

The Loan Quality Advisor tool allows you to upload and evaluate 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 evaluation process within Loan Quality Advisor.

Loan Quality Advisor File Format Requirements

For the batch file you upload to Loan Quality Advisor, Loan Quality Advisor only accepts 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 may be uploaded in a Zip format to reduce the time required to upload the batch file. You may include data for up to 5,000 loans within a batch file.

We recommend using the same ULDD file you currently use to deliver loans to Freddie Mac's Selling System. The Selling System 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 of the data required at loan delivery. If your ULDD file is not complete, Loan Quality Advisor will still evaluate your loans using the data you submitted. The file can be updated and re-evaluated at any time for more complete results.

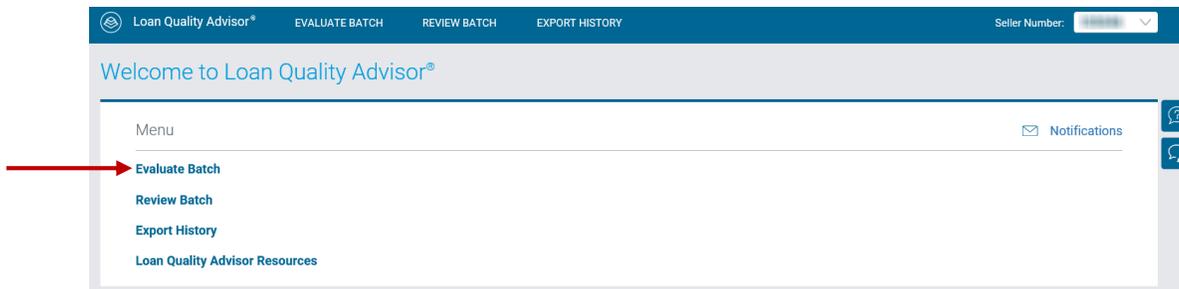


Loan Quality Advisor, in utilizing the ULDD file, will always be updated to accept the latest ULDD file.

How to Upload and Evaluate a File

To upload and evaluate a file, follow these steps.

1. From the Loan Quality Advisor *Menu* page, select **Evaluate Batch**.

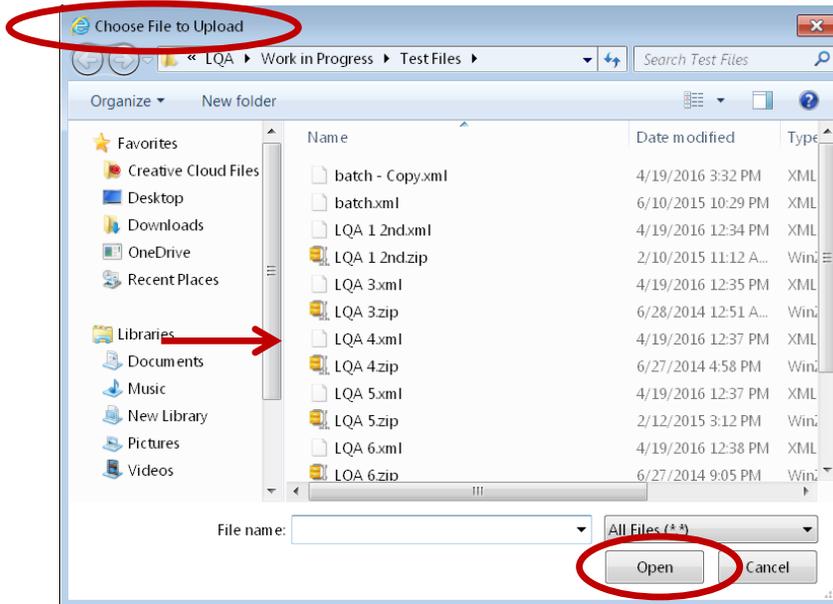


The *Evaluate File – Single or Multiple Loans* page displays.

