

Loan Product Advisor[®] (LPASM) Feedback Message Updates



Accessory Dwelling Unit (ADU) Income Messages

The following messages support the ADU policy updates that were announced in the *Single-Family Seller/Servicer Guide* (Guide) [Bulletin 2022-11](#). All references to effective dates within this document are for the LPA message effective date.

Effective March 3, 2024

You'll see two new messages alerting you when the ADU income isn't eligible to be used for mortgage qualification.

Message Code	Original or Existing text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
PUR0419	N/A	Rental income from an accessory dwelling unit (ADU) cannot be used to qualify for a mortgage secured by a 2- or 3-unit investment property.	Feedback Certificate	Critical message to indicate that the rental income submitted for the ADU can't be used to qualify due to number of units of the investment property.
PUR0420	N/A	Rental income from an accessory dwelling unit (ADU) cannot be used to qualify for a mortgage secured by a second home.	Feedback Certificate	Critical message to indicate that the rental income submitted for the ADU can't be used to qualify due to the occupancy type.

