

# bACE API and Collateral R&W Relief for ACE+ PDR

New LPA Feedback Messages  
(Effective June 12, 2024)

9/5/2024



# Overview of the New Messages



**NOTE:** Seller **must always review** the PDR and assess the information and photographs to determine whether the subject property meets the Single-Family Seller/Service Guide ACE+ PDR eligibility requirements and that the loan is eligible for sale to Freddie Mac regardless of the LPA Messages received.

## Initial LPA submission message

**FPA0172** The property data report must be submitted via the bACE API in order to be relieved of representations and warranties related to value. Loan is eligible for a property data report (ACE+ PDR) through <<Appraisal Alternative Eligibility Expiration Date>>.

## Subsequent LPA submissions (after bACE API submission) - Upgrade Messages

| Message Code | LPA Message                                                                                                                                                                                                                                                                                 | Corresponding API Message Code |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|
| FPA0163      | Based on the property data report, an upgrade to a Uniform Residential Appraisal Report (Traditional Appraisal – 2- to 4-unit property) is required.                                                                                                                                        | FRE008005                      |
| FPA0109      | Based on the property data report, an upgrade to a Uniform Residential Appraisal Report (Traditional Appraisal) is required.                                                                                                                                                                | FRE008004                      |
| FPA0164      | Based on the property data report, an upgrade to a Uniform Residential Appraisal Report (Traditional Appraisal – Condominium) is required.                                                                                                                                                  | FRE008014                      |
| FPA0165      | Based on the property data report, an upgrade to a Uniform Residential Appraisal Report (Hybrid Appraisal) is required.                                                                                                                                                                     | FRE008003                      |
| FPA0166      | Based on the property data report, an upgrade to a Uniform Residential Appraisal Report (Hybrid Appraisal – Condominium) is required.                                                                                                                                                       | FRE008015                      |
| FPA0170      | Based on the property data report, the property may have more than four units. Confirm the property meets property eligibility requirements. If the property is eligible, an upgrade to a Uniform Residential Appraisal report (Traditional Appraisal – 2- to 4-unit property) is required. | FRE008002                      |
| FPA0171      | Based on property data report, the property contains more than one accessory dwelling unit. Confirm the property meets property eligibility requirements. If the property is eligible, an upgrade to a Uniform Residential Appraisal report is required.                                    | FRE008002                      |

## Subsequent LPA submission (after bACE API submission) – no additional feedback indicated from API messaging

**FPA0167** Loan is eligible for collateral representation and warranty relief with a property data report (ACE+ PDR) through <<Appraisal Waiver Expiration Date>>. The submitted value estimate or purchase price is accepted as the value of the subject property; therefore, an appraisal is not required, and Seller will be relieved of representations and warranties related to value. *(Corresponding API message code 008001)*

## Subsequent LPA submission (after bACE API submission) – additional feedback indicated from API messaging

**FPA0173** Loan is eligible for collateral representation and warranty relief with a property data report (ACE+ PDR) through <<Appraisal Waiver Expiration Date>>. The submitted value estimate or purchase price is accepted as the value of the subject property; therefore, an appraisal is not required, and Seller will be relieved of representations and warranties related to value. Based on the property data submitted to bACE API, review all bACE API messaging for additional feedback and ensure that the mortgage is eligible for sale to Freddie Mac. *(Corresponding API message code 008007)*

*Corresponding API message codes that provide additional feedback for FPA0173*

- *FRE006001: Lack of adequate access for all seasons was reported for this property. Verify that a mortgage secured by this property is eligible for sale to Freddie Mac*
- *FRE003003: An adverse site condition of <Adverse Condition List> was reported for this property. Ensure that the mortgage is eligible for sale to Freddie Mac.*
- *FRE003001: No heating was reported. Ensure that the mortgage is eligible for sale to Freddie Mac.//*

## Subsequent LPA submission (after bACE API submission) – alert to any repairs/inspections

**FPA0162** Loan is eligible for collateral representation and warranty relief with a property data report (ACE+ PDR) through <<Appraisal Waiver Expiration Date>>. The submitted value estimate or purchase price is accepted as the value of the subject property; therefore, an appraisal is not required, and Seller will be relieved of representations and warranties related to value. Based on the property data submitted to bACE API, ensure that any required repairs and/or inspections are completed prior to delivery. *(Corresponding API message code 008006)*

## Any LPA submission – system is down/not responding

**FPA0168** Unable to assess loan for property data report collateral representation and warranty relief at this time. Resubmit for an assessment. *(Corresponding API message code N/A)*

