

## Loan Product Advisor: *Run with Opportunity...*

### *You have options!*

*Leverage digital technology capabilities with AIM for income using direct deposits!*

and...

### *... it just got better!*

We've **expanded** the capability to provide representation and warranty relief eligibility related to employed income and the borrower's **current employment** to meet pre-closing requirements.

Loan Product Advisor® (LPA®) asset and income modeler (AIM) is Freddie Mac's solution for automating the manual processes of assessing borrower assets, income and employment. This reference provides information and instructions for lenders leveraging AIM to automate the income assessment using account data and determine eligibility for income and employment representation and warranty relief eligibility.

#### **If eligible:**

No further documentation is required\*

\*except for alimony, child support and separate maintenance payment income



Lenders leveraging LPA digital capabilities can decrease origination costs and reduce loan production cycle times.

## How it Works

### *It's easy!*

Simply **obtain** a verification report, **submit** the loan to LPA, **review** the results returned on the Feedback Certificate.



### New to AIM?



#### *No problem...*

check out our [AIM webpage](#) to learn more about how to **automate** the borrower asset and income assessment and **connect** to Freddie Mac verified third-party service providers and the AIM-related services they provide to **simplify** your underwriting.

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**NOTE:** Freddie Mac does not endorse, or make any representations or warranties to lenders regarding, any service provider. Each lender is solely responsible for the decision of whether to engage a given provider, and on what terms, and for ensuring that the providers it engages have in place and maintain controls, processes, and procedures that satisfy the lender's business, operational, risk, legal and regulatory requirements.

Continue to learn more about the eligibility requirements and insights into the results returned on the LPA Feedback Certificate.

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This resource has been updated to coincide with changes to requirements to AIM. These recent changes include:

Revision History	
Topics	
Guide Update <a href="#">Guide Bulletin 2025-7</a>	We have updated the eligible earnings for automated employment assessment with Loan Product Advisor to permit earnings from Borrowers with income reported on Internal Revenue Service (IRS) Form 1099 for services performed when employment is assessed using account data.
LPA v6.0 Update	<b>Effective April 2025:</b> The Feedback Certificate has been enhanced to speed your consumption of essential information by: <ul style="list-style-type: none"><li>Improving the layout to prioritize actionable information</li><li>Reducing the number of pages returned</li><li>Updating labels to align with the Uniform Residential Loan Application (URLA) and industry terms</li><li>Standardizing feedback messages to make them easier to read</li><li>Replacing Stylesheets with an easier-to-use PDF file</li></ul>
Guide refactoring <a href="#">Guide Bulletin 2025-3</a>	<b>Effective March 2025:</b> Guide, Chapter 5901 has been refactored to enhance readability and relocated to 5303. Applicable Guide Sections have been updated throughout this resource.
Loan Advisor Single Sign-on Portal	<b>Effective January 25, 2025:</b> Loan Advisor portal will merge with Freddie Mac Gateway. References to Loan Advisor in this resource have been updated to reflect Freddie Mac Gateway, where applicable.

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



## Introduction to AIM for Income Using Direct Deposits

AIM using account data is a capability integrated in Loan Product Advisor (LPA<sup>®</sup>) that assesses a borrower's income data utilizing direct deposits using a report from third-party service providers\* (the "service provider").

The income data can help you automate your income calculations and determine if borrower income verification requirements are met on conventional loans. Results from the assessment are displayed on the Loan Product Advisor Feedback Certificate. This approach provides operational efficiencies through system-driven optimization of the collection and assessment of data relating to borrower's income and it allows for potential relief from Freddie Mac's enforcement of certain selling representations and warranties related to the accuracy of the income calculation related to eligible income types and accuracy and integrity of the data represented on the verification report. In addition, automated employment assessment with LPA provides Sellers the option to use LPA to assess for representation and warranty relief eligibility for the borrower's current employment using the same report. Refer to the [Reviewing Results](#) section in this resource.