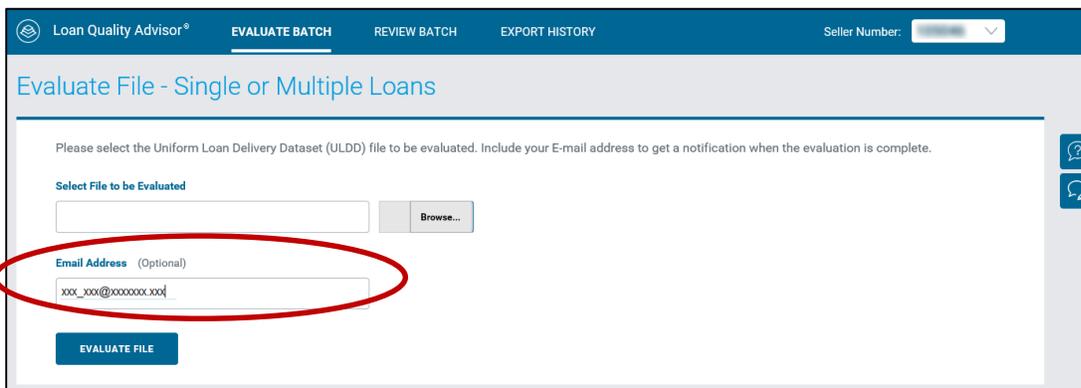
2. In the **Select File to be Evaluated** field, enter the path and name of the file you wish to have evaluated. You may perform this step either manually or by using the **Browse** button to help you locate the file. If you select the **Browse** button, the *Choose File to Upload* page displays. Locate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



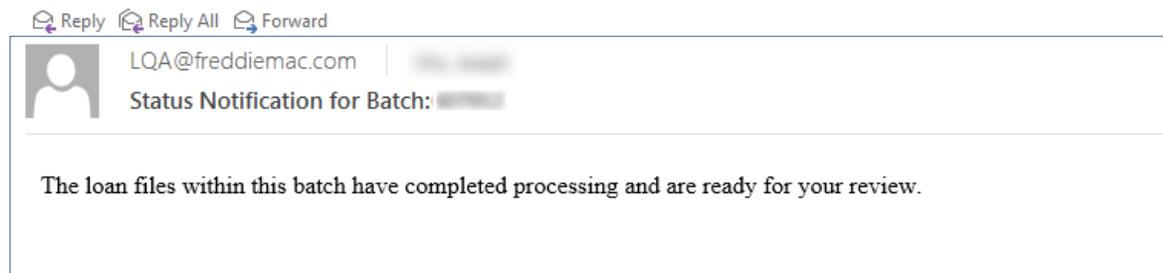
Valid file extensions include .xml and .zip.



- (Optional) If you want to receive an email notification informing you that the evaluation 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 **Evaluate 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 evaluation process. After a moment, Loan Quality Advisor displays one of the three pages indicated in the following table:

Loan Quality Advisor Displays the...	When...
<i>Loan Evaluation Summary</i> page	A single-loan batch file finishes processing.
<i>Summary of Batch Results</i> page	A multi-loan batch file finishes processing.
<i>Loan Quality Advisor Upload Status</i> page	<ul style="list-style-type: none"> ▪ The batch file takes longer than typical to complete. A pop-up window displays the following message: "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." ▪ There are certain errors with the file and it cannot process.

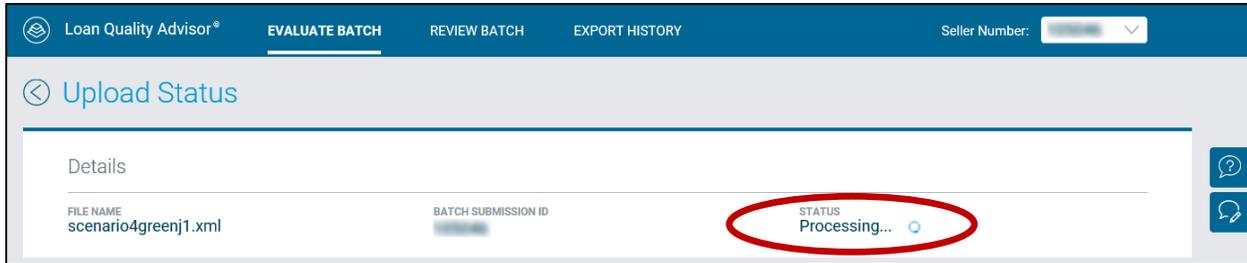
Error Messages on the Evaluate File - Single or Multiple Loans Page

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

Error Messages on <i>Evaluate File - Single or Multiple Loans</i> page		
Message Code	Message	Explanation and Recommended Action
N/A	Please select a file for evaluation.	You clicked the Evaluate File button prior to selecting a file. Select a file to upload and click Evaluate File .
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 Evaluate File .
NA	The file submission was not successful because it was not in an XML format.	The file format of an individual file or any within a Zip file is not in a valid XML format. Check the file format and re-upload the file.
NA	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 Customer Support (800-FREDDIE) for additional information or resubmit at a later time.	The Loan Quality Advisor service is down. Try uploading the file again or contact Customer Support (800-FREDDIE).

