

Loan Product Advisor® Feedback Message Updates

October 2023

Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
FHA Positive Rental History				
Effective October 1, 2023				
New Message				
FGM0153	N/A	Positive Rental History was indicated on the loan application. Verify and document the rental history according to the FHA Family Housing Policy Handbook 4000.1.	Feedback Certificate	New informational message to inform user that FHA positive rental indicator has been submitted as true and to reference the FHA Family Housing Policy Handbook 4000.1. for documentation requirements.
Updated DTI Purchase Message				
Effective October 1, 2023				
Revised Message				
PUR0020	The loan was submitted with a debt-to-income ratio of ~Total Debt To Income Ratio Percent (LPA)~, which exceeds the maximum allowable limit.	The total debt ratio of <<TotalDebtToIncomeRatio>>% exceeds the allowable limit.	Feedback Certificate	Message is being updated to provide clarity to users.
AIM for Assets Enhancements Messages				
Effective October 1, 2023				
New Messages				
FAR0188	N/A	The loan is eligible for partial asset representation and warranty relief.	Feedback Certificate	Informational message that loan is eligible for partial asset representation and warranty relief.

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FAR0189	N/A	To retain partial asset representation and warranty relief eligibility, a minimum of \$<<LargeDepositsToBeVerifiedMinimumAmount>> of large deposits from <<ThirdPartyAssetSummaryTypes>> accounts must be documented in the mortgage file.	Feedback Certificate	Actionable message to user that documentation for large deposit(s) is required to retain the partial asset representation and warranty relief.
FAR0190	N/A	To retain partial asset representation and warranty relief eligibility, the cash gift of \$<<AssetCashOrMarketValueAmount>> must be documented with a gift letter signed by the donor that includes: the donor's name, mailing address, phone number, relationship to the borrower, actual or maximum amount of the gift, and statement that repayment is not required. Must also obtain evidence of transfer of gift funds from the donor's account to recipient's account or from the donor's account to the closing agent. For complete requirements, including those for wedding and graduation gift funds, refer to Guide Section 5501.3	Feedback Certificate	Actionable message to user that documentation for gift of cash is required to retain the partial asset representation and warranty relief.
FAR0191	N/A	To retain partial asset representation and warranty relief eligibility, the gift of equity of \$<<AssetCashOrMarketValueAmount>> must be documented with a gift letter signed by the donor that includes: the donor's name, mailing address, phone number, relationship to the borrower, actual or maximum amount of the gift, and statement that repayment is not required. Gift of equity must be reflected on the Settlement/Closing Disclosure. For complete requirements, refer to Guide Section 5501.3.	Feedback Certificate	Actionable message to user that documentation for gift of equity is required to retain the partial asset representation and warranty relief.

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Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
FAR0192	N/A	To retain partial asset representation and warranty relief eligibility, for the grant(s) in the amount of \$<<AssetCashOrMarketValueAmount>>, obtain documentation that the funds were provided by an Agency with an established grant program, that the funds do not have to be repaid and were received by the borrower or by the Seller on the borrower's behalf. Examples of acceptable documentation include copies of grant program materials, award letters or terms and conditions provided to the borrower. The agency must not be an interested party.	Feedback Certificate	Actionable message to user that documentation for grant is required to retain the partial asset representation and warranty relief.
FAR0193	N/A	To retain partial asset representation and warranty relief eligibility, obtain evidence of liquidation for securities of \$<<SecuritiesLiquidationToBeDocumentatedAmount>>.	Feedback Certificate	Actionable message to user that evidence of liquidation of securities is required to retain the partial asset representation and warranty relief.
FAR0194	N/A	To retain partial asset representation and warranty relief eligibility, obtain evidence of liquidation for retirement funds of \$<<RetirementLiquidationToBeDocumentedAmount>>.	Feedback Certificate	Actionable message to user that evidence of liquidation of retirement account(s) is required to retain the partial asset representation and warranty relief.
FAR0195	N/A	To retain partial asset representation and warranty relief eligibility, if the retirement account is an IRS-qualified employer plan, obtain evidence that the borrower is permitted to make withdrawals and that severance of borrower's current employment is not required.	Feedback Certificate	Actionable message to user that evidence of access to funds of retirement account(s) is required to retain the partial asset representation and warranty relief.

