

# Loan Product Advisor® (LPA®) Feedback Message Updates

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## Construction to Permanent Message Updates

To support Freddie Mac's commitment to increasing housing supply and reducing barriers to obtaining construction to permanent financing, we'll update our offerings for Construction Conversion Mortgages and Renovation Mortgages. The following messages in LPA will be impacted.

For more information, review *Single-Family Seller/Servicer Guide* (Guide) [Bulletin 2026-1](#).

### Effective February 1, 2026

#### Revised Messages

Message Code	Existing Message Text	New Message Text	Feedback Certificate, Error Page
FEI0068	Obtain verification of current existence of each business through a third-party source for <<BorrowerFullName::Alphanumeric>> dated no more than 120 days prior to the note date or after the note date but prior to the delivery date.	Obtain verification of current existence of each business through a third-party source for <<BorrowerFullName::Alphanumeric>> dated no more than 120 days before the note date.	Feedback Certificate
FEI0102	Obtain a 10-day pre-closing verification (10-day PCV) for <<BorrowerFullName::Alphanumeric>>'s <<BorrowerEmployerFullName::Alphanumeric>> employment income dated no more than 10 business days prior to the note date or after the note date but prior to the delivery date.	Obtain a 10-day pre-closing verification (10-day PCV) for <<BorrowerFullName::Alphanumeric>>'s <<BorrowerEmployerFullName::Alphanumeric>> employment income dated no more than 10 business days before the note date.	Feedback Certificate
FEI0312	BorrowerFullName's submitted SubmittedEmployerFullName income of \$SubmittedIncomeAmount is relieved of representation and warranty for the accuracy of the income calculation. This income was assessed based on paystub and W-2 data from the provider using the [ThirdPartyServiceProviderName: ThirdPartyReportIdentifier] data. Based on the paystub date of ThirdPartyPaystubDate, the expiration of the paystub is ThirdPartyPaystubAndW2ExpirationDate. Seller is responsible for confirming the paystub is dated no more than 120 calendar days before the note date per Guide Section 5102.4 and retaining the paystubs and W-2's in the loan file. No further documentation is required for this income.	BorrowerFullName's submitted SubmittedEmployerFullName income of \$SubmittedIncomeAmount is relieved of representation and warranty for the accuracy of the income calculation. This income was assessed based on paystub and W-2 data from the provider using the [ThirdPartyServiceProviderName: ThirdPartyReportIdentifier] data. Based on the paystub date of <<ThirdPartyPaystubDate>>, the expiration of the paystub is <<ThirdPartyPaystubAndW2ExpirationDate>>. Retain the paystubs and W-2's in the loan file. No further documentation is required for this income.	Feedback Certificate



Message Code	Existing Message Text	New Message Text	Feedback Certificate, Error Page
<b>FEI0324</b>	BorrowerFullName's employment at CurrentEmployerFullName is relieved of representations and warranties for the borrower's current employment and the integrity of the data if the loan is closed on or before CloseByDate. The third-party report [Vendor Name: Report ID] must be retained in the loan file. If the loan does not close by CloseByDate, resubmit with updated employment data.	BorrowerFullName's employment at BorrowerEmployerFullName is relieved of representations and warranties for the borrower's current employment and the integrity of the data if the loan is closed on or before CloseByDate. The third-party report [Vendor Name: Report ID] that expires on <<ReportExpirationDate>> must be retained in the loan file. If the loan does not close by CloseByDate, resubmit with updated employment data.	Feedback Certificate
<b>FEI0338</b>	~BorrowerFullName~'s submitted ~SubmittedEmployerFullName~ income of ~SubmittedIncomeAmount~ is relieved of representation and warranty for the accuracy of the income calculation. This income was assessed based on paystub and W-2 data from the Freddie Mac Income Calculator [Identification Number: ~ThirdPartyReportIdentifier~]. Based on the paystub date of ~ThirdPartyPaystubDate~, the expiration of the paystub is ~ThirdPartyPaystubAndW2ExpirationDate~. Seller is responsible for confirming the paystub is dated no more than 120 calendar days before the note date per Guide Section 5102.4. Paystubs, W-2s and Freddie Mac Income Calculator Certificate are required in the loan file. No further documentation is required for this income.	~BorrowerFullName~'s submitted ~SubmittedEmployerFullName~ income of ~SubmittedIncomeAmount~ is relieved of representation and warranty for the accuracy of the income calculation. This income was assessed based on paystub and W-2 data from the Freddie Mac Income Calculator [Identification Number: ~ThirdPartyReportIdentifier~]. Based on the paystub date of ~ThirdPartyPaystubDate~, the expiration of the paystub is <<ThirdPartyPaystubAndW2ExpirationDate>>. Paystubs, W-2s and Freddie Mac Income Calculator Certificate are required in the loan file. No further documentation is required for this income.	Feedback Certificate
<b>FEI0325</b>	BorrowerFullName's employment at CurrentEmployerFullName is relieved of representations and warranties for the borrower's current employment if the loan is closed on or before CloseByDate. Employment was assessed based on paystub data from the provider using [Vendor Name: Report ID]. The paystubs must be retained in the loan file. If the loan does not close by CloseByDate, resubmit with updated employment data.	BorrowerFullName's employment at BorrowerEmployerFullName is relieved of representations and warranties for the borrower's current employment if the loan is closed on or before CloseByDate. Employment was assessed based on paystub data from the provider using [Vendor Name: Report ID] that expires on <<ReportExpirationDate>>. The paystubs must be retained in the loan file. If the loan does not close by CloseByDate, resubmit with updated employment data.	Feedback Certificate
<b>PUR0075</b>	A Construction Conversion mortgage must not be secured by a manufactured home.	A Construction to Permanent mortgage that is a cash-out refinance must not be secured by a manufactured home.	Feedback Certificate
<b>PUR0360</b>	An + <Income Based Deed Restrictions Loan Program Identifier List> + Mortgage must not be a construction conversion mortgage.	An <<IncomeBasedDeedRestrictionsLoanProgramIdentifierList>> mortgage must not be a Construction to Permanent mortgage.	Feedback Certificate



