

# CU messages by category

These are the Collateral Underwriter “messages” or “flags” that get kicked to the lender when an appraisal is submitted to UCDP. While there are technically over a hundred of them, there are actually only 95 message types that affect appraisers directly. We’ve arranged them into four categories — Peer Consistency, Adjustments, Errors, and Appraiser Consistency.

## Appraiser Consistency

CU Message Code	CU Message Text
FNM0423	The appraiser has reported a materially different condition for the subject property in one or more appraisal reports.
FNM0421	The appraiser has reported a materially different quality for the subject property in one or more appraisal reports.
FNM0417	The appraiser has reported a materially different location for the subject property in one or more appraisal reports.
FNM0419	The appraiser has reported materially different view(s) for the subject property in one or more appraisal reports.
FNM0403	The appraiser has reported materially different GLA(s) for the subject property in one or more appraisal reports.
FNM0405	The appraiser has reported materially different lot size(s) for the subject property in one or more appraisal reports.
FNM0401	The appraiser has reported materially different sale price(s) [for comp #X] in one or more appraisal reports.
FNM0411	The appraiser has reported materially different age(s) for the subject property in one or more appraisal reports.
FNM0413	The appraiser has reported materially different below-grade area(s) [for comp #X] in one or more appraisal reports.
FNM0407	The appraiser has reported materially different above-grade bathroom count(s) for the subject property in one or more appraisal reports.
FNM0409	The appraiser has reported materially different above-grade bedroom count(s) for the subject property in one or more appraisal reports.
FNM0415	The appraiser has reported materially different finished basement area(s) [for comp #X] in one or more appraisal reports.
FNM0429	The appraiser has reported a materially different finished basement area [for comp #X] in one or more appraisal reports, but the total living area is consistent.

## Errors

CU Message Code	CU Message Text
FNM0603	[Feature] adjustment is in the wrong direction [for comp #X].
FNM0504	The appraised value is below the range of unadjusted comparable sale prices provided by the appraiser.
FNM0814	The appraisal has fewer than 3 closed sale comps.
FNM0501	The appraised value is above the range of adjusted comparable sale prices provided by the appraiser.
FNM0505	The appraised value is near the maximum adjusted comparable sale value with support from only that comparable sale.
FNM0487	The condition rating of "C3" conflicts with the reported age for the subject property.
FNM0503	The appraised value is above the range of unadjusted comparable sale prices provided by the appraiser.
FNM0610	The appraiser's wide range of adjusted values indicates potentially inadequate adjustment.
FNM0805	The reported sale date [for comp #X] is invalid.
FNM0630	The appraiser's negative net adjustment [for comp #X] indicates the comparable is materially superior to the subject, but the appraised value of the subject is materially higher.
FNM0809	The reported above-grade half bathroom count for the subject property may be erroneous.

## Errors (Continued)

CU Message Code	CU Message Text
FNM0491	The condition rating [for comp #X] conflicts with the reported age (condition rating is likely either "C1" or "C2").
FNM0631	The appraiser's positive net adjustment [for comp #X] indicates the comparable is materially inferior to the subject, but the appraised value is materially lower.
FNM0822	The net adjustment [for comp #X] is erroneous.
FNM0811	The reported lot size for the subject property may be erroneous.
FNM0801	The address is the same as the subject or one of the other comparables.
FNM0502	The appraised value is below the range of adjusted comparable sale prices provided by the appraiser.
FNM0506	The appraised value is near the minimum adjusted comparable sale value with support from only that comparable sale.
FNM0490	The condition rating [for comp #X] conflicts with the reported age (condition rating is likely "C1").
FNM0817	The reported quality rating for the subject property is outside of the model range (1-5).
FNM0818	The reported location rating for the subject property is invalid.
FNM0819	The reported view rating for the subject property is invalid.
FNM0484	The condition rating of "C1" conflicts with the reported age [for comp #X].
FNM0807	The reported GLA for the subject property may be erroneous.
FNM0808	The reported above-grade full bathroom count for the subject property may be erroneous.
FNM0489	The condition rating for the subject property conflicts with the reported age (condition rating is likely either "C1" or "C2").
FNM0804	The reported property value for the subject property is outside the typical range (\$10,000 - \$10,000,000) and may be erroneous.
FNM0810	The reported above-grade bedroom count for the subject property may be erroneous.
FNM0820	The appraised value for the subject property is suspected to have a data entry error.
FNM0806	The reported property age for the subject property may be erroneous.
FNM0815	The appraisal's effective date is invalid.
FNM0483	The condition rating of "C1" conflicts with the reported age for the subject property.
FNM0488	The condition rating for the subject property conflicts with the reported age (condition rating is likely "C1").
FNM0812	The reported total below-grade area [for comp #X] may be erroneous.
FNM0485	The condition rating of "C2" conflicts with the reported age [for comp #X].
FNM0486	The condition rating of "C2" conflicts with the reported age [for comp #X].
FNM0802	The raw USPS ZIP code data is invalid.
FNM0813	The reported finished basement area exceeds the reported total below-grade area [for comp #X].
FNM0821	The unadjusted sale price is significantly different than the appraised value.

