

**Note:** Vertical revision bars " | " are used in the margin of this quick reference to highlight new requirements and significant changes.

This reference contains information about specific data quality and system messages you may receive while using Loan Product Advisor® (LPA<sup>SM</sup>). It will help you determine and resolve issues to obtain a complete assessment and provides the following information:

- [Determining the Error Type \(critical vs warning\)](#)
- [Critical Error Types](#)
- [Top 10 Critical Error Messages](#)
- [Common Causes for Error Message Code PLP0006](#)
- [Common Causes for Error Message Code PLP0005](#)
- [Top 10 Merged Credit Error Messages](#)
- [Affordable Seconds® Error Messages](#)
- [Examples of Warning Error Messages](#)
- [Appendix A: Direct Access Users - Online Processing Errors](#)

Because Loan Product Advisor is an automated system, it relies heavily on information from other sources. Consequently, accurate and complete data submission is critical. You are responsible for the accuracy and completeness of the data submitted. Data quality issues or error messages are returned in the Loan Product Advisor results. You will need to resubmit the transaction with the completed and/or corrected data prior to the delivery of the loan to Freddie Mac.

**Note:** Resubmission of the corrected or completed data may impact the results returned.

## Determining the Error Types

There are error types that may occur after submitting a loan for assessment that impact Loan Product Advisor's ability to complete the assessment. In this instance, "critical" error messages are returned to provide the reason why Loan Product Advisor was unable to complete the assessment. Refer to [Table 1](#) for a description of critical error types. Refer to [Figure 1](#) for an example of the Error Feedback result.



There are also error types that may occur that do not impact Loan Product Advisor’s ability to complete an assessment. In this instance, “warning” error messages are returned. Refer to [Table 2](#) for examples of warning error messages. Refer to [Figure 2](#) for an example of warning messages returned on the Feedback Certificate results.

**Note:** Warning errors may also be returned with critical errors on the Error Feedback results. This will provide you with any applicable error messages up to the point where the critical error occurred in the transaction processing.

### Unable to Complete an Assessment Due to Critical Errors

The following table provides a description of critical error types to help clarify the reason for the error and the resolution.

**Note:** Refer to the [Top 10 Critical Error Messages](#) section which provides a list of commonly returned critical error messages and the cause and resolution to receive a complete assessment.

**Table 1**

Error Type	Definition	Resolution	Example
System Processing Errors	Processing errors occur when Loan Product Advisor or any of its services is temporarily unavailable and the loan is unable to be processed at this time.	Resubmit the loan file and if you continue to get this error, contact your Freddie Mac representative.	<b>PLP0006:</b> Loan Product Advisor is currently not available. Resubmit at a later time or call Freddie Mac Customer Support (800FREDDIE) for additional information. <b>Causes:</b> Refer to the common causes for Message Code PLP0006 in the Top 10 Critical Error Messages section.



Error Type	Definition	Resolution	Example
MISMO v3.n Schema Errors	These errors will trigger when the XML file does not pass the MISMO v3.n SCHEMA edits.	The error message provides the line and column numbers in the XML file to identify the incorrect format or enumeration that must be corrected. Escalate this issue to your Technical Support team for assistance.	<b>PLP0014:</b> Correct errors and resubmit. Invalid XML file format. :line:117, column: 114, message: cvc-minInclusive-valid: Value '-17256' is not facet-valid with respect to minInclusive '0' for type "MISMOCount_Base." <b>Cause:</b> User provided a negative amount (-17256).
Missing Data required to assess the transaction	Data errors that result from submitting a loan with unexpected <b>blanks</b> in critical key data fields.	Locate the missing data, correct and resubmit.	<b>DQR0056:</b> When there is a second, third or fourth lien provided, the Note amount must be greater than zero for the secondary financing. <b>Cause:</b> Note Amount for the secondary financing is missing.
Incorrect Data required to assess the transaction <b>Note:</b> A user can also retrieve the loan and view the errors through the Loan Advisor direct access entry method.	Reasonable and critical edits check the transaction before the loan can be assessed to confirm proper data is being received.	Locate the incorrect data and enter the correct data and resubmit.	<b>DQR0047:</b> 'Owner Occupancy' field must = N for all borrowers on investment property. <b>Cause:</b> Intent to Occupy Type entered as "Yes" for an Investment Property.



