

Loan Prospector Bundled Feedback Messages - August 2015



Message Category	Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
LP Fee Message Changes					
Revised Messages					
LPR	V7	This loan may be subject to an Indicator Score/Loan-to-Value ratio delivery fee.	N/A	Feedback Certificate	Change to edit to align with Guide Bulletin 2015-06.
LPR	ME	This loan is subject to a cash-out refinance fee.	N/A	Feedback Certificate	Same as above.
LPR	MG	This secondary financing structure may be subject to a delivery fee.	N/A	Feedback Certificate	Same as above.
Deleted Messages					
LPR	V8	This loan is subject to a Market Condition delivery fee.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
Home Possible Advantage					
New Messages					
PUR	LH	N/A	The loan was submitted with an LTV ratio of [LTV Ratio Percent] with financed MI, which exceeds the maximum LTV ratio of 95% for a Home Possible Advantage mortgage with financed mortgage insurance.	Feedback Certificate	Aligns to Guide Bulletin 2014-22 for HPA only.
PUR	M8	N/A	The loan was submitted with an LTV ratio of [LTV Ratio Percent] with financed MI, which exceeds the maximum LTV ratio of 95% for a Home Possible Advantage for HFA mortgage with financed mortgage insurance.	Feedback Certificate	Same as above.
Deleted Message					
LPN	JB	Verify borrower(s) has minimum 3% down payment, (3% of value), from borrower's personal funds in the transaction toward down payment, closing costs, financing costs or prepaids/escrows.	N/A	Feedback Certificate	Same as above, replaced with LPN-NS.

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Comparable Sales Policy Change					
Deleted Message					
LPN	Z6	When the subject property is a condominium unit, the appraiser must provide at least two comparable sales from outside the subject project, and, if applicable, outside the influence of developer, builder or property seller	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-07.
LTV/TLTV Secondary Financing Policy Change					
Revised Messages					
PUR	B1	"The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 95% for a no cash-out refinance mortgage without secondary financing secured by a 1-unit primary residence."	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 95% for a no cash-out refinance mortgage secured by a 1-unit primary residence.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	B2	"The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 95% for a no cash-out refinance Loan Prospector Accept mortgage without secondary financing, secured by a 1-unit primary residence with a non-occupying client."	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 95% for a no cash-out refinance Loan Prospector Accept mortgage, secured by a 1-unit primary residence with a non-occupying client.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	B3	"The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 90% for a no cash-out refinance Loan Prospector Caution mortgage without secondary financing, secured by a 1-unit primary residence with a non-occupying client."	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 90% for a no cash-out refinance Loan Prospector Caution mortgage, secured by a 1-unit primary residence with a non-occupying client.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.

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PUR	B4	"The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 80% for a no cash-out refinance mortgage without secondary financing, secured by a 2- to 4-unit primary residence."	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 80% for a no cash-out refinance mortgage, secured by a 2- to 4-unit primary residence.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	B5	"The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 85% for a no cash-out refinance mortgage without secondary financing secured by a second home."	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 85% for a no cash-out refinance mortgage secured by a second home.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	B6	"The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a no cash-out refinance mortgage without secondary financing secured by a 1-unit investment property."	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a no cash-out refinance mortgage secured by a 1-unit investment property.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	B7	"The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a no cash-out refinance mortgage without secondary financing secured by a 2- to 4-unit investment property."	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a no cash-out refinance mortgage secured by a 2- to 4-unit investment property.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	C5	"The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 95% for a purchase transaction mortgage without secondary financing secured by a 1-unit primary residence."	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 95% for a purchase transaction mortgage secured by a 1-unit primary residence.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	C6	"The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 95% for a Loan Prospector Accept purchase transaction mortgage without secondary financing, secured by a 1-unit primary residence with a non-occupying client."	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 95% for a Loan Prospector Accept purchase transaction mortgage, secured by a 1-unit primary residence with a non-occupying client.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.

Message Category	Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
PUR	C7	"The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 90% for a Loan Prospector Caution purchase transaction mortgage without secondary financing, secured by a 1-unit primary residence with a non-occupying client."	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 90% for a Loan Prospector Caution purchase transaction mortgage, secured by a 1-unit primary residence with a non-occupying client.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	C8	"The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 80% for a purchase transaction mortgage without secondary financing secured by a 2- to 4-unit primary residence."	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 80% for a purchase transaction mortgage secured by a 2- to 4-unit primary residence.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	C9	"The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 85% for a purchase transaction mortgage without secondary financing secured by a second home."	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 85% for a purchase transaction mortgage secured by a second home.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	D1	"The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 85% for a purchase transaction mortgage without secondary financing secured by a 1-unit investment property."	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 85% for a purchase transaction mortgage secured by a 1-unit investment property.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	D2	"The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a purchase transaction mortgage without secondary financing secured by a 2- to 4-unit investment property."	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a purchase transaction mortgage secured by a 2- to 4-unit investment property.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	D8	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 80% for a cash-out refinance mortgage without secondary financing secured by a 1-unit primary residence.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 80% for a cash-out refinance mortgage secured by a 1-unit primary residence.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.

