not** eligible for collateral representation and warranty relief on the property value. Additional messages may be displayed that provide more information on why the loan is not eligible.



Collateral Representation and Warranty Relief Results 2 ^

Result
YELLOW

COLLATERAL REPRESENTATION AND WARRANTY RELIEF MESSAGES

CODE	MESSAGES
CN2000	Based on Freddie Mac's overall assessment of loan and collateral risk, including appraisal quality, collateral quality and loan characteristics, this loan is not eligible for collateral representation and warranty relief.

The Collateral R&W Relief result may also reflect a status of *Incomplete* or *Error* instead of the GREEN or YELLOW color designations. If this occurs, Loan Quality Advisor lists the reasons why the loan data received an *Incomplete* or *Error* within the Collateral Representation and Warranty Relief Results section on the *Loan Assessment Summary* page.

If applicable, two types of messages appear in this section:

- **Collateral R&W Relief Service Messages** - These are information messages regarding the assessment. If no messages apply, the section does not display. Error messages, for example, appear in this section.
- **Collateral R&W Relief Messages** - These are messages relating to collateral representation and warranty relief on the property value. Messages from a GREEN or YELLOW result appear in this section.

Example of Error Message

Collateral Representation and Warranty Relief Results 1 ^

Result
ERROR

Collateral Representation and Warranty Relief Service Messages

CODE	MESSAGES
CX3999	Unable to assess loan for collateral representation and warranty relief at this time. Resubmit for an assessment.

Note: Color designations associated with collateral representation and warranty relief results are intended only as a visual guide for indicating potential eligibility for collateral representation and warranty relief on the property value. Such designations are not provided for any other reason, nor should they be used or relied upon except to identify the results of the Collateral Representation and Warranty Relief service as set forth in Loan Quality Advisor, any Loan Quality Advisor Output, this User Guide or related documentation.



How to Review and Use the Income Representation and Warranty Relief Results

Based on the data submitted to Loan Quality Advisor, the Income Representation and Warranty Relief Service assesses the loan's eligibility for income representation and warranty relief, as previously indicated within Loan Product Advisor. One of the following scenarios will occur:

- Loan Product Advisor previously determined the loan was eligible for income representation and warranty relief, and Loan Quality Advisor confirms the loan is still eligible.
- Loan Product Advisor previously determined the loan was eligible for income representation and warranty relief. Loan Quality Advisor, however, determines the loan is no longer eligible.
- Loan Product Advisor previously determined the loan was **not** eligible for income representation and warranty relief, and Loan Quality Advisor confirms the loan is still **not** eligible. (Eligibility for income representation and warranty relief is determined within Loan Product Advisor.)

The *Summary of Batch Results* displays a response for Income R&W Relief as a color indicator for each loan file. The *Loan Assessment Summary* includes an Income Representation and Warranty Relief section, as displayed below, with assessment details for a single loan file.

The color indicators for Income Representation and Warranty Relief represent the following:

- **GREEN** - Indicates the loan is eligible for income representation and warranty relief, however, eligibility is confirmed by Loan Selling Advisor based on final delivered data.

The screenshot displays the 'Risk Assessment Results' interface. At the top, the title 'Risk Assessment Results' is shown with an upward arrow icon. Below the title, the 'Result' is displayed as 'GREEN' in green text. A table follows with three columns: 'Risk Assessment Key', 'Risk Assessment Transaction Number', and 'Credit Report Identifier'. The values are 'Equalize', '3811227', and 'N/A' respectively. Below the table, there is a section titled 'RISK ASSESSMENT MESSAGES' with a light blue background. Underneath, a table lists 'CODE' and 'MESSAGES'. The entry shows 'RA0001' with the message 'High likelihood of Accept.'

Risk Assessment Key	Risk Assessment Transaction Number	Credit Report Identifier
Equalize	3811227	N/A

CODE	MESSAGES
RA0001	High likelihood of Accept.



- **YELLOW** - Indicates the loan is not eligible for income representation and warranty relief. Additional messages may be displayed that provide more information on why the loan is not eligible.

The screenshot displays a 'Risk Assessment Results' interface. At the top right, there is a notification badge with the number '10'. The main result is 'YELLOW'. Below this, there are three columns: 'RISK ASSESSMENT KEY' with the value '1234567890', 'RISK ASSESSMENT TRANSACTION NUMBER' with the value '9876543210', and 'CREDIT REPORT IDENTIFIER' with the value 'N/A'. A section titled 'RISK ASSESSMENT MESSAGES' contains a table with the following data:

CODE	MESSAGES
RA0009	High likelihood of Caution
RS2705	An analysis of ratios is recommended.
RS2717	High overall utilization of revolving credit adds risk.

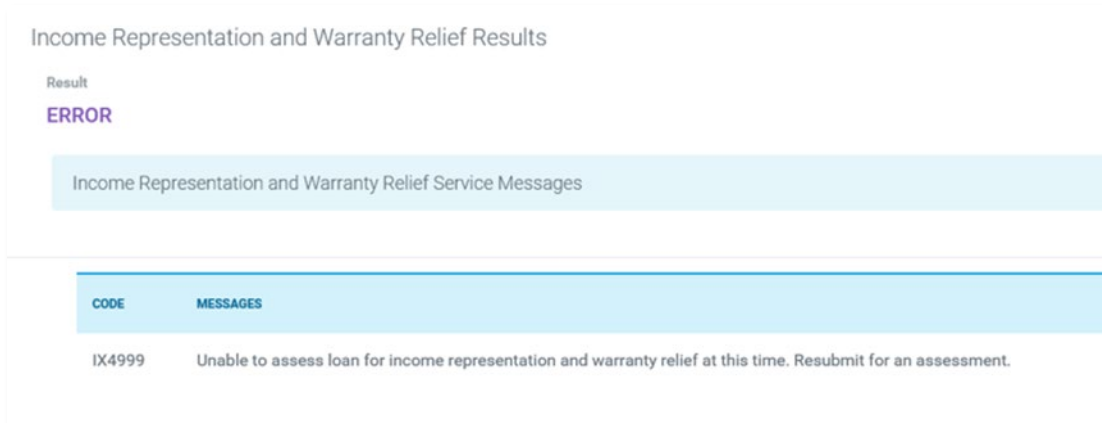
The Income R&W Relief result may also reflect a status of *Incomplete* or *Error* instead of the GREEN or YELLOW color designations. If this occurs, Loan Quality Advisor lists the reasons why the loan data received an *Incomplete* or *Error* within the Income Representation and Warranty Relief Results section on the *Loan Assessment Summary* page.



