

# Loan Prospector AUS Feedback Messages – Updates

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## Summary of Changes

This job aid includes the new/updated/inactivated AUS Feedback Messages that will be included with upcoming updates to Loan Prospector®.

On March 1, to help you manage the impact at origination of several of our recent credit requirement changes, Loan Prospector will be updated to:

- Reflect the revised maximum LTV ratios for Home Possible® Mortgages and the elimination of most 40-year mortgages announced in our [November 24, 2008 Single-Family Seller/Service Guide \(Guide\) Bulletin](#).
- Provide a new purchase restriction feedback message for Loan Prospector submissions of super conforming, 1-unit properties in Alaska, Hawaii, Guam and the U.S. Virgin Islands that exceed the LTV/TLTV/HTLTV ratios outlined in our [December 18, 2008 Guide Bulletin](#).

The content of this document is subject to change based on the results of testing the new functionality prior to the implementation date. Any changes to this document will be communicated to affected organizations at least one week prior to the implementation date in Loan Prospector.

*Please Note: Feedback messages provide detailed information about the assessment of the loan application data. This data provided should only be used to guide you in documenting and underwriting loans. Loan Prospector AUS does not furnish specific reasons why a borrower's application is not acceptable to the lender; therefore, do not furnish these feedback messages to borrowers in an Adverse Action Notice.*

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### Feedback Message Changes

Category	Action	Code	Message Text (New/Revised)	Message Text (Current)	Comments
<b>Purchase Restriction</b>	<b>New</b>	97	Product is ineligible for 40-yr amortization.	N/A	New message.
	<b>New</b>	98	LTV/TLTV/HTLTV ratios exceed product guidelines.	N/A	New message.
<b>Invalid Message</b>	<b>New</b>	CK	HP100 or HPNS100 Offering Identifier is not valid.	N/A	New message.