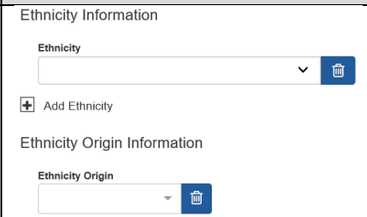
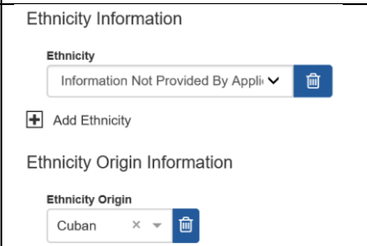
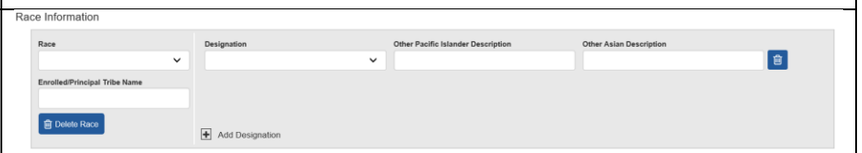
Resolutions for ULDD Phase 3 Fatal Loan Delivery Edits

Edits transitioning from warning-to-fatal on May 20, 2019

LD Edit	LD Edit Feedback Message (as of 5/20/19)	LD Update	Field Location on Loan Details Screen
801	The ethnicity for this borrower (|Borrower Full Name|) is required. [SID: 609.1, 609.2, 609.3]	Borrower(s) section: ▪ Report one or more **Ethnicity** and/or report an **Ethnicity Origin** Source: Loan Application Section 7 More Information: ULDD FAQs. This was a fatal edit prior to May 20, 2019 and will remain a fatal edit after May 20, 2019.	
802	Ethnicity Origin is not permitted when the Ethnicity Type is 'Information Not Provided By Applicant In Mail Internet Or Telephone Application'. [SID 609.1, 609.2, 609.3]	Borrower(s) section: ▪ Choose One: Select button to delete **Ethnicity Origin** ▪ Or remove "Information Not Provided by Applicant In Mail, Internet Or Telephone Application" from **Ethnicity** ▪ Or report a different **Ethnicity** Source: Loan Application Section 7 More Information: ULDD FAQs	
814	The race for borrower (|Borrower Full Name|) is required. [SID: 610.3, 610.5, 610.6, 610.21, 610.22]	Borrower(s) section: ▪ Report one or more **Race** or **Designation** and/or report an **Enrolled/Principal Tribe Name**, **Other Pacific Islander Description**, and/or **Other Asian Description** Source: Loan Application Section 7 More Information: ULDD FAQs. This was a fatal edit prior to May 20, 2019 and will remain a fatal edit after May 20, 2019.	

