

Loan Product Advisor® Feedback Message Updates

January 29, 2021



Prior Version Message Category	Prior Version Message Code	New Version Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
Effective January 31, 2021						
Data Quality Messages - Spec Versions 5.0.06 or Above						
Revised Messages						
N/A	N/A	DQC0546	A Sequence Number is required for every ASSET.	MISSING SEQUENCE NUMBER. Each ASSET must include a Sequence Number.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0548	A Sequence Number is required for every Expense.	MISSING SEQUENCE NUMBER. Each EXPENSE must include a Sequence Number.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0550	A Sequence Number is required for every LIABILITY.	MISSING SEQUENCE NUMBER. Each LIABILITY must include a Sequence Number.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0560	A Sequence Number is required for every Employer.	MISSING SEQUENCE NUMBER. Each current EMPLOYER must include a Sequence Number.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0576	A Sequence Number is required for each RELATIONSHIP container.	MISSING SEQUENCE NUMBER. Each RELATIONSHIP must include a Sequence Number.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0591	Sequence Number must always be provided along with the other attributes to properly link the relationship to the service type and the borrower.	MISSING SEQUENCE NUMBER. Each Borrower ROLE to Credit or Verification SERVICE RELATIONSHIP must be include a Sequence Number.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0595	A Sequence Number is required for every Service Request.	MISSING SEQUENCE NUMBER. Each Credit or Verification SERVICE must include a Sequence Number.	Feedback Certificate, Error page	Update text to make it more clear and actionable.

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N/A	N/A	DQC0617	A Sequence Number is required for every LOAN.	MISSING SEQUENCE NUMBER. Each Related (subordinate) LOAN must include a Sequence Number.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0619	A Sequence Number is required for every NOTE_PAY_TO PARTY.	MISSING SEQUENCE NUMBER. Each Note Pay To ROLE (creditor) must include a Sequence Number.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0622	A Sequence Number is required for every HOUSING_COUNSELING_AGENCY.	MISSING SEQUENCE NUMBER. Each Housing Counseling Agency ROLE must include a Sequence Number.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0624	A Sequence Number is required for every COUNSELING_EVENT.	MISSING SEQUENCE NUMBER. Each HOUSING_COUNSELING_EVENT must include a Sequence Number.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0558	A Sequence Number is required for every CURRENT_INCOME_ITEM.	MISSING SEQUENCE NUMBER. Each employment CURRENT_INCOME_ITEM must include a Sequence Number.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0554	A Sequence Number is required for every BORROWER.	MISSING SEQUENCE NUMBER. Each Borrower ROLE must include a Sequence Number.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0579	A xlink:arcrole is required for each RELATIONSHIP container.	MISSING XLINK:ARCROLE. The linkage between two CONTAINERS must be described in the RELATIONSHIP container using xlink:arcrole.	Feedback Certificate, Error page	Update text to make it more clear and actionable.

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N/A	N/A	DQC0592	Xlink:arcrole must be provided to establish a borrower's relationship when ordering merge credit or third-party verification services.	MISSING XLINK:ARCROLE. The linkage between a Borrower ROLE and a Credit or Verification SERVICE must be described in the RELATIONSHIP container using xlink:arcrole.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0578	A xlink:from is required for each RELATIONSHIP container.	MISSING XLINK:FROM. To establish a linkage between two CONTAINERS in RELATIONSHIP, xlink:from must be present and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0593	Xlink:from Borrower must be provided to establish relationship when ordering merge credit or third-party verification services.	MISSING XLINK:FROM. To establish a linkage between a Borrower ROLE and a Credit or Verification SERVICE in RELATIONSHIP, xlink:from must be present and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0577	A xlink:to is required for each RELATIONSHIP container.	MISSING XLINK:TO. To establish a linkage between two CONTAINERS in RELATIONSHIP, xlink:to must be present and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0594	Xlink:to Service must be provided to establish relationship when ordering merge credit or third-party verification services.	MISSING XLINK:TO. To establish a linkage between a Borrower ROLE and a Credit or Verification SERVICE in RELATIONSHIP, xlink:to must be present and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.