Message Category	Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
PUR	D9	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a cash-out refinance mortgage without secondary financing secured by a 2- to 4-unit primary residence.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a cash-out refinance mortgage secured by a 2- to 4-unit primary residence.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	E1	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a cash-out refinance mortgage without secondary financing secured by a second home.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a cash-out refinance mortgage secured by a second home.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	E2	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a cash-out refinance mortgage without secondary financing secured by a 1-unit investment property.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a cash-out refinance mortgage secured by a 1-unit investment property.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	E3	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 70% for a cash-out refinance mortgage without secondary financing secured by a 2- to 4-unit investment property.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 70% for a cash-out refinance mortgage secured by a 2- to 4-unit investment property.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	H2	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 85% for a purchase transaction mortgage, with no secondary financing, secured by a manufactured second home.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 85% for a purchase transaction mortgage secured by a manufactured second home.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	G4	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 95% for a purchase transaction Loan Prospector Accept mortgage without secondary financing secured by a primary residence manufactured home.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 95% for a purchase transaction Loan Prospector Accept mortgage secured by a primary residence manufactured home.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.

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PUR	G6	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 90% for a purchase transaction Loan Prospector Caution mortgage, with a loan term of 30 years, without secondary financing, secured by a primary residence manufactured home.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 90% for a purchase transaction Loan Prospector Caution mortgage, with a loan term of 30 years secured by a primary residence manufactured home.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	G8	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 95% for a purchase transaction Loan Prospector Caution mortgage, with a loan term of 20 years or less, without secondary financing, secured by a primary residence manufactured home.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 95% for a purchase transaction Loan Prospector Caution mortgage, with a loan term of 20 years or less secured by a primary residence manufactured home.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	G9	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 90% for a purchase Loan Prospector Caution mortgage, with a loan term of 20 years or less, without secondary financing, secured by a primary residence manufactured home with a non-occupying borrower.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 90% for a purchase Loan Prospector Caution mortgage, with a loan term of 20 years or less secured by a primary residence manufactured home with a non-occupying borrower.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	H4	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 65% for a cash-out refinance mortgage, without secondary financing, secured by a primary residence manufactured home.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 65% for a cash-out refinance mortgage secured by a primary residence manufactured home.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	F2	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 95% for a no cash-out refinance Loan Prospector Accept mortgage without secondary financing, secured by a primary residence manufactured home.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 95% for a no cash-out refinance Loan Prospector Accept mortgage secured by a primary residence manufactured home.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.

Message Category	Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
PUR	F4	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 90% for a no cash-out refinance Loan Prospector Caution mortgage, with a loan term of 30 years, without secondary financing, secured by a primary residence manufactured home.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 90% for a no cash-out refinance Loan Prospector Caution mortgage, with a loan term of 30 years secured by a primary residence manufactured home.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	F6	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 95% for a no cash-out refinance Loan Prospector Caution mortgage, with a loan term of 20 years or less, without secondary financing, secured by a primary residence manufactured home.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 95% for a no cash-out refinance Loan Prospector Caution mortgage, with a loan term of 20 years or less secured by a primary residence manufactured home.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	F7	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 90% for a no cash-out refinance Loan Prospector Caution mortgage, with a loan term of 20 years or less, without secondary financing, secured by a primary residence manufactured home.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 90% for a no cash-out refinance Loan Prospector Caution mortgage, with a loan term of 20 years or less secured by a primary residence manufactured home.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	F9	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 85% for a no cash-out refinance mortgage, with a loan term of 30 years or less, without secondary financing, secured by a manufactured second home.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 85% for a no cash-out refinance mortgage, with a loan term of 30 years or less secured by a manufactured second home.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	L1	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 80% for a purchase transaction super conforming mortgage without secondary financing secured by a second home."	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 80% for a purchase transaction super conforming mortgage secured by a second home."	Feedback Certificate	Aligns to Guide Bulletin 2015-06.