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FAR0196	N/A	Verify that at least one borrower owns and has access to the accounts on the [<<DDVendorNameAndReportIdentifier>>] report dated <<ThirdPartyReportDate>>. Borrower(s) could not be matched to Account Owners for one or more accounts. The expiration date of the asset report is <<ThirdPartyAssetAccountsEarliestExpirationDate>>.	Feedback Certificate	Actionable message to user that confirmation of asset account owner(s) is required.
FAR0197	N/A	To retain partial asset representation and warranty relief eligibility, confirm the following \$<<ThirdPartyLargeDepositsIdentifiedAsGiftsAmount>> of large deposit(s) correspond to submitted gift(s):	Feedback Certificate	Actionable message to user that confirmation of deposited gift(s) is required to retain partial asset representation and warranty relief.
FAR0198	N/A	For the grant in the amount of \$<<AssetCashOrMarketValueAmount>>, obtain documentation that the funds were provided by an Agency with an established grant program, that the funds do not have to be repaid and were received by the borrower or by the Seller on the borrower's behalf. Examples of acceptable documentation include copies of grant program materials, award letters or terms and conditions provided to the borrower. The agency must not be an interested party.	Feedback Certificate	New Message is replacing FAL0029 and being updated to provide clarity to user

Revised Messages

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Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
FAR0056	Total Funds to be Verified amount is \$~Total Funds to be Verified~ and the Total Third Party Asset Validation amount is \$~Third Party Validation Amount~. The Third Party Asset Validation amount is insufficient by \$~Deficit~ to meet Total Funds to be Verified.	Total Funds to be Verified amount is \$<<TotalFundsToBeVerifiedAmount>> and the Total Third Party Asset Validation amount is \$<<ThirdPartyAsset ValidationAmount>>. The Third Party Asset Validation amount is insufficient by \$<<ThirdPartyAssetValidationInsufficientAmount>> to meet Total Funds to be Verified.	Feedback Certificate	Message is being updated to provide clarity to users.
FAR0032	Third Party Asset Validation has been calculated as \$~Third Party Asset Validation Amount~. This includes eligible asset types of Checking, Savings and Money Market and excludes large deposits.	Third Party Asset Validation amount is \$<<ThirdPartyAssetValidationAmount>> [<<ThirdPartyAssetSummaryDetails>>]. The third-party report dated <<ThirdPartyReportDate>> expires <<ThirdPartyAssetAccountsEarliestExpirationDate>>.	Feedback Certificate	Message is being updated to provide clarity to users.
Retired Messages				
FAL0029	For each grant used for qualification, obtain documentation that the funds were provided by an Agency with an established grant program, that the funds do not have to be repaid and were received by the borrower or by the Seller on the borrower's behalf. Examples of acceptable documentation include copies of grant program materials, award letters or terms and conditions provided to the borrower. The agency must not be an interested party.	N/A	Feedback Certificate	Message has been retired.

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FAR0041	Checking, Savings and Money Market are the only asset types eligible for asset representation and warranty at this time.	N/A	Feedback Certificate	Message has been retired.
FAR0065	Mortgages with gift funds are not eligible for asset representation and warranty relief	N/A	Feedback Certificate	Message has been retired.