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N/A	N/A	DQC0553	A xlink:label is required for every BORROWER.	MISSING LABEL. Each Borrower ROLE must be identified with a unique label.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0545	A xlink:label is required for every ASSET.	MISSING LABEL. Each ASSET must be identified with a unique label.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0547	A xlink:label is required for every EXPENSE.	MISSING LABEL. Each EXPENSE must be identified with a unique label.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0549	A xlink:label is required for every LIABILITY.	MISSING LABEL. Each LIABILITY must be identified with a unique label.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0557	A xlink:label is required for every CURRENT_INCOME_ITEM.	MISSING LABEL. Each employment CURRENT INCOME ITEM must be identified with a unique label.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0559	A xlink:label is required for every EMPLOYER.	MISSING LABEL. Each current EMPLOYER must be identified with a unique label.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQR0058	A duplicate Asset xlink:label is present. Asset labels must be unique.	DUPLICATE LABEL. An ASSET with a duplicate label was found. Unique labels are required.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQR0059	A duplicate Expense xlink:label is present. Expense labels must be unique.	DUPLICATE LABEL. An EXPENSE with a duplicate label was found. Unique labels are required.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQR0060	A duplicate Employer xlink:label is present. Employer labels must be unique.	DUPLICATE LABEL. A current EMPLOYER with a duplicate label was found. Unique labels are required.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQR0061	A duplicate Liability xlink:label is present. Liability labels must be unique.	DUPLICATE LABEL. A LIABILITY with a duplicate label was found. Unique labels are required.	Feedback Certificate, Error page	Update text to make it more clear and actionable.

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N/A	N/A	DQR0062	A duplicate Current Income Item xlink:label is present. Current Income Item labels must be unique.	DUPLICATE LABEL. An employment CURRENT INCOME ITEM with a duplicate label was found. Unique labels are required.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQR0063	A duplicate Housing Counseling Agency xlink:label is present. Housing Counseling Agency labels must be unique.	DUPLICATE LABEL. A Housing Counseling Agency ROLE with a duplicate label was found. Unique labels are required.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQR0064	A duplicate Counseling Event xlink:label is present. Counseling Event labels must be unique.	DUPLICATE LABEL. A housing COUNSELING EVENT with a duplicate label was found. Unique labels are required.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQR0065	A duplicate Service xlink:label is present. Service labels must be unique.	DUPLICATE LABEL. A Credit or Verification SERVICE with a duplicate label was found. Unique labels are required.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQR0066	A duplicate Related Loan xlink:label is present. Related Loan labels must be unique.	DUPLICATE LABEL. A Related (subordinate) LOAN with a duplicate label was found. Unique labels are required.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQR0067	A duplicate Note Pay To xlink:label is present. Note Pay To labels must be unique.	DUPLICATE LABEL. A Note Pay To (creditor) ROLE with a duplicate label was found. Unique labels are required.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQE0332	Each EMPLOYER where the Employment Borrower Self Employed Indicator is false must have a corresponding RELATIONSHIP to a CURRENT_INCOME_ITEM where the Employment Income Indicator is true.	MISSING RELATIONSHIP. Each current third-party EMPLOYER label must appear in a RELATIONSHIP linking it to an employment CURRENT INCOME ITEM.	Feedback Certificate, Error page	Update text to make it more clear and actionable.

