

Loan Prospector March 2016 Release - Feedback Messages



Message Category	Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
Guide Reorganization Messages					
Updated Messages					
LPR	HY	When an appraisal is obtained for Relief Refi-Open Access, Seller is not responsible for value, condition and marketability reps and warranties of Mortgaged Premises. Seller must meet all other requirements of Ch.44, except that, Seller is not responsible for completeness and accuracy of the appraiser's Mortgaged Premises description, and the accuracy of and support for, the appraiser's opinion of market value of Mortgaged Premises specified in Sec. 44.15.	When an appraisal is obtained for Relief Refi-Open Access, Seller is not responsible for value, condition and marketability reps and warranties of Mortgaged Premises. Seller must meet all other requirements of Ch. 5601, except that, Seller is not responsible for completeness and accuracy of the appraiser's Mortgaged Premises description, and the accuracy of and support for, the appraiser's opinion of market value of Mortgaged Premises specified in Sec. 5601.12.	Feedback Certificate	Updated to align with Guide requirement, per Guide Bulletin 2016-4.
DOC	L8	For Relief Refi Mortgage-Open Access, other income for [Full Name (Party)] must be documented in accordance with the Freddie Mac Single-Family Seller/Servicer Guide, Section B24.3 (f)(i).	For Relief Refi Mortgage-Open Access, other income for [Full Name (Party)] must be documented in accordance with the Freddie Mac Single-Family Seller/Servicer Guide, Section 4303.3 (f)(i).	Feedback Certificate	same as above
WEB	L9	For Relief Refi Mortgage-Open Access, other income for [Full Name (Party)] must be documented in accordance with the Freddie Mac Single-Family Seller/Servicer Guide, Section B24.3 (f)(i).	For Relief Refi Mortgage-Open Access, other income for [Full Name (Party)] must be documented in accordance with the Freddie Mac Single-Family Seller/Servicer Guide, Section 4303.3 (f)(i).	Documentation Checklist	same as above

Deleted Messages

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LPR	HU	If this loan is for a unit in a new or newly-converted attached Florida condominium project, it is required to comply with S/S Guide Chapter 42 to be eligible for sale to Freddie Mac, and requires delivery of a special characteristics code (SCC).	N/A	Feedback Certificate	remove message, revise edit to existing messages above
Super Conforming LTV/TLVT/HTLTV Messages					
Updated Messages					
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 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 no cash-out refinance mortgage secured by a 1-unit investment property.	Feedback Certificate	Updated to align with Guide requirement, per Guide Bulletin 2016-3.
PUR	Q8	The loan was submitted with a Total LTV ratio of [Combined LTV Ratio Percent], which exceeds the maximum Total LTV ratio of 75% for a no cash-out refinance mortgage, secured by a 1-unit investment property.	The loan was submitted with a Total LTV ratio of [Combined LTV Ratio Percent], which exceeds the maximum Total LTV ratio of 85% for a no cash-out refinance mortgage, secured by a 1-unit investment property.	Feedback Certificate	same as above
PUR	Y5	The loan was submitted with a Home Equity Combined LTV Ratio Percent of [Home Equity Combined LTV Ratio Percent] which exceeds the maximum Home Equity Combined LTV Ratio Percent of 75% for a no cash-out refinance mortgage secured by a 1-unit investment	The loan was submitted with a Home Equity Combined LTV Ratio Percent of [Home Equity Combined LTV Ratio Percent] which exceeds the maximum Home Equity Combined LTV Ratio Percent of 85% for a no cash-out refinance mortgage secured by a 1-unit investment property.	Feedback Certificate	same as above

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Deleted Messages					
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 secured by a second home.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
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 secured by a 1-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
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 secured by a 1-unit investment property.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
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 secured by a 1-unit investment property.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
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 secured by a second home.	N/A	Feedback Certificate	remove message, revise edit to existing messages above