## ACE+ PDR eligible, submits to bACE API, no additional feedback indicated from API messaging



**NOTE:** Seller must always review the PDR and assess the information and photographs to determine whether the subject property meets the *Single-Family Seller/Service Guide* ACE+ PDR eligibility requirements and that the loan is eligible for sale to Freddie Mac regardless of the LPA Messages received.

| Message Code                                                                  | LPA Message                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                             | Comments                                                                                                                                                       |
|-------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>ACE+ PDR Initial LPA Submission - <a href="#">PRIOR TO JUNE 12</a></b>     |                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                             |                                                                                                                                                                |
| FPA0153                                                                       | Loan is eligible for collateral representation and warranty relief with a property data report (ACE+ PDR) through <Appraisal Waiver Expiration Date>. The submitted value estimate is accepted as the value of the subject property; therefore, an appraisal is not required and Seller will be relieved of representations and warranties related to value. The loan must be delivered with Investor Feature Identifier J44 in Loan Selling Advisor. | <b>Collateral R&amp;W Relief Shield: ELIGIBLE ACE+ PROPERTY DATA REPORT</b> | Seller would order PDR after seeing these messages, PDR would be created and submitted via bACE API.                                                           |
| FPA0100                                                                       | Loan is eligible for a property data report (ACE+ PDR). An interior and exterior property data report (PDR) is the minimum assessment required for sale to Freddie Mac.                                                                                                                                                                                                                                                                               |                                                                             |                                                                                                                                                                |
| <b>ACE+ PDR Subsequent LPA Submissions - <a href="#">PRIOR TO JUNE 12</a></b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                             |                                                                                                                                                                |
| FPA0153                                                                       | Loan is eligible for collateral representation and warranty relief with a property data report (ACE+ PDR) through <Appraisal Waiver Expiration Date>. The submitted value estimate is accepted as the value of the subject property; therefore, an appraisal is not required and Seller will be relieved of representations and warranties related to value. The loan must be delivered with Investor Feature Identifier J44 in Loan Selling Advisor. | <b>Collateral R&amp;W Relief Shield: ELIGIBLE ACE+ PROPERTY DATA REPORT</b> | OFFLINE: LPA was unable to identify if there was a successful PDR submission through bACE API and would return this message regardless of any such submission. |
| FPA0100                                                                       | Loan is eligible for a property data report (ACE+ PDR). An interior and exterior property data report (PDR) is the minimum assessment required for sale to Freddie Mac.                                                                                                                                                                                                                                                                               |                                                                             |                                                                                                                                                                |

| Message Code                                                                                                           | LPA Message                                                                                                                                                                                                                                                                                                                                                                       |                                                                             | Comments                                                                                             |
|------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|
| <b>ACE+ PDR Initial LPA Submission - <a href="#">EFFECTIVE JUNE 12 (application dates on or after April 1)</a></b>     |                                                                                                                                                                                                                                                                                                                                                                                   |                                                                             |                                                                                                      |
| FPA0172 (new)                                                                                                          | The property data report must be submitted via the bACE API in order to be relieved of representations and warranties related to value. Loan is eligible for a property data report (ACE+ PDR) through <Appraisal Alternative Eligibility Expiration Date>.                                                                                                                       | <b>Collateral R&amp;W Relief Shield: NOT ELIGIBLE n/a</b>                   | Seller would order PDR after seeing these messages, PDR would be created and submitted via bACE API. |
| FPA0100                                                                                                                | Loan is eligible for a property data report (ACE+ PDR). An interior and exterior property data report (PDR) is the minimum assessment required for sale to Freddie Mac.                                                                                                                                                                                                           |                                                                             |                                                                                                      |
| <b>ACE+ PDR Subsequent LPA Submissions - <a href="#">EFFECTIVE JUNE 12 (application dates on or after April 1)</a></b> |                                                                                                                                                                                                                                                                                                                                                                                   |                                                                             |                                                                                                      |
| FPA0167 (new)                                                                                                          | Loan is eligible for collateral representation and warranty relief with a property data report (ACE+ PDR) through <<Appraisal Waiver Expiration Date>>. The submitted value estimate or purchase price is accepted as the value of the subject property; therefore, an appraisal is not required, and Seller will be relieved of representations and warranties related to value. | <b>Collateral R&amp;W Relief Shield: ELIGIBLE ACE+ PROPERTY DATA REPORT</b> | LPA R&W relief messaging fires only after PDR submitted to bACE and loan must be resubmitted to LPA. |
| FPA0100                                                                                                                | Loan is eligible for a property data report (ACE+ PDR). An interior and exterior property data report (PDR) is the minimum assessment required for sale to Freddie Mac.                                                                                                                                                                                                           |                                                                             |                                                                                                      |