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N/A	N/A	DQE0336	Each label for the ASSET must have a corresponding RELATIONSHIP that has an arcrole of ASSET to ROLE.	MISSING RELATIONSHIP. Each ASSET label must appear in a RELATIONSHIP linking it to the owning Borrower ROLE.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQE0337	Each label for the LIABILITY must have a corresponding RELATIONSHIP that has an arcrole of LIABILITY to ROLE.	MISSING RELATIONSHIP. Each LIABILITY label must appear in a RELATIONSHIP linking it to the obligated Borrower ROLE.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQE0347	Each label for the SERVICE must have a corresponding RELATIONSHIP that has an arcrole of ROLE to SERVICE.	MISSING RELATIONSHIP. Each Credit or Verification SERVICE label must appear in a RELATIONSHIP linking it to the associated Borrower ROLE(s).	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQE0353	Each label in the EXPENSE must have a corresponding RELATIONSHIP that has an arcrole of EXPENSE to ROLE.	MISSING RELATIONSHIP. Each EXPENSE label must appear in a RELATIONSHIP linking it to the obligated Borrower ROLE.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0565	Each Label in the Borrower PARTY containers that match the conditionality must have a corresponding RELATIONSHIP that has a arcrole of ASSET to ROLE.	MISSING RELATIONSHIP. Each ASSET label must appear in a RELATIONSHIP linking it to the owning Borrower ROLE.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0570	Each Label for the LIABILITY must have a corresponding RELATIONSHIP that has an arcrole of LIABILITY to ROLE	MISSING RELATIONSHIP. Each LIABILITY label must appear in a RELATIONSHIP linking it to the obligated Borrower ROLE.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0634	Each LIABILITY that has Liability Type of MortgageLoan and/or HELOC must have corresponding relationship that has an arcrole of ASSET to LIABILITY.	Each HELOC or Mortgage Loan LIABILITY label must appear in a RELATIONSHIP linking it to an REO ASSET.	Feedback Certificate, Error page	Update text to make it more clear and actionable.

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N/A	N/A	DQE0333	From field in RELATIONSHIP must match one of the labels in CURRENT_INCOME_ITEM, when the arcrole is CURRENT_INCOME_ITEM to EMPLOYER.	INVALID RELATIONSHIP. In the linkage between employment CURRENT INCOME ITEM and current EMPLOYER, xlink:from must match a CURRENT INCOME ITEM label and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQE0338	From field in RELATIONSHIP must match one of the labels in LIABILITY, when the arcrole is LIABILITY to ROLE.	INVALID RELATIONSHIP. In the linkage between LIABILITY and Borrower ROLE, xlink:from must match a LIABILITY label and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQE0342	From field in RELATIONSHIP must match one of the labels in ASSET, when the arcrole is ASSET to LIABILITY.	INVALID RELATIONSHIP. In the linkage between REO ASSET and HELOC or Mortgage Loan LIABILITY, xlink:from must match an REO ASSET label and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQE0346	From field in RELATIONSHIP must match one of the labels in BORROWER PARTY, when the arcrole is for ROLE to SERVICE.	INVALID RELATIONSHIP. In the linkage between Borrower ROLE and Credit or Verification SERVICE, xlink:from must match a Borrower ROLE label and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.

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N/A	N/A	DQE0351	From field in RELATIONSHIP must match one of the labels in ASSET, when the arcrole is ASSET to ROLE.	INVALID RELATIONSHIP. In the linkage between ASSET and Borrower ROLE, xlink:from must match an ASSET label and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQE0354	From field in RELATIONSHIP must match one of the labels in EXPENSE, when the arcrole is EXPENSE to ROLE.	INVALID RELATIONSHIP. In the linkage between EXPENSE and Borrower ROLE, xlink:from must match an EXPENSE label and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQE0358	From field in RELATIONSHIP must match one of the labels in LOAN, when the arcrole is LOAN to ROLE.	INVALID RELATIONSHIP. In the linkage between Related (subordinate) LOAN and Note Pay To ROLE (creditor), xlink:from must match a Related LOAN label and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0566	From field in RELATIONSHIPS must match one of the Labels in ASSET, when the arcrole is ASSET to ROLE	INVALID RELATIONSHIP. In the linkage between ASSET and Borrower ROLE, xlink:from must match an ASSET label and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0568	From field in RELATIONSHIP must match one of the Labels in ASSETS, when the arcrole is "ASSET_IsAssociatedWith_LIABILITY"	INVALID RELATIONSHIP. In the linkage between REO ASSET and HELOC or Mortgage Loan LIABILITY, xlink:from must match an REO ASSET label and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.