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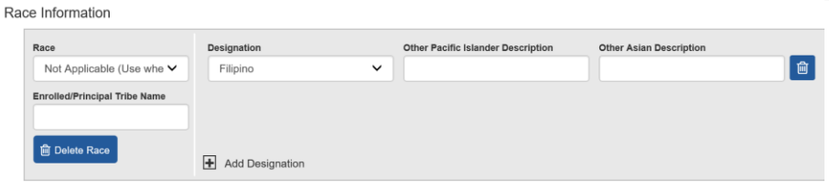
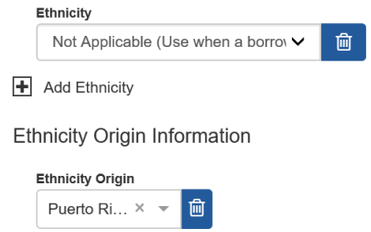
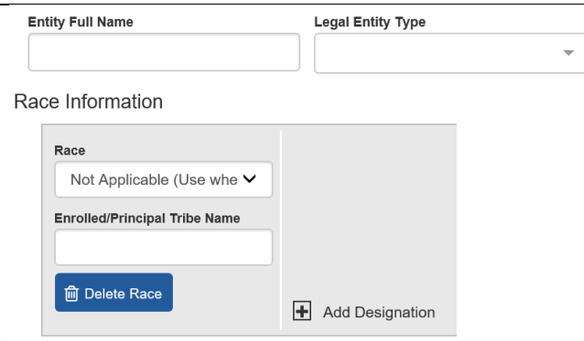
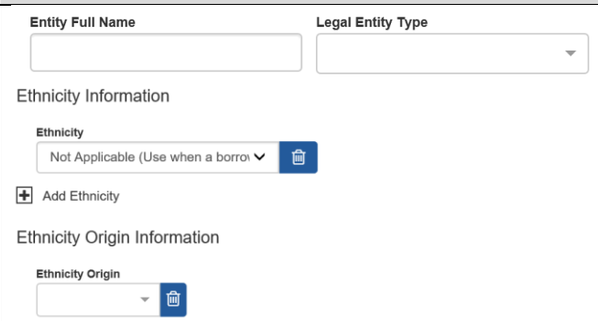
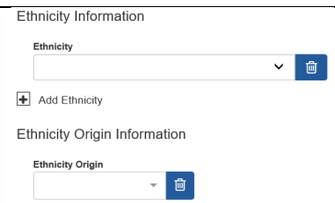
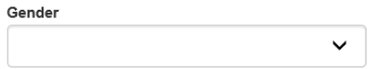
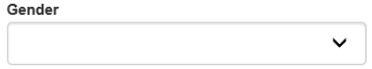
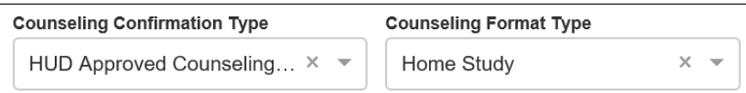
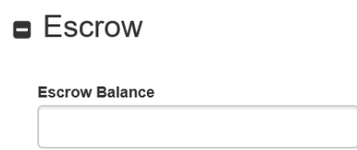
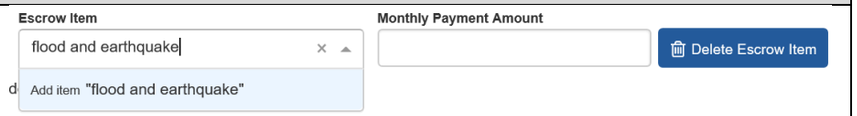
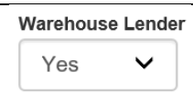
834	The provided loan data indicates the race for borrower |BorrowerFullName| is 'Not Applicable'; therefore, no other borrower race or race designation is allowed for this borrower. [SID: 610.3, 610.5, 610.6, 610.21, 610.22]	Borrower(s) section: ▪ If the borrower is an entity, such as a corporation, select button to delete race **Designation** ▪ If the borrower is an individual (non-entity), remove "Not Applicable (use when a borrower is an entity not an individual)" from **Race** or report a different **Race** Source: Loan Application Section 7 More Information: ULDD FAQs	
835	The provided loan data indicates the ethnicity for borrower |BorrowerFullName| is Not Applicable; therefore, no other borrower ethnicity or ethnicity origin is allowed for this borrower. [SID: 609.1, 609.2, 609.3]	Borrower(s) section: ▪ If the borrower is an entity, such as a corporation, select button to delete **Ethnicity Origin** ▪ If the borrower is an individual (non-entity), remove "Not Applicable (use when a borrower is an entity not an individual)" from **Ethnicity** or report a different **Ethnicity** Source: Loan Application Section 7 More Information: ULDD FAQs	
836	The borrower race for |BorrowerFullName| can only be 'Not Applicable' when the borrower is a legal entity, such as a corporation. [SID: 610.5]	Borrower(s) section: ▪ If the borrower is an entity, such as a corporation, report the **Entity Full Name** and **Legal Entity Type** ▪ If the borrower is an individual (non-entity), report a different **Race** other than "Not Applicable (use when a borrower is an entity not an individual)" or report other race data, such as **Tribe Name** or **Designation** Source: Loan Application Section 7 More Information: ULDD FAQs	

LD Edit	LD Edit Feedback Message (as of 5/20/19)	LD Update	Field Location on Loan Details Screen
837	The borrower ethnicity for |BorrowerFullName| can only be 'Not Applicable' when the borrower is a legal entity, such as a corporation. [SID: 609.1]	Borrower(s) section: ▪ If the borrower is an entity, such as a corporation, report the **Entity Full Name** and **Legal Entity Type** ▪ If the borrower is an individual (non-entity), report a different **Ethnicity** other than "Not Applicable (use when a borrower is an entity not an individual)" or report **Ethnicity Origin** Source: Loan Application Section 7 More Information: ULDD FAQs	
838	The borrower gender for |Borrower Full Name| can only be 'Entity' when the borrower is a legal entity, such as a corporation. [SID: 608.3]	Borrower(s) section: ▪ If the borrower is an entity, such as a corporation, report the **Entity Full Name** and **Legal Entity Type** ▪ If the borrower is an individual (non-entity), report a different **Gender** other than "Not Applicable (use when a borrower is an entity not an individual)" Source: Loan Application Section 7 More Information: ULDD FAQs	
839	The ethnicity data for [Borrower Full Name(Derived)] is missing or is in the incorrect location in the import file. [SID: 609.1]	Borrower(s) section: ▪ Report one or more **Ethnicity** and/or report an **Ethnicity Origin** Source: Loan Application Section 7 More Information: ULDD FAQs	
840	The race data for [Borrower Full Name(Derived)] is missing or is in the incorrect location in the import file. [SID: 610.5]	Borrower(s) section: ▪ Report one or more **Race** or **Designation** and/or report an **Enrolled/Principal Tribe Name**, **Other Pacific Islander Description**, and/or **Other Asian Description** Source: Loan Application Section 7 More Information: ULDD FAQs	

