

Loan Product Advisor® Feedback Message Updates

October 2024



| Message Code | Original or Existing Message Text <i>(if applicable)</i> | New Message Text | Feedback Certificate, Error Page | Purpose |
|--------------|---|------------------|----------------------------------|---------|
|--------------|---|------------------|----------------------------------|---------|

LPA Choice

Effective October 13, 2024

New Messages

| | | | | |
|---------|-----|---|----------------------|---|
| FCL0434 | N/A | LPA Choice: Debt to Income. Based on the submitted income of \$<<SubmittedTotalIncome>> and total debt of \$<<SubmittedTotalDebt>>, the qualifying DTI ratio is <<TotalDebtToIncomeRatio>>%. Documentation of an additional \$<<AdditionalRequiredIncome>> of qualifying income may help meet established underwriting guidelines for purchase. | Feedback Certificate | Informs user that with additional income submitted, the risk class may be able to change to an "Accept." |
| FCL0435 | N/A | LPA Choice: Loan to Value/Total Loan to Value. Based on the application data, an LTV/TLTV of <<LoanToValue>>%/<<TotalLoanToValue>>% impacted the risk class. Reduction of the loan amount by \$<<AdditionalDownPayment>> may help meet established underwriting guidelines for purchase. | Feedback Certificate | Informs user that with a lower loan amount or additional down payment submitted, the risk class may be able to change to an "Accept." |
| FCL0436 | N/A | LPA Choice: Reserves. Based on the application data, documentation of an additional \$<<AdditionalMonthsReservesAmount>> (<<AdditionalNumberofMonths>> months) of qualifying assets may help meet established underwriting guidelines for purchase. | Feedback Certificate | Informs user that with additional reserves submitted, the risk class may be able to change to an "Accept." |

Revised Messages

| | | | | |
|---------|---|--|----------------------|--|
| FCL0374 | Caution Factor: Loan-To-Value/Total Loan-To-Value. Based on the application data, the LTV/TLTV impacted the risk class. | Caution Factor: Loan to Value/Total Loan to Value. Based on the application data, an LTV/TLTV of <<LoanToValue>>%/<<TotalLoanToValue>>% impacted the risk class. | Feedback Certificate | Existing message has been updated to add additional details. |
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Employment Message Updates

Effective October 27, 2024

Loan Product Advisor® Feedback Message Updates

October 2024



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|-------------------------|--|--|----------------------------------|---|
| New Messages | | | | |
| FEI0329 | N/A | Based on the application data, <<BorrowerFullName>> is employed by a family member, property seller, real estate broker or other interested party to the transaction. Obtain copies of <<BorrowerFullName>>'s complete signed federal income tax return filed with the IRS or IRS Wage and Income transcript for the most recent year. | Feedback Certificate | New message to inform user of documentation requirements when there is non-arm's length employment indicated. |
| FEI0330 | N/A | Self-Employed indicator was not provided and has been defaulted to <<SelfEmployedIndicator>> for <<BorrowerFullName>>'s employment with <<EmployerFullName>>. If this value is not accurate, update the field with the correct value and resubmit. | Feedback Certificate | New message to inform user that the self-employment indicator has been defaulted and to confirm accuracy. |
| Retired Messages | | | | |
| DQC0211 | 'Self Employed' must contain a Y or N borrower 4 | N/A | Error Feedback | Message has been retired. |
| DQC0479 | 'Self Employed' must contain a Y or N borrower 4 | N/A | Error Feedback | Message has been retired. |
| DQC0223 | 'Self Employed' must contain a Y or N borrower 5 | N/A | Error Feedback | Message has been retired. |
| DQC0320 | 'Self Employed' must contain a Y or N borrower 1 | N/A | Error Feedback | Message has been retired. |
| DQC0456 | 'Self Employed' must contain a Y or N borrower 1 | N/A | Error Feedback | Message has been retired. |
| DQC0327 | 'Self Employed' must contain a Y or N borrower 2 | N/A | Error Feedback | Message has been retired. |
| DQC0453 | 'Self Employed' must contain a Y or N borrower 2 | N/A | Error Feedback | Message has been retired. |
| DQC0330 | 'Self Employed' must contain a Y or N borrower 3 | N/A | Error Feedback | Message has been retired. |
| DQC0338 | 'Self Employed' must contain a Y or N borrower 4 | N/A | Error Feedback | Message has been retired. |

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| DQC0449 | 'Self Employed' must contain a Y or N borrower 4 | N/A | Error Feedback | Message has been retired. |
| DQC0344 | 'Self Employed' must contain a Y or N borrower 5 | N/A | Error Feedback | Message has been retired. |
| DQC0446 | 'Self Employed' must contain a Y or N borrower 5 | N/A | Error Feedback | Message has been retired. |
| DQC0355 | 'Self Employed' must contain a Y or N borrower 5 | N/A | Error Feedback | Message has been retired. |
| DQC0411 | 'Self Employed' must contain a Y or N borrower 3 | N/A | Error Feedback | Message has been retired. |
| DQC0101 | Employment Borrower Self Employed Indicator is required when the Party Role Type of Borrower and the Employer is populated. | N/A | Feedback Certificate | Message has been retired. |

Updated: 9/23/2024