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N/A	N/A	DQC0571	From field in RELATIONSHIP must match one of the Labels in LIABILITIES, when the arcrole is LIABILITY to ROLE	INVALID RELATIONSHIP. In the linkage between LIABILITY and Borrower ROLE, xlink:from must match a LIABILITY label and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0574	From field in RELATIONSHIP must match one of the Labels in EXPENSEs, when the arcrole of EXPENSE to ROLE	INVALID RELATIONSHIP. In the linkage between EXPENSE and Borrower ROLE, xlink:from must match an EXPENSE label and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQE0362	From field in RELATIONSHIP must match one of the labels in COUNSELING_EVENT, when the arcrole is COUNSELING_EVENT to ROLE.	INVALID RELATIONSHIP. In the linkage between COUNSELING_EVENT and Housing Counseling Agency ROLE, xlink:from must match a COUNSELING_EVENT label and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQE0341	To field in RELATIONSHIP must match one of the labels in the BORROWER PARTY, when arcrole is LIABILITY to ROLE.	INVALID RELATIONSHIP. In the linkage between LIABILITY and Borrower ROLE, xlink:to must match a Borrower ROLE label and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQE0344	To field in RELATIONSHIP must match one of the labels in the LIABILITY, when arcrole is ASSET to LIABILITY.	INVALID RELATIONSHIP. In the linkage between REO ASSET and HELOC or Mortgage Loan LIABILITY, xlink:to must match a HELOC or Mortgage Loan LIABILITY label and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.

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N/A	N/A	DQE0348	To field in RELATIONSHIP must match one of the labels in the SERVICE, when the arcrole is ROLE to SERVICE.	INVALID RELATIONSHIP. In the linkage between Borrower ROLE and Credit or Verification SERVICE, xlink:to must match a Credit or Verification SERVICE label and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQE0352	To field in RELATIONSHIP must match one of the labels in the BORROWER PARTY, when arcrole is ASSET to ROLE.	INVALID RELATIONSHIP. In the linkage between ASSET and Borrower ROLE, xlink:to must match a Borrower ROLE label and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQE0355	To field in RELATIONSHIP must match one of the labels in the BORROWER PARTY, when arcrole of EXPENSE to ROLE.	INVALID RELATIONSHIP. In the linkage between EXPENSE and Borrower ROLE, xlink:to must match a Borrower ROLE label and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQE0359	To field in RELATIONSHIP must match one of the labels in the Note Pay To PARTY, when arcrole is LOAN to ROLE.	INVALID RELATIONSHIP. In the linkage between Related (subordinate) LOAN and Note Pay To ROLE (creditor), xlink:to must match a Note Pay To ROLE label and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQE0363	To field in RELATIONSHIP must match one of the labels in the HOUSING_COUNSELING_AGENCY, when arcrole is COUNSELING_EVENT to ROLE.	INVALID RELATIONSHIP. In the linkage between HOUSING_COUNSELING_EVENT and Housing Counseling Agency ROLE, xlink:to must match a Housing Counseling Agency ROLE label and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.

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N/A	N/A	DQC0567	To field in RELATIONSHIPS must match one of the Labels in ASSET, when the arcrole is ASSET to ROLE	INVALID RELATIONSHIP. In the linkage between ASSET and Borrower ROLE, xlink:to must match a Borrower ROLE label and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0572	To field in RELATIONSHIP must match one of the Labels in the Borrower PARTYs, when arcrole is LIABILITY to ROLE	INVALID RELATIONSHIP. In the linkage between LIABILITY and Borrower ROLE, xlink:to must match a Borrower ROLE label and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQC0575	To field in RELATIONSHIP must match one of the Labels in the Borrower PARTYs, when ArcRole of EXPENSE to ROLE	INVALID RELATIONSHIP. In the linkage between EXPENSE and Borrower ROLE, xlink:to must match a Borrower ROLE label and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQE0334	To field in the RELATIONSHIP must match one of the labels in EMPLOYER, when arcrole of CURRENT_INCOME_ITEM to EMPLOYER.	INVALID RELATIONSHIP. In the linkage between employment CURRENT INCOME ITEM and current EMPLOYER, xlink:to must match a current EMPLOYER label and reflect the same order as the RELATIONSHIP.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQE0429	COUNSELING_EVENT must not have a RELATIONSHIP to more than one HOUSING_COUNSELING_AGENCY.	INVALID RELATIONSHIP: A housing COUNSELING EVENT may be linked to only one Housing Counseling Agency ROLE.	Feedback Certificate, Error page	Update text to make it more clear and actionable.

