Loan Product Advisor® (LPA℠) Feedback Message Updates

Asset and Income Modeler (AIM) Messages

We're enhancing a few of our current messages to help you better understand whether or not the income is eligible for representation and warranty relief based on the source of information that the data is derived from.

Effective February 17, 2024

Message Code	Original or Existing text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
FEI0165	The third-party report from [<<VendorName>>: <<ReportID>>] is sufficient documentation to support the income and must be retained in the loan file. The third-party report dated <<report date>> expires <<report expiration date>>.	The report [<<VendorName>>: <<ReportID>>] dated <<report date>> is sufficient documentation to support the income based on data from the provider and expires <<report expiration date>>; it must be retained in the loan file.	Feedback Certificate	Message text updated to provide clarity to user.
FEI0113	Unable to offer income representation and warranty relief for <<BorrowerFullName>>'s wage income. The derived $<<FREDerivedMonthlyIncomeAmount>> from [<<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>>] report is insufficient.	Unable to offer income representation and warranty relief for <<BorrowerFullName>>'s wage income. The derived $<<FREDerivedMonthlyIncomeAmount>> based on data from the provider is insufficient [<<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>>].	Feedback Certificate	Message text updated to provide clarity to user.
FEI0298	Unable to offer income representation and warranty relief for <<BorrowerFullName>>'s income at <<CurrentEmployerFullName >>. The derived $<<FREDerivedMonthlyIncomeAmount>> from [<<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>>] report is insufficient.	Unable to offer income representation and warranty relief for <<BorrowerFullName>>'s income at <<CurrentEmployerFullName >>. The derived $<<FREDerivedMonthlyIncomeAmount>> based on data from the provider is insufficient [<<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>>].	Feedback Certificate	Message text updated to provide clarity to user.