LD Edit	LD Edit Feedback Message (as of 5/20/19)	LD Update	Field Location on Loan Details Screen
841	The gender data for [Borrower Full Name(Derived)] is missing or is in the incorrect location in the import file. [SID: 608.3]	Borrower(s) section (below Race): ▪ Report one **Gender** Source: Loan Application Section 7 More Information: ULDD FAQs	
905	The gender for borrower (|Borrower Full Name|) is required. [SID: 608.3]	Borrower(s) section (below Race): ▪ Report one **Gender** Source: Loan Application Section 7 More Information: ULDD FAQs. This was a fatal edit prior to May 20, 2019 and will remain a fatal edit after May 20, 2019.	
1704	The Counseling Confirmation Type is required when there is no representative credit score which indicates a loan where all borrowers have non-traditional credit. [SID: 576]	Borrower(s) section: ▪ Report the **Counseling Confirmation Type** and **Counseling Format Type** for each borrower Source: Loan Application Section L5 and Credit Report ▪ Tip: For Fannie Mae's Framework® program, report "HUD Approved Counseling Agency" and "Home Study". ▪ Tip: If one or more borrowers have traditional credit, report the **Loan Representative Credit Score** in the Underwriting Section. More Information: Borrower Information Job Aid	

LD Edit	LD Edit Feedback Message (as of 5/20/19)	LD Update	Field Location on Loan Details Screen
2027	For loans committed through the Servicing Marketplace (SMP), Loan Escrow Balance is required. [SID: 234, 363]	Escrow section: ▪ Report the **Escrow Balance** ▪ Tip: If the loan does not have escrows, report "No" as the **Escrow** in the Indicators section ▪ Tip: If the loan was not committed through SMP, ensure the loan has been allocated to the correct Contract/Commitment number More Information: Servicing Marketplace web page	
2029	When Escrow Item Monthly Payment Amount is provided, Loan Escrow Item Type is required. [SID: 364, 366]	Escrow section: ▪ Report the **Escrow Item** or select the button to **Delete Escrow Item** ▪ Tip: If the loan does not have escrows, report "No" as the **Escrow** in the Indicators section. ▪ Tip: If the loan was not committed through SMP, ensure the loan has been allocated to the correct Contract/Commitment number. More Information: Servicing Marketplace web page	
2030	Loan Escrow Item Type is not allowed when Escrow Item Monthly Payment Amount is not provided. [SID: 364, 366]	Escrow section: ▪ Report the **Monthly Payment Amount** or select the button to **Delete Escrow Item** ▪ Tip: If the loan does not have escrows, report "No" as the **Escrow** in the Indicators section. ▪ Tip: If the loan was not committed through SMP, ensure the loan has been allocated to the correct Contract/Commitment number. More Information: Servicing Marketplace web page	

LD Edit	LD Edit Feedback Message (as of 5/20/19)	LD Update	Field Location on Loan Details Screen
2031	Loan Escrow Item Type, if provided, must be a valid value. [SID: 364]	Escrow section: ▪ Report an **Escrow Item** from the dropdown or select the button to **Delete Escrow Item** ▪ Tip: If the loan does not have escrows, report "No" as the **Escrow** in the Indicators section. ▪ Tip: If the loan was not committed through SMP, ensure the loan has been allocated to the correct Contract/Commitment number. More Information: Servicing Marketplace web page	
2032	Warehouse Lender Indicator is required and must state Yes when Warehouse Lender Identifier is provided. [SID: 398.1]	Indicators section: ▪ Report Yes as the **Warehouse Lender** ▪ Tip: If the loan is *not* pledged to a warehouse line, remove the **Warehouse Lender** and **Wire Nickname** in the Wire Instructions section. ▪ Tip: To perform a global update of all loans in an MBS, select the **Update All Loans** button on the Pool Details page. More Information: Loan Delivery Wire Administration Job Aids	
2033	Warehouse Lender Identifier is required when Warehouse Lender indicator states Yes.	Wire Instructions section: ▪ Report the **Warehouse Lender** and **Wire Nickname** ▪ Tip: If the loan is *not* pledged to a warehouse line, report No as the **Warehouse Lender** in the Indicators section. ▪ Tip: To perform a global update of all loans in an MBS, select the **Update All Loans** button on the Pool Details page. More Information: Loan Delivery Wire Administration Job Aids	

