

## Introduction

The Department of Veterans Affairs (VA) allows the use of Freddie Mac's Loan Product Advisor® (LPA®) automated underwriting service to assess VA loan applications. The Department of Veterans Affairs guarantees the VA mortgages. This reference contains information to help you process VA mortgages using LPA, including information on data entry requirements, completing an assessment and the Loan Product Advisor Feedback Certificate.

For additional VA information refer to *VA Lender's Handbook*: Pamphlet 26-7 ([VA website](#)).

### ***What Has Changed in this Reference?***

This reference is updated to coincide with new and significant changes to requirements announced in Guide Bulletins and LPA Release Notes. Recent changes **based on Effective Date**, include:

Effective Date	Topic	Change	Guide Bulletin Announcement
June 22, 2025	Trended Data Required	Trended data is required in credit reports for initial submissions to LPA of VA loans. An error message will return for VA loan submissions that are missing trended credit data.	<a href="#">May 2025 Loan Product Advisor Release Notes</a>

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

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 or imply an agreement or any other legal relationship between Freddie Mac and any other party.

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## Lender Requirements

Before processing VA loan applications through LPA, you must have certain agreements and approvals in place. You must be an approved lender to use LPA for VA loan applications and be an approved VA Automatic lender.

## Mortgage Eligibility Requirements

LPA assesses and determines eligibility for VA guaranty for the following:

- 15-, 20-, and 30-year fixed-rate loans
- VA 1-year ARM loans
- 3-, 5-, 7-, and 10-year Hybrid ARM loans

In addition, new construction loans can be assessed by LPA, refer to the [VA New Construction Transactions](#) section.

The assessment LPA performs is in accordance with VA requirements. Specifically, LPA does the following:

- Determines eligibility for assessment
- Assesses borrower credit reputation
- Assesses risk profiles

## Standard VA Processes

Assessing VA loans with LPA allows you to process VA loan applications more efficiently than with manual underwriting. However, the following VA standard processes remain the same as manual underwriting when assessing VA loan applications with LPA:

- Obtaining VA case number
- Obtaining Credit Alert Interactive Voice Response System (CAIVRS) authorization
- Ordering appraisals
- Determining whether a condominium or PUD has VA approval
- Verifying a veteran's status and establishing full or partial entitlement
- Obtaining VA Certificate of Eligibility
- Determining maximum allowable financing
- Determining VA funding fee

Refer to your local VA field office or the *VA Lender's Handbook* for more information on these standard processes.



## Required Data for VA Loans

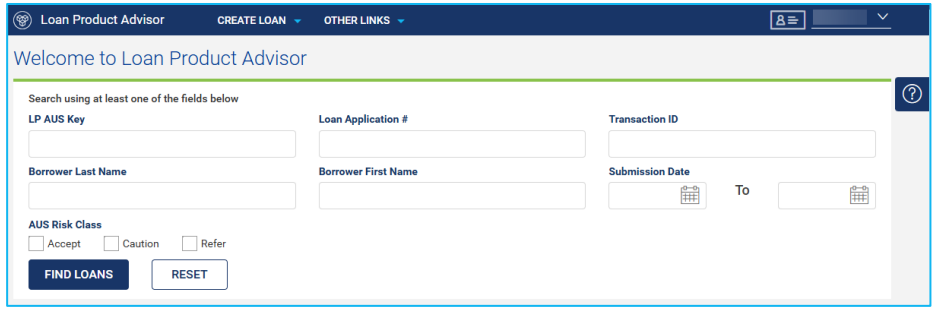
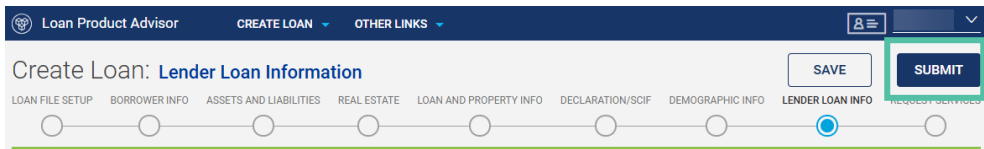
In addition to the data required for all loan application types, LPA requires certain data for VA loan applications:

Field Name	Description										
<b>Borrower Information: Military Service Section</b>											
<b>Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces?</b>	<p>Flag indicating if a borrower qualifies as Veteran under VA guidelines. Select the applicable response.</p> <table><tr><td colspan="2">Additional Military Service fields. Select all that apply:</td></tr><tr><td><ul style="list-style-type: none"><li>Currently serving on active duty</li></ul></td><td><b>Note:</b> If applicable, <b>Expected Service Completion Date</b> will display. Select the applicable date.</td></tr><tr><td><ul style="list-style-type: none"><li>Currently retired, discharged, or separated from service</li></ul></td><td></td></tr><tr><td><ul style="list-style-type: none"><li>Only period of service was as a non-activated member of the Reserve or National Guard</li></ul></td><td></td></tr><tr><td><ul style="list-style-type: none"><li>Surviving Spouse</li></ul></td><td></td></tr></table>	Additional Military Service fields. Select all that apply:		<ul style="list-style-type: none"><li>Currently serving on active duty</li></ul>	<b>Note:</b> If applicable, <b>Expected Service Completion Date</b> will display. Select the applicable date.	<ul style="list-style-type: none"><li>Currently retired, discharged, or separated from service</li></ul>		<ul style="list-style-type: none"><li>Only period of service was as a non-activated member of the Reserve or National Guard</li></ul>		<ul style="list-style-type: none"><li>Surviving Spouse</li></ul>	
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<b>Federal Delinquency/Lien</b>	<p>Indicates if borrower is currently delinquent or in default on a Federal debt.</p> <p>If a CAIVRS authorization indicates a Federal Delinquency/Lien, indicate, "Yes."</p>										
<b>Mortgage Type</b>	Select VA										
<b>MI and Funding Fee Financed</b>	Dollar amount of VA Funding Fee that is rolled into the base loan amount.										
<b>VA Residual Income</b>	Monthly net income available for family support after deducting all borrower's shelter expenses, debts, and payroll tax deductions from monthly gross income according to the <i>VA Lender's Handbook</i> .										
<b>VA Household Size</b>	Number of people meeting definition of household size, according to the <i>VA Lender's Handbook</i> . This is typically the number of people for whom the Veteran is responsible. This field is display only. It is populated by adding the number of borrowers on the loan and the number of dependents.										
<b>Construction Status</b>	<p>Indicates the construction status for a VA mortgage. Refer to VA Lender's Handbook for policy and guidelines regarding VA new construction transactions to select an option.</p> <p><b>Note:</b> Refer to the, <a href="#">VA New Construction Transactions</a> section for guidance on specific data entry instructions for this type of transaction.</p>										
<b>Street Address, City, State, Zip Code and, if applicable, Unit #</b>	A complete subject property address is required for Loan Product Advisor to derive the county the property is located in.										



## How to Enter Data for VA Loans

The following information provides the navigational steps **specifically** for VA transactions for LPA direct entry users that access LPA via **Freddie Mac Gateway single sign-on portal**:

Step	Results
Log in and enter loan data on the Loan File Setup metro stop.	
Navigate to the Borrower Info metro stop. Complete the Military Service information, as applicable.	<p><b>Military Service</b> (VA Mortgage Only)</p> <p>Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? <input checked="" type="radio"/> Yes <input type="radio"/> No</p> <p><input checked="" type="checkbox"/> Currently serving on active duty Expected Service Completion Date * <input type="text" value="06/30/2030"/></p> <p><input type="checkbox"/> Currently retired, discharged, or separated from service</p> <p><input type="checkbox"/> Only period of service was as a non-activated member of the Reserve or National Guard</p> <p><input type="checkbox"/> Surviving Spouse</p> <p><b>Note:</b> If you select "Currently serving on active duty" an additional data field displays, Expected Service Completion Date. Select the applicable date.</p>
Navigate to the Lender Loan Info metro stop.  Select 'VA' for the Mortgage Type field. Enter all the remaining required loan data.	<p><b>Mortgage Loan Information</b></p> <p>Mortgage Type * <input type="radio"/> Conventional <input type="radio"/> FHA <input checked="" type="radio"/> VA Base Loan Amount * \$ 275000.00 MI and Funding Fee Financed * \$ 6325.00 REVISED LOAN \$ 281325.00</p> <p><b>VA</b></p> <p>VA Residual Income * \$ 9050.00 Buyer Closing Costs * \$ 3952.00 Construction Status <input type="radio"/> Proposed <input type="radio"/> Under Construction <input type="radio"/> Not Applicable VA HOUSEHOLD SIZE 4</p> <p>Note Rate * 6.1250 % Loan Term * (Months) 180 Projected Reserves Amount \$ 10000.00 Amortization Type * <input checked="" type="radio"/> Fixed Rate <input type="radio"/> Adjustable Rate Temporary Subsidy Buydown * <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p><b>Note:</b> If new construction, refer to the, <a href="#">VA New Construction Transactions</a> section for specific data entry guidance.</p>
Complete the loan data and when done, click Submit.  If you decide to wait for the results, they will display automatically, otherwise, you may use the <b>Find Loans</b> feature on the <b>Loan Product Advisor Welcome</b> page to access the loan and view results.	



## VA New Construction Transactions

VA allows the use of LPA for new construction transactions. This section contains information specific to identifying new construction transactions using LPA.

### Terms and Definitions

The following terms and definitions are provided as outlined in VA *Lender's Handbook*, VA Pamphlet 26-7, Chapter 7 (NEW) "Loans Requiring Special Underwriting, Guaranty and Other Considerations".

Term	Definition
New Construction	Purchase of a residence newly constructed for the veteran by a builder who financed the construction from the builder's own resources.
Construction-to-permanent (One closing or two-part closing)	A loan to finance the construction/purchase of a residence. The loan is closed prior to the start of construction with proceeds disbursed to cover the cost of, or balance owed on, the land, and the balance into escrow. The escrowed monies are paid out to the builder during construction.

### Construction Data Fields: Tips and Best Practices

The following tips and best practices are provided to guide you through the steps to submit a new construction transaction through LPA and help you avoid Data Quality and System Messages returned on the Loan Product Advisor Feedback Certificate.

Data Field	<u>New Construction</u>	<u>Construction-to-Permanent</u>
Construction Loan Indicator (Required field)	No/False, this will avoid the data quality messages referenced below.  Note: Refer to <a href="#">Table 1</a> if your system requires you to indicate "Yes/True" for tips to resolve the error messages.	Yes/True
Construction Status Type	Select: <ul style="list-style-type: none"><li>Proposed</li><li>Under Construction</li></ul>	Select <ul style="list-style-type: none"><li>Proposed</li></ul>
Construction Loan Type	Not applicable (leave blank)	Construction to Permanent
Construction-to-Permanent Closing Type	Not applicable (leave blank)	Select: <ul style="list-style-type: none"><li>Single-closing</li></ul>



**Table1: New Construction Data Quality Message Tips**

If, the **Construction Loan Indicator** is “Yes/True” and the **Construction Status Type** is not provided, **then**, the following messages will be returned in the Data Quality and System Messages section of the Loan Product Advisor Feedback Certificate. Refer to this table to guide you through the cause and resolution for these specific error messages.

Message Code	Message	Reason	Reason
<b>New Construction Transaction</b>			
DQC0661	Review for accuracy: Construction Status Type was not submitted and has been defaulted to Under Construction. If this value is not accurate, update the field with the correct value and resubmit.	Field left blank	Ignore the message and instructions.
DQC0112	Construction Status Type is required if Mortgage Type is FHA or VA.	Field left blank	Ignore the message and instructions.