The Declarations section asks specific questions about the property, how the property will be financed, and the borrower(s) past financial history. The responses to the following declaration questions are critical and must be completed for Loan Product Advisor to complete the assessment.

- If the response is “Yes” that the borrower will occupy the property as their primary residence, the following question must also be completed. “Have you had an ownership interest in another property in the last three years?”
- Are you borrowing any money for this real estate transaction or obtaining money from another party that you have not disclosed on this loan application? If “Yes,” complete, What is the amount of this money?
- Have you or will you be applying for a mortgage loan on another property on or before closing this transaction that is not disclosed on this loan application?
- Have you or will you be applying for any new credit on or before closing this loan that is not disclosed on this application?
- Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes?
- Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?
- Have you had property foreclosed upon in the last 7 years?
- Have you declared bankruptcy within the past 7 years? If “Yes,” identify the type of bankruptcy.

**Figure 1**

The following example displays the results returned when Loan Product Advisor was unable to assess the transaction due to critical errors.

**FreddieMac**

**Loan Product Advisor<sup>®</sup> Data Quality and System Messages**

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**Loan Data**

BORROWER NAME PATRICIA E MMHXDPW	LOAN APPLICATION NUMBER [REDACTED]	LP AUS KEY [REDACTED]
AUS TRANSACTION NUMBER [REDACTED]	LOAN PRODUCT ADVISOR ID [REDACTED]	TRANSACTION ID [REDACTED]

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**Data Quality and System Messages**

CODE	MESSAGE
DQR0047	'Owner Occupancy' field must = N for all borrs on inv. prop
DQC0644	PurchaseCreditSourceType is required when Purchase Credit Type is provided.
DQR0023	Intent to Occupy field must be No for all borrowers when Property Usage Type is Investment Property.

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Did you know that the sort order for the Data Quality and System Messages displays the critical error message first, followed by the warning messages, when applicable, to assist you in prioritizing the messages. Another tip, warning messages may begin with “Review for Accuracy” or similar verbiage. Reflecting the error messages as either warning or critical on the Error Feedback will be a future enhancement.

### Top 10 Critical Error Messages

Top 10	Message Code	Message	Resolution
1	PLP0245	The Loan Product Advisor Identifier or the LP AUS Key could not be matched to a previous submission. Please correct and resubmit.	The user entered an LPA Key or Lender Loan ID from our legacy version of LPA. Remove the legacy LPA Key or Lender Loan ID and resubmit the loan. If the transaction was previously submitted in v4.8.01 or lower, resubmit the transaction using that same version of LPA (not v5.0.06).
2	DQR0018	Present Housing Expense Payment Amount may only be zero when the Borrower Residency Basis Type is Living Rent Free.	<p>If the borrower(s) is in fact living rent-free, confirm the Borrower <b>Residency Basis Type</b> is Living Rent Free, the <b>Present Housing Expense Type</b> to Rent and <b>Present Housing Expense Amount</b> to 0.00 then resubmit.</p> <p><b>Note:</b> if a Borrower owns their primary residence but does not have a mortgage, the Borrower <b>Residency Basis Type</b> should indicate “Own” and the <b>Present Housing Expense Type</b> and <b>Amount</b> should reflect the maintenance owed (e.g., taxes, insurance, Association Dues, etc.).</p>
3	DQE0250	Derived property type must be valid; refer to Data Quality warning message(s) below for details and resubmit.	The property type is derived using multiple ULAD data points. If LPA cannot derive the property type. Error DQE0250 is triggered. Typically, users forget to include the Construction Method Type. LPA will fire a warning message(s) to provide additional detail on what data point(s) is missing. Correct the data and resubmit.