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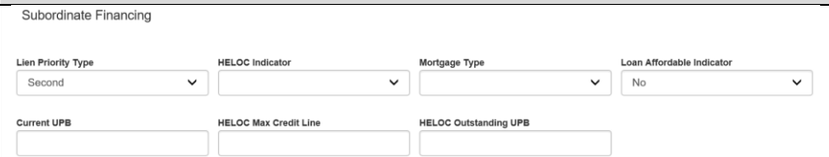
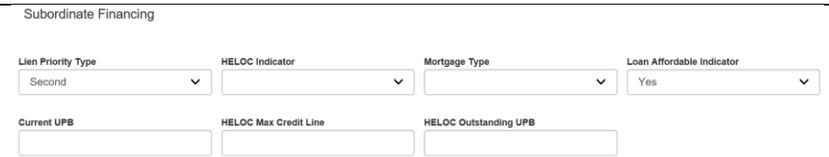
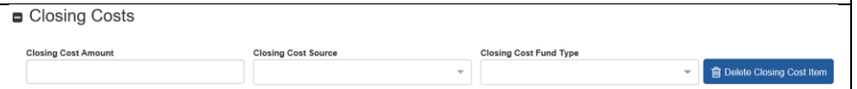
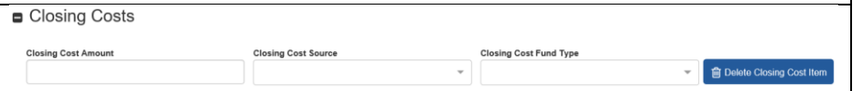
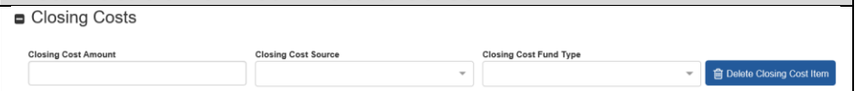
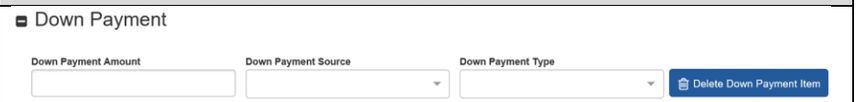
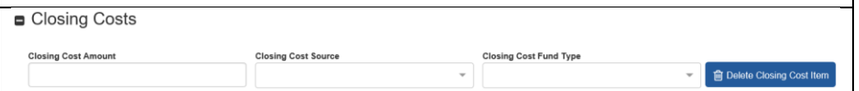
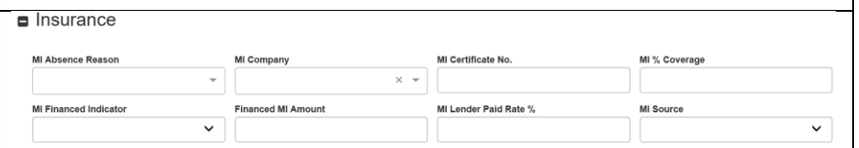
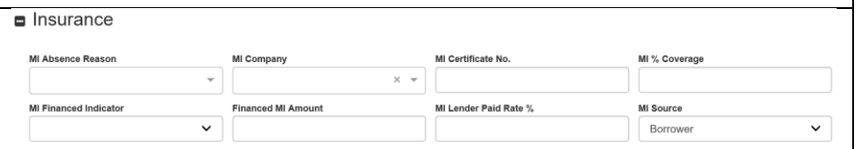
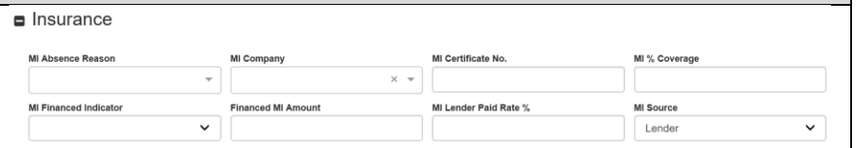
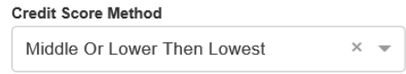
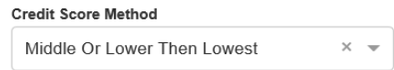
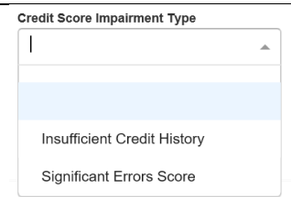
2035	When the Related Loan Subordinate Lien Priority Type is 2nd, 3rd, or 4th, the Related Loan Affordable Indicator is required. [SID: 513.1]	Other Financing >> Subordinate Financing section: ▪ Report Yes/No as the **Loan Affordable Indicator** Source: if the loan has a CommunitySeconds second lien, report Yes, otherwise report No. ▪ Tip: There are two Loan Affordable Indicators – one in the Indicators section for the first lien, and this one in the Other Financing Section for a subordinate lien. ▪ Tip: If you report Yes, you should also send Special Feature Code 118 in the Loan Terms section. More Information: ULDD FAQs	
2036	When the loan has CommunitySeconds subordinate financing the Related Loan Affordable Indicator must state Yes. Use caution, as there are two separate Affordable Loan Indicators: 1. Sort ID 238 identifies first lien HomeReady loans 2. Sort ID 513.1 identifies second lien CommunitySeconds [SID: 513.1]	Other Financing >> Subordinate Financing section: Report Yes as the **Loan Affordable Indicator** ▪ Tip: There are two Loan Affordable Indicators – one in the Indicators section for the first lien, and this one in the Other Financing Section for a subordinate lien. ▪ Tip: If the loan does not have CommunitySeconds subordinate financing, remove Special Feature Code 118 in the Loan Terms section. More Information: ULDD FAQs	
2050	For loans committed through the Servicing Marketplace (SMP), Loan Escrow Item Type is required. [SID: 364]	Escrow section: ▪ Report one or more **Escrow Items** and **Monthly Payment Amounts** ▪ Tip: If the loan does not have escrows, report "No" as the **Escrow** in the Indicators section. ▪ Tip: If the loan was not committed through SMP, ensure the loan has been allocated to the correct Contract/Commitment number. More Information: Servicing Marketplace web page	