## Eligibility Requirements

To take advantage of AIM for income using direct deposits and potentially obtain relief from certain selling representations and warranties related to the assessed income and borrower's current employment, the loan must be submitted to LPA and meet the requirements summarized below and in the [Employment Representation and Warranty Relief](#) section.

Topic	Requirement
<b>General Eligibility Requirements</b>	
<b>Eligible Mortgages</b>	<ul style="list-style-type: none"><li>▪ Conventional loans (conforming and super conforming)</li><li>▪ An Accept mortgage</li></ul>
<b>Loan Purpose</b>	<ul style="list-style-type: none"><li>▪ Purchase</li><li>▪ Refinances</li></ul>
<b>Age of Documentation</b>	<ul style="list-style-type: none"><li>▪ The expiration date of the verification report is reflected on the Last Feedback Certificate. Refer to <a href="#">Guide Section 5102.4</a>.</li></ul>



Topic	Requirement	
<b>Eligible Income Types and Income History*</b>  *In certain instances, a shorter history may still be acceptable based on the automated assessment determining that the borrower's monthly income is stable,	Income Type	Most Recent Direct Deposit History*
	<ul style="list-style-type: none"> <li>✓ Overtime income</li> <li>✓ Bonus income</li> <li>✓ Commission income</li> <li>✓ Secondary employment</li> </ul>	24 months
	<ul style="list-style-type: none"> <li>✓ Base non-fluctuating and fluctuating hourly employment earnings</li> <li>✓ Military base (basic) pay</li> <li>✓ Military entitlements</li> </ul>	12 months
	<ul style="list-style-type: none"> <li>✓ Alimony, child support or separate maintenance payments</li> </ul>	6 months
	<ul style="list-style-type: none"> <li>✓ Veterans Administration (VA) disability compensation</li> <li>✓ Social Security (including Social Security Survivors benefits, Social Security disability benefits, and Social Security Supplemental Security Income)</li> <li>✓ Pensions</li> </ul>	2 months
<p>In addition, earnings with the following employment characteristics are eligible:</p> <ul style="list-style-type: none"> <li>▪ Full-time and part-time employment</li> <li>▪ Earnings of a borrower employed by a family member, the property seller, real estate broker or other interested party to the transaction, and</li> <li>▪ Employed income from foreign source</li> </ul> <p>In addition, earnings from borrowers with income reported on Internal Revenue Service (IRS) Form 1099 for services performed are eligible.</p> <p><b>*Note:</b> The verification report will display your requested 30-, 60-, 90-day history, as applicable, and will not display the full direct deposit history based on the income type referenced above, (e.g., if using bonus income to qualify, the verification report will not display 24 months of direct deposit history). Your servicer provider will share the additional "long history" direct deposit with LPA, which will assess that data" behind the scenes." You are not responsible for reviewing the additional long history direct deposit data.</p>		
<b>Underwriting Requirements</b>  (Guide Section <a href="#">5303.5</a> )	<p>For mortgage where LPA has determined that the borrower's account data is sufficient to calculate income the following are required:</p> <ul style="list-style-type: none"> <li>▪ Each account is owned by at least one borrower.</li> <li>▪ All assets shown on the verification report are in U.S. dollars, located in a U.S. or State-regulated financial institution.</li> </ul>	