## ACE+ PDR eligible, submits to bACE API, additional feedback indicated from API messaging



**NOTE:** Seller must always review the PDR and assess the information and photographs to determine whether the subject property meets the *Single-Family Seller/Service Guide* ACE+ PDR eligibility requirements and that the loan is eligible for sale to Freddie Mac regardless of the LPA Messages received.

| Message Code                                                                  | LPA Message                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                             | Comments                                                                                                                                                       |
|-------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>ACE+ PDR Initial LPA Submission - <a href="#">PRIOR TO JUNE 12</a></b>     |                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                             |                                                                                                                                                                |
| FPA0153                                                                       | Loan is eligible for collateral representation and warranty relief with a property data report (ACE+ PDR) through <Appraisal Waiver Expiration Date>. The submitted value estimate is accepted as the value of the subject property; therefore, an appraisal is not required and Seller will be relieved of representations and warranties related to value. The loan must be delivered with Investor Feature Identifier J44 in Loan Selling Advisor. | <b>Collateral R&amp;W Relief Shield: ELIGIBLE ACE+ PROPERTY DATA REPORT</b> | Seller would order PDR after seeing these messages, PDR would be created and submitted via bACE API.                                                           |
| FPA0100                                                                       | Loan is eligible for a property data report (ACE+ PDR). An interior and exterior property data report (PDR) is the minimum assessment required for sale to Freddie Mac.                                                                                                                                                                                                                                                                               |                                                                             |                                                                                                                                                                |
| <b>ACE+ PDR Subsequent LPA Submissions - <a href="#">PRIOR TO JUNE 12</a></b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                             |                                                                                                                                                                |
| FPA0153                                                                       | Loan is eligible for collateral representation and warranty relief with a property data report (ACE+ PDR) through <Appraisal Waiver Expiration Date>. The submitted value estimate is accepted as the value of the subject property; therefore, an appraisal is not required and Seller will be relieved of representations and warranties related to value. The loan must be delivered with Investor Feature Identifier J44 in Loan Selling Advisor. | <b>Collateral R&amp;W Relief Shield: ELIGIBLE ACE+ PROPERTY DATA REPORT</b> | OFFLINE: LPA was unable to identify if there was a successful PDR submission through bACE API and would return this message regardless of any such submission. |
| FPA0100                                                                       | Loan is eligible for a property data report (ACE+ PDR). An interior and exterior property data report (PDR) is the minimum assessment required for sale to Freddie Mac.                                                                                                                                                                                                                                                                               |                                                                             |                                                                                                                                                                |

| Message Code                                                                                                           | LPA Message                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                             | Comments                                                                                                                                                                                                          |
|------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>ACE+ PDR Initial LPA Submission - <a href="#">EFFECTIVE JUNE 12 (application dates on or after April 1)</a></b>     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                             |                                                                                                                                                                                                                   |
| FPA0172 (new)                                                                                                          | The property data report must be submitted via the bACE API in order to be relieved of representations and warranties related to value. Loan is eligible for a property data report (ACE+ PDR) through <Appraisal Alternative Eligibility Expiration Date>.                                                                                                                                                                                                                                                                                                 | <b>Collateral R&amp;W Relief Shield: NOT ELIGIBLE n/a</b>                   | Seller would order PDR after seeing these messages, PDR would be created and submitted via bACE API.                                                                                                              |
| FPA0100                                                                                                                | Loan is eligible for a property data report (ACE+ PDR). An interior and exterior property data report (PDR) is the minimum assessment required for sale to Freddie Mac.                                                                                                                                                                                                                                                                                                                                                                                     |                                                                             |                                                                                                                                                                                                                   |
| <b>ACE+ PDR Subsequent LPA Submissions - <a href="#">EFFECTIVE JUNE 12 (application dates on or after April 1)</a></b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                             |                                                                                                                                                                                                                   |
| FPA0173 (new)                                                                                                          | Loan is eligible for collateral representation and warranty relief with a property data report (ACE+ PDR) through <<Appraisal Waiver Expiration Date>>. The submitted value estimate or purchase price is accepted as the value of the subject property; therefore, an appraisal is not required, and Seller will be relieved of representations and warranties related to value. Based on the property data submitted to bACE API, review all bACE API messaging for additional feedback and ensure that the mortgage is eligible for sale to Freddie Mac. | <b>Collateral R&amp;W Relief Shield: ELIGIBLE ACE+ PROPERTY DATA REPORT</b> | LPA R&W relief messaging fires only after PDR submitted to bACE. Seller will now see an LPA message that highlights additional feedback needs to be reviewed. Additional feedback message codes found on page 10. |
| FPA0100                                                                                                                | Loan is eligible for a property data report (ACE+ PDR). An interior and exterior property data report (PDR) is the minimum assessment required for sale to Freddie Mac.                                                                                                                                                                                                                                                                                                                                                                                     |                                                                             |                                                                                                                                                                                                                   |