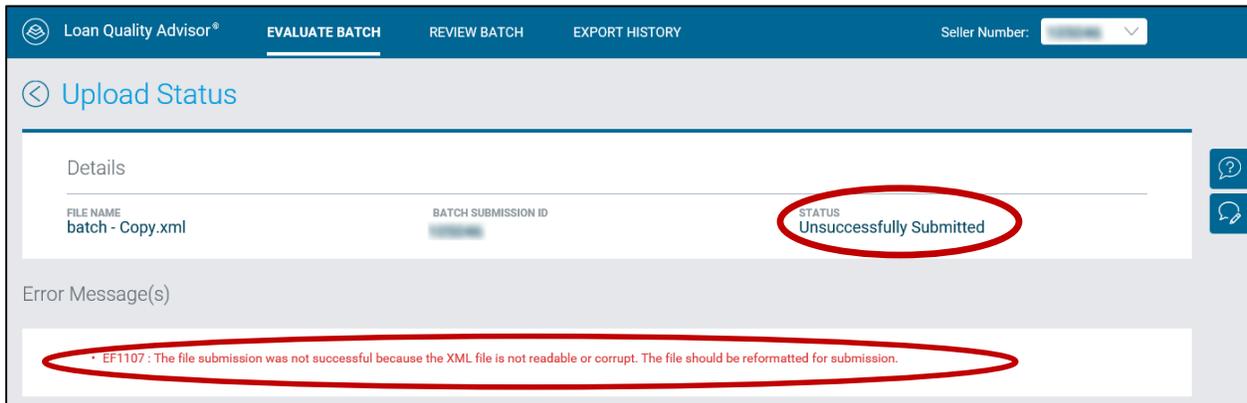
Upload Status Page

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

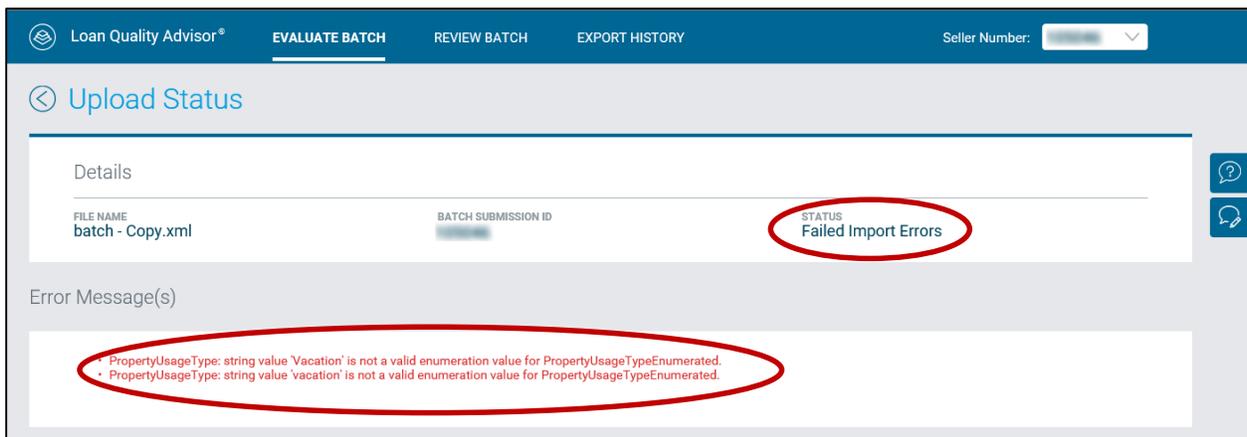


If there is an issue with the batch file, Loan Quality Advisor displays the *Upload Status* page with an applicable error message. The following are examples of error messages you may see on the *Loan Quality Advisor Upload Status* page:

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



Example Error Message (issue found after validating the batch file against the MISMO schema)



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

Upload Status Fields	
Field Name	Description
File Name	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 evaluated. A status of:</p> <p>“Processing” displays when the file passed the format check and is evaluating.</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 evaluated 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. The document can be found at <http://FreddieMac.com/singlefamily/underwrite/loanqualityadvisor.html> by selecting the "Resources" tab, and then clicking "LQA Feedback Messages" to open the Excel document.

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