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PUR	L2	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 80% for a purchase transaction super conforming mortgage without secondary financing secured by a 1-unit investment property.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 80% for a purchase transaction super conforming mortgage secured by a 1-unit investment property.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	L3	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 70% for a purchase transaction super conforming mortgage without secondary financing secured by a 2- to 4-unit investment property.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 70% for a purchase transaction super conforming mortgage secured by a 2- to 4-unit investment property.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	L9	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 80% for a purchase transaction super conforming mortgage without secondary financing secured by a 1-unit primary residence.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 80% for a purchase transaction super conforming mortgage secured by a 1-unit primary residence.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	K8	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 90% for a purchase transaction super conforming mortgage without secondary financing secured by a 1-unit primary residence.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 90% for a purchase transaction super conforming mortgage secured by a 1-unit primary residence.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	K9	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a purchase transaction super conforming mortgage without secondary financing secured by a 2- to 4-unit primary residence.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a purchase transaction super conforming mortgage secured by a 2- to 4-unit primary residence.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	M1	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 70% for a purchase transaction super conforming mortgage without secondary financing secured by a second home.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 70% for a purchase transaction super conforming mortgage secured by a second home.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.

Message Category	Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
PUR	M2	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 70% for a purchase transaction super conforming mortgage without secondary financing secured by a 1-unit investment property.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 70% for a purchase transaction super conforming mortgage secured by a 1-unit investment property.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	M6	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a cash-out refinance super conforming mortgage without secondary financing secured by a 1-unit primary residence.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a cash-out refinance super conforming mortgage secured by a 1-unit primary residence.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	M7	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 65% for a cash-out refinance super conforming mortgage without secondary financing secured by a 2- to 4-unit primary residence.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 65% for a cash-out refinance super conforming mortgage secured by a 2- to 4-unit primary residence.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	M9	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 65% for a cash-out refinance super conforming mortgage without secondary financing secured by a 1-unit investment property.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 65% for a cash-out refinance super conforming mortgage secured by a 1-unit investment property.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	N1	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 65% for a cash-out refinance super conforming mortgage without secondary financing secured by a 2- to 4-unit investment property.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 65% for a cash-out refinance super conforming mortgage secured by a 2- to 4-unit investment property.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	N7	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 65% for a cash-out refinance super conforming mortgage without secondary financing secured by a 1-unit primary residence.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 65% for a cash-out refinance super conforming mortgage secured by a 1-unit primary residence.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.

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PUR	N8	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 65% for a cash-out refinance super conforming mortgage without secondary financing secured by a second home.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 65% for a cash-out refinance super conforming mortgage secured by a second home.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	N9	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 65% for a cash-out refinance super conforming mortgage without secondary financing secured by a 1-unit investment property.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 65% for a cash-out refinance super conforming mortgage secured by a 1-unit investment property.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	H9	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 90% for a no cash-out refinance super conforming mortgage without secondary financing secured by a 1-unit primary residence.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 90% for a no cash-out refinance super conforming mortgage secured by a 1-unit primary residence.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	J1	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a no cash-out refinance super conforming mortgage without secondary financing secured by a 2- to 4-unit primary residence.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a no cash-out refinance super conforming mortgage secured by a 2- to 4-unit primary residence.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	J2	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 80% for a no cash-out refinance super conforming mortgage without secondary financing secured by a second home.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 80% for a no cash-out refinance super conforming mortgage secured by a second home.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	J3	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a no cash-out refinance super conforming mortgage without secondary financing secured by a 1-unit investment property.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a no cash-out refinance super conforming mortgage secured by a 1-unit investment property.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.

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PUR	J4	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 70% for a no cash-out refinance super conforming mortgage without secondary financing secured by a 2- to 4-unit investment property.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 70% for a no cash-out refinance super conforming mortgage secured by a 2- to 4-unit investment property.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	K1	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 80% for a no cash-out refinance super conforming mortgage without secondary financing secured by a 1-unit primary residence.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 80% for a no cash-out refinance super conforming mortgage secured by a 1-unit primary residence.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	K2	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 70% for a no cash-out refinance super conforming mortgage without secondary financing secured by a second home.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 70% for a no cash-out refinance super conforming mortgage secured by a second home.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	K3	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 70% for a no cash-out refinance super conforming mortgage without secondary financing secured by a 1-unit investment property.	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 70% for a no cash-out refinance super conforming mortgage secured by a 1-unit investment property.	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
Deleted Messages					
PUR	D3	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 90% for a purchase transaction mortgage with secondary financing secured by a 1-unit primary residence.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	D4	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a purchase transaction mortgage with secondary financing secured by a 2- to 4-unit primary residence.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.

Message Category	Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
PUR	D5	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 80% for a purchase transaction mortgage with secondary financing secured by a second home.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	D6	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 80% for a purchase transaction mortgage with secondary financing secured by a 1-unit investment property.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	D7	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 70% for a purchase transaction mortgage with secondary financing secured by a 2- to 4-unit investment property.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	B8	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 90% for a no cash-out refinance mortgage with secondary financing secured by a 1-unit primary residence.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	B9	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a no cash-out refinance mortgage with secondary financing secured by a 2- to 4-unit primary residence.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	C1	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 80% for a no cash-out refinance mortgage with secondary financing secured by a second home.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	C2	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 70% for a no cash-out refinance mortgage with secondary financing secured by a 1-unit investment property.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.