Top 10	Message Code	Message	Resolution
4	PLP0014	Correct errors and resubmit. Invalid XML file format: line: 1, column: 21971, message: cvc-datatype-valid.1.2.1: 'included' is not a valid value for 'decimal'.	There is data entered for a data point in the file that does not meet the format of the data point. In this example, if a text value is entered for an amount, update the data to be an amount and resubmit.  If you continue to receive this error escalate this issue to your Technical Support team for assistance.
5	DQC0441	'Total Income' must contain a \$ amount > 0.	No income amount(s) were provided. Update the loan to include applicable income and resubmit the loan.
6	DQC0038	Lien Priority Type is required.	The <b>Lien Priority Type</b> was not provided for the subject loan. Update the loan with the <b>Lien Priority Type</b> and resubmit.
7	DQC0066	Refinance Cash Out Determination Type is required if Loan Purpose Type is Refinance.	This data point was not provided. Freddie Mac supports two enumerations, Cash out or No Cash Out. Update the loan to include the <b>Refinance Cash Out Determination Type</b> and resubmit the loan.
8	DQR0047	Owner Occupancy' field must = N for all borrowers on an investment property.	Update the <b>Intent to Occupy Type</b> to “No” for all borrowers when the property is an Investment Property then resubmit.
9	PLP0077	When an ASSET that is a Gift or Grant is present, at least one Down Payment Source must be entered.	FHA loans: Provide the <b>Down Payment Source</b> when the transaction includes an asset of a Gift or Grant and resubmit.
10	PLP0006*	Loan Product Advisor is currently not available. Resubmit at a later time or call Freddie Mac Customer Support (800-FREDDIE) for additional information	Check the common causes referenced below and resubmit the loan. If you continue to receive this error, contact your Freddie Mac representative.



### \*Common Causes for Error Message Code PLP0006

- Global Loan Product Advisor outage (System error).
- Internal processing error, loan did not pass to the scoring engine (System error).
- System is down for maintenance.
- The transaction contains a Gift Funds Amount with more than two digits after the decimal (Data issue).
- The transaction contains a second gift amount as “\$.01”.
- The transaction contains an invalid Credit Reporting Company (CRC) code (ULAD Data point – CreditReportVendorIdentifier). For example, the user is looking to use Equifax Mortgage Solutions (EMS) with the Technical Affiliate, Credit Plus via EMS. The correct Credit Report Vendor Identifier would be 5017 (5 to reflect EMS and 017 to reflect Credit Plus via EMS). The user entered “17” as displayed in the example below. Correct to “5017” and resubmit.

```
▼<EXTENSION>
  ▼<OTHER>
    ▼<lpa:CREDIT_REQUEST_DATA_DETAIL_EXTENSION>
      <lpa:CreditReportVendorIdentifier>17</lpa:CreditReportVendorIdentifier>
    </lpa:CREDIT_REQUEST_DATA_DETAIL_EXTENSION>
  </OTHER>
</EXTENSION>
```

- The transaction contains too many characters in a string field, for example, Full Name for the Asset Holder.

```
<ASSET SequenceNumber="1" xlink:label="ASSET_1">
  <ASSET_DETAIL>
    <AssetAccountIdentifier>Freddie Mac University Employee Housing Assistance Program</AssetAccountIdentifier>
    <AssetCashOrMarketValueAmount>3200.00</AssetCashOrMarketValueAmount>
    <AssetType>CheckingAccount</AssetType>
  </ASSET_DETAIL>
  <ASSET_HOLDER>
    <NAME>
      <FullName>Dag Site</FullName>
    </NAME>
  </ASSET_HOLDER>
</ASSET>
```

- The transaction was submitted with an invalid Social Security Number.
- The transaction was submitted by a Third-party Originator (TPO) entering a loan to Loan Product Advisor through Freddie Mac’s Loan Advisor® single sign-on portal and the TPO is not signed up for sponsored access with the Seller they are selecting as their Sponsor Seller. In order to resolve this error and use the selected Seller as the Sponsor, the TPO must sign-up for sponsored access with that Seller and resubmit.



- The transaction was submitted with an XML data formatting issue not outlined above. Please send the XML file to your software partner or technical support team.

### Common Causes for Error Message Code PLP0005

When a user receives **Message Code PLP0005**, check the common causes referenced below.

#### Error Message:

**PLP0005** -Contact Customer Support (800-FREDDIE). User role is not authorized for Loan Product Advisor access.

	Scenarios
1.	There is a mismatch between the system-to-system credentials and the identifier for the party submitting the transaction. Confirm the party submitting the transaction (PartyRoleType) and Seller/TPO number are valid. The party submitting the transaction must be one of the following values: CorrespondentLender, LoanSeller, or MortgageBroker. For the Seller, the Seller number is a six-digit number. The TPO number for a Correspondent Lender or Mortgage Broker is seven-digits. If the submission is a sponsored submission, the file will include the PartyRoleType and Seller/TPO number for both parties.
2.	The user ID being entered is not set up for LPA access.
3.	There is a space entered in the Seller/TPO number field.
4.	The LP Key Number submitted in the file is not associated with the Seller or TPO making the submission.
5.	An invalid CreditReportVendorIdentifier was submitted.

