

Condo Project Advisor® Feedback Messages

July 2, 2025



Project Assessment Request Messages

Message Code	Message Text	Result
CPAY1000	Seller is responsible for ensuring compliance with the project review requirements that Condo Project Advisor does not assess and with all other project review and eligibility requirements in Chapter 5701.	GREEN & YELLOW
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
CPAY1002	The Condominium Project must not be a project in litigation that is ineligible under Section 5701.3(i).	GREEN & YELLOW
CPAY1003	The Condominium Project must not be in need of critical repairs.	GREEN & YELLOW
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
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
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
CPAY1008	The Condominium Project's delinquent assessments must comply with Guide requirements. (Established Condominium Projects review only)	GREEN & YELLOW
CPAY1011	The Condominium Project must not have an evacuation order	GREEN & YELLOW
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 bankruptcy, insolvency, liquidation, or receivership proceeding, or any substantially similar action under state or federal law.	GREEN & YELLOW
CPAY1009	Seller is responsible for ensuring compliance with the General Condominium Project eligibility requirements in the Guide.	PROJECT CERTIFIED
CPAY1010	Seller is responsible for ensuring compliance with the owner-occupancy requirements for Investment Properties	PROJECT CERTIFIED
CPAE2000 - CPAE2001; CPAE2003 - CPAE2004	The Condominium Project must meet the Freddie Mac Guide Glossary definition of an Established Condominium Project	YELLOW
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
CPAE2005	The Condominium Project must not have excessive single investor concentration	YELLOW
CPAE2006	The Condominium Project must not have excessive commercial or non-residential space	YELLOW
CPAE2007	A Condominium Project with Manufactured Homes must comply with Guide 5701.5(f) or 5701.9(a).	YELLOW
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
CPAE2009	The Condominium Project must not have multi-dwelling units	YELLOW
CPAE2010	The Condominium Project must not be a Continuing Care Retirement Community	YELLOW

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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
CPAE2012 - CPAE2013	The project must not be a Condominium Hotel or similar type of transient housing.	YELLOW
CPAE2014	The project must not be a Condominium Hotel or similar type of transient housing or a houseboat project.	YELLOW
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
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).	INCOMPLETE
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
CPAX2001	The Condominium Project is a Condominium Hotel or similar type of transient housing.	Not Eligible
CPAX2002	The Condominium Project has excessive commercial or non-residential space.	Not Eligible
CPAX2003	The Condominium Project is a timeshare project or a project that allows segmented ownership.	Not Eligible
CPAX2004	The Condominium Project unit owners do not possess sole ownership of the Common Elements.	Not Eligible
CPAX2005	The Condominium Project has pending litigation or ADR proceeding(s).	Not Eligible
CPAX2006	The Condominium Project has excessive single investor concentration.	Not Eligible
CPAX2007	The Condominium Project has mandatory dues or similar membership fees.	Not Eligible
CPAX2008	The Condominium Project needs Critical Repairs.	Not Eligible
CPAX2009	The Condominium Project does not have property insurance that complies with applicable requirements.	Not Eligible
CPAX2010	The Condominium Project is subject to termination, insolvency, or similar action.	Not Eligible

Updated: 7/02/2025