Topic	Requirement
<b>Underwriting Requirements</b> (cont'd)	<ul style="list-style-type: none"><li>Using the information in the mortgage file that the payor(s) is one of the following:<ul style="list-style-type: none"><li>✓ The borrower's current employer</li><li>✓ The pension fund(s)</li><li>✓ The Social Security Administration or Veterans Affairs (VA), and/or</li><li>✓ For alimony, child support or maintenance payments, that the payments are made either by, or on behalf of, the responsible party identified in the legally binding documentation (i.e., signed court order, final divorce decree, legally binding separation agreement, legally binding child support agreement or other legally binding documentation.)</li></ul></li><li>You must have no knowledge, information or documentation that contradicts a reasonable expectation of continuance of income or probability of consistent receipt of income for at least the next three years.</li><li>Maintain a copy of the verification report provided by the service provider in the mortgage file for mortgages with income that is eligible for representation and warranty relief.</li></ul> <p><b>Tips:</b> In addition, review the information and address any inconsistent or contradictory information between the report and the loan file. For example:</p> <ul style="list-style-type: none"><li>Are all the applicable direct deposit accounts captured in the verification report (e.g. whether for income or funds to close; or in the case of direct deposits split into different accounts).</li><li>Does the borrower's identifying information match the loan application (Report ID/Reference ID, borrower name and address)?</li><li>Is the depository account owned by at least one borrower and do they have access to the funds?</li><li>Does the report reflect the minimum depository history required?</li></ul>
<b>Documentation</b>	<p>For mortgages that receive an income representation and warranty result of either Eligible or Partial, with a feedback message indicating that no further documentation is required for the income reflected on the verification report, for <a href="#">eligible income types</a> the verification report is acceptable documentation, except for:</p> <ul style="list-style-type: none"><li>Alimony, child support or separate maintenance payment income:<ul style="list-style-type: none"><li>✓ A copy of the legally binding documentation verifying the payor's obligation (i.e., signed court order, final divorce decree, legally binding separation agreement, legally binding child support agreement or other legally binding documentation) for the previous six months, including the amount and the duration of the obligation, and</li><li>✓ For child support income, evidence of the ages of the children for which child support is received.</li></ul></li></ul>



Topic	Requirement
	<ul style="list-style-type: none"><li>IRS Form 4506-C (or alternate form acceptable to the IRS that authorizes the release of comparable tax information to a third party), if all of the borrower's income is from an <a href="#">eligible income type</a>.</li></ul>
<b>Loan Product Advisor Data Entry</b>	<p>Income must be entered by income type for each borrower for LPA to make an accurate assessment. Enter the borrower's gross monthly income amount used to underwrite the loan.</p> <ul style="list-style-type: none"><li>For <b>system-to-system (S2S) integration</b> users:<ul style="list-style-type: none"><li>From your system, provide the Report ID and submit the loan to LPA to begin the assessment. LPA sends a request to the service provider based on the applicable information provided.</li></ul></li><li>For <b>direct access</b> users accessing LPA through Freddie Mac Gateway portal provide the Report ID:</li></ul> <p>On the Request Services Metro Stop select the <b>Request Verification Report</b> check box, the <b>Borrower</b>, and <b>Verification Company</b> and enter the <b>Reissue ID/Report ID</b> located on the service provider's income verification report. Click <b>Add Request</b>, and once all applicable data has been entered, click <b>Submit</b>.</p> <p>The service provider must match the information provided in the request to release the report data to LPA.</p>

**Note:** Sellers also have the option to use a verification report that is produced through a Freddie Mac-supplied application programming interface (API) using data transmitted by a third-party service provider designated by Freddie Mac, or through a Freddie Mac-supplied API using data transmitted by the Seller. The Seller must obtain Freddie Mac's written approval to transmit data through the API. Contact your Freddie Mac representative for more information.

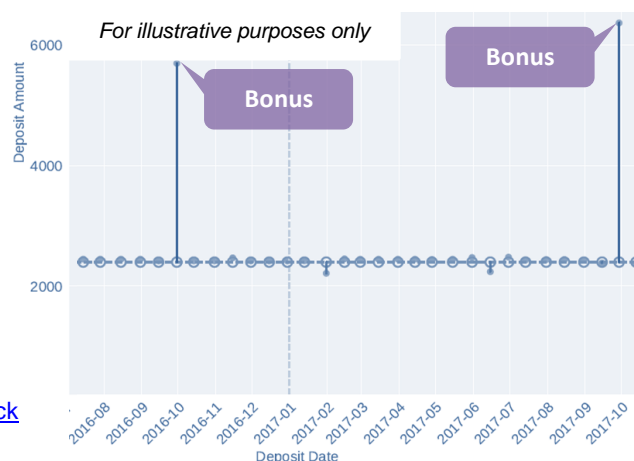
## Loan Product Advisor

### How it Works

If a match is made, LPA receives the report and completes an analysis on the income as a part of its assessment utilizing information from the loan application to assign direct deposit **patterns** to income types and uses **trends** to **derive** a gross income amount to determine income stability and determine if the submitted income is **supported**.