# ACE+ PDR eligible, submitted to bACE API, API messaging indicates upgrade required (e.g., Hybrid Appraisal)



**NOTE:** Seller must always review the PDR and assess the information and photographs to determine whether the subject property meets the Single-Family Seller/Service Guide ACE+ PDR eligibility requirements and that the loan is eligible for sale to Freddie Mac regardless of the LPA Messages received.

| Message Code                                                                  | LPA Message                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                               | Comments                                                                                                       |
|-------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|
| <b>ACE+ PDR Initial LPA Submission - <a href="#">PRIOR TO JUNE 12</a></b>     |                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                               |                                                                                                                |
| FPA0153                                                                       | Loan is eligible for collateral representation and warranty relief with a property data report (ACE+ PDR) through <Appraisal Waiver Expiration Date>. The submitted value estimate is accepted as the value of the subject property; therefore, an appraisal is not required and Seller will be relieved of representations and warranties related to value. The loan must be delivered with Investor Feature Identifier J44 in Loan Selling Advisor | Collateral R&W Relief Shield:<br><b>ELIGIBLE</b><br>ACE+ PROPERTY DATA REPORT | Seller would order PDR after seeing these messages, PDR would be created and submitted via bACE API.           |
| FPA0100                                                                       | Loan is eligible for a property data report (ACE+ PDR). An interior and exterior property data report (PDR) is the minimum assessment required for sale to Freddie Mac.                                                                                                                                                                                                                                                                              |                                                                               |                                                                                                                |
| <b>ACE+ PDR Subsequent LPA Submissions - <a href="#">PRIOR TO JUNE 12</a></b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                               |                                                                                                                |
| FPA0153                                                                       | Loan is eligible for collateral representation and warranty relief with a property data report (ACE+ PDR) through <Appraisal Waiver Expiration Date>. The submitted value estimate is accepted as the value of the subject property; therefore, an appraisal is not required and Seller will be relieved of representations and warranties related to value. The loan must be delivered with Investor Feature Identifier J44 in Loan Selling Advisor | Collateral R&W Relief Shield:<br><b>ELIGIBLE</b><br>ACE+ PROPERTY DATA REPORT | OFFLINE: Upgrade process offline from LPA – Seller must review the PDR to determine if an upgrade is required. |
| FPA0100                                                                       | Loan is eligible for a property data report (ACE+ PDR). An interior and exterior property data report (PDR) is the minimum assessment required for sale to Freddie Mac.                                                                                                                                                                                                                                                                              |                                                                               |                                                                                                                |

| Message Code                                                                                                           | LPA Message                                                                                                                                                                                                                                                 |                                                             | Comments                                                                                             |
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| FPA0172 (new)                                                                                                          | The property data report must be submitted via the bACE API in order to be relieved of representations and warranties related to value. Loan is eligible for a property data report (ACE+ PDR) through <Appraisal Alternative Eligibility Expiration Date>. | Collateral R&W Relief Shield:<br><b>NOT ELIGIBLE</b><br>n/a | Seller would order PDR after seeing these messages, PDR would be created and submitted via bACE API. |
| FPA0100                                                                                                                | Loan is eligible for a property data report (ACE+ PDR). An interior and exterior property data report (PDR) is the minimum assessment required for sale to Freddie Mac.                                                                                     |                                                             |                                                                                                      |
| <b>ACE+ PDR Subsequent LPA Submissions - <a href="#">EFFECTIVE JUNE 12 (application dates on or after April 1)</a></b> |                                                                                                                                                                                                                                                             |                                                             |                                                                                                      |
| FPA0165 (new)                                                                                                          | Based on the property data report, an upgrade to a Uniform Residential Appraisal Report (Hybrid Appraisal) is required.                                                                                                                                     | Collateral R&W Relief Shield:<br><b>NOT ELIGIBLE</b><br>n/a | Seller will now see an LPA message that highlights an upgrade is required.                           |
| FPA0100                                                                                                                | Loan is eligible for a property data report (ACE+ PDR). An interior and exterior property data report (PDR) is the minimum assessment required for sale to Freddie Mac.                                                                                     |                                                             |                                                                                                      |