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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 secured by a 1-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
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 secured by a 2- to 4-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
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 secured by a 2- to 4-unit investment property.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
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 secured by a second home.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
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 secured by a 1-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
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 secured by a 1-unit investment property.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
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 secured by a second home.	N/A	Feedback Certificate	remove message, revise edit to existing messages above

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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 secured by a 1-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
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 secured by a 1-unit investment property.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
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 secured by a 2- to 4-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
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 secured by a 2- to 4-unit investment property.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
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 secured by a 1-unit investment property.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
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 secured by a 1-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
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 secured by a 1-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above

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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 secured by a 2- to 4-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
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 secured by a second home.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
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 secured by a 1-unit investment property.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
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 secured by a 2- to 4-unit investment property.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	U4	The loan was submitted with a Total LTV ratio of [Combined LTV Ratio Percent], which exceeds the maximum Total LTV ratio of 90% for a purchase transaction super conforming mortgage, secured by a 1-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	U8	The loan was submitted with a Total LTV ratio of [Combined LTV Ratio Percent], which exceeds the maximum Total LTV ratio of 70% for a purchase transaction super conforming mortgage, secured by a 2- to 4-unit investment property.	N/A	Feedback Certificate	remove message, revise edit to existing messages above

Message Category	Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
PUR	U7	The loan was submitted with a Total LTV ratio of [Combined LTV Ratio Percent], which exceeds the maximum Total LTV ratio of 80% for a purchase transaction super conforming mortgage, secured by a 1-unit investment property.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	V1	The loan was submitted with a Total LTV ratio of [Combined LTV Ratio Percent], which exceeds the maximum Total LTV ratio of 70% for a purchase transaction super conforming mortgage, secured by a second home.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	U6	The loan was submitted with a Total LTV ratio of [Combined LTV Ratio Percent], which exceeds the maximum Total LTV ratio of 80% for a purchase transaction super conforming mortgage, secured by a second home.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	V2	The loan was submitted with a Total LTV ratio of [Combined LTV Ratio Percent], which exceeds the maximum Total LTV ratio of 70% for a purchase transaction super conforming mortgage, secured by a 1-unit investment property.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	U5	The loan was submitted with a Total LTV ratio of [Combined LTV Ratio Percent], which exceeds the maximum Total LTV ratio of 75% for a purchase transaction super conforming mortgage, secured by a 2- to 4-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	U9	The loan was submitted with a Total LTV ratio of [Combined LTV Ratio Percent], which exceeds the maximum Total LTV ratio of 80% for a purchase transaction super conforming mortgage, secured by a 1-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above

Message Category	Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
PUR	V6	The loan was submitted with a Total LTV ratio of [Combined LTV Ratio Percent], which exceeds the maximum Total LTV ratio of 65% for a cash-out refinance super conforming mortgage, secured by a second home.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	V8	The loan was submitted with a Total LTV ratio of [Combined LTV Ratio Percent], which exceeds the maximum Total LTV ratio of 65% for a cash-out refinance super conforming mortgage, secured by a 1-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	V7	The loan was submitted with a Total LTV ratio of [Combined LTV Ratio Percent], which exceeds the maximum Total LTV ratio of 65% for a cash-out refinance super conforming mortgage, secured by a 1- to 4-unit investment property.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	V5	The loan was submitted with a Total LTV ratio of [Combined LTV Ratio Percent], which exceeds the maximum Total LTV ratio of 65% for a cash-out refinance super conforming mortgage, secured by a 2- to 4-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	V4	The loan was submitted with a Total LTV ratio of [Combined LTV Ratio Percent], which exceeds the maximum Total LTV ratio of 75% for a cash-out refinance super conforming mortgage, secured by a 1-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above