If applicable, two types of messages appear in this section:

- **Income R&W Relief Service Messages** - These are information messages regarding the assessment. If no messages apply, the section does not display. Error messages, for example, appear in this section.
- **Income R&W Relief Messages** - These are messages relating to income representation and warranty relief. Messages from a GREEN or YELLOW result appear in this section.

Example of Error Message



Note: Color designations associated with income representation and warranty relief results are intended only as a visual guide for indicating potential eligibility for income representation and warranty relief. Such designations are not provided for any other reason, nor should they be used or relied upon except to identify the results of the Income Representation and Warranty Relief service as set forth in Loan Quality Advisor, any Loan Quality Advisor Output, this User Guide or related documentation.

How to Review and Use the Asset Representation and Warranty Relief Results

Based on the data submitted to Loan Quality Advisor, the Asset Representation and Warranty Relief Service assesses the loan's eligibility for asset representation and warranty relief, as previously indicated within Loan Product Advisor. One of the following scenarios will occur:

- Loan Product Advisor previously determined the loan was eligible for asset representation and warranty relief, and Loan Quality Advisor confirms the loan is still eligible.
- Loan Product Advisor previously determined the loan was eligible for asset representation and warranty relief. Loan Quality Advisor, however, determines the loan is no longer eligible.
- Loan Product Advisor previously determined the loan was **not** eligible for asset representation and warranty relief, and Loan Quality Advisor confirms the loan is still **not** eligible. (Eligibility for asset representation and warranty relief is determined within Loan Product Advisor.)



The *Summary of Batch Results* displays a response for Asset R&W Relief as a color indicator for each loan file. The *Loan Assessment Summary* includes an Asset Representation and Warranty Relief section, as displayed below, with assessment details for a single loan file.

The color indicators for Asset Representation and Warranty Relief represent the following:

- **GREEN** - Indicates the loan is eligible for asset representation and warranty relief, however, eligibility is confirmed by Loan Selling Advisor based on final delivered data.

Asset Representation and Warranty Relief Results

Result
GREEN

Asset Representation and Warranty Relief Messages

CODE	MESSAGES
AY1000	This loan is currently eligible for asset representation and warranty relief based on the data provided. Eligibility will be confirmed at time of loan sale to Freddie Mac based on the delivered data.

- **YELLOW** - Indicates the loan is not eligible for asset representation and warranty relief. Additional messages may be displayed that provide more information on why the loan is not eligible.

Asset Representation and Warranty Relief Results

Result
YELLOW

Asset Representation and Warranty Relief Messages

CODE	MESSAGES
AZ2000	Based on Freddie Mac's overall assessment, the loan is not eligible for asset representation and warranty relief.
AZ2005	The loan must be evaluated in Loan Product Advisor to be eligible for asset representation and warranty relief.

The Asset R&W Relief result may also reflect a status of *Incomplete or Error* instead of the GREEN or YELLOW color designations. If this occurs, Loan Quality Advisor lists the reasons why the loan data received an *Incomplete or Error* within the Asset Representation and Warranty Relief Results section on the *Loan Assessment Summary* page.

If applicable, two types of messages appear in this section:



- **Asset R&W Relief Service Messages** - These are information messages regarding the assessment. If no messages apply, the section does not display. Error messages, for example, appear in this section.
- **Asset R&W Relief Messages** - These are messages relating to asset representation and warranty relief. Messages from a GREEN or YELLOW result appear in this section.

Example of Error Message

Asset Representation and Warranty Relief Results

Result
ERROR

Asset Representation and Warranty Relief Service Messages

CODE	MESSAGES
AX4999	Unable to assess loan for asset representation and warranty relief at this time. Resubmit for an assessment.

Note: Color designations associated with asset representation and warranty relief results are intended only as a visual guide for indicating potential eligibility for asset representation and warranty relief. Such designations are not provided for any other reason, nor should they be used or relied upon except to identify the results of the Asset Representation and Warranty Relief service as set forth in Loan Quality Advisor, any Loan Quality Advisor Output, this User Guide or related documentation.

How to Review and Use the Purchase Eligibility Results

Purchase Eligibility results are provided for all loans (Loan Product Advisor and non-Loan Product Advisor loans) as part of Loan Quality Advisor's assessment and will help you identify and resolve errors related to data quality, charter compliance, and credit compliance earlier in the loan origination process. This service assesses loans using the same rules as Freddie Mac Loan Selling Advisor and provides consistent feedback and error messages. The results may be reviewed and used throughout your loan manufacturing process to help resolve potential loan delivery errors prior to loan delivery.

The *Summary of Batch Results* page displays an overall response for purchase eligibility, shown as a color indicator for each loan file. The *Loan Assessment Summary* includes Purchase Eligibility Results providing purchase eligibility details for a single loan file.



The overall result for the Purchase Eligibility service is displayed in the top left of the Purchase Eligibility Results as a color indicator. The color indicators for Purchase Eligibility represent the following:

- **GREEN** - No Loan Quality Advisor Purchase Eligibility critical or warning errors were identified for this loan submission.

The screenshot shows the 'Purchase Eligibility Results' interface. At the top left, the 'Result' is displayed as 'GREEN'. To the right, the 'Mortgage Conformity Type' is 'Conforming Mortgage'. Below this, a light blue bar contains the text 'PURCHASE ELIGIBILITY SERVICE MESSAGES'. A table below lists the messages:

CODE	MESSAGES	RESULT
PE3000	No LQA Purchase Eligibility critical or warning errors were identified for this loan submission.	GREEN

- **YELLOW** - Indicates the loan has received a warning message(s). The loan did not pass one or more of the purchase eligibility rules, but loan purchase eligibility is not impacted*. You should review the delivery data point(s) receiving a YELLOW color indicator to ensure accuracy.

*Exception: Effective February 26, 2024 when the Project Legal Structure Type is "Condominium" Loan Quality Advisor has been updated to identify whether the condominium project is one that has a Not Eligible status in Condo Project Advisor®. If the project has this status a warning edit will be returned indicating that Freddie Mac will not purchase the loan secured by the condo unit in the condo project. The warning edit will become a critical edit effective April 29, 2024.

