

Condo Project Advisor® Feedback Messages

PUBLIC

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Condo Project Advisor® Project Assessment Feedback Messages

Effective March 29, 2026

Message Code	New Message Text	Result	Guide/Bulletin Reference
CPAY1000	Seller is responsible for ensuring compliance with the project review requirements that Condo Project Advisor does not assess with all other project review and eligibility requirements in Chapter 5701.	GREEN & YELLOW	5701
CPAY1001	The Condominium Project must not be a project in which the unit owners do not have an undivided ownership interest or leasehold interest in the land on which the project is located.	GREEN & YELLOW	701.3(a)
CPAY1002	The Condominium Project must not be a project in litigation that is ineligible under Section 5701.3(i).	GREEN & YELLOW	5701.3(i)
CPAY1003	The Condominium Project must not be in need of critical repairs.	GREEN & YELLOW	5701.3(n)
CPAY1005	Seller is responsible for ensuring compliance with maximum loan to value/total LTV/Home Equity Line of Credit TLTV (Streamlined reviews only)	GREEN & YELLOW	5701.4(b)
CPAY1006	If the subject unit is an Investment Property, at least 50% of the total units in the project must have been conveyed to purchasers who occupy their units as a Primary Residence or second home. (Established Condominium Projects review only)	GREEN & YELLOW	5701.5(b)
CPAY1007	The Condominium Project's budget and reserve study (if applicable) must comply with all applicable Guide requirements.(Established Condominium Projects review only)	GREEN & YELLOW	5701.5(c), (e)
CPAY1008	The Condominium Project's delinquent assessments must comply with Guide requirements. (Established Condominium Projects review only.	GREEN & YELLOW	5701.5(d)
CPAY1011	The Condominium Project must not have an evacuation order.	GREEN & YELLOW	5701.3(o)
CPAY1012	The Condominium Project must not be the subject of an action that would cause the project to cease to exist, including termination, deconversion or dissolution of the project's legal structure. The Condominium Project must not be the subject of a voluntary or involuntary	GREEN & YELLOW	5701.3(p)



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	bankruptcy, insolvency, liquidation, or receivership proceeding, or any substantially similar action under state or federal law.		
CPAY1009	Seller is responsible for ensuring compliance with the General Condominium Project eligibility requirements in the Guide.	Project Certified/ Seller Certified	5701.2(b)
CPAY1010	Seller is responsible for ensuring compliance with the owner-occupancy requirements for Investment Properties	Project Certified/ Seller Certified	5701.5(b)2
CPAY1013	Seller is responsible for ensuring compliance with the following: (1) The purchase transaction will result in a reduction of the single investor concentration; (2) The Seller obtains evidence that the single investor is marketing units for sale with the goal to decrease the single investor concentration to 25% or less of the units in the project; (3) The single investor is current on all HOA assessments; and (4) There are no planned or current special assessments in the project.	Seller Certified	5701.3(j)(2)
CPAY1014	Seller is responsible for ensuring compliance with the following: (1)The Mortgage must be secured by a Detached Condominium Unit; (2) The subject Manufactured Home must not be a single-wide Manufactured Home; (3) The subject Manufactured Home must meet the requirements in Chapter 5703; (4) Although Section 5701.3(a) states otherwise, the Condominium Project's unit owners must only have an undivided ownership interest in the land on which the project is located; and (5) The Condominium Project must not have campgrounds or other facilities for transient or mobile units.	Seller Certified	5701.5(e)
CPAE2000 - CPAE2001; CPAE2003 - CPAE2004	The Condominium Project must meet the Freddie Mac Guide Glossary definition of an Established Condominium Project.	YELLOW	5701.4(a)
CPAE2002	The Condominium Project must not be a project in which the unit owners do not possess the sole ownership of the Common Elements, except as provided in Section 5701.3(h).	YELLOW	5701.3(h)
CPAE2005	The Condominium Project must not have excessive single investor concentration.	YELLOW	5701.3(j)
CPAE2006	The Condominium Project must not have excessive commercial or non-residential space.	YELLOW	5701.3(d)
CPAE2007	A Condominium Project with Manufactured Homes must comply with Guide 5701.5(f) or 5701.9(a).	YELLOW	5701.3(l)