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PUR	T4	The loan was submitted with a Total LTV ratio of [Combined LTV Ratio Percent], which exceeds the maximum Total LTV ratio of 90% for a no cash-out refinance super conforming mortgage, secured by a 1-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	T8	The loan was submitted with a Total LTV ratio of [Combined LTV Ratio Percent], which exceeds the maximum Total LTV ratio of 70% for a no cash-out refinance super conforming mortgage, secured by a 2- to 4-unit investment property.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	U1	The loan was submitted with a Total LTV ratio of [Combined LTV Ratio Percent], which exceeds the maximum Total LTV ratio of 70% for a no cash-out refinance super conforming mortgage, secured by a second home.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	T6	The loan was submitted with a Total LTV ratio of [Combined LTV Ratio Percent], which exceeds the maximum Total LTV ratio of 80% for a no cash-out refinance super conforming mortgage, secured by a second home.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	U2	The loan was submitted with a Total LTV ratio of [Combined LTV Ratio Percent], which exceeds the maximum Total LTV ratio of 70% for a no cash-out refinance super conforming mortgage, secured by a 1-unit investment property.	N/A	Feedback Certificate	remove message, revise edit to existing messages above

Message Category	Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
PUR	T5	The loan was submitted with a Total LTV ratio of [Combined LTV Ratio Percent], which exceeds the maximum Total LTV ratio of 75% for a no cash-out refinance super conforming mortgage, secured by a 2- to 4-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	T7	The loan was submitted with a Total LTV ratio of [Combined LTV Ratio Percent], which exceeds the maximum Total LTV ratio of 75% for a no cash-out refinance super conforming mortgage, secured by a 1-unit investment property.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	T9	The loan was submitted with a Total LTV ratio of [Combined LTV Ratio Percent], which exceeds the maximum Total LTV ratio of 80% for a no cash-out refinance super conforming mortgage, secured by a 1-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	BM	The loan was submitted with a Home Equity Combined LTV Ratio Percent of [Home Equity Combined LTV Ratio Percent] which exceeds the maximum Home Equity Combined LTV Ratio Percent of 70% for a purchase transaction Super Conforming mortgage secured by a 2- to 4-unit investment property.	N/A	Feedback Certificate	remove message, revise edit to existing messages above

Message Category	Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
PUR	BH	The loan was submitted with a Home Equity Combined LTV Ratio Percent of [Home Equity Combined LTV Ratio Percent] which exceeds the maximum Home Equity Combined LTV Ratio Percent of 70% for a purchase transaction Super Conforming mortgage secured by a second home.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	BJ	The loan was submitted with a Home Equity Combined LTV Ratio Percent of [Home Equity Combined LTV Ratio Percent] which exceeds the maximum Home Equity Combined LTV Ratio Percent of 70% for a purchase transaction Super Conforming mortgage secured by a 1-unit investment property.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	BP	The loan was submitted with a Home Equity Combined LTV Ratio Percent of [Home Equity Combined LTV Ratio Percent] which exceeds the maximum Home Equity Combined LTV Ratio Percent of 75% for a purchase transaction Super Conforming mortgage secured by a 2- to 4-unit primary Residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	BN	The loan was submitted with a Home Equity Combined LTV Ratio Percent of [Home Equity Combined LTV Ratio Percent] which exceeds the maximum Home Equity Combined LTV Ratio Percent of 80% for a purchase transaction Super Conforming mortgage secured 1-unit investment property.	N/A	Feedback Certificate	remove message, revise edit to existing messages above

Message Category	Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
PUR	BO	The loan was submitted with a Home Equity Combined LTV Ratio Percent of [Home Equity Combined LTV Ratio Percent] which exceeds the maximum Home Equity Combined LTV Ratio Percent of 80% for a purchase transaction Super Conforming mortgage secured 1-unit second home.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	BK	The loan was submitted with a Home Equity Combined LTV Ratio Percent of [Home Equity Combined LTV Ratio Percent] which exceeds the maximum Home Equity Combined LTV Ratio Percent of 80% for a purchase transaction Super Conforming mortgage secured by a 1-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	BL	The loan was submitted with a Home Equity Combined LTV Ratio Percent of [Home Equity Combined LTV Ratio Percent] which exceeds the maximum Home Equity Combined LTV Ratio Percent of 90% for a purchase transaction Super Conforming mortgage secured by a 1-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	BZ	The loan was submitted with a Home Equity Combined LTV Ratio Percent of [Home Equity Combined LTV Ratio Percent] which exceeds the maximum Home Equity Combined LTV Ratio Percent of 70% for a no cash-out refinance Super Conforming mortgage secured by a 2- to 4-unit investment property.	N/A	Feedback Certificate	remove message, revise edit to existing messages above