### Critical Messages: Merged Credit Errors

Issues may occur with the merged credit report request and the Credit Reporting Company (CRC) is unable to provide the report. The following table provides a list of the top merged credit errors, the common causes for the error and the resolution.





Top 10	Message Code	Message	Resolution
1	DQF0052	The merged credit reference number must be alphanumeric. Special characters (i.e. hyphens) and lower case characters are not supported.	Review the merged credit reference number. Remove any special characters, such as hyphens, and verify all alpha characters are upper case. Correct and resubmit.
2	DQE0434	INVALID RELATIONSHIP. A Credit SERVICE for Joint borrowers must be linked to each of the two borrower ROLES.	When ordering joint credit, the file must include a relationship from each borrower to the same Credit SERVICE request. Correct the SERVICE_# and resubmit.
3	DQE0430	INVALID RELATIONSHIP. A Credit SERVICE for an Individual borrower must be linked to only one Borrower ROLE. Correct SERVICE_2 and resubmit.	When ordering individual credit, the file must include a relationship from each borrower to a separate Credit SERVICE request. Correct the SERVICE_# and resubmit.
<p>Loan Product Advisor provides error <b>Message Code PLP0150</b> with error text provided by the Credit Reporting Company. The error text provided varies based on the issue with the merged credit request and with each Credit Reporting Company. Refer to the following common causes and resolution.</p>			
4	PLP0150	MERGED CREDIT ERROR: E036:Account invalid, please contact us at 800-216-3463.	When this credit request was originated there was an issue during that time causing the reissue to fail. Please contact the credit provider for corrective action.
5	PLP0150	MERGED CREDIT ORDER*ERROR: INVALID REQUEST:ORDER*ERROR:SS123456 BC9999 NOT SET FOR CRCEMI.CONTACT TA OR EMSREGISTR.	The credit provider does not recognize the Lender Branch Code submitted. Verify the credit provider requested is correct. If the Lender Branch Code submitted is correct, the lender should contact the credit provider and confirm they are setup correctly.
6	PLP0150	PLP0150 -MERGED CREDIT ERROR:INVALID REFERENCE NUMBER 12345678:LOGIN FAILED.	For Encompass software users: the file was submitted with the default technical affiliate code. Verify the correct technical affiliate company selected is correct and resubmit.
7	PLP0150	MERGED CREDIT ORDER*ERROR:Account inactive, call (800) 258-3488 for CREDIT PLUS 2.	The credit provider is showing the account as inactive. Contact the credit provider to activate the account then resubmit once completed.



Top 10	Message Code	Message	Resolution
8	PLP0150	MERGED CREDIT ORDER*ERROR:File not accessible.	This error may display if the credit provider is down, the file is frozen or the report is over 120 days and no longer available.
9	PLP0150	MERGED CREDIT TIME OUT WAITING FOR RESPONSE FROM MERGED CREDIT BUREAU.	The credit report request timed out, so LPA was not able to get the merged credit from credit provider. Resubmit at a later time.
10	PLP0150	MERGED CREDIT ERROR: E036:Account invalid, please contact us at 800-216-3463.	When this credit request was originated there was an issue during that time causing the reissue to fail. Please contact the credit provider for corrective action.

### Critical Messages: Affordable Seconds®

To avoid receiving error messages when entering Affordable Seconds, complete the applicable data fields in the **Other New Mortgage Loan on the Property** section. The following table provides a description of Affordable Second critical data quality error messages and the resolution.

Message Code	Message	Resolution
DQC0681	Payment Deferred First Five Years Indicator is required if Loan Role Type is Related Loan and Loan Affordable Indicator is true.	Indicates if the scheduled payments on the Affordable Second will begin on or after the 61 <sup>st</sup> month or if repayment is due only upon sale or default, to exclude the payment. Select the applicable value according to <a href="#">Guide Section 4204.2(a)(iv)</a> and resubmit.
DQC0509	Loan Affordable Indicator is required.	Indicates if the secondary financing is an Affordable Second mortgage, refer to <a href="#">Guide Section 4204.2</a> . Select the applicable value and resubmit.
DQC0069	HELOC Indicator is required if Loan Role Type is Related Loan.	Indicates if subordinate financing is a home equity line-of-credit secured by a lien junior to a mortgage delivered to Freddie Mac. Submit False or No and resubmit.  Note: The HELOC Indicator must be False/No for an Affordable Second.