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N/A	N/A	DQE0427	CURRENT_INCOME_ITEM must not have a RELATIONSHIP to more than one EMPLOYER.	INVALID RELATIONSHIP. Each employment CURRENT INCOME ITEM must be linked to only one current EMPLOYER.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
N/A	N/A	DQE0428	CURRENT_INCOME_ITEM must not have a RELATIONSHIP to an EMPLOYER associated with another BORROWER.	INVALID RELATIONSHIP. Each employment CURRENT INCOME ITEM for a given borrower must be linked to a current EMPLOYER of that borrower only.	Feedback Certificate, Error page	Update text to make it more clear and actionable.
Deleted Messages						
N/A	N/A	DQE0409	Sequence Number and EXPENSE xlink:label must match the same numeric value.	N/A	N/A	Cleanup effort.
Asset and Income Modeler (AIM)						
Effective June 14, 2021						
Revised Message						
LPN	E9	N/A	Third Party Asset Validation has been calculated as \$~third party asset validation amount~. This includes eligible asset types of Checking, Savings and Money Market and excludes large deposits.	Third Party Asset Validation has been calculated as \$~third party asset validation amount~. This includes eligible asset types of Checking, Savings and Money Market and excludes large deposits. The third-party report dated `EarliestAccountDate` expires `EarliestExpirationDate`.	Feedback Certificate	Revised message indicating the date which the third-party asset report will expire. Added two dynamic data elements with the revision.
Loan-to-value (LTV) Ratio for Home Possible® Mortgages						
Effective April 1, 2021						
Revised Messages						
N/A	N/A	DQC0546	A Sequence Number is required for every ASSET.	MISSING SEQUENCE NUMBER. Each ASSET must include a Sequence Number.	Feedback Certificate, Error page	Update text to make it more clear and actionable.

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PUR	FG	LPA002566	The loan was submitted with an LTV ratio of " + %Loan To Value Percent (LPA)% + "%, which exceeds the maximum LTV ratio of 95% for an ARM Home Possible Mortgage secured by a 1- to 2- unit property.	The loan was submitted with an LTV ratio of " + %Loan To Value Percent (LPA)% + "%, which exceeds the maximum LTV ratio of 95% for an adjustable-rate Home Possible Mortgage secured by a 1 unit property.	Purchase Restrictions	FHFA Mandate
PUR	FW	LPA001952	The loan was submitted with an LTV ratio of " + %Loan To Value Percent (LPA)% + "%, which exceeds the maximum LTV ratio of 95% for a fixed rate Home Possible Mortgage secured by a 2- to 4- unit property.	The loan was submitted with an LTV ratio of " + %Loan To Value Percent (LPA)% + "%, which exceeds the maximum LTV ratio of 85% for a fixed rate Home Possible Mortgage secured by a 2- to 4- unit property.	Purchase Restrictions	FHFA Mandate
PUR	C1	LPA002556	LTV ratio of " + %Loan To Value Percent (LPA)% + "% must be equal to or less than 75% for an adjustable-rate Home Possible Mortgage secured by a 3- to 4-unit property.	The loan was submitted with an LTV ratio of " + %Loan To Value Percent (LPA)% + "% must be equal to or less than 75% for an adjustable-rate Home Possible Mortgage secured by a 3- to 4-unit property.	Purchase Restrictions	FHFA Mandate
New Messages						
PUR	AM	LPA003276	N/A	The loan was submitted with an LTV ratio of + %Loan To Value Percent (LPA)% + "%, which exceeds the maximum LTV ratio of 85% for an adjustable-rate Home Possible Mortgage secured by a 2-unit property.	Purchase Restrictions	FHFA Mandate

Updated: 3/1/21