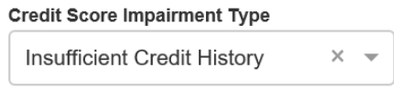
LD Edit	LD Edit Feedback Message (as of 5/20/19)	LD Update	Field Location on Loan Details Screen
2051	For loans committed through the Servicing Marketplace (SMP), Loan Escrow Item Monthly Payment Amount is required. [SID: 366]	Escrow section: ▪ Report one or more **Escrow Items** and **Monthly Payment Amounts** ▪ Tip: If the loan does not have escrows, report "No" as the **Escrow** in the Indicators section. ▪ Tip: If the loan was not committed through SMP, ensure the loan has been allocated to the correct Contract/Commitment number. More Information: Servicing Marketplace web page	
2501	When provided, the Closing Cost Source Type must equal a valid value. [SID: 154]	Closing Costs section: ▪ Report a **Closing Cost Source** from the dropdown or select the button to **Delete Closing Cost Item** More Information: ULDD FAQs	
2502	When provided, the Closing Cost Fund Type must equal a valid value. [SID: 152]	Closing Costs section: ▪ Report a **Closing Cost Fund Type** from the dropdown or select the button to **Delete Closing Cost Item** More Information: ULDD FAQs	
2505	The Closing Cost Fund Type is required when a Closing Cost Source Type is provided. [SID: 152]	Closing Costs section: ▪ Report a **Closing Cost Fund Type** or select the button to **Delete Closing Cost Item** More Information: ULDD FAQs	
2506	The Closing Cost Contribution Amount is required when a Closing Cost Fund Type is provided. [SID: 151]	Closing Costs section: ▪ Report a **Closing Cost Amount** or select the button to **Delete Closing Cost Item** More Information: ULDD FAQs	

LD Edit	LD Edit Feedback Message (as of 5/20/19)	LD Update	Field Location on Loan Details Screen
2507	The Closing Cost Fund Type is required when a Closing Cost Contribution Amount is provided. [SID: 152]	Closing Costs section: ▪ Report a **Closing Cost Fund Type** or select the button to **Delete Closing Cost Item** More Information: ULDD FAQs	
2508	The Closing Cost Source Type is required when a Closing Cost Fund Type is provided. [SID: 154]	Closing Costs section: ▪ Report a **Closing Cost Source** or select the button to **Delete Closing Cost Item** More Information: ULDD FAQs	
2509	The Down Payment Type must equal a valid value when provided. [SID: 175]	Down Payment section: ▪ Report a **Down Payment Source** from the dropdown or select the button to **Delete Down Payment Item** More Information: ULDD FAQs	
2510	The Down Payment Source Type must equal a valid value when provided. [SID: 173]	Down Payment section: ▪ Report a **Down Payment Type** from the dropdown or select the button to **Delete Down Payment Item** More Information: ULDD FAQs	
2517	A Down Payment Source Type is not allowed for Refinance Transactions. [SID: 173]	Down Payment section: ▪ Select the button to **Delete Down Payment Item** ▪ Tip: If the loan is a purchase transaction, report “Purchase” as the **Loan Purpose** in the General Loan Information section. More Information: ULDD FAQs	
2519	The Down Payment Amount is required when the Down Payment Type is provided. [SID: 172]	Down Payment section: ▪ Report a **Down Payment Amount** or select the button to **Delete Down Payment Item** More Information: ULDD FAQs	