## Adjustments

CU Message Code	CU Message Text
FNM0607	The GLA adjustment [for comp #X] is smaller than peer and model adjustments.
FNM0614	The condition adjustment [for comp #X] is smaller than peer and model adjustments.
FNM0612	The lot size adjustment [for comp #X] is materially different from peer and model adjustments.
FNM0640	The appraiser's net adjustments for the comparable sales are materially different from the model net adjustments.
FNM0797	The appraiser-provided comparables are materially different than the model-selected comparables.
FNM0618	The view adjustment [for comp #X] is materially different from peer and model adjustments.
FNM0616	The quality adjustment [for comp #X] is smaller than peer and model adjustments.
FNM0620	The location adjustment [for comp #X] is materially different from peer and model adjustments.
FNM0615	The quality adjustment [for comp #X] is larger than peer and model adjustments.
FNM0617	The view adjustment [for comp #X] is materially different from peer and model adjustments.
FNM0611	The lot size adjustment [for comp #X] is materially different from peer and model adjustments.
FNM0619	The location adjustment [for comp #X] is materially different from peer and model adjustments.
FNM0613	The condition adjustment [for comp #X] is larger than peer and model adjustments.
FNM0606	The GLA adjustment [for comp #X] is larger than peer and model adjustments.

## Peer Consistency

CU Message Code	CU Message Text
FNM0422	The quality rating [for comp #X] is materially different than what has been reported by other appraisers.
FNM0424	The condition rating [for comp #X] is materially different than what has been reported by other appraisers.
FNM0418	The location rating [for comp #X] is materially different than what has been reported by other appraisers.
FNM0420	The view rating for the subject property is materially different than what has been reported by other appraisers.
FNM0438	The reported total bedroom count for the subject is materially different than what has been reported in another appraisal of the same subject.
FNM0410	The reported above-grade bedroom count [for comp #X] is materially different than what has been reported by other appraisers.
FNM0408	The reported above-grade bathroom count [for comp #X] is materially different than what has been reported by other appraisers.
FNM0437	The reported total living area for the subject is materially different than what has been reported in another appraisal of the same subject.
FNM0441	The reported year built for the subject is materially different than what has been reported in another appraisal of the same subject.
FNM0439	The reported total bathroom count for the subject is materially different than what has been reported in another appraisal of the same subject.
FNM0404	The reported GLA [for comp #X] is materially different than what has been reported by other appraisers.
FNM0414	The reported total below-grade area [for comp #X] is materially different than what has been reported by other appraisers.
FNM0444	The quality rating for the subject is materially different than what has been reported in another appraisal of the same subject.

## Peer Consistency (Continued)

CU Message Code	CU Message Text
FNM0431	The GLA [for comp #X] is significantly different than what has been reported by any other appraiser.
FNM0440	The reported lot size for the subject is materially different than what has been reported in another appraisal of the same subject.
FNM0432	The lot size [for comp #X] is significantly different than what has been reported by any other appraiser.
FNM0412	The reported property age [for comp #X] is materially different than what has been reported by other appraisers.
FNM0406	The reported lot size [for comp #X] is materially different than what has been reported by other appraisers.
FNM0445	The condition rating for the subject is materially different than what has been reported in another appraisal of the same subject.
FNM0416	The reported finished basement area [for comp #X] is materially different than what has been reported by other appraisers.
FNM0434	The quality rating [for comp #X] is significantly different than what has been reported by any other appraiser.
FNM0443	The view rating for the subject is materially different than what has been reported in another appraisal of the same subject.
FNM0402	The reported comparable sale price [for comp #X] is materially different than what has been reported by other appraisers.
FNM0442	The location rating for the subject is materially different than what has been reported in another appraisal of the same subject.
FNM0433	The condition rating [for comp #X] is significantly different than what has been reported by any other appraiser.
FNM0430	The sale price [for comp #X] is significantly different than what has been reported by any other appraiser.
FNM0428	The reported finished basement area [for comp #X] is materially different than what has been reported by other appraisers, but the total living area is consistent.
FNM0435	The location rating [for comp #X] is significantly different than what has been reported by any other appraiser.
FNM0436	The view rating [for comp #X] is significantly different than what has been reported by any other appraiser.