HeritageOneSM Mortgage Effective October 2, 2023

New Messages

PUR0379	N/A	A HeritageOne mortgage must be an Amortization Type of fixed-rate.	Feedback Certificate	Warning message alerting user that a HeritageOne mortgage must be an Amortization Type of fixedrate.
PUR0380	N/A	A HeritageOne mortgage must be a purchase or no cash-out refinance mortgage.	Feedback Certificate	Warning message alerting user that A HeritageOne mortgage must be a purchase or no cash-out refinance mortgage.
PUR0381	N/A	A HeritageOne mortgage secured by cooperative housing is not eligible.	Feedback Certificate	Warning message alerting user that a HeritageOne mortgage secured by cooperative housing is not eligible.
PUR0403	N/A	A <<HeritageOneIneligibleLoanProgramIdentifiers>> is not eligible as a HeritageOne mortgage.	Feedback Certificate	Warning message alerting user that program identifier submitted is not eligible as a HeritageOne mortgage.
PUR0382	N/A	A HeritageOne mortgage Occupancy must be primary residence.	Feedback Certificate	Warning message alerting user that the occupancy type must be primary residence.

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PUR0383	N/A	A HeritageOne mortgage secured by a 2- to 4- unit property must be Loan Product Advisor Accept.	Feedback Certificate	Warning message alerting user that A HeritageOne mortgage secured by a 2- to 4- unit property must be an LPA Accept.
PUR0384	N/A	A HeritageOne mortgage secured by a CHOICEHome must be Loan Product Advisor Accept.	Feedback Certificate	Warning message alerting user that a CHOICEHome must be an LPA Accept.
PUR0385	N/A	A HeritageOne mortgage secured by a manufactured home on a leasehold estate must be Loan Product Advisor Accept.	Feedback Certificate	Warning message alerting user that a HeritageOne mortgage secured by a manufactured home on a leasehold estate must be an LPA Accept.
PUR0386	N/A	A HeritageOne mortgage secured by a single-wide manufactured home must be Loan Product Advisor Accept.	Feedback Certificate	Warning message alerting user that a HeritageOne mortgage secured by a single-wide manufactured home must be an LPA Accept.
PUR0387	N/A	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 97% for a HeritageOne mortgage secured by a 1-unit property.	Feedback Certificate	Warning message that the LTV exceeds the applicable limits for HeritageOne mortgage.
PUR0388	N/A	The TLTV ratio of <<CombinedLTVRatioPercent>>% exceeds the maximum of 97% for a HeritageOne mortgage secured by a 1-unit property.	Feedback Certificate	Warning message that the TLTV exceeds the applicable limits for HeritageOne mortgage.
PUR0389	N/A	The TLTV ratio of <<CombinedLTVRatioPercent>>% exceeds the maximum of 105% for a HeritageOne mortgage with an affordable second.	Feedback Certificate	Warning message that the TLTV exceeds the applicable limits for HeritageOne mortgage.
PUR0390	N/A	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 95% for a HeritageOne mortgage secured by a 2- to 4-unit property.	Feedback Certificate	Warning message that the LTV exceeds the applicable limits for HeritageOne mortgage.

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Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
PUR0391	N/A	The TLTV ratio of <<CombinedLTVRatioPercent>>% exceeds the maximum of 95% for a HeritageOne mortgage secured by a 2- to 4-unit property.	Feedback Certificate	Warning message that the TLTV exceeds the applicable limits for HeritageOne mortgage.
PUR0392	N/A	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 95% for a Loan Product Advisor Accept HeritageOne mortgage secured by a manufactured home.	Feedback Certificate	Warning message that the LTV exceeds the applicable limits for HeritageOne mortgage.
PUR0393	N/A	The TLTV ratio of <<CombinedLTVRatioPercent>>% exceeds the maximum of 95% for a Loan Product Advisor Accept HeritageOne mortgage secured by a manufactured home.	Feedback Certificate	Warning message that the TLTV exceeds the applicable limits for HeritageOne mortgage.
PUR0394	N/A	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 90% for a Loan Product Advisor non-Accept HeritageOne mortgage secured by a manufactured home with a loan term greater than 20 years.	Feedback Certificate	Warning message that the LTV exceeds the applicable limits for HeritageOne mortgage.
PUR0395	N/A	The TLTV ratio of <<CombinedLTVRatioPercent>>% exceeds the maximum of 90% for a Loan Product Advisor non-Accept HeritageOne mortgage secured by a manufactured home with a loan term greater than 20 years.	Feedback Certificate	Warning message that the TLTV exceeds the applicable limits for HeritageOne mortgage.
PUR0396	N/A	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 95% for a Loan Product Advisor non-Accept HeritageOne mortgage secured by a manufactured home with a loan term of 20 years or less.	Feedback Certificate	Warning message that the LTV exceeds the applicable limits for HeritageOne mortgage.
PUR0397	N/A	The TLTV ratio of <<CombinedLTVRatioPercent>>% exceeds the maximum of 95% for a Loan Product Advisor non-Accept HeritageOne mortgage secured by a manufactured home with a loan term of 20 years or less.	Feedback Certificate	Warning message that the TLTV exceeds the applicable limits for HeritageOne mortgage.

