

# Loan Product Advisor® Feedback Message Updates

October 17, 2023

Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
<b>AIM for Income Using Direct Deposits</b>				
<b>Existing Messages</b>				
FEI0030	N/A	The loan is eligible for loan-level income representation and warranty relief.	Feedback Certificate	Indicates Loan Level Income R&W Eligibility
FEI0029	N/A	The loan is not eligible for income representation and warranty relief.	Feedback Certificate	Indicates Loan Level Income R&W Eligibility
FEI0295	N/A	The loan is eligible for partial income representation and warranty relief.	Feedback Certificate	Indicates Partial Income R&W Eligibility
FEI0226	N/A	~Borrower Name~'s submitted ~Submitted Employer~ income of ~Submitted 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. No further documentation is required for this income.	Feedback Certificate	Message indicating that the third-party report is sufficient documentation to support income.
FEI0227	N/A	~Borrower Name~'s submitted Pension income of ~Submitted Pension 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. No further documentation is required for this income.	Feedback Certificate	Message indicating that the third-party report is sufficient documentation to support income.

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FEI0228	N/A	~Borrower Name~'s submitted Social Security income of ~Submitted Social Security Income Amount~ is relieved of representations and warranties on 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. No further documentation is required for this income.	Feedback Certificate	Message indicating that the third-party report is sufficient documentation to support income.
FEI0229	N/A	<<BorrowerFullName>>'s submitted Alimony / Child Support income of \$<<SubmittedAlimonyChildSupportIncomeAmount>> 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). 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.	Feedback Certificate	Message indicating that the third-party report is sufficient documentation to support income.

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FEI0230	N/A	~Borrower Name~'s submitted Military income of ~SubmittedMilitaryIncomeAmount~ 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. No further documentation is required for this income.	Feedback Certificate	Message indicating that the third-party report is sufficient documentation to support income.
FEI0231	N/A	~Borrower Name~'s submitted Department of Veterans Affairs (VA) Benefits Income of ~Submitted Department of Veterans Affairs (VA) Benefits 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. No further documentation is required for this income.	Feedback Certificate	Message indicating that the third-party report is sufficient documentation to support income.
FEI0114	N/A	For ~BorrowerName~, the total derived income of \$~DerivedDirectDepositIncomeAmountPerBorrower~ from ~Vendor-ReportID~ is insufficient for income representation and warranty relief.	Feedback Certificate	Message indicating that direct deposit income was assessed but is insufficient for Income R&W relief.
FEI0163	N/A	For ~BorrowerName~, the submitted income is below what is reasonable based on the derived income of \$~TotalBorrowerDerivedIncome~.	Feedback Certificate	Message indicating that direct deposit income is below what is reasonable based on the assessed income. (Borrower Level)
FEI0164	N/A	For ~BorrowerName~, the submitted income exceeds what is reasonable based on the derived income of \$~TotalBorrowerDerivedIncome~.	Feedback Certificate	Message indicating that direct deposit income exceeds what is reasonable based on the assessed income. (Borrower Level)

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FEI0261	N/A	Direct deposit income for ~Borrower name~ from ~Employment Name~ on [~Vendor Name~: ~Report ID~] report could not be associated to submitted income type. Please review and resubmit.	Feedback Certificate	Message indicating that direct deposit income was not assessed because it could not be associated to a submitted income type.
FEI0262	N/A	Unable to assess direct deposit income for ~Borrower Name~. Income deposits could not be found on the third-party report or income could not be linked to the borrower.	Feedback Certificate	Message indicating that direct deposit income was not assessed because no deposits could be linked to the borrower.
FEI0232	N/A	Unable to assess direct deposit income for ~Borrower Name~ at ~Employment Name~ using [~Vendor Name~: ~Report ID~ ]report. Gap(s) in income deposits found on the third-party report.	Feedback Certificate	Message indicating that direct deposit income was not assessed due to gaps in the deposits.
FEI0233	N/A	Unable to assess direct deposit income for ~Borrower Name~ at ~Employment Name~ using [~Vendor Name~: ~Report ID~] report. Most recent deposit(s) is missing based on the pay frequency and last deposit on the third-party report.	Feedback Certificate	Message indicating that direct deposit income was not assessed because the most recent deposit(s) is missing.
FEI0064	N/A	Unable to assess direct deposit income for ~Borrower Name~ at ~Employment Name~ using [~Vendor Name~: ~Report ID~] report. Insufficient income history found on the third-party report.	Feedback Certificate	Message indicating that direct deposit income was not assessed due to insufficient income history.
FEI0278	N/A	Direct deposit income for ~Borrower name~ from ~Employment Name~ on [~Vendor Name~: ~Report ID~] report could not be associated to a submitted employment. Review and resubmit for further consideration.	Feedback Certificate	Message indicating that direct deposit income was not assessed because it could not be associated to a submitted employment.
FEI0279	N/A	For ~Borrower Name~, submitted income from ~Employment Name~ is below what is reasonable based on the derived income from the [~Vendor Name~: ~Report ID~] report. Review and resubmit for further consideration.	Feedback Certificate	Message indicating that direct deposit income is below what is reasonable based on the assessed income. (Employment Level)

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FEI0280	N/A	For ~Borrower Name~, submitted income from ~Employment Name~ exceeds what is reasonable based on the derived income from the [~Vendor Name~: ~Report ID~] report. Review and resubmit for further consideration.	Feedback Certificate	Message indicating that direct deposit income exceeds what is reasonable based on the assessed income. (Employment Level)

Updated: 10/16/2023