The screenshot shows the 'Purchase Eligibility Results' interface. At the top left, the 'Result' is displayed as 'YELLOW'. To the right, the 'Mortgage Conformity Type' is 'Conforming Mortgage'. A notification badge with the number '1' is visible in the top right corner. Below this, a light blue bar contains the text 'PURCHASE ELIGIBILITY MESSAGES'. A table below lists the messages:

CATEGORY NAME	CODE	MESSAGES	RESULT
Closing Disclosure Requirement	PQ3900	The Closing Disclosure PDF should be submitted to Loan Closing Advisor with the Uniform Closing Dataset (UCD).	YELLOW

- **RED** - Indicates the loan has a critical error(s). The loan did not pass the purchase eligibility rules and is not eligible for delivery. A review of the delivery data must occur to ensure accuracy. Error(s) must be resolved prior to loan purchase.



Purchase Eligibility Results 3

Result: **RED** Mortgage Conformity Type: Conforming Mortgage

PURCHASE ELIGIBILITY MESSAGES

CATEGORY NAME	CODE	MESSAGES	RESULT
Data Reasonableness	PP0004	Based on Last Paid Installment Due Date, the mortgage is delinquent by more than two calendar months. As of the Freddie Mac settlement date and during the immediate 12 months before, no part of the principal and interest payment may have been 30 days or more delinquent.	RED
Property Valuation Eligibility	PH5001	Property Valuation Effective Date must be no more than 120 days prior to Note Date (Closing).	RED
FICO and AUS Eligibility	PI4082	Automated Underwriting System Type other than Loan Prospector is not eligible.	RED

- **ERROR** - An error associated with the Purchase Eligibility service occurred.

Purchase Eligibility Results 1

RESULT: **ERROR** MORTGAGE CONFORMITY TYPE: Conforming Mortgage

PURCHASE ELIGIBILITY SERVICE MESSAGES

CODE	MESSAGES
PE8000	The Purchase Eligibility service is not available. Please call Freddie Mac Customer Support (800-FREDDIE) for additional information or resubmit at a later time.

The Purchase Eligibility result may also reflect a status of *Incomplete* instead of the GREEN, YELLOW, RED or ERROR color designations. If this occurs, Loan Quality Advisor lists the reasons why the loan data received an *Incomplete* within the Purchase Eligibility section on the *Loan Assessment Summary* page.

Note: Color designations associated with Purchase Eligibility results are intended only as a visual guide for indicating the necessity (if any) for a Loan Quality Advisor user to review the loan data for errors or inconsistencies. Such designations are not provided for any other reason, nor should they be used or relied upon except to identify the results of purchase eligibility as set forth in Loan Quality Advisor, any Loan Quality Advisor output, this User Guide or related documentation.



If applicable, two types of messages appear in the Purchase Eligibility Results section:

- **Purchase Eligibility Service Messages** - These are messages returned outside Loan Selling Advisor's purchase eligibility rules.
- **Purchase Eligibility Messages** - These are messages returned based on Loan Selling Advisor's purchase eligibility rules.

Purchase Eligibility Results

15
3
^

Result
RED

Mortgage Conformity Type
Conforming Mortgage

PURCHASE ELIGIBILITY SERVICE MESSAGES

CODE	MESSAGES	RESULT
PE1202	This loan will be assessed as a conforming mortgage because the property address information is incomplete or the Note Amount or Financed Unit Count is missing. Please correct the loan file and resubmit.	RED

PURCHASE ELIGIBILITY MESSAGES

CATEGORY NAME	CODE	MESSAGES	RESULT
HMDA Race Data Eligibility		The HMDA Race Type is required.	RED
Party Data Eligibility		The HMDA Ethnicity Type is required.	RED
Data Reasonableness		The LTV Ratio Percent (Subject Loan, At Closing) must match the Freddie Mac calculated LTV Ratio Percent.	RED

Messages display in these sections when the color indicator is YELLOW or RED for certain data quality and purchase eligibility rules. If the color indicator is GREEN, a message will appear in the Purchase Eligibility Service Messages section indicating no critical or warning errors were identified for the loan submission. The count of YELLOW or RED messages shows in the upper right corner. In the example above, the assessment of the Purchase Eligibility results is four RED messages and one YELLOW messages.

Similar to the LPA Data Compare service, the overall color indicator result for the Purchase Eligibility service is based on the greatest level of review required for any individual purchase eligibility rule. For example, if a loan received one RED and one YELLOW color indicator on individual purchase eligibility rules, the overall result for the loan would be RED. The overall loan result can only be GREEN if the data



required to run all the purchase eligibility rules is submitted **and** all the purchase eligibility rules are run with no critical errors or warning messages.

The following table describes the fields listed in the Purchase Eligibility Results section of the *Loan Assessment Summary* page:

Purchase Eligibility Fields	
Field Name	Description
Result	The overall result for the Purchase Eligibility service displayed as a color indicator of GREEN, YELLOW, RED or ERROR.
Mortgage Conformity Type	Indicates if the loan is a Conforming Mortgage, Super Conforming or Non-Conforming Mortgage. Loan Quality Advisor makes this determination based on the data provided.
Purchase Eligibility Messages - This message section is populated with messages that are grouped into categories of similar messages. Messages returned in this section are based on Loan Selling Advisor's purchase eligibility rules.	
Code	The code assigned to uniquely identify a message.
Category Name	The name of category assigned to a group of similar messages. These are the same names that appear in Loan Selling Advisor. For example, Data Quality Compliance.
Messages	A message regarding a specific data issue based on Loan Selling Advisor's purchase eligibility rules.
Result	The color indicator for a message category of YELLOW or RED, based on the level of review required. Multiple messages may appear within a category with one overall result or YELLOW or RED for that category. All critical (RED) messages will display first, followed by all warning (YELLOW) messages.

Uniform Closing Dataset

Loan Quality Advisor supports the Uniform Closing Dataset (UCD) which requires that a successful UCD XML file with an embedded Closing Disclosure PDF be submitted to Loan Closing Advisor® for all loans delivered to Freddie Mac.

Loan Quality Advisor checks the status of the UCD requirement and returns the following results:

- If a loan was successfully submitted to Loan Closing Advisor with the Closing Disclosure PDF, then “**Satisfied**” appears in the UCD Requirement status field at the top of the page and on the left navigation bar. No warning or critical error messages regarding the UCD requirement are returned in the Purchase Eligibility service results.