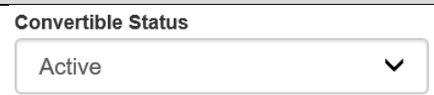
LD Edit	LD Edit Feedback Message (as of 5/20/19)	LD Update	Field Location on Loan Details Screen
2521	The Down Payment Source Type is required when the Down Payment Type is provided. [SID: 173]	Down Payment section: ▪ Report a **Down Payment Source** or select the button to **Delete Down Payment Item** More Information: ULDD FAQs	
2522	A Closing Cost Contribution Amount that is greater than 1 dollar is required when the Closing Cost Contribution Amount is provided. [SID: 151]	Closing Costs section: ▪ Report an amount greater than "0" as the **Closing Cost Amount** or select the button to **Delete Closing Cost Item** More Information: ULDD FAQs	
2523	The Base LTV must equal the Original LTV when there is no Financed MI Amount on a mortgage. [SID: 422]	Loan-to-Value section: ▪ Report the same value as the **Base LTV** and **LTV** ▪ Tip: If the loan *has* financed MI, the **Base LTV** and **LTV** should be different values. Report Yes as **MI Financed Indicator** in the Insurance section.	
2524	The Financed MI Amount and the MI Lender Paid Rate % are mutually exclusive. [SID: 422]	Insurance section: ▪ Remove either the **Financed MI Amount** or the **MI Lender Paid Rate %** ▪ Tip: The MI premium may included in either the loan amount (financed) or the interest rate (rate %). One way to determine if the premium is financed in the loan amount is to review the Loan Application, Section L4, row I: Financed Mortgage Insurance (or Mortgage Insurance equivalent) Amount.	
2525	The MI Source of Borrower is required when the Financed MI Amount is provided. [SID: 422]	Insurance section: ▪ Report "Borrower" as the **MI Source** ▪ Tip: If the MI premium is *not* financed, report "No" as **MI Financed Indicator**. One way to determine if the premium is financed in the loan amount is to review the Loan Application, Section L4, row I: Financed Mortgage Insurance (or Mortgage Insurance equivalent) Amount.	

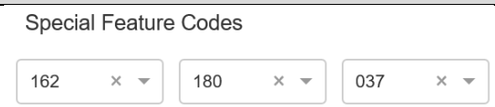
LD Edit	LD Edit Feedback Message (as of 5/20/19)	LD Update	Field Location on Loan Details Screen
2526	The MI Source of Lender is required when the MI Lender Paid Rate % is provided. [SID: 426]	Insurance section: ▪ Report "Lender" as the **MI Source** ▪ Tip: If the MI premium is ***not*** included in the interest rate, remove the **MI Lender Paid Rate %**.	
2527	When provided, the Loan Level Representative Credit Score Selection Method must equal a valid value. [SID: 249]	Underwriting section: ▪ Report only "Middle Or Lower Then Lowest" as the **Credit Score Method** ▪ More Information: ULDD Credit Scores Job Aid and *Fannie Mae Selling Guide* Section B3-5.1-02, Determining the Representative Credit Score for a Mortgage Loan	
2528	The Loan Level Representative Credit Score Selection Method is required when the Loan Level Representative Credit Score is greater than zero. [SID: 249]	Underwriting section: ▪ Report only "Middle Or Lower Then Lowest" as the **Credit Score Method** ▪ More Information: ULDD Credit Scores Job Aid and *Fannie Mae Selling Guide* Section B3-5.1-02, Determining the Representative Credit Score for a Mortgage Loan	
2529	When provided, the Credit Score Impairment Type must equal a valid value. [SID: 247]	Underwriting section: ▪ Report a **Credit Score Impairment Type** from the dropdown, if applicable Source: Credit Report More Information: ULDD Credit Scores Job Aid	

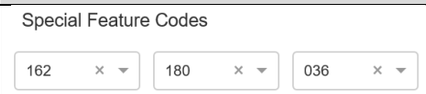
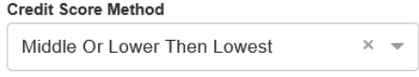
LD Edit	LD Edit Feedback Message (as of 5/20/19)	LD Update	Field Location on Loan Details Screen
2530	When the Credit Score Impairment Type value of Significant Errors Score is provided, then a Loan Level Representative Credit Score that is greater than zero is required. [SID: 247]	Underwriting section: ▪ Report a non-zero value as the **Loan Level Representative Credit Score** Source: Credit Report ▪ Tip: If no borrower on the loan has a valid credit score, retain "0" as the **Loan Representative Credit Score** value and report "Insufficient Credit History" as the **Credit Score Impairment Type** in the Underwriting section. More Information: ULDD Credit Scores Job Aid	
2531	When the Credit Score Impairment Type value of Insufficient Credit History is provided, then the Loan Level Representative Credit Score must equal zero. [SID: 247]	Underwriting section: ▪ Report "0" as the **Loan Level Representative Credit Score** Source: Credit Report ▪ Tip: If any borrower on the loan *has* a valid credit score, retain the non-zero **Loan Representative Credit Score** and remove "Insufficient Credit History" as the **Credit Score Impairment Type.** ▪ Tip: No borrowers should have a value reported in the **Credit Score** fields in the Borrower section. More Information: ULDD Credit Scores Job Aid	