**Note:** If a match is not made, messages are returned indicating LPA was unable to process the report for an individual borrower and the reason. Refer to the [LPA Feedback Messages](#).

Review the results returned on the Feedback Certificate.





### Did you know...

- ✓ LPA can identify and differentiate different income types from the verification report (e.g., a borrower with multiple jobs).
- ✓ LPA can identify and combine same income types from multiple accounts from the service provider report (e.g., a borrower splits their direct deposit into two accounts).
- ✓ LPA can identify and combine current and previous employers within the required long history from the service provider report.

**Reminders:** You must have no information or documentation that contradicts a reasonable expectation of continuance of income or probability of consistent receipt of income for at least the next three years.

## Reviewing the Results

### Eligibility for Income Representation and Warranty Relief

The loan may be relieved from enforcement of certain selling representations and warranties related to the assessed income upon delivery of the loan to Freddie Mac. LPA assesses the eligible income types on an individual borrower-level and income component-level basis for income representation and warranty relief eligibility, see below. On a loan-level basis, LPA returns one of the following income rep and warranty results in the **Assessment Summary** section of the Feedback Certificate using an “Income R&W Relief” indicator of: Eligible, Partial, Not Eligible, or Unavailable. The Feedback Certificate also provides additional messages associated with the income rep and warranty relief result in the **Employment and Income Messages** section of the Loan Product Advisor Feedback Certificate. Review the messages and reconcile them against the information in the verification report.

To obtain relief, the data on the last complete Loan Product Advisor Feedback Certificate must be consistent with the data delivered to Freddie Mac.

#### Terms

Loan-level representation and warranty relief	All income assessed and used for qualification purposes is from an eligible income type(s) and receives income representation and warranty relief identified on the verification report.
Partial representation and warranty relief	Multiple sources of income are used for qualification purposes. Representation and warranty relief only applies to specific eligible income type(s) assessed on the verification report.

### Eligibility for Employment Representation and Warranty Relief

**Employment earnings**, as described in [Section 5303.1](#), are eligible for automated employment assessment with Loan Product Advisor, except for Borrowers with business ownership interest(s) less than 25%.

**Note:** The borrower’s depository history must reflect a minimum of three consecutive payroll deposits from the same payor(s).



LPA assesses account data to determine eligibility for the representation and warranty relief for the borrower's current employment. To retain the employment representation and warranty relief, the loan must close by the date provided in the feedback message. If the Note Date will be after the close-by date, updated employment data must be obtained and resubmit to LPA. Refer to the [Updating the Employment Data](#) section of this resource.

**Additional Information:** When using **employment earnings**, you are not required to receive eligibility for income representation and warranty relief to receive eligibility for the borrower's current employment representation and warranty relief.