Message Code	Message	Resolution
DQC0508	Initial Principal and Interest Payment Amount is required.	Provide the amount of the initial principal and interest payment and resubmit. The amount must be equal to or greater than zero. Note: if the payment is deferred or if repayment is due only upon sale or default, enter "0".
DQR0055	If the payment on the Affordable Second is deferred for the first five years, the Initial Principal and Interest Payment Amount must be equal to zero.	If a payment has been provided, or left blank, enter the amount as "0" and resubmit.

### Complete Status with Warning Error Messages

Resolve errors by checking the format and content of each field identified in the applicable feedback message sections of the Feedback Certificate (e.g. Data Quality and System Messages, Employment and Income Messages, Assets and Reserves Messages, etc.). Refer to [Figure 2](#) for an example of this type of result returned by Loan Product Advisor.

**Note:** Examples of warning error messages are messages that contain the phrase "Review for Accuracy".

**Table 2: The following table provides examples of warning error messages that you may receive.**

Message Code	Messages	Cause	Resolution
<b>The following messages with a Message Code beginning with "DQ" are located in the Data Quality and System Messages section of the Feedback Certificate.</b>			
DQC0628	Asset Account Identifier is required when assets are held in a financial institution.	The account number for the Asset account was not provided.	Enter the account number and resubmit.
DQE0394	Funds Source Type "UnmarriedPartner" for the given down payment is not valid.	"Unmarried Partner" is not a valid value for the down payment source.	Select a valid value and resubmit. <b>Note:</b> This will be a future enhancement.



Message Code	Messages	Cause	Resolution
DQR0023	Intent to Occupy field must be No for all borrowers when Property Usage Type is Investment Property.	Field was left blank or “Yes” was selected.	Select “No” for all borrowers and resubmit.
DQC0586	Funds Type for Down Payment is required for Purchase transactions when the Mortgage Type is FHA or an Affordable offering.	Field was left blank.	Correct and resubmit.
DQC0108	Employment Monthly Income Amount is required for a self-employed borrower OR borrower provided previous employment.	Field was left blank.	Correct and resubmit.
DQE0428	CURRENT_INCOME_ITEM must not have a RELATIONSHIP to an EMPLOYER associated with another BORROWER.	A relationship is set up relating the income for one borrower to the employer for another borrower.	Associate the income relationship to the correct employer and resubmit.
DQC0665	Review for accuracy: Loan Status Identifier was not submitted, and the value has been defaulted to Prequalification. If this value is not accurate, update the field with the correct value and resubmit.	A <b>Loan Status Identifier</b> was not selected, and the subject property street name, city, state and zip code are blank. Loan Product Advisor defaults to a loan status of Prequalification.	If this is not correct, select the applicable <b>Loan Status Identifier</b> and resubmit.





Message Code	Messages	Cause	Resolution
DQC0660	Review for accuracy: Loan Status Identifier was not submitted, and the value has been defaulted to Underwriting. If this value is not accurate, update the field with the correct value and resubmit.	A <b>Loan Status Identifier</b> was not selected and at least one data field has been completed for the subject property address. In this case, Loan Product Advisor defaults to a loan status of Prequalification.	If this is not correct, select the applicable <b>Loan Status Identifier</b> and resubmit.
<b>The following messages with a Message Code beginning with “FPA” are located in the Property and Appraisal Messages section of the Feedback Certificate.</b>			
FPA0092	Review for Accuracy: The address number could not be found for the street name provided.	Loan Product Advisor was unable to locate the subject property address.	Review the address and correct, if applicable, and resubmit.
FPA0093	Review for Accuracy: The street name could not be found for the Zip Code provided.	Loan Product Advisor was unable to locate the subject property address with the zip code provided.	Review the address and correct, if applicable, and resubmit.

Please note these tables are not all inclusive and are subject to change.