## Retired Message

Message Code	Existing Message Text	New Message Text	Feedback Certificate, Error Page
FEI0033	Loan must close within 120 days of the report date.	N/A	Feedback Certificate

## Effective February 4, 2026

## New Messages

Message Code	New Message Text	Feedback Certificate, Error Page
FEI0353	Obtain a 10-day pre-closing verification (10-day PCV) for <<BorrowerFullName::Alphanumeric>>'s <<EmployerFullName::Alphanumeric>> employment income dated no more than 10 business days before the note date of the interim construction financing. The 10-day PCV must be dated no more than 540 calendar days before the effective date of permanent financing.	Feedback Certificate
FEI0354	Obtain verification of current existence of each business through a third-party source for <<BorrowerFullName>> dated no more than 120 days before the note date of interim construction financing. The verification of business must be dated no more than 540 calendar days before the effective date of permanent financing.	Feedback Certificate
FEI0355	For <<BorrowerFullName::Alphanumeric>>'s submitted pension income of <<TotalMonthlyIncomeAmount::Currency2D>>, obtain documentation supporting for existing and established sources of retirement income: 1. Income type, payment source, payment frequency, and pre-determined payment amount and 2. Current receipt with one or more of the following: benefit verification letter, award letter, pay statement, 1099, bank statement(s) or equivalent. Age of documentation requirements must be no more than 120 days from note date unless otherwise specified in Guide Section 5102.4. For newly established sources of retirement income obtain: 1. Finalized terms of the source, type, effective date of income commencement, payment frequency and, pre-determined payment amount with a copy of the benefit verification letter, notice of award letter or other equivalent documentation from the payor that provides and establishes these terms. The income must commence before or on the first mortgage payment due date. The documentation must be dated no more than 120 days before the effective date of permanent financing. Verification of current receipt is not required.	Feedback Certificate
FEI0356	Department of Veteran's Affairs(VA) benefits for <<BorrowerFullName::Alphanumeric>> obtain the following documentation for existing and established sources of long-term disability income: 1. Evidence of the type, source, pre-determined payment amount, payment frequency and current receipt must be obtained, 2. History of receipt: A history of receipt is not required for the income to be considered stable, 3. Continuance: Must be likely to continue for at least the next three years, and 4. Calculation: Use the documented fixed monthly payment amount. For newly established long-term disability income, obtain: 1. Verification of current receipt is not required; however, the finalized terms of the new income must be documented. The income must commence before or on the first Mortgage payment due date and 2. The terms that must be verified include, but are not limited to, the source, type, effective date of income commencement, payment frequency and pre-determined payment amount that will commence before or on the first mortgage payment due date.	Feedback Certificate
FEI0357	Self-employed income for " + <Borrower Full Name (LPA)> + " must be supported by signed complete federal individual and business tax returns, as applicable, for the most recent year, and verification of the current existence of the business through a third-party service provider obtained no more than 120 calendar days before the effective date of permanent financing and before the delivery date.	Feedback Certificate



Message Code	New Message Text	Feedback Certificate, Error Page
PUR0455	A Community Land Trust mortgage must not be a Construction to Permanent mortgage.	Feedback Certificate
PUR0456	A two-time close Construction to Permanent mortgage must be a refinance mortgage.	Feedback Certificate

**Revised Message**

Message Code	Existing Message Text	New Message Text	Feedback Certificate, Error Page
FPA0124	Loan is not eligible for an appraisal waiver because it is a construction conversion or renovation loan.	Loan is not eligible for an appraisal waiver because it is a Construction to Permanent or renovation mortgage.	Feedback Certificate