- If the UCD XML file was submitted to Loan Closing Advisor but the Closing Disclosure PDF was not embedded, then “**Not Satisfied**” appears in the UCD Requirement status field at the top of the page and on the left navigation bar, and the RED critical error message, PQ3001, is returned in the Purchase Eligibility service results under the header, Closing Disclosure Requirement.
- If the loan was not submitted to Loan Closing Advisor or Loan Closing Advisor returned RED General Info messages for the loan, then “Not Submitted” appears in the UCD Requirement status field at the top of the page and on the left navigation bar, and the RED critical error message, PQ3902, is returned in the Purchase Eligibility service results under the header, Closing Disclosure Requirement.
- If the loan was submitted to Loan Closing Advisor and a technical error occurred, then “Unavailable” appears in the UCD Requirement status field at the top of the page on the left navigation bar, and Yellow warning message, PQ3901, is returned in the Purchase Eligibility service results under the header, Closing Disclosure Requirement.

- **Note:** Export files also display the UCD Requirement status.

The following table lists the messages you may see regarding the mandatory UCD XML file and embedded Closing Disclosure PDF:

Uniform Closing Dataset Messages		
Message Code	Message	Explanation and Recommended Action
PQ3001	The Closing Disclosure PDF must be embedded in the Uniform Closing Dataset (UCD) XML file that was submitted to Loan Closing Advisor.	Loan has been submitted to Loan Closing Advisor without the Closing Disclosure PDF and received a “Not Satisfied” UCD status. Resubmit the loan to Loan Closing Advisor with the Closing Disclosure.
PQ3902	The Uniform Closing Dataset (UCD) is required. Please submit the UCD and corresponding Closing Disclosure PDF through Loan Closing Advisor.	Loan has not been submitted to Loan Closing Advisor or loan has been submitted to Loan Closing Advisor, but received red General Info messages. Submit the loan to Loan Closing Advisor if not previously submitted. If submitted, check the messages in Loan Closing Advisor, correct errors in your system of record, and resubmit as applicable.
PQ3901	Closing Disclosure details cannot be validated at this time. No action is currently required. However, this validation will be performed post settlement and you will be notified if further action is required.	A technical error occurred. You are not required to do anything further unless contacted by Freddie Mac.



Error Messages on the Loan Assessment Summary Page

Error messages display on the *Loan Assessment Summary* page with a status of ERROR, when applicable. You must clear all errors in the loan file before Loan Quality Advisor can complete the assessment. An error in a single-loan file does not impact the assessment of other loans within a multi-loan batch file.

Error messages will display when a single-loan file encounters a MISMO schema error pertaining to the loan file, or when the loan file passes the MISMO check but fails certain data format or required data checks. Because these validations occur prior to assessment of the loan data, a Seller Loan Identifier will not be available for display in the results. To determine which loan encountered the error, especially on a multi-loan batch file, use the Export Input File functionality on the left-navigation bar to generate an XML input file for the loan.

Example of a MISMO Schema Error

Loan Assessment Summary

LQA TRANSACTION ID	BATCH SUBMISSION ID	DATE/TIME OF SUBMISSION
██████████	██████████	03/07/2018 14:47:05
USER SUBMISSION ID		
██████████		

LQA Messages

ERROR CODE	MESSAGE
LM9999	LoanPurposeType: Value 'Purchase3' is not a valid enumeration.

Example of a Failed Required Data Check

Loan Assessment Summary

LQA TRANSACTION ID	BATCH SUBMISSION ID	DATE/TIME OF SUBMISSION
██████████	██████████	03/06/2018 10:46:02
USER SUBMISSION ID		
██████████		

LQA Messages

ERROR CODE	MESSAGE
LP1209	Borrower Classification Type of 'Primary' is required.



The following is a list of error codes and messages that may display on the *Loan Assessment Summary* page. For each error, an explanation, and if applicable, a recommended action to correct the error is also provided.

Error Messages on the <i>Loan Assessment Summary</i> page		
Message Code	Message	Explanation and Recommended Action
DC8008	The LPA Data Compare service is not available. The loan will not be assessed for Purchase Eligibility at this time. Please call 1-800-FREDDIE for additional information or resubmit at a later time.	Loan Quality Advisor is available, but the LPA Data Compare service is not. Try uploading the file again or call Customer Support (800-FREDDIE).
DC8018	The LPA Data Compare service is not available. Please call Freddie Mac Customer Support (800-FREDDIE) for additional information or resubmit at a later time.	Loan Quality Advisor is available, but the LPA Data Compare service is not. Try uploading the file again or call Customer Support (800-FREDDIE).
LP1203	This loan could not complete processing due to a system error. Please resubmit the loan for assessment.	Loan Quality Advisor encountered an unexpected error or timed out during processing. Try uploading the file again. Call Customer Support (800-FREDDIE) if the issue persists.
LP1208	Borrower Classification Type of 'Primary' is not allowed for more than one borrower on this loan.	There cannot be more than one primary borrower on the loan.
LP1209	Borrower Classification Type of 'Primary' is required.	There must be one primary borrower on the loan.
LP1210	Loan Role Type of 'Subject Loan' is required.	Each loan must have a Loan Role Type of 'SubjectLoan'.
LP1211	Taxpayer Identifier Type is required for borrower ~borrower name~.	Each borrower must have a Taxpayer Identifier Type (i.e. enumeration, 'SocialSecurityNumber', etc.).
LP1212	Taxpayer Identifier Value is required for borrower ~borrower name~.	Each borrower must have a Taxpayer Identifier Value, (i.e. an actual social security number).
LP1222	Seller Loan Identifier cannot be more than 20 characters in length.	The value provided must conform to Freddie Mac format as indicated in the message.



Error Messages on the <i>Loan Assessment Summary</i> page		
Message Code	Message	Explanation and Recommended Action
LP1223	Party Role Type of 'Borrower' is required.	The loan must have at least one borrower.
LP1224	MERS_MIN Identifier should be 18 digits in length.	The value provided must conform to Freddie Mac format as indicated in the message.
LP1225	Related Investor Loan Identifier should be nine digits in length.	The value provided must conform to Freddie Mac format as indicated in the message.
LP1226	Servicer Loan Identifier cannot be more than 20 characters in length.	The value provided must conform to Freddie Mac format as indicated in the message.
LP1227	Property Structure Built Year field must be a valid date in "YYYY" format.	The value in the date field is not in the proper format.
LP1228	Loan Modification Effective Date field must be a valid date in "YYYY-MM-DD" format.	The value in the date field is not in the proper format.
LP1229	Note Date field must be a valid date in "YYYY-MM-DD" format.	The value in the date field is not in the proper format.
LP1230	Application Received Date field must be a valid date in "YYYY-MM-DD" format.	The value in the date field is not in the proper format.
LP1231	Latest Conversion Effective Date field must be a valid date in "YYYY-MM-DD" format.	The value in the date field is not in the proper format.
LP1232	Loan State Date field must be a valid date in "YYYY-MM-DD" format.	The value in the date field is not in the proper format.
LP1233	Property Valuation Effective Date field must be a valid date in "YYYY-MM-DD" format.	The value in the date field is not in the proper format.
LP1234	Borrower Birth Date field must be a valid date in "YYYY-MM-DD" format.	The value in the date field is not in the proper format.
LP1235	Construction To Permanent First Payment Due Date field must be a valid date in "YYYY-MM-DD" format.	The value in the date field is not in the proper format.