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PUR0398	N/A	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 95% for a Loan Product Advisor Accept HeritageOne mortgage with a non-occupying borrower.	Feedback Certificate	Warning message that the LTV exceeds the applicable limits for HeritageOne mortgage.
PUR0399	N/A	The TLTV ratio of <<CombinedLTVRatioPercent>>% exceeds the maximum of 95% for a Loan Product Advisor Accept HeritageOne mortgage with a non-occupying borrower.	Feedback Certificate	Warning message that the TLTV exceeds the applicable limits for HeritageOne mortgage.
PUR0400	N/A	The TLTV ratio of <<CombinedLTVRatioPercent>>% exceeds the maximum of 105% for a HeritageOne mortgage with a non-occupying borrower and an affordable second.	Feedback Certificate	Warning message that the TLTV exceeds the applicable limits for HeritageOne mortgage.
PUR0401	N/A	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 90% for a Loan Product Advisor non-Accept HeritageOne mortgage with a non-occupying borrower.	Feedback Certificate	Warning message that the LTV exceeds the applicable limits for HeritageOne mortgage.
PUR0402	N/A	The TLTV ratio of <<CombinedLTVRatioPercent>>% exceeds the maximum of 90% for a Loan Product Advisor non-Accept HeritageOne mortgage with a non-occupying borrower.	Feedback Certificate	Warning message that the TLTV exceeds the applicable limits for HeritageOne mortgage.
FAR0187	N/A	If cash on hand is used to qualify the borrower: Seller must reasonably conclude and support that Borrower is a cash-basis individual, cash is not borrowed and could be saved, and there is no indication that borrower typically uses checking/savings or similar accounts. Obtain documentation according to Guide Section 4504.8 that supports Seller's conclusion. Provide evidence that all funds are deposited in a financial institution or are held in an institutional escrow account prior to closing.	Feedback Certificate	Informational message directing seller how to document cash on hand if used to qualify the borrower.

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Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
FGM0152	N/A	HeritageOne mortgages may only be delivered by Freddie Mac Seller/Service providers with the HeritageOne negotiated provision.	Feedback Certificate	Informational message alerting user that prior approval from Freddie Mac is required in order to deliver a HeritageOne mortgage.
FAL0047	N/A	At least one borrower must participate in a landlord education program that is required by the HFA. If the HFA does not require landlord education, at least one borrower must participate in a landlord education program per Guide Section 4501.12. Retain any Certificate of Achievement or comparable documentation in the mortgage file.	Feedback Certificate	Warning message that participation in a landlord education program may be required.