# ACE+ PDR eligible, submits to bACE API, API messaging alerts to any required repairs/inspections



**NOTE:** Seller must always review the PDR and assess the information and photographs to determine whether the subject property meets the Single-Family Seller/Service Guide ACE+ PDR eligibility requirements and that the loan is eligible for sale to Freddie Mac regardless of the LPA Messages received.

| Message Code                                                                 | LPA Message                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                         | Comments                                                                                             |
|------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|
| <b>ACE+ PDR Initial LPA Submission- <a href="#">PRIOR TO JUNE 12</a></b>     |                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                         |                                                                                                      |
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| FPA0100                                                                      | Loan is eligible for a property data report (ACE+ PDR). An interior and exterior property data report (PDR) is the minimum assessment required for sale to Freddie Mac.                                                                                                                                                                                                                                                                               |                                                                         |                                                                                                      |
| <b>ACE+ PDR Subsequent LPA Submissions- <a href="#">PRIOR TO JUNE 12</a></b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                         |                                                                                                      |
| FPA0153                                                                      | Loan is eligible for collateral representation and warranty relief with a property data report (ACE+ PDR) through <Appraisal Waiver Expiration Date>. The submitted value estimate is accepted as the value of the subject property; therefore, an appraisal is not required and Seller will be relieved of representations and warranties related to value. The loan must be delivered with Investor Feature Identifier J44 in Loan Selling Advisor  | Collateral R&W Relief Shield: <b>ELIGIBLE ACE+ PROPERTY DATA REPORT</b> | OFFLINE: Seller must review the PDR to determine if repairs or inspection are required.              |
| FPA0100                                                                      | Loan is eligible for a property data report (ACE+ PDR). An interior and exterior property data report (PDR) is the minimum assessment required for sale to Freddie Mac.                                                                                                                                                                                                                                                                               |                                                                         |                                                                                                      |

| Message Code                                                                                                           | LPA Message                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                         | Comments                                                                                                                  |
|------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|
| <b>ACE+ PDR Initial LPA Submission - <a href="#">EFFECTIVE JUNE 12 (application dates on or after April 1)</a></b>     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                         |                                                                                                                           |
| FPA0172 (new)                                                                                                          | The property data report must be submitted via the bACE API in order to be relieved of representations and warranties related to value. Loan is eligible for a property data report (ACE+ PDR) through <Appraisal Alternative Eligibility Expiration Date>.                                                                                                                                                                                                                                                            | Collateral R&W Relief Shield: <b>NOT ELIGIBLE</b> n/a                   | Seller would order PDR after seeing these messages, PDR would be created and submitted via bACE API.                      |
| FPA0100                                                                                                                | Loan is eligible for a property data report (ACE+ PDR). An interior and exterior property data report (PDR) is the minimum assessment required for sale to Freddie Mac.                                                                                                                                                                                                                                                                                                                                                |                                                                         |                                                                                                                           |
| <b>ACE+ PDR Subsequent LPA Submissions - <a href="#">EFFECTIVE JUNE 12 (application dates on or after April 1)</a></b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                         |                                                                                                                           |
| FPA0162 (new)                                                                                                          | Loan is eligible for collateral representation and warranty relief with a property data report (ACE+ PDR) through <Appraisal Waiver Expiration Date>. The submitted value estimate or purchase price is accepted as the value of the subject property; therefore, an appraisal is not required, and Seller will be relieved of representations and warranties related to value. Based on the property data submitted to bACE API, ensure that any required repairs and/or inspections are completed prior to delivery. | Collateral R&W Relief Shield: <b>ELIGIBLE ACE+ PROPERTY DATA REPORT</b> | Seller will now see an LPA message that highlights any required repairs/ inspections must be completed prior to delivery. |
| FPA0100                                                                                                                | Loan is eligible for a property data report (ACE+ PDR). An interior and exterior property data report (PDR) is the minimum assessment required for sale to Freddie Mac.                                                                                                                                                                                                                                                                                                                                                |                                                                         |                                                                                                                           |

# ACE+ PDR eligible, submits to bACE API, no additional feedback indicated from API messaging



Initial LPA Submission – EFFECTIVE JUNE 12 (application dates on or after April 1)