Error Messages on the <i>Loan Assessment Summary</i> page		
Message Code	Message	Explanation and Recommended Action
LP1236	First Rate Change Payment Effective Date field must be a valid date in “YYYY-MM-DD” format.	The value in the date field is not in the proper format.
LP1237	Last Paid Installment Due Date field must be a valid date in “YYYY-MM-DD” format.	The value in the date field is not in the proper format.
LP1238	Last Payment Received Date field must be a valid date in “YYYY-MM-DD” format.	The value in the date field is not in the proper format.
LP1239	Loan Interest Accrual Start Date field must be a valid date in “YYYY-MM-DD” format.	The value in the date field is not in the proper format.
LP1240	Loan Maturity Date field must be a valid date in “YYYY-MM-DD” format.	The value in the date field is not in the proper format.
LP1241	Next Rate Adjustment Effective Date field must be a valid date in “YYYY-MM-DD” format.	The value in the date field is not in the proper format.
LP1242	Per Change Rate Adjustment Effective Date field must be a valid date in “YYYY-MM-DD” format.	The value in the date field is not in the proper format.
LP1243	Price Lock Datetime field must be a valid date in “YYYY-MM-DD” format.	The value in the date field is not in the proper format. If a timestamp is delivered, it is ignored.
LP1244	Scheduled First Payment Date field must be a valid date in “YYYY-MM-DD” format.	The value in the date field is not in the proper format.
LP1247	Full Name is required for a legal entity.	The borrower is a legal entity, but the name is missing.
LP1248	First Name and Last Name are required for each borrower on this loan.	The First Name, Last Name or both are missing for an individual borrower on the loan.



Error Messages on the <i>Loan Assessment Summary</i> page		
Message Code	Message	Explanation and Recommended Action
LP1249	Borrower Classification Type is required for each borrower on this loan.	Each borrower must have a Borrower Classification Type.
LP1250	Taxpayer Identifier Value for borrower ~borrower name~ must be nine digits in length.	The Taxpayer Identifier Value must be exactly nine digits (exclusive of hyphens).
LP1251	Borrower name is required for each borrower on this loan.	It cannot be determined whether the borrower is an individual or a legal entity, and the borrower name is missing.
PE8000	The Purchase Eligibility service is not available. Please call Freddie Mac Customer Support (800-FREDDIE) for additional information or resubmit at a later time.	The loan has processed through Risk Assessment or LPA Data Compare but Purchase Eligibility processing has stopped. This can be an indication of a problem with the service or may occur when the LoanStateType of 'Current' is missing. Resubmit, check data, or call Customer Support (800-FREDDIE).
IN2411	Manufactured Home Width Type is required if the Construction Method Type = Manufactured	The Width Type was not completed. Submit the ManufacturedHomeWidthType Sort ID 33 of "MultiWide" or "SingleWide". Resubmit to Loan Quality Advisor.
RA8008	The Risk Assessment service is not available. Please contact Freddie Mac Customer Support (800-FREDDIE) for additional information or resubmit at a later time.	Loan Quality Advisor is available, but the Risk Assessment service is not. Try uploading the file again or call Customer Support (800-FREDDIE).
RA8009	The Risk Assessment service is currently not available. Please contact 1-800-FREDDIE for additional information.	Loan Quality Advisor is available, but the Risk Assessment service is not. Try uploading the file again or call Customer Support (800-FREDDIE).



How to Export Results

You may export results from the *Search Results* page or *Loan Assessment Summary* page.

Exporting from the Search Results Page

The Export function on the *Search Results* page allows you to export multiple batch file assessment results based on the search criteria you enter to a selected file format. Loan Quality Advisor will export results for all loans within one or more batch file(s) unless you use the Filter By functionality to narrow the list of loans. Use the following steps to export results:

1. From the *Search Results* page, click **Export**.

Loan Quality Advisor® ASSESS BATCH REVIEW BATCH EXPORT HISTORY RESOURCES

Search Results

Search Details
(Select a transaction row to view results.)