Terms and Feedback Certificate Example: Eligible	
<p><b>Income Representation and Warranty Eligibility:</b></p> <ul style="list-style-type: none"><li>✓ Indicator (shield): <b>Eligible</b></li></ul> <p><b>Loan-level</b> representation and warranty relief (Message FEI0030)</p> <ul style="list-style-type: none"><li>✓ Feedback message: <b>Eligible</b> (FEI0226) is returned</li></ul>	<p>All income assessed and used for qualification purposes is from an <a href="#">eligible income type</a>(s) and receives <b>income</b> representation and warranty relief for the accuracy of the <b>income calculation</b> on the verification report and the accuracy and <b>integrity of the data</b> represented on the verification report.</p>
In addition, if using employment earnings	
<p><b>Employment Representation and Warranty Relief Eligibility:</b></p> <ul style="list-style-type: none"><li>✓ Indicator (shield): <b>Eligible</b></li><li>✓ Feedback message: <b>Eligible</b> (FEI0324) is returned</li></ul> <p><b>Note:</b> Assessed at the individual borrower and employment level.</p>	<p><b>Eligible</b> for employment representation and warranty relief for the borrower's current employment and the accuracy and integrity of the data represented on the verification report if the Note Date is on or before the close-by date reflected in the feedback message. If the Note Date will be after the close-by date, resubmit to LPA with updated employment data. Refer to the <a href="#">Updating the Employment Data</a> section.</p> <p>Contact your service provider for available options to update the report. <a href="#">AIM Service Providers webpage</a>.</p>





### Assessment Summary

BORROWER NAME  
JOHN FREDDIE JR | MARY FREDDIE

#### Assessment Summary

RISK CLASS  
✓ ACCEPT

#### Representation & Warranty Relief

COLLATERAL  
✗ NOT ELIGIBLE | Desktop  
Appraisal

INCOME  
✓ ELIGIBLE | [Income Details](#)

EMPLOYMENT  
✓ ELIGIBLE | [Employment Details](#)

ASSET  
✓ ELIGIBLE | [Asset Details](#)

Borrower's income source is an eligible income type reported on the income report and assessed by LPA which is sufficient to support the loan.

#### Available Product Information

MEDIAN INCOME 0.00 AREA MEDIAN INCOME (%) 277.97%

NUMBER OF SUBMISSIONS  
01

### Employment and Income Messages

CODE	MESSAGE
FEI0030	The loan is eligible for loan-level income representation and warranty relief.
FEI0226	SUZI FREDDIE's submitted [REDACTED] income of \$9,170.02 is relieved of representations and warranties for the accuracy of the income calculation and the integrity of data. This income was assessed using Direct Deposits and the [REDACTED] report dated 7/29/2024 expires 11/26/2024; the report must be retained in the loan file. No further documentation is required for this income.
FEI0324	SUZI FREDDIE's employment at [REDACTED] 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 8/12/2024. The third-party report [REDACTED] must be retained in the loan file. If the loan does not close by 8/12/2024, resubmit with updated employment data.

Eligible for income rep and warranty relief at the loan-level

Representation and warranty relief message for the borrower's current employment



## Terms and Feedback Certificate Example: Partial

### Income Representation and Warranty Eligibility

- ✓ Indicator (shield): **Partial\***

**Partial** representation and warranty relief (Message FEI0295)

- ✓ Feedback message: **Eligible** (FEI0226) is returned

Multiple sources of income are used for qualification purposes, however, representation and warranty relief is received only for [eligible income type\(s\)](#) on the verification report and accuracy and integrity of the data represented on the verification report.

### In addition, if using employment earnings

### Employment Representation and Warranty Relief Eligibility

- ✓ Indicator (shield): **Eligible**
- ✓ Feedback message: **Eligible** (FEI0324) is returned

Note: Assessed at the individual borrower and employment level.

**Eligible** for employment representation and warranty relief for the borrower's current employment and the accuracy and integrity of the data represented on the verification report if the Note Date is on or before the close-by date reflected in the feedback message. If the Note Date will be after the close-by date, resubmit to LPA with updated employment data. Refer to the [Updating the Employment Data](#) section.

Contact your service provider for available options to update the report. [AIM Service Providers webpage](#).



Loan Product Advisor® Feedback Certificate

### Assessment Summary

BORROWER NAME  
ANDY FREDDIE

#### Affordable Product Information

AREA MEDIAN INCOME	AREA MEDIAN INCOME (%)
\$130,400.00	497.56%

#### Assessment Summary

RISK CLASS  
✓ ACCEPT

PURCHASE ELIGIBILITY  
✓ ELIGIBLE

NUMBER OF SUBMISSIONS

#### Representation & Warranty Relief

COLLATERAL  
✗ NOT ELIGIBLE Traditional Appraisal

INCOME  
✓ PARTIAL [Income Details](#)

Eligible for partial income rep and warranty relief.