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| Assessment Summary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                    |                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                    |         |                                                                                                                                                                         |                                                                                                                                                                                                                    |                                                                                                             |                                                                                                                                                                         |                    |                                                                                                             |              |   |          |              |         |
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| <table border="0"> <tr> <td colspan="2"><b>Details</b></td> <td colspan="3"><b>Affordable Product Information</b></td> </tr> <tr> <td>BORROWER NAME</td> <td>NUMBER OF SUBMISSIONS</td> <td>LP KEY NUMBER</td> <td>AREA MEDIAN INCOME</td> <td>AREA MEDIAN INCOME (%)</td> </tr> <tr> <td>MARY FREDDIE</td> <td>1</td> <td>AC123138</td> <td>\$113,700.00</td> <td>132.99%</td> </tr> </table>                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                    | <b>Details</b>                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>Affordable Product Information</b>                                                                                                                                                                              |         |                                                                                                                                                                         | BORROWER NAME                                                                                                                                                                                                      | NUMBER OF SUBMISSIONS                                                                                       | LP KEY NUMBER                                                                                                                                                           | AREA MEDIAN INCOME | AREA MEDIAN INCOME (%)                                                                                      | MARY FREDDIE | 1 | AC123138 | \$113,700.00 | 132.99% |
| <b>Details</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                    | <b>Affordable Product Information</b>       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                    |         |                                                                                                                                                                         |                                                                                                                                                                                                                    |                                                                                                             |                                                                                                                                                                         |                    |                                                                                                             |              |   |          |              |         |
| BORROWER NAME                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | NUMBER OF SUBMISSIONS                                                                                                                                                                                              | LP KEY NUMBER                               | AREA MEDIAN INCOME                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | AREA MEDIAN INCOME (%)                                                                                                                                                                                             |         |                                                                                                                                                                         |                                                                                                                                                                                                                    |                                                                                                             |                                                                                                                                                                         |                    |                                                                                                             |              |   |          |              |         |
| MARY FREDDIE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 1                                                                                                                                                                                                                  | AC123138                                    | \$113,700.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 132.99%                                                                                                                                                                                                            |         |                                                                                                                                                                         |                                                                                                                                                                                                                    |                                                                                                             |                                                                                                                                                                         |                    |                                                                                                             |              |   |          |              |         |
| <table border="0"> <tr> <td colspan="2"><b>Assessment Summary</b></td> <td colspan="3"><b>Representation &amp; Warranty Relief</b></td> </tr> <tr> <td>PURCHASE ELIGIBILITY</td> <td>RISK CLASS</td> <td>COLLATERAL R&amp;W RELIEF</td> <td>INCOME R&amp;W RELIEF</td> <td>ASSET R&amp;W RELIEF</td> </tr> <tr> <td></td> <td></td> <td></td> <td>N/A</td> <td></td> </tr> </table>                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                    | <b>Assessment Summary</b>                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>Representation &amp; Warranty Relief</b>                                                                                                                                                                        |         |                                                                                                                                                                         | PURCHASE ELIGIBILITY                                                                                                                                                                                               | RISK CLASS                                                                                                  | COLLATERAL R&W RELIEF                                                                                                                                                   | INCOME R&W RELIEF  | ASSET R&W RELIEF                                                                                            |              |   |          | N/A          |         |
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| PURCHASE ELIGIBILITY                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | RISK CLASS                                                                                                                                                                                                         | COLLATERAL R&W RELIEF                       | INCOME R&W RELIEF                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | ASSET R&W RELIEF                                                                                                                                                                                                   |         |                                                                                                                                                                         |                                                                                                                                                                                                                    |                                                                                                             |                                                                                                                                                                         |                    |                                                                                                             |              |   |          |              |         |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                    |                                             | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                    |         |                                                                                                                                                                         |                                                                                                                                                                                                                    |                                                                                                             |                                                                                                                                                                         |                    |                                                                                                             |              |   |          |              |         |
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Subsequent LPA Submissions – EFFECTIVE JUNE 12 (application dates on or after April 1)

| Assessment Summary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                        |                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                        |         |                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                        |                                                                                                             |                                                                                                                                                                         |                    |                                                                                                             |              |   |          |                           |         |
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# ACE+ PDR eligible, submits to bACE API, additional feedback indicated from API messaging



Initial LPA Submission – **EFFECTIVE JUNE 12** (application dates on or after April 1)

[Back to matrix](#)

### Assessment Summary

| Details       |                       | Affordable Product Information |                    |                        |
|---------------|-----------------------|--------------------------------|--------------------|------------------------|
| BORROWER NAME | NUMBER OF SUBMISSIONS | LP KEY NUMBER                  | AREA MEDIAN INCOME | AREA MEDIAN INCOME (%) |
| MARY FREDDIE  | 1                     | AC123138                       | \$113,700.00       | 132.99%                |

  

| Assessment Summary   |            | Representation & Warranty Relief |                   |                  |
|----------------------|------------|----------------------------------|-------------------|------------------|
| PURCHASE ELIGIBILITY | RISK CLASS | COLLATERAL R&W RELIEF            | INCOME R&W RELIEF | ASSET R&W RELIEF |
| ACCEPT               | ACCEPT     | NOT ELIGIBLE                     | N/A               | ELIGIBLE         |