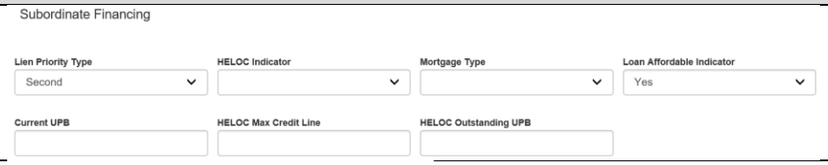
LD Edit	LD Edit Feedback Message (as of 5/20/19)	LD Update	Field Location on Loan Details Screen
2532	The Credit Score Impairment Type must equal Insufficient Credit History when the Loan Level Representative Credit Score is zero. [SID: 247]	Underwriting section: ▪ Report "Insufficient Credit History" as the **Credit Score Impairment Type** Source: Credit Report ▪ Tip: If any borrower on the loan *has* a valid credit score, report a non-zero value as the **Loan Representative Credit Score** and remove "Insufficient Credit History" as the **Credit Score Impairment Type.** More Information: ULDD Credit Scores Job Aid	
2533	When provided, the Convertible Status Type must equal a valid value. [SID: 354]	General Loan Information section: ▪ Report a **Convertible Status** from the dropdown, if applicable Source: Loan Note or Fannie Mae ARM Plan ▪ "Active" = the ARM loan can be converted to a fixed rate in the future (this is the correct selection most of the time). ▪ "Expired" = the ARM loan is seasoned and can no longer be converted to a fixed rate. ▪ "Exercised" = the Fixed Rate loan converted from an ARM.	

LD Edit	LD Edit Feedback Message (as of 5/20/19)	LD Update	Field Location on Loan Details Screen
2534	A Convertible Status is required when a Convertible Indicator of Yes is provided. [SID: 354]	General Loan Information section: ▪ Report a **Convertible Status** from the dropdown, if applicable Source: Loan Note or Fannie Mae ARM Plan ▪ "Active" = the ARM loan can be converted to a fixed rate in the future (this is the correct selection most of the time). ▪ "Expired" = the ARM loan is seasoned and can no longer be converted to a fixed rate. ▪ "Exercised" = the Fixed Rate loan converted from an ARM. ▪ Tip: If the loan is *not* convertible, was *not* convertible or did *not* convert, report "No" as **Convertible** in the Indicators section.	
2535	The Convertible Status Type is not allowed when Convertible Indicator of No is provided. [SID: 354]	General Loan Information section: Remove the **Convertible Status** from the dropdown Source: Loan Note or Fannie Mae ARM Plan ▪ Tip: If the loan *is* convertible, *was* convertible or *did* convert, retain the **Convertible Status** and report "Yes" as **Convertible** in the Indicators section.	

LD Edit	LD Edit Feedback Message (as of 5/20/19)	LD Update	Field Location on Loan Details Screen
2536	The Convertible Status Type must equal Active or Expired for Adjustable Rate Mortgages. [SID: 354]	General Loan Information section: Report “Active” or “Expired” as the **Convertible Status**, as applicable Source: Loan Note or Fannie Mae ARM Plan ▪ “Active” = the ARM loan can be converted to a fixed rate in the future (this is the correct selection most of the time). ▪ “Expired” = the ARM loan is seasoned and can no longer be converted to a fixed rate. ▪ Tip: If the loan is *not* convertible or was *not* convertible, report “No” as **Convertible** in the Indicators section.	
2537	The Amortization Type must equal Fixed when the Convertible Status Type is Exercised. [SID: 354]	General Loan Information section: ▪ Report “Fixed Rate” as the **Amortization Type** Source: Loan Note or Fannie Mae ARM Plan ▪ "Exercised" = the Fixed Rate loan converted from an ARM. ▪ Tip: If the loan did *not* convert from an ARM, report “No” as **Convertible** in the Indicators section.	

LD Edit	LD Edit Feedback Message (as of 5/20/19)	LD Update	Field Location on Loan Details Screen
2538	SFC 037 (Take-out option) or 038 (Market option) are required when the Convertible Status Type is Active. [SID: 354]	General Loan Information section: ▪ Report "037" or "038" as one of the **Special Feature Code** Source: Fannie Mae MBS contract ▪ "037" - The converted fixed rate mortgage is required to be delivered to Fannie Mae, and the lender does not need to requalify the borrower or verify that the mortgage satisfies Fannie Mae eligibility criteria at redelivery after the mortgage converts to a Fixed Rate. ▪ "038" - The converted mortgage may or may not be delivered to Fannie Mae, and the lender is required to requalify the borrower and verify that the mortgage satisfies Fannie Mae eligibility criteria at redelivery after the mortgage converts to a Fixed Rate. ▪ Tip: If the loan is *not* convertible, report "No" as **Convertible** in the Indicators section. More Information: *Fannie Mae Selling Guide* Section C3-5-04, Pooling ARMs with a Conversion Option	
2539	The Convertible Status Type must equal Active when SFC 037 (Take-out option) or 038 (Market option) are provided. [SID: 354]	General Loan Information section: ▪ Report "Active" as the **Convertible Status** Source: Fannie Mae MBS contract ▪ Tip: If the loan is *not* convertible, report "No" as **Convertible** in the Indicators section. More Information: *Fannie Mae Selling Guide* Section C3-5-04, Pooling ARMs with a Conversion Option	