Message Category	Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
PUR	BV	The loan was submitted with a Home Equity Combined LTV Ratio Percent of [Home Equity Combined LTV Ratio Percent] which exceeds the maximum Home Equity Combined LTV Ratio Percent of 70% for a no cash-out refinance Super Conforming mortgage secured by a second home.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	CD	The loan was submitted with a Home Equity Combined LTV Ratio Percent of [Home Equity Combined LTV Ratio Percent] which exceeds the maximum Home Equity Combined LTV Ratio Percent of 70% for a no cash-out refinance Super Conforming mortgage secured by a 1-unit investment property.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	CB	The loan was submitted with a Home Equity Combined LTV Ratio Percent of [Home Equity Combined LTV Ratio Percent] which exceeds the maximum Home Equity Combined LTV Ratio Percent of 75% for a no cash-out refinance Super Conforming mortgage secured by a 2- to 4-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	CC	The loan was submitted with a Home Equity Combined LTV Ratio Percent of [Home Equity Combined LTV Ratio Percent] which exceeds the maximum Home Equity Combined LTV Ratio Percent of 75% for a no cash-out refinance Super Conforming mortgage secured by a 1-unit investment property.	N/A	Feedback Certificate	remove message, revise edit to existing messages above

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PUR	CA	The loan was submitted with a Home Equity Combined LTV Ratio Percent of [Home Equity Combined LTV Ratio Percent] which exceeds the maximum Home Equity Combined LTV Ratio Percent of 80% for a no cash-out refinance Super Conforming mortgage secured by a second home.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	CE	The loan was submitted with a Home Equity Combined LTV Ratio Percent of [Home Equity Combined LTV Ratio Percent] which exceeds the maximum Home Equity Combined LTV Ratio Percent of 80% for a no cash-out refinance Super Conforming mortgage secured by a 1-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	CF	The loan was submitted with a Home Equity Combined LTV Ratio Percent of [Home Equity Combined LTV Ratio Percent] which exceeds the maximum Home Equity Combined LTV Ratio Percent of 90% for a no cash-out refinance Super Conforming mortgage secured by a 1-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	BR	The loan was submitted with a Home Equity Combined LTV Ratio Percent of [Home Equity Combined LTV Ratio Percent] which exceeds the maximum Home Equity Combined LTV Ratio Percent of 65% for a cash-out refinance Super Conforming mortgage secured by a second home.	N/A	Feedback Certificate	remove message, revise edit to existing messages above

Message Category	Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
PUR	BQ	The loan was submitted with a Home Equity Combined LTV Ratio Percent of [Home Equity Combined LTV Ratio Percent] which exceeds the maximum Home Equity Combined LTV Ratio Percent of 65% for a cash-out refinance Super Conforming mortgage secured by a 1-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	BS	The loan was submitted with a Home Equity Combined LTV Ratio Percent of [Home Equity Combined LTV Ratio Percent] which exceeds the maximum Home Equity Combined LTV Ratio Percent of 65% for a cash-out refinance Super Conforming mortgage secured by a 1- to 4-unit investment property.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	BT	The loan was submitted with a Home Equity Combined LTV Ratio Percent of [Home Equity Combined LTV Ratio Percent] which exceeds the maximum Home Equity Combined LTV Ratio Percent of 65% for a cash-out refinance Super Conforming mortgage secured by a 2- to 4-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above
PUR	BU	The loan was submitted with a Home Equity Combined LTV Ratio Percent of [Home Equity Combined LTV Ratio Percent] which exceeds the maximum Home Equity Combined LTV Ratio Percent of 75% for a cash-out refinance Super Conforming mortgage secured by a 1-unit primary residence.	N/A	Feedback Certificate	remove message, revise edit to existing messages above

Updated 3/2/16