### Property and Appraisal Messages

| CODE    | MESSAGE                                                                                                                                                                                                            |
|---------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| FPA0172 | The property data report must be submitted via the bACE API in order to be relieved of representations and warranties related to value. Loan is eligible for a property data report (ACE+ PDR) through 09/14/2024. |
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Subsequent LPA Submissions – **EFFECTIVE JUNE 12** (application dates on or after April 1)

### Assessment Summary

| Details       |                       | Affordable Product Information |                    |                        |
|---------------|-----------------------|--------------------------------|--------------------|------------------------|
| BORROWER NAME | NUMBER OF SUBMISSIONS | LP KEY NUMBER                  | AREA MEDIAN INCOME | AREA MEDIAN INCOME (%) |
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| Assessment Summary   |            | Representation & Warranty Relief |                           |                  |
|----------------------|------------|----------------------------------|---------------------------|------------------|
| PURCHASE ELIGIBILITY | RISK CLASS | COLLATERAL R&W RELIEF            | INCOME R&W RELIEF         | ASSET R&W RELIEF |
| ACCEPT               | ACCEPT     | ELIGIBLE                         | ACE+ Property Data Report | ELIGIBLE         |

### Property and Appraisal Messages

| CODE    | MESSAGE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|---------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| FPA0173 | Loan is eligible for collateral representation and warranty relief with a property data report (ACE+ PDR) through 08/22/2024. The submitted value estimate or purchase price is accepted as the value of the subject property; therefore, an appraisal is not required and Seller will be relieved of representations and warranties related to value. Based on the property data submitted to bACE API, review all bACE API messaging for additional feedback and ensure that the mortgage is eligible for sale to Freddie Mac. |
| FPA0100 | Loan is eligible for a property data report (ACE+ PDR). An interior and exterior property data report (PDR) is the minimum assessment required for sale to Freddie Mac.                                                                                                                                                                                                                                                                                                                                                          |
| FPA0057 | Address entered matched to: 9510 BLATY ST, TAYLOR MI 48180 , Wayne County. Please confirm accuracy.                                                                                                                                                                                                                                                                                                                                                                                                                              |



# ACE+ PDR eligible, submits to bACE API, API messaging indicates upgrade required (e.g., Hybrid Appraisal)



Initial LPA Submission – EFFECTIVE JUNE 12 (application dates on or after April 1)

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| Assessment Summary   |                       |                                  |                                |                        |          |
|----------------------|-----------------------|----------------------------------|--------------------------------|------------------------|----------|
| Details              |                       |                                  | Affordable Product Information |                        |          |
| BORROWER NAME        | NUMBER OF SUBMISSIONS | LP KEY NUMBER                    | AREA MEDIAN INCOME             | AREA MEDIAN INCOME (%) |          |
| MARY FREDDIE         | 1                     | AC123138                         | \$113,700.00                   | 132.99%                |          |
| Assessment Summary   |                       | Representation & Warranty Relief |                                |                        |          |
| PURCHASE ELIGIBILITY | RISK CLASS            | COLLATERAL R&W RELIEF            | INCOME R&W RELIEF              | ASSET R&W RELIEF       |          |
| ACCEPT               | ACCEPT                | NOT ELIGIBLE                     | N/A                            | NOT ELIGIBLE           | ELIGIBLE |

  

| Property and Appraisal Messages |                                                                                                                                                                                                                    |
|---------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| CODE                            | MESSAGE                                                                                                                                                                                                            |
| FPA0172                         | The property data report must be submitted via the bACE API in order to be relieved of representations and warranties related to value. Loan is eligible for a property data report (ACE+ PDR) through 09/14/2024. |
| FPA0100                         | Loan is eligible for a property data report (ACE+ PDR). An interior and exterior property data report (PDR) is the minimum assessment required for sale to Freddie Mac.                                            |
| FPA0057                         | Address entered matched to: 6316 45TH ST, SACRAMENTO CA 95824 , Sacramento County. Please confirm accuracy.                                                                                                        |

Subsequent LPA Submissions – EFFECTIVE JUNE 12 (application dates on or after April 1)

| Assessment Summary   |                       |                                  |                                |                        |          |
|----------------------|-----------------------|----------------------------------|--------------------------------|------------------------|----------|
| Details              |                       |                                  | Affordable Product Information |                        |          |
| BORROWER NAME        | NUMBER OF SUBMISSIONS | LP KEY NUMBER                    | AREA MEDIAN INCOME             | AREA MEDIAN INCOME (%) |          |
| MARY FREDDIE         | 7                     | AC130836                         | \$113,700.00                   | 132.99%                |          |
| Assessment Summary   |                       | Representation & Warranty Relief |                                |                        |          |
| PURCHASE ELIGIBILITY | RISK CLASS            | COLLATERAL R&W RELIEF            | INCOME R&W RELIEF              | ASSET R&W RELIEF       |          |
| ACCEPT               | ACCEPT                | NOT ELIGIBLE                     | N/A                            | NOT ELIGIBLE           | ELIGIBLE |