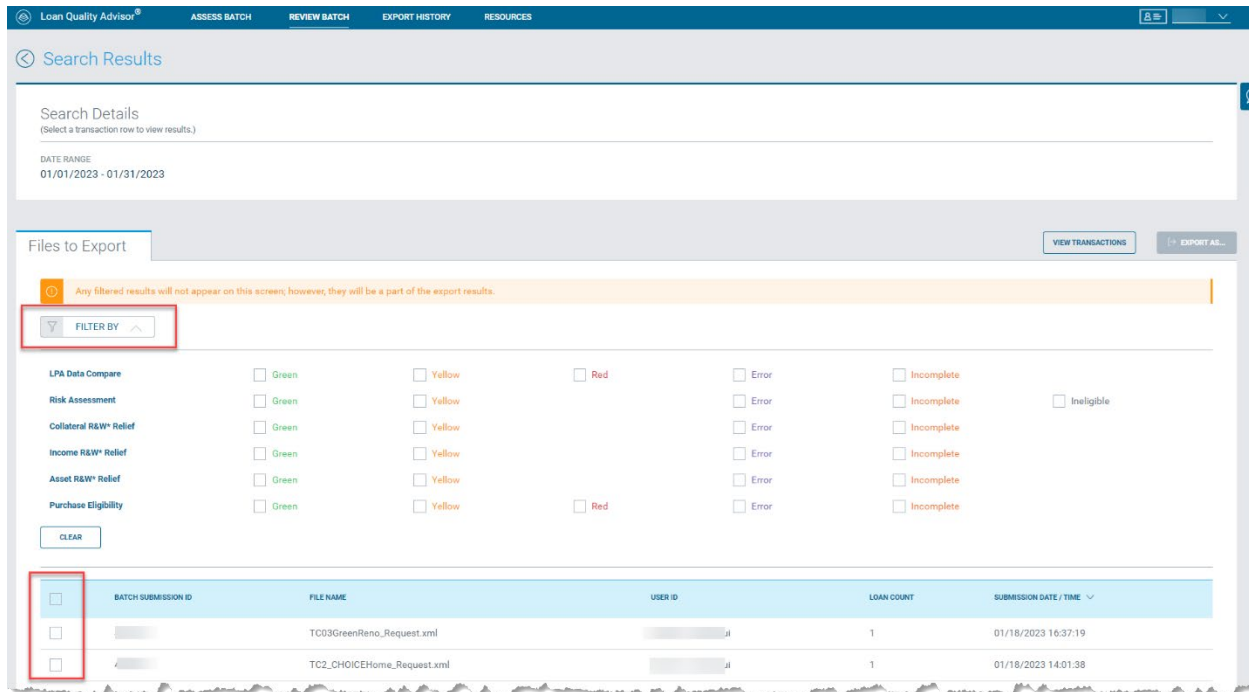
DATE RANGE
12/11/2022 - 12/31/2022

Completed Transactions **601** Incomplete Transactions **16**

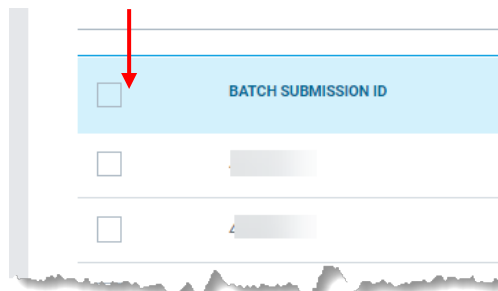
BATCH SUBMISSION ID	FILE NAME	USER ID	SELLER'S TERMS USED FOR ASSESSMENT	LOAN COUNT	SUBMISSION DATE / TIME
81	TC04_RA_MultiLoan.xml	d1	N.A.	4	12/15/2022 09:54:48
8	TC01_LPDC_SingleLoan.xml	11	N.A.	1	12/15/2022 09:53:55
8	TC002_LPDC_PF_P72161.xml	11	N.A.	1	12/14/2022 17:28:15

EXPORT

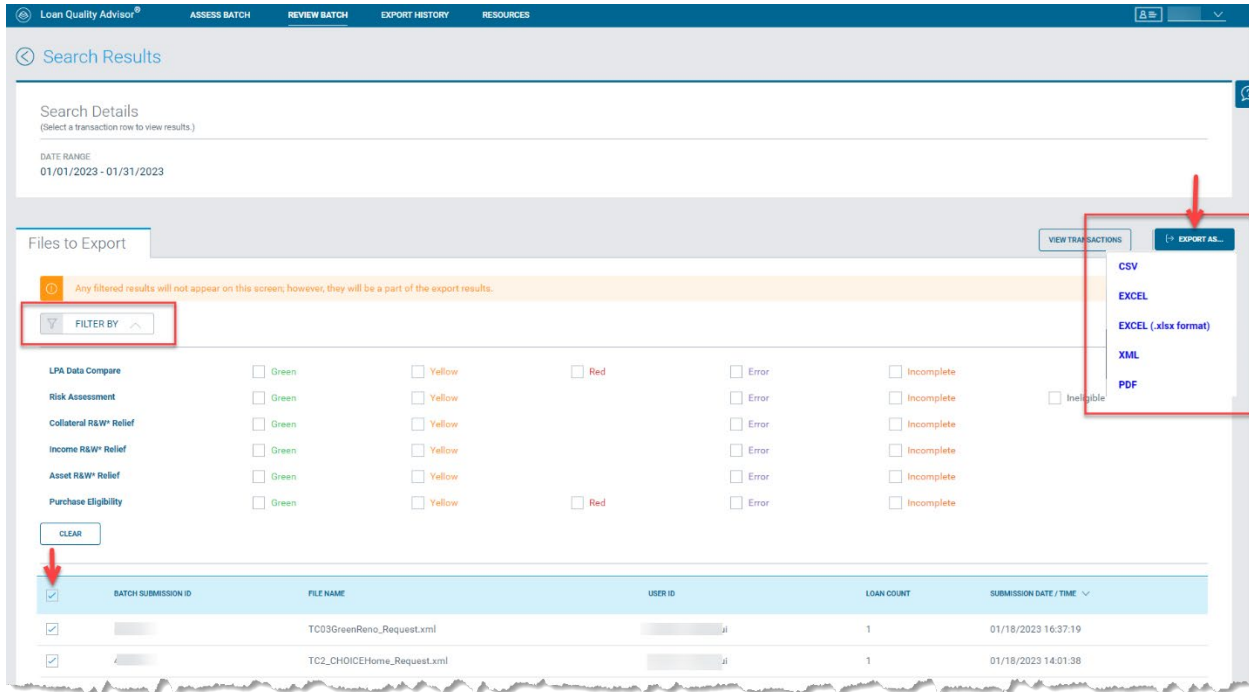
2. The ***Files to Export*** section displays with a Filter By option and list of batch files that met the search criteria. Click as many of the checkboxes in the Filter By section as needed to narrow the results of the loan files to be exported. Click **Clear** to quickly remove the current filters.



3. Select the files you wish to export. The *Batch Submission ID* checkbox allows you to select all batch files or one or more batch files.



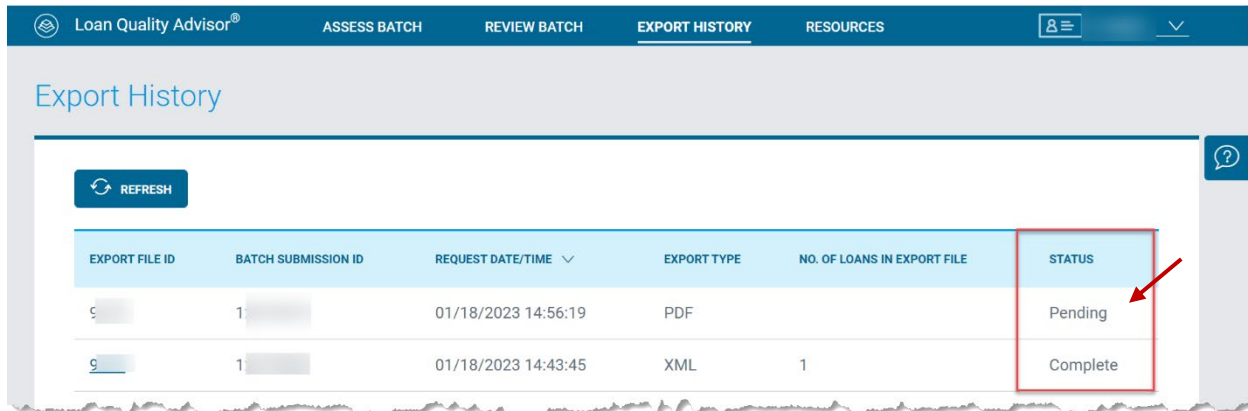
4. Select a file format from the **Export As** drop down menu.