EMPLOYMENT  
✓ ELIGIBLE [Employment Details](#)

ASSET  
✓ ELIGIBLE [Asset Details](#)



## Employment and Income Messages

CODE	MESSAGE
FEI0295	The loan is eligible for partial income representation and warranty relief.
FEI0226	ANDY FREDDIE's submitted [REDACTED] income of \$9,170.82 is relieved of representations and warranties for the accuracy of the income calculation and the integrity of data. This income was assessed using Direct Deposits and the [REDACTED] report dated 7/29/2024 expires 11/26/2024; the report must be retained in the loan file. No further documentation is required for this income.
FEI0324	ANDY FREDDIE's employment at [REDACTED] 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 8/12/2024. The third-party report [REDACTED] must be retained in the loan file. If the loan does not close by 8/12/2024, resubmit with updated employment data.

Dividend or interest income for Andy Freddie must be supported by signed, complete individual federal tax returns for the most recent two-year period OR year-end asset account statements for the most recent two years evidencing all dividend and interest income for each year for the income producing asset(s). Evidence of sufficient assets to support the qualifying income is required.

Partial income representation and warranty relief received for the eligible income type documented on a report is eligible for income rep and warranty relief, as long as, the other income is documented per the Guide.

Representation and warranty relief message for the borrower's current employment

### Terms and Feedback Certificate Examples: Caution Risk Class

#### Income Representation and Warranty Relief Eligibility

- ✓ **Indicator (shield): Not Eligible**

Not eligible for income representation and warranty relief

- ✓ **Feedback messages: Not Eligible (FEI0029 and FEI0031)**

Caution loans are **not** eligible for relief from enforcement of representations and warranties related to the borrower's income. The income must be verified and documented as required by the Guide.

#### Employment Representation and Warranty Relief Eligibility

- ✓ **No shield indicator**
- ✓ **Employment representation and warranty feedback message is not returned.**

Caution loans are **not eligible** for representation and warranty relief related to the borrower's current employment. However, in this example, the verification report can still be used to meet the 10-day pre-closing verification if the Note Date is on or before the 'close-by date' (Message Code FEI0326), but you **do not** receive representation and warranty relief for the borrower's current employment.

If the Note Date will be after the close-by date, resubmit to LPA with updated employment data.



### Assessment Summary

BORROWER NAME

MARY FREDDIE

Affordable Product Information

AREA MEDIAN INCOME	AREA MEDIAN INCOME (%)
\$152,900.00	177.38%

Assessment Summary

RISK CLASS	PURCHASE ELIGIBILITY	LP KEY NUMBER	NUMBER OF SUBMISSIONS
CAUTION	INELIGIBLE		01

Representation & Warranty Relief

COLLATERAL	INCOME	EMPLOYMENT	ASSET
NOT ELIGIBLE Traditional Appraisal	NOT ELIGIBLE <a href="#">Income Details</a>	NOT ELIGIBLE <a href="#">Employment Details</a>	NOT ELIGIBLE <a href="#">Asset Details</a>

### Employment and Income Messages

CODE	MESSAGE
FEI0029	The loan is not eligible for income representation and warranty relief.
FEI0031	Caution loans are not eligible for income representation and warranty relief.
FEI0326	JOHN FREDDIE's employment at <Employer Name> was assessed using data from the provider [REDACTED]. The 10-day pre-closing verification (10-day PCV) requirement is met if the Note Date is on or before 8/16/2024.
FEI0298	Unable to offer income representation and warranty relief for JOHN FREDDIE's income at <Employer Name>. The derived \$2,166.67 based on data from the provider is insufficient [REDACTED].
FEI0034	JOHN FREDDIE is required to sign IRS Form 4506 no later than the Note Date. The form must be retained in the loan file.
FEI0069	Base non-fluctuating earnings or fluctuating hourly earnings for JOHN FREDDIE must be supported by either a YTD paystub documenting all YTD earnings and W-2(s) for the most recent calendar year, or a written VOE documenting all YTD earnings and earnings for the most recent calendar year.