  

| Property and Appraisal Messages |                                                                                                                                                                         |
|---------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| CODE                            | MESSAGE                                                                                                                                                                 |
| FPA0165                         | Based on the property data report, an upgrade to a Uniform Residential Appraisal Report (Hybrid Appraisal) is required.                                                 |
| FPA0100                         | Loan is eligible for a property data report (ACE+ PDR). An interior and exterior property data report (PDR) is the minimum assessment required for sale to Freddie Mac. |
| FPA0057                         | Address entered matched to: 6 COLONIAL AVE, WEST WINDSOR NJ 08550 , Mercer County. Please confirm accuracy.                                                             |

# ACE+ PDR eligible, submits to bACE API, API messaging alerts to any required repairs/inspections



Initial LPA Submission – EFFECTIVE JUNE 12 (application dates on or after April 1)

[Back to matrix](#)

### Assessment Summary

| Details       |                       |               | Affordable Product Information |                        |
|---------------|-----------------------|---------------|--------------------------------|------------------------|
| BORROWER NAME | NUMBER OF SUBMISSIONS | LP KEY NUMBER | AREA MEDIAN INCOME             | AREA MEDIAN INCOME (%) |
| MARY FREDDIE  | 1                     | AC123138      | \$113,700.00                   | 132.99%                |

  

| Assessment Summary   |            | Representation & Warranty Relief |                    |                   |
|----------------------|------------|----------------------------------|--------------------|-------------------|
| PURCHASE ELIGIBILITY | RISK CLASS | COLLATERAL R&W* RELIEF           | INCOME R&W* RELIEF | ASSET R&W* RELIEF |
|                      |            |                                  | N/A                |                   |

  

### Property and Appraisal Messages

| CODE    | MESSAGE                                                                                                                                                                                                            |
|---------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| FPA0172 | The property data report must be submitted via the bACE API in order to be relieved of representations and warranties related to value. Loan is eligible for a property data report (ACE+ PDR) through 09/14/2024. |
| FPA0100 | Loan is eligible for a property data report (ACE+ PDR). An interior and exterior property data report (PDR) is the minimum assessment required for sale to Freddie Mac.                                            |
| FPA0057 | Address entered matched to: 6316 45TH ST, SACRAMENTO CA 95824 , Sacramento County. Please confirm accuracy.                                                                                                        |

Subsequent LPA Submissions – EFFECTIVE JUNE 12 (application dates on or after April 1)

### Assessment Summary

| Details       |                       |               | Affordable Product Information |                        |
|---------------|-----------------------|---------------|--------------------------------|------------------------|
| BORROWER NAME | NUMBER OF SUBMISSIONS | LP KEY NUMBER | AREA MEDIAN INCOME             | AREA MEDIAN INCOME (%) |
| MARY FREDDIE  | 4                     | AC130857      | \$113,700.00                   | 132.99%                |

  

| Assessment Summary   |            | Representation & Warranty Relief |                           |                   |
|----------------------|------------|----------------------------------|---------------------------|-------------------|
| PURCHASE ELIGIBILITY | RISK CLASS | COLLATERAL R&W* RELIEF           | INCOME R&W* RELIEF        | ASSET R&W* RELIEF |
|                      |            |                                  | ACE+ Property Data Report |                   |

  

### Property and Appraisal Messages

| CODE    | MESSAGE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|---------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| FPA0162 | Loan is eligible for collateral representation and warranty relief with a property data report (ACE+ PDR) through 09/17/2024. The submitted value estimate or purchase price is accepted as the value of the subject property; therefore, an appraisal is not required and Seller will be relieved of representations and warranties related to value. Based on the property data submitted to bACE API, ensure that any required repairs and/or inspections are completed prior to delivery. |
| FPA0100 | Loan is eligible for a property data report (ACE+ PDR). An interior and exterior property data report (PDR) is the minimum assessment required for sale to Freddie Mac.                                                                                                                                                                                                                                                                                                                       |
| FPA0057 | Address entered matched to: 3215 36TH AVE, SACRAMENTO CA 95824 , Sacramento County. Please confirm accuracy.                                                                                                                                                                                                                                                                                                                                                                                  |