File Format	Description
Comma Separated Values (CSV)	This file format will export your data into a CSV format, plain text in tabular format.
Excel	This file format will export your data to be opened in Microsoft Excel. Supports a maximum of 256 columns and 65,536 rows in a worksheet.
Excel (.xlsx format)	This file format will export your data to be opened in Microsoft Excel version 2007 and above. Supports 16,384 columns and 1,048,576 rows in a worksheet.
XML	This file format will export your data into an XML format, as a way to store data in a standard way. Note: This option appears when a single batch file is selected for export.
PDF	This file format will export your Loan Assessment Summary results in a pdf format. Note: This option appears when a single batch file is selected for export, additionally, the PDF batch file export supports a maximum of 500 loans.



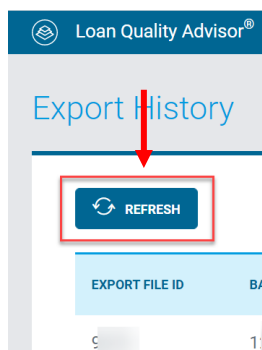
Loan Quality Advisor begins to process your request and displays the *View Export History* page with a “Pending” status.



The following table lists the different statuses that may appear on the *View Export Results* page:

Status	Description
Pending	Appears while Loan Quality Advisor is processing the request to create an export file.
Complete	Indicates the export file is ready to view and/or save.
Resubmit	Indicates the search criteria selected did not yield any results.
Failed	Appears when there is a system issue that does not allow Loan Quality Advisor to generate the export file requested.

5. Select **Refresh** to update the export status.

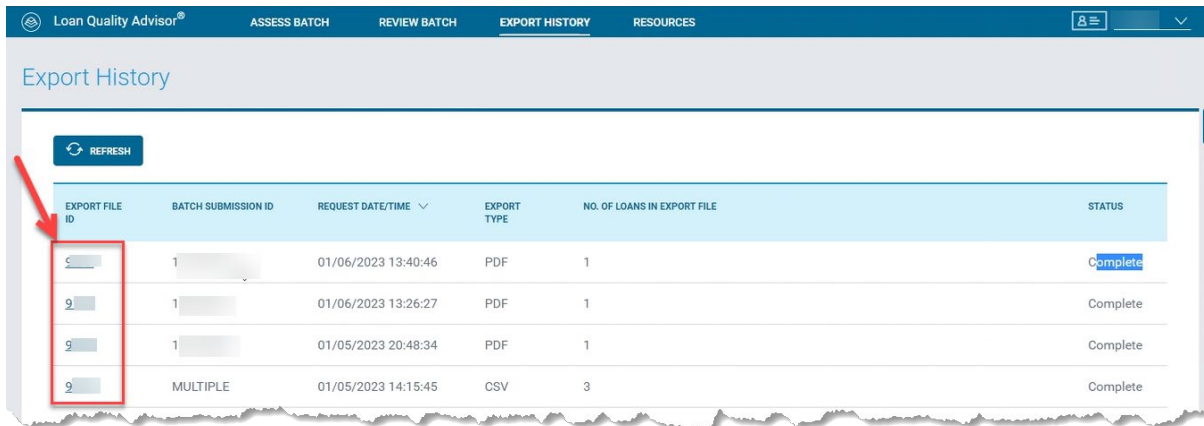




6. Select the Export File ID link to view and/or save your export file.

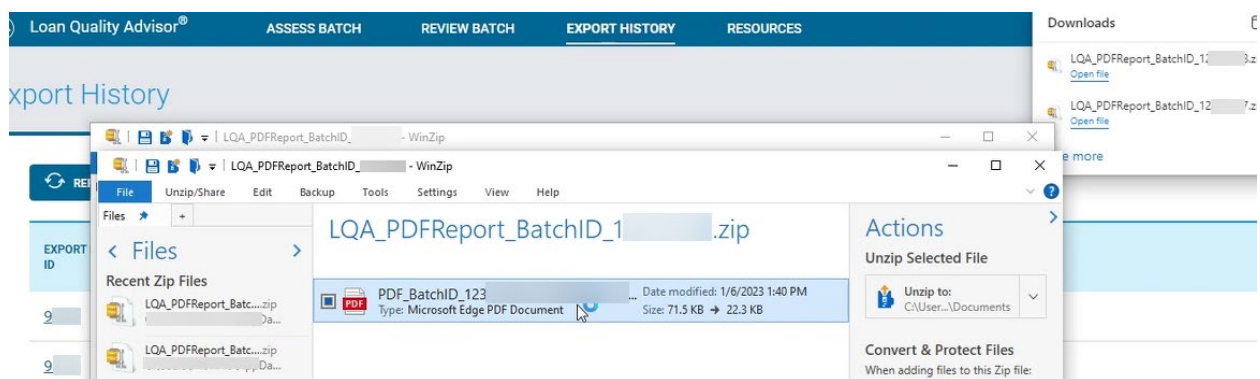
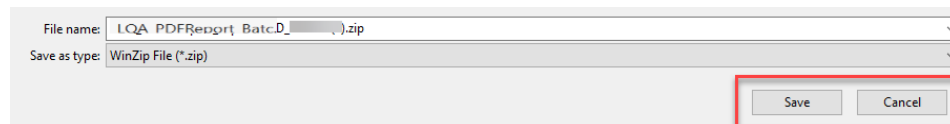
Note: The export file will be available for seven calendar days. You may access this file at a later time through the **Export History** option at the top of your screen.

A new window displays asking if you want to save or cancel the file.



7. Follow the prompts to Select **Open**, **Save** the zip file or **Cancel**. Selecting **Save** saves the selected file format to your Downloads folder.