Incomplete Response	
<p><b>'Incomplete'</b> indicator (shield):</p> <p>Unable to assess for Income representation and warranty relief</p>	<p>LPA was unable to assess the borrower's income. This could be due to missing or incomplete information or a system being down.</p> <p>You are not eligible for relief from enforcement of representations and warranties related to the borrower's income. The income must be verified and documented as required by the Guide.</p>



## Updating the Employment Data When Using Employment Earnings

To retain employment representation and warranty relief the Note Date must be on or before the “close-by-date” returned on the feedback certificate. If the loan does not close by that date updated employment data must be obtained and resubmit to LPA.

Report Type	Information Provided
<i>If,</i>	<i>Then,</i>
You <b>refresh</b> the report, and resubmit to LPA	<ul style="list-style-type: none"><li>LPA will reassess for income and asset representation and warranty relief eligibility based on the updated data in the report.</li></ul>
You order an employment-only asset report that displays the dates of the direct deposits but not the amount of the payroll deposits and does not update the asset data, and resubmit to LPA	<ul style="list-style-type: none"><li>LPA will not reassess for income or asset representation and warranty relief.</li></ul>
You obtain an employment-only (payroll) report without income data, and resubmit to LPA	<ul style="list-style-type: none"><li>LPA will not reassess for income representation and warranty relief.</li></ul>
Note: Refer to our AIM Service Providers <a href="#">webpage</a> for information on service providers and types of reports.	

## Using Paystub Data

You have the option to use a borrower's paystub to be included in the income assessment. When a paystub is uploaded to the service provider, LPA will use the data to identify and match income streams not previously found with direct deposits alone and to derive a more precise gross monthly income amount. You have the option to have the borrower upload a paystub upfront or start with the direct deposit process and collect paystubs further into the loan process if LPA returns a message that adding a paystub may improve the result, for income representation and warranty relief assessment.

**Note:** Finicity, a Mastercard Company, is the service provider supporting this capability at this time.



FreddieMac

Loan Product Advisor® Feedback Certificate

Assessment Summary

BORROWER NAME  
JOHN FREDDIE JR | MARY FREDDIE

Affordable Product Information  
AREA MEDIAN INCOME  
\$73,500.00  
AREA MEDIAN INCOME (%)  
277.97%

Assessment Summary

RISK CLASS  
ACCEPT

PURCHASE ELIGIBILITY  
ELIGIBLE

LP KEY NUMBER  
[REDACTED]

NUMBER OF SUBMISSIONS  
01

Representation & Warranty Relief

COLLATERAL  
ELIGIBLE ACE

INCOME  
NOT ELIGIBLE [Income Details](#)

EMPLOYMENT  
NOT ELIGIBLE [Employment Details](#)

ASSET  
NOT ELIGIBLE [Asset Details](#)

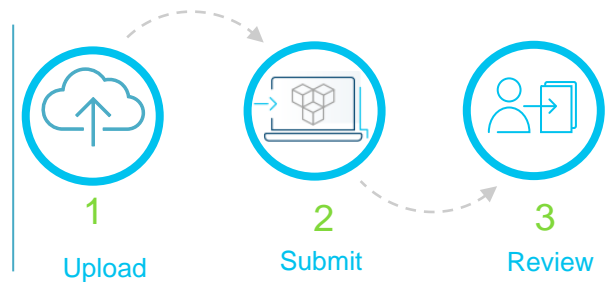
CODE	MESSAGE
FEI0029	The loan is not eligible for income representation and warranty relief.
FEI0207	For JOHN FREDDIE please provide a paystub for [REDACTED] and resubmit for further assessment for income representation and warranty relief.