Revised Messages

FAL0001	Since all occupying Borrowers are First-Time Homebuyers, at least one occupying Borrower must participate in a homeownership education program that meets the National Industry Standards for Homeownership Education and Counseling, or is provided by a HUD-approved counseling agency or a Mortgage Insurer, or complete Freddie Mac's CreditSmart(R) Homebuyer U prior to the Note Date. Retain the Homeownership Education Certificate or comparable document in the Mortgage file.	Since all occupying borrowers are first-time homebuyers, at least one borrower must participate in a homeownership education program or completion of Freddie Mac's CreditSmart(R) Homebuyer U is required prior to the note date. Retain the Homeownership Education Certification or comparable document in the mortgage file. See Guide Section 5103.6 for complete requirements.	Feedback Certificate	Messages updated because they were outdated and not in full alignment with the existing Guide requirements.
FAL0036	Landlord education is required for 2- to 4- unit property. Seller must maintain Certificate of Achievement or comparable documentation in the mortgage file.	Landlord education is required for a 2- to 4- unit property prior to the note date. Retain the Certificate of Achievement or comparable document in the mortgage file.	Feedback Certificate	Messages updated because they were outdated and not in full alignment with the existing Guide requirements.

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Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
FCL0407	Since credit reputation uses only Noncredit Payment References, at least one occupying Borrower must participate in a homeownership education program that meets the National Industry Standards for Homeownership Education and Counseling, or is provided by a HUD-approved counseling agency or a Mortgage Insurer, or complete Freddie Mac's CreditSmart(R) Homebuyer U prior to the Note Date. Retain the Homeownership Education Certificate or comparable document in the Mortgage file.	Since the established credit reputation uses only Noncredit Payment References, participation in a homeownership education program or completion of Freddie Mac's CreditSmart(R) Homebuyer U is required prior to the Note Date. Retain the Homeownership Education Certification or comparable document in the Mortgage file. See Guide Section 5103.6 for related requirements	Feedback Certificate	Messages updated because they were outdated and not in full alignment with the existing Guide requirements.
FAL0007	Since there is at least one borrower who is not a First-Time Homebuyer, homebuyer education is required only if specified by the HFA.	At least one occupying borrower must participate in a homeownership education program that is required by the HFA. If the HFA does not require homeownership education, at least one occupying borrower must participate in a homeownership education program per Guide Section 5103.6, as applicable. Retain any Homeownership Education Certificate or comparable document in the mortgage file.	Feedback Certificate	Messages updated because they were outdated and not in full alignment with the existing Guide requirements.

Retired Messages

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Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
FAL0006	At least one borrower must participate in a homeownership education program that meets the National Industry Standards for Homeownership Education and Counseling, or is provided by the HFA, a HUD-approved counseling agency or a Mortgage Insurer, or complete Freddie Mac's CreditSmart(R) Homebuyer U prior to the Note Date. Retain the Homeownership Education Certificate or comparable document in the Mortgage file.	N/A	Feedback Certificate	Message has been retired.

Installment Loan Message Update

Effective October 15, 2023

New Messages

FCL0323	Installment debt(s) have been submitted with no payment. Include the payment and resubmit to Loan Product Advisor. If the credit report does not contain a payment, document the file with evidence of the monthly payment. For student loans in repayment, deferment or forbearance use the credit report if the monthly payment is greater than zero. If the monthly payment is zero, use 0.5% of the outstanding balance to calculate the payment amount.	For the installment debt with an Unpaid Balance of \$<<LiabilityUnpaidBalanceAmount>>, the Monthly Payment must be greater than \$0. If the credit report does not contain a payment, document the file with evidence of the monthly payment. For student loans, including those that are income-driven repayment plans, if a payment greater than \$0 is not documented on the credit report or other file documentation, submit 0.5% of the outstanding balance as the Monthly Payment amount.	Feedback Certificate	Updated Informational message informing user that \$0 cannot be used for a student loan payment.
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Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
Alimony, Child Support or Separate Maintenance Message Updates				
Effective October 15, 2023				
New Messages				
FEI0304	N/A	For <<BorrowerFullName>>'s child support income in the amount of \$<<TotalMonthlyIncomeAmount>>, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, or final divorce decree). Ensure documentation shows the ages of the children. Additionally, document receipt for the most recent 6 months verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	Feedback Certificate	
FEI0305	N/A	For <<BorrowerFullName>>'s child support income in the amount of \$<<TotalMonthlyIncomeAmount>>, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement or final divorce decree). Additionally, document receipt for the most recent 1 month verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	Feedback Certificate	