Export as a PDF Example

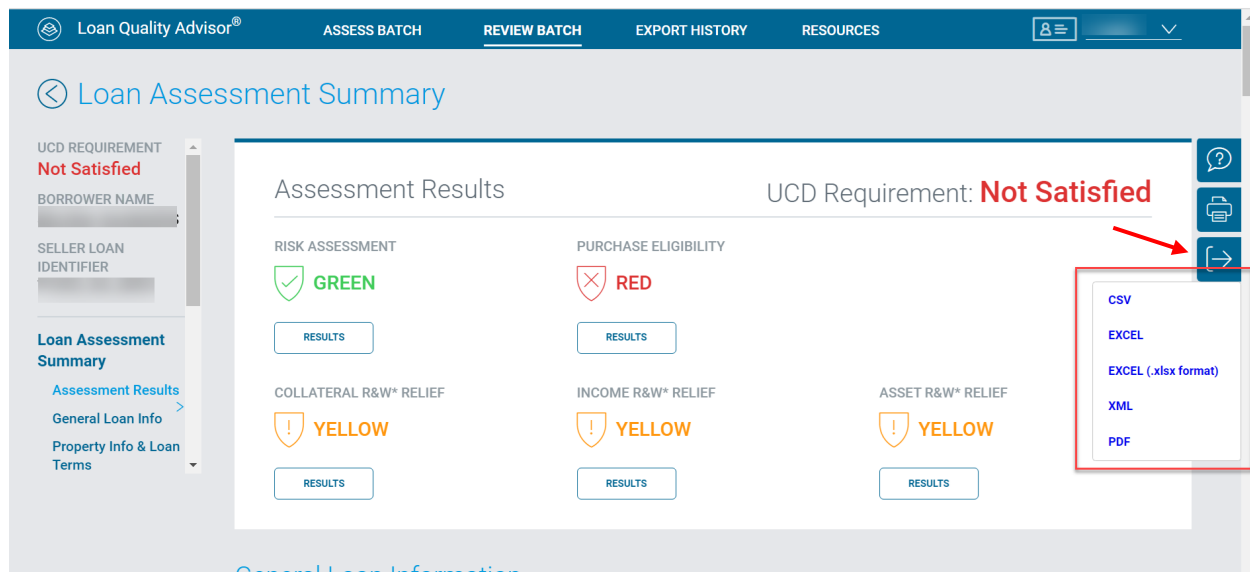




Exporting from the Loan Assessment Summary Page

The Export function on the *Loan Assessment Summary* page allows you to export the results for a single loan. Use the following steps to export results:

1. From the *Loan Assessment Summary* page, click the **Export** icon on the right border.



2. Select the format from the **Export As** drop down menu. (CSV, Excel, Excel (.xlsx format), XML, PDF)
3. Follow the applicable steps, starting with step 4 of the “Exporting from the Search Results page” section above to export files.



How to Print Results

The Printer function allows you to print a hard copy of the results. The **Printer** icon appears on the right border when the function can be used. Complete the following steps to print results:

1. From any of the results pages where the Printer option displays, click the **Printer** icon on the right border.

The screenshot shows the 'Loan Assessment Summary' page in the Loan Quality Advisor system. The top navigation bar includes 'ASSESS BATCH', 'REVIEW BATCH', 'EXPORT HISTORY', and 'RESOURCES'. The main content area is titled 'Assessment Results' and shows the following data:

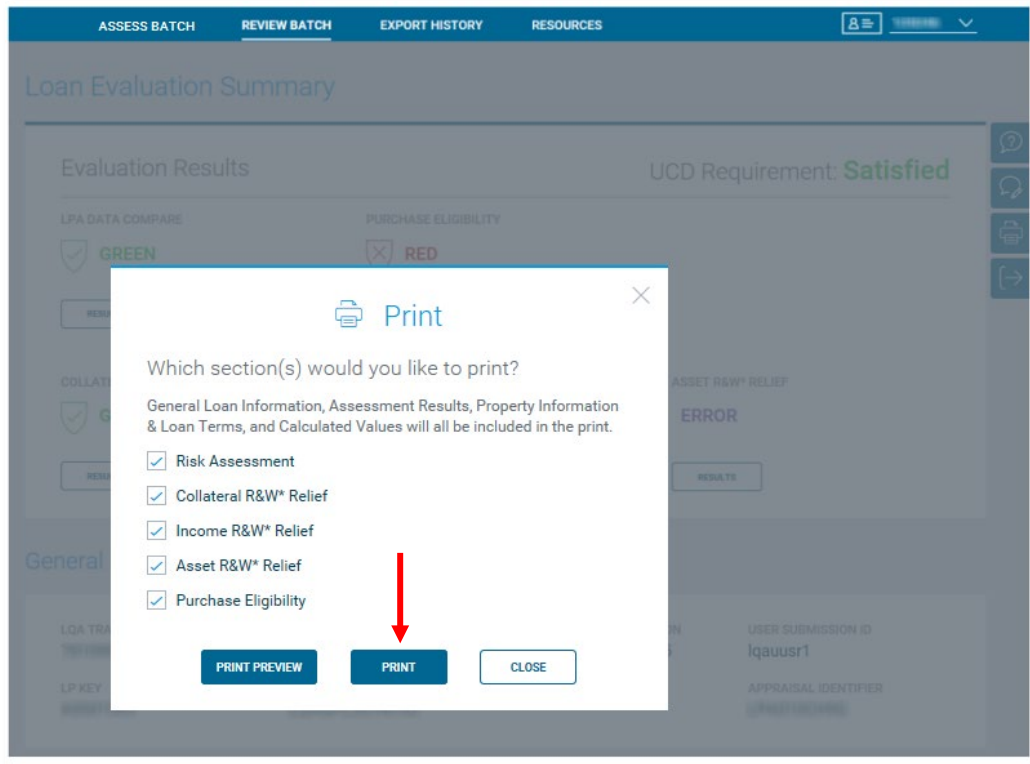
Category	Result	Action
RISK ASSESSMENT	GREEN	RESULTS
PURCHASE ELIGIBILITY	RED	RESULTS
COLLATERAL R&W* RELIEF	GREEN	RESULTS
INCOME R&W* RELIEF	YELLOW	RESULTS
ASSET R&W* RELIEF	YELLOW	RESULTS

Below the assessment results is the 'General Loan Information' section, which includes the following fields:

Field	Value
LQA TRANSACTION ID	[Redacted]
BATCH SUBMISSION ID	[Redacted]
DATE/TIME OF SUBMISSION	08/22/2019 16:41:37
USER SUBMISSION ID	fihm_ttest1
LP KEY	N/A
SELLER LOAN IDENTIFIER	[Redacted]
MASTER COMMITMENT	[Redacted]
APPRAISAL IDENTIFIER	[Redacted]

A red arrow points to the printer icon in the right-hand navigation bar.

A new *Print* window displays.



2. Select which sections you would like to add to your printed copy of the Loan Assessment Summary and select **Print Preview** or **Print**. You may preview and/or print portions of the Loan Assessment Summary such as the Risk Assessment section, Purchase Eligibility section, or any combination of these sections.
3. Select a printer and click **Print**.

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