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CPAE2008	The Condominium Project must not be a timeshare project, a project that allows segmented ownership, or be a tenancy-in-common apartment project.	YELLOW	5701.3 (e), (f)
CPAE2009	The Condominium Project must not have multi-dwelling units	YELLOW	5701.3(c)
CPAE2010	The Condominium Project must not be a Continuing Care Retirement Community.	YELLOW	5701.3(k)
CPAE2011	The Condominium Project must not have mandatory dues or similar membership fees for use of Amenities such as clubhouses or recreational facilities unless the HOA and/or Master Association solely own the Amenities and Condominium Unit owners within the HOA or Master Association are the only persons or entities eligible for membership.	YELLOW	5701.3(m)
CPAE2012 - CPAE2013	The project must not be a Condominium Hotel or similar type of transient housing.	YELLOW	5701.3(b)
CPAE2014	The project must not be a Condominium Hotel or similar type of transient housing or a houseboat project.	YELLOW	5701.3(b), (g)
CPAI1000 - CPAI1012 CPAX1000 - CPAX1001	Incomplete processing. Condo Project Advisor is unable to assess this Condominium Project. Seller is responsible for all Condominium Project review and eligibility requirements as stated in the Guide.	INCOMPLETE	5701
CPAI1013	Incomplete processing. Condo Project Advisor is unable to assess this Condominium Project. Seller is responsible for all Condominium Project review and eligibility requirements as stated in the Guide, including the requirement in Guide Section 5701.3 (n) that a Condominium Project is an ineligible project if it is in need of Critical Repairs (as defined in the Guide Glossary). This Condominium Project may be in need of Critical Repairs	INCOMPLETE	5701, 5701.3(n)
CPAX2000	The Condominium Project is "Not Eligible." A Mortgage secured by a unit in this Condominium Project is not eligible for sale to Freddie Mac.	Not Eligible	5701.10(d)(i)
CPAX2001	The Condominium Project is a Condominium Hotel or similar type of transient housing.	Not Eligible	5701.3(b)
CPAX2002	The Condominium Project has excessive commercial or non-residential space.	Not Eligible	5701.3(d)
CPAX2003	The Condominium Project is a timeshare project or a project that allows segmented ownership.	Not Eligible	5701.3(f)



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CPAX2004	The Condominium Project unit owners do not possess sole ownership of the Common Elements.	Not Eligible	5701.3(f)
CPAX2005	The Condominium Project has pending litigation or ADR proceeding(s).	Not Eligible	5701.3(i)
CPAX2006	The Condominium Project has excessive single investor concentration.	Not Eligible	5701.3(j)
CPAX2007	The Condominium Project has mandatory dues or similar membership fees.	Not Eligible	5701.3(m)
CPAX2008	The Condominium Project needs Critical Repairs.	Not Eligible	5701.3(m)
CPAX2009	The Condominium Project does not have property insurance that complies with applicable requirements.	Not Eligible	4703
CPAX2010	The Condominium Project is subject to termination, insolvency, or similar action.	Not Eligible	5701.3(p)
CPAX2011	The Condominium Project's percentage of delinquent HOA assessments does not comply with Guide requirements.	Not Eligible	5701.5(d)(i); 5701.6(d)(i)
CPAX2012	The Condominium Project's percentage of delinquent special assessments does not comply with Guide requirements.	Not Eligible	5701.5(d)(ii); 5701.6(d)(ii)
CPAX2013	The Condominium Project has inadequate reserves.	Not Eligible	5701.5(c); 5701.6(c)