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FEI0306	N/A	<p><<BorrowerFullName>>'s submitted child support income in the amount of \$<<SubmittedChildSupportIncomeAmount>> is relieved of representations and warranties for the accuracy of the income calculation and the integrity of data. This income was assessed using Direct Deposits and the <<ThirdPartyServiceProviderName>> <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>> expires <<ThirdPartyReportExpirationDate>>; the report must be retained in the loan file. Obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement, or final divorce decree). Ensure documentation shows the ages of the children.</p>	Feedback Certificate	
FEI0307	N/A	<p>For <<BorrowerFullName>>'s separate maintenance income in the amount of \$<<TotalMonthlyIncomeAmount>>, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement, or final divorce decree). Additionally, document receipt for the most recent 6 months verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.</p>	Feedback Certificate	

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Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
FEI0309	N/A	For <<BorrowerFullName>>'s separate maintenance income in the amount of \$<<TotalMonthlyIncomeAmount>>, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement, or final divorce decree). Additionally, document receipt for the most recent 1 month verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	Feedback Certificate	

Revised Messages

FEI0067	Alimony or child support income for + <Borrower Full Name (LPA)> + " must be supported by documentation evidencing receipt of the income for the most recent six months and signed court order, legally binding separation agreement and/or final divorce decree verifying the payor's obligation for the previous six months, including the amount and the duration of the obligation. Proof of the ages of the children for which child support is received."	For <<BorrowerFullName>>'s alimony income in the amount of \$<<TotalMonthlyIncomeAmount>>, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, or final divorce decree). Additionally, document receipt for the most recent 6 months verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	Feedback Certificate	We are updating our documentation requirements for alimony, child support or separate maintenance to include "other legally binding documentation" as an acceptable documentation type.
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Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
FEI0263	Alimony or child support income for + <Borrower Full Name (LPA)> + " must be supported by documentation evidencing receipt of the income for the most recent month and signed court order, legally binding separation agreement and/or final divorce decree verifying the payor's obligation for the previous one month, including the amount and the duration of the obligation."	For <<BorrowerFullName>>'s alimony income in the amount of \$<<TotalMonthlyIncomeAmount>>, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement or final divorce decree). Additionally, document receipt for the most recent 1 month verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	Feedback Certificate	We are updating our documentation requirements for alimony, child support or separate maintenance to include "other legally binding documentation" as an acceptable documentation type.

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FEI0229	<p>~Borrower Name~'s submitted Alimony / Child Support income of ~Submitted Alimony / Child Support Income Amount~ is relieved of representations and warranties for the accuracy of the income calculation and the integrity of data. This income was assessed using Direct Deposits and the [~Vendor~: ~report id~] report dated ~report date~ expires ~report expiration date~; the report must be retained in the loan file. The signed court order, legally binding agreement, and/or final divorce decree verifying the obligation is required. Proof of the ages of the children for which child support is received is required. Once obtained, no further documentation is required for this income.</p>	<p><<BorrowerFullName>>'s submitted alimony income in the amount of \$<<Submitted Alimony Income Amount>> is relieved of representations and warranties for the accuracy of the income calculation and the integrity of data. This income was assessed using Direct Deposits and the <<ThirdPartyServiceProviderName>> <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>> expires <<ThirdPartyReportExpirationDate>>; the report must be retained in the loan file. Obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement or final divorce decree).</p>	Feedback Certificate	We are updating our documentation requirements for alimony, child support or separate maintenance to include "other legally binding documentation" as an acceptable documentation type.

Updated: 09/15/2023