**Figure 2**

The following Feedback Certificate displays results returned with warning error messages; however, the errors displayed in this Feedback Certificate did not impact Loan Product Advisor’s ability to complete the assessment of the transaction. If the assessment is not the expected result, review the Data Quality messages to determine if incorrect or missing data might be the cause.




Loan Product Advisor® Feedback Certificate

### Assessment Summary

BORROWER NAME JOHN FREDDIE		NUMBER OF SUBMISSIONS 1	LP KEY NUMBER 3
<b>Assessment Summary</b> PURCHASE ELIGIBILITY: <span style="color: green;">✓ ELIGIBLE</span>		<b>Representation &amp; Warranty Relief</b> COLLATERAL R&W* RELIEF: <span style="color: green;">✓ ELIGIBLE</span>	
RISK CLASS: <span style="color: green;">✓ ACCEPT</span>		INCOME R&W* RELIEF: <span style="color: orange;">⚠ NOT ELIGIBLE</span>	
		ASSET R&W* RELIEF: <span style="color: orange;">⚠ NOT ELIGIBLE</span>	



### Transaction Details

AUS STATUS Complete	LOAN PROCESSING STAGE Application	ASSESSMENT EXP DATE 2020-09-26	ASSESSMENT TYPE Credit	LPA VERSION 5.0.06
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### Data Quality And System Messages

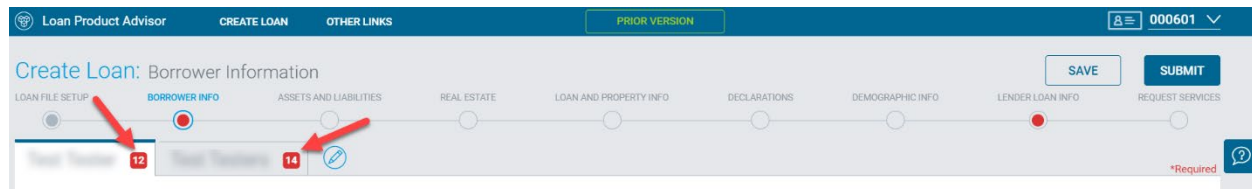
CODE	MESSAGE
DQC0080	Estimated Closing Cost Amount is required.
DQC0613	Marital Status Type is required for each borrower on the loan.
DQC0676	Asset Type Other Description is required if Asset Type of Other is entered.
DQR0055	If the payment on the Affordable Second is deferred for the first five years, the Initial Principal and Interest Payment Amount must be equal to zero.
DQC0498	Property Current Usage Type must be provided to indicate the current use of the Real Estate Owned property by the borrower in the Property_Detail container.
DQC0677	Property Usage Type must be provided to indicate the intended usage of the Real Estate Owned property by the borrower after closing in the Property_Detail container.

**Reminder:** All data that was submitted to LPA for the Last Feedback Certificate must be true, complete and accurate.

# Appendix A: Direct Access Users - Online Processing Errors

This section is provided for Loan Product Advisor users who access Loan Product Advisor through Freddie Mac Loan Advisor® single sign-on portal and enter the data directly into the system.

## Online Processing Errors



Data errors are the most frequent type of processing error. They result from submitting a loan with unexpected blanks or invalid characters in key fields. An example of a data error in a key field is an unexpected blank in the borrower's Social Security Number.

Resolve errors by checking the format and content of each field identified in the error message.

When accessing Loan Product Advisor through the Loan Advisor Single Sign-On portal for direct entry or importing the loan to Loan Product Advisor, use the Metro Stops as a guide for identifying data errors. Each Metro Stop will appear half full until all required fields are completed. Once the required fields are completed with no errors, the Metro Stop will appear full. If the required fields are not completed the Metro Stop will appear red. On Metro Stops with Borrower tabs, a red numbered square will appear next to the Borrower name tab to indicate the number of errors on each tab. The required fields are highlighted in red. This enables you to quickly and easily identify errors before you submit the loan.

There are times when Loan Product Advisor may be able to complete the assessment of the transaction without the fields being corrected. In this instance, review the messages returned in the Data Quality and System Messages section of the Loan Product Advisor Feedback Certificate and correct and/or complete the data and resubmit prior to the delivery of the loan to Freddie Mac.

This information is not a replacement or substitute for the requirements found in the Freddie Mac *Single-Family Seller/Servicer Guide* and your other Purchase Documents.

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