## Option to Upload a Borrower's Paystub

The borrower may upload a paystub to the service provider to include the paystub data in the LPA assessment for eligibility for income representation and warranty relief.

### How it Works

Borrower **uploads** a paystub, following the service provider's processes. Service provider updates the verification report. You **submit** the loan to LPA with the report ID and **review** the results returned on the Feedback Certificate.





## Example Feedback Messages – Currently use Finicity\* for Direct Deposit Income:

**Scenario 1:** Obtained a verification report [without](#) using a paystub. Submit to LPA.

If,	And,	Then,
Income Representation and Warranty Relief Indicator is:	Message Returned is:	Next Steps:
Not Eligible	FEI0207: For ~Borrower Name~ please provide a paystub for ~EmployerName~ to Finicity and resubmit for further assessment for income representation and warranty relief.	<ul style="list-style-type: none"> <li>▪ Borrower uploads most recent paystub to service provider (Finicity).</li> <li>▪ Resubmit to LPA.</li> <li>▪ Review results returned.</li> </ul>

\*Refer to Finicity for information on the requirements to upload a paystub.

**Scenario 2:** Verification report [with](#) a borrower paystub. Submit to LPA.

If,	And,	Then,
Income Representation and Warranty Relief Indicator is:	Message Returned is:	Next Step:
Eligible	FEI0226: ~Borrower Name~'s submitted ~Submitted Employer~ income of ~Submitted Income Amount~ is relieved of representations and warranties for the accuracy of the income calculation and the integrity of data. This income was assessed using ~Direct Deposits (with Paystub)~ and the [~Vendor~: ~report id~] report dated ~report date~ expires ~report expiration date~; ~The report and paystub must be retained in the loan file.~. No further documentation is required for this income.	<ul style="list-style-type: none"> <li>▪ Indicates that wage income derived from the third-party report is sufficient for loan level or partial** income representation and warranty relief.</li> <li>▪ Maintain a copy of the verification report in the mortgage file.</li> <li>▪ Maintain a copy of the paystub in the mortgage file.</li> </ul>

### Did you know...

Paystub data can be used for assessment for representation and warranty relief eligibility for the borrower's current employment.

Here's an example:

FEI0325 JOHN FREDDIE's employment at [REDACTED] is relieved of representations and warranties for the borrower's current employment if the loan is closed on or before 8/16/2024. Employment was assessed **based on paystub data** from the provider using [REDACTED]. The paystubs must be retained in the loan file. If the loan does not close by 8/16/2024, resubmit with updated employment data.





## Documentation Requirements

- 1** Retain a copy of the paystub provided to the service provider in the mortgage file
- 2** The paystub must be dated no more than 30 days before the application received date
- 3** The paystub must be dated no more than 120 days before the Note Date

**Note:** You are responsible for the accuracy of the data represented on the paystub. Refer to Guide Section [5302.2a](#).

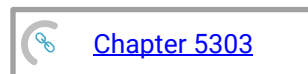
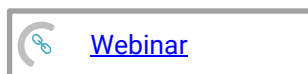


Refer to the Loan Product Advisor Feedback Message [Updates](#) for additional messages to help you troubleshoot if LPA was unable to process the paystub provided or assess the income using the paystub data.

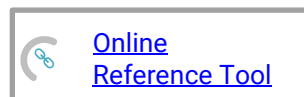
## Resources

For additional questions and getting started with LPA using AIM for income using direct deposits contact your Freddie Mac representative and/or the Customer Support Contact Center, 800-FREDDIE.

Access the following resources for more information:



**Close Loans with Confidence:  
Income and Employment  
Representation and Warranty  
Relief Reference Tool**



This information is not a replacement or substitute for the requirements in the Freddie Mac *Single-Family Seller/Service Guide* or any other contractual agreements. This information does not constitute an agreement between Freddie Mac and any other party.

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