Message Category	Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
PUR	C3	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 70% for a no cash-out refinance mortgage with secondary financing secured by a 2- to 4-unit investment property.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	E4	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a cash-out refinance mortgage with secondary financing secured by a 1-unit primary residence.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	E5	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 70% for a cash-out refinance mortgage with secondary financing secured by a 2- to 4-unit primary residence.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	E6	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 70% for a cash-out refinance mortgage with secondary financing secured by a second home.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	E7	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 70% for a cash-out refinance mortgage with secondary financing secured by a 1-unit investment property.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	E8	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 65% for a cash-out refinance mortgage with secondary financing secured by a 2- to 4-unit investment property.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	H1	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 90% for a purchase transaction Loan Prospector Caution mortgage, with a loan term of 20 years or less, with secondary financing, secured by a primary residence manufactured home.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.

Message Category	Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
PUR	H3	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 80% for a purchase transaction mortgage, with secondary financing, secured by a manufactured second home.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	G5	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 90% for a purchase transaction Loan Prospector Accept mortgage with secondary financing secured by a primary residence manufactured home.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	G7	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 85% for a purchase transaction Loan Prospector Caution mortgage, with a loan term of 30 years, with secondary financing, secured by a primary residence manufactured home.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	H5	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 60% for a cash-out refinance mortgage, with secondary financing, secured by a primary residence manufactured home.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	F3	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 90% for a no cash-out refinance Loan Prospector Accept mortgage with secondary financing secured by a primary residence manufactured home.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	F5	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 85% for a no cash-out refinance Loan Prospector Caution mortgage, with a loan term of 30 years, with secondary financing, secured by a primary residence manufactured home.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.

Message Category	Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
PUR	F8	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 90% for a no cash-out refinance Loan Prospector Caution mortgage, with a loan term of 20 years or less, with secondary financing, secured by a primary residence manufactured home.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	G1	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 80% for a no cash-out refinance mortgage, with a loan term of 30 years or less, with secondary financing, secured by a manufactured second home.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	L4	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 85% for a purchase transaction super conforming mortgage with secondary financing secured by a 1-unit primary residence.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	L5	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 70% for a purchase transaction super conforming mortgage with secondary financing secured by a 2- to 4-unit primary residence.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	L6	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a purchase transaction super conforming mortgage with secondary financing secured by a second home.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	L7	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a purchase transaction super conforming mortgage with secondary financing secured by a 1-unit investment property.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.

Message Category	Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
PUR	L8	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 65% for a purchase transaction super conforming mortgage with secondary financing secured by a 2- to 4-unit investment property.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	M3	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a purchase transaction super conforming mortgage with secondary financing secured by a 1-unit primary residence.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	M4	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 65% for a purchase transaction super conforming mortgage with secondary financing secured by a second home.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	M5	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 65% for a purchase transaction super conforming mortgage with secondary financing secured by a 1-unit investment property.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	N2	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 70% for a cash-out refinance super conforming mortgage with secondary financing secured by a 1-unit primary residence.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	N3	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 60% for a cash-out refinance super conforming mortgage with secondary financing secured by a 2- to 4-unit primary residence.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.

Message Category	Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
PUR	N6	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 60% for a cash-out refinance super conforming mortgage with secondary financing secured by a 2- to 4-unit investment property.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	P1	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 60% for a cash-out refinance super conforming mortgage with secondary financing secured by a 1-unit primary residence.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	P2	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 60% for a cash-out refinance super conforming mortgage with secondary financing secured by a second home.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	P3	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 60% for a cash-out refinance super conforming mortgage with secondary financing secured by a 1-unit investment property.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	J5	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 85% for a no cash-out refinance super conforming mortgage with secondary financing secured by a 1-unit primary residence.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	J6	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 70% for a no cash-out refinance super conforming mortgage with secondary financing secured by a 2- to 4-unit primary residence.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.

Message Category	Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
PUR	J7	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a no cash-out refinance super conforming mortgage with secondary financing secured by a second home.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	J8	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 70% for a no cash-out refinance super conforming mortgage with secondary financing secured by a 1-unit investment property.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	J9	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 65% for a no cash-out refinance super conforming mortgage with secondary financing secured by a 2- to 4-unit investment property.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	K4	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 75% for a no cash-out refinance super conforming mortgage with secondary financing secured by a 1-unit primary residence.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	K5	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 65% for a no cash-out refinance super conforming mortgage with secondary financing secured by a second home.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.
PUR	K6	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 65% for a no cash-out refinance super conforming mortgage with secondary financing secured by a 1-unit investment property.	N/A	Feedback Certificate	Aligns to Guide Bulletin 2015-06.