LD Edit	LD Edit Feedback Message (as of 5/20/19)	LD Update	Field Location on Loan Details Screen
2540	SFC 036 (Fixed Rate Mortgage - Resale of Converted ARM) is required when the Convertible Status Type is Exercised. [SID: 354]	General Loan Information section: ▪ Report "036" as one of the **Special Feature Codes** Source: Loan Note ▪ "036" - Used to identify a converted adjustable-rate mortgage that was repurchased from an MBS pool because the conversion to fixed-rate option was exercised, and which is subsequently re-delivered as a cash delivery of a fixed-rate mortgage. ▪ Tip: If the fixed rate loan is *not* the result of a converted ARM, report "No" as **Convertible** in the Indicators section.	
2541	The Convertible Status Type must equal Exercised when SFC 036 (Fixed-Rate Mortgage - Resale of Converted ARM) is provided. [SID: 354]	General Loan Information section: ▪ Report "Exercised" as the **Convertible Status** Source: Loan Note ▪ Tip: If the fixed rate loan is *not* the result of a converted ARM, report "No" as **Convertible** in the Indicators section.	
2545	Refi Program ID of Texas Equity is required when SFC 304 is provided. [SID: 451]	Loan Terms >> Refinance section: ▪ Report Texas Equity as the **Refi Program ID** ▪ Tip: If the loan is *not* a Texas 50(a)(6) loan, remove 304 from the list in the **Special Feature Codes** section. More Information: Auto-Derived Special Feature Codes Job Aid	
2554	Credit Score Method must be Middle or Lower Then Lowest. [SID: 249]	Underwriting section: ▪ Report only "Middle Or Lower Then Lowest" as the **Credit Score Method** More Information: ULDD Credit Scores Job Aid and *Fannie Mae Selling Guide* Section B3-5.1-02, Determining the Representative Credit Score for a Mortgage Loan	

LD Edit	LD Edit Feedback Message (as of 5/20/19)	LD Update	Field Location on Loan Details Screen
2555	Only one Second Lien loan with a HELOC Indicator of Yes is allowed for a Mortgage. [SID: 513]	Other Financing >> Subordinate Financing section: Report Yes as the **HELOC Indicator** for only one subordinate lien.	
2558	The Home Owners Association Tax Payer Identifier is only allowed for Condominium, Cooperative and Planned Unit Development mortgages. [SID: 641.6]	Project Information section: ▪ Remove the **HOA Taxpayer ID** value Source: Appraisal, Project Questionnaire ▪ Tip: If the loan *is* a condominium, cooperative or PUD, remove "G" and select the appropriate **Project Type** in the Property >> Property Information section. More Information: Condo, Co-op and PUD Project Review Job Aid and ULDD FAQs	
2559	The Condominium Status must equal Established for Conventional Mortgages when Project Type of U is provided. [SID: 42]	Property >> Project Information section: ▪ Report "Established" as the **Condo Status** Source: Appraisal, Project Questionnaire ▪ Tip: If the loan is *not* an FHA approved condominium, remove "U" and select "P", "Q", "R", "S", "T", or "V" as the **Project Type** in the Property >> Property Information section. More Information: Condo, Co-op and PUD Project Review Job Aid	

LD Edit	LD Edit Feedback Message (as of 5/20/19)	LD Update	Field Location on Loan Details Screen
2560	A PUD Indicator of Yes is not allowed when using the Project Type of G (not in a project). [SID: 42]	Indicators section: ▪ Report "No" as the **PUD** Indicator Source: Appraisal ▪ Tip: If the loan *is* a PUD, remove "G" and select "E", "F" or "T" as the **Project Type** in the Property >> Property Information section. More Information: Condo, Co-op and PUD Project Review Job Aid	
2561	The Condominium Status is not allowed when the Project Type is G (not in a project). [SID: 42]	Property >> Project Information section: ▪ Remove any value appearing as the **Condo Status** Source: Appraisal ▪ Tip: If the loan *is* a condominium, remove "G" and select "P", "Q", "R", "S", "T", "U", or "V" as the **Project Type** in the Property >> Property Information section. More Information: Condo, Co-op and PUD Project Review Job Aid	
6402	Cooperatives are not allowed for loans with Community Seconds (SFC 118). [SID: 42, 47, 368]	Property >> Project Information section: Remove "1" or "2" from the **Project Type** and replace with the correct value Source: Appraisal ▪ Tip: If the loan *is* a cooperative and *does not have* a CommunitySceonds subordinate lien, remove "118" from the **Special Feature Code** list, and select "No" as the **Loan Affordable Indicator** in the Other Financing >> Subordinate Financing section. More Information: Condo, Co-op and PUD Project Review Job Aid	

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