**Table 2: Construction-to-Permanent Data Quality Message Tips**

If the following messages are returned in the Data Quality and System Messages section of the Loan Product Advisor Feedback Certificate, use the following information to guide you through the cause and resolution for these specific error messages.

Message Code	Message	Reason	Reason
<b>Construction-to-Permanent Transactions</b>			
DQC0661	Review for accuracy: Construction Status Type was not submitted and has been defaulted to Under Construction. If this value is not accurate, update the field with the correct value and resubmit.	Field left blank	If value is not accurate, update and resubmit.
DQC0112	Construction Status Type is required if Mortgage Type is FHA or VA.	Field left blank	Update (FHA) and resubmit.

### Reviewing Results for New Construction Transaction

Each time you successfully submit a VA loan application through LPA, you will receive results providing important data, process and documentation information for the transaction. The results, including merged credit, are valid for 120 days prior to the Note Date, or 180 days if new construction. If the results are not dated within 120 days of the Note Date or 180 days if new construction, then the loan application must be resubmitted. For a full description of the results refer to the [Loan Product Advisor Results](#) section.



Transaction Details				
LENDER LOAN NUMBER	ASSESSMENT EXP DATE	DATE INITIAL SUBMISSION	DATE/TIME ASSESSED	LPA VERSION
	2058-04-26	2025-06-18	2025-06-18T20:03:51Z	\$6.0.00
LOAN PROCESSING STAGE	DOCUMENTATION LEVEL	LOAN PRODUCT ADVISOR ID	TRANSACTION ID	
Underwriting	Accept			
SELLER NUMBER	BROKER NUMBER	CORRESPONDENT NUMBER	MSP NUMBER	
	N/A	N/A	N/A	
ORIGINATING COMPANY	SUBMITTING COMPANY			
Cybertek Test2	Cybertek Test2			

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Property Details				
PROPERTY ADDRESS	NUMBER OF UNITS	PROPERTY TYPE	OCCUPANCY STATUS	NEW CONSTRUCTION
	1	Site Built Detached	Primary Residence	Construction To Permanent
PURCHASE PRICE	ESTIMATED PROPERTY VALUE	APPRAISED PROPERTY VALUE	APPRAISAL ID	
\$850,000.00	\$850,000.00	N/A	N/A	

## General Message Section

Additional messages will be provided in the General Messages section of the Loan Product Advisor Feedback Certificate:

- VA Message **FGM0059**: “Review for Accuracy: VA underwriting and appraisal guidelines vary for Proposed/Under Construction loans. It is the lender’s responsibility to ensure all such guidelines are met. Please refer to the VA Lender’s Handbook for additional information.”
- VA Message **FGM0054**: “Lender is responsible for documenting any situation not addressed on this feedback certificate according to the VA Lender’s Handbook.”



## Loan Product Advisor Results

Based on the assessment performed, LPA returns the following results:

- Loan Product Advisor Feedback Certificate
- Documentation Checklist
- Infiles or Merged Credit Report(s), if requested, from the CRC or participating technical affiliate

### Loan Product Advisor Feedback Certificate

Topic	Results
<p>Purchase Eligibility is always 'N/A' for VA loans.</p> <p>Key fields (Risk Class*, LP AUS Key, Qualifying Ratios) are located in the Assessment Summary and Loan Details section.</p> <p>*A Risk Class of either Accept or Refer are returned based on the loan data submitted and merged credit from CRC (or if applicable, technical affiliate) through Loan Product Advisor.</p>	<p>Upon a successful submission, the Feedback Certificate displays as follows:</p> <p><b>FreddieMac</b> <b>Loan Product Advisor®</b> Feedback Certificate</p> <p><b>Assessment Summary</b></p> <p>BORROWER NAME JOHN FREDDIE JR   MARY FREDDIE</p> <p><b>Affordable Product Information</b></p> <p>AREA MEDIAN INCOME \$162,000.00</p> <p>AREA MEDIAN INCOME (%) 96.10%</p> <p><b>Assessment Summary</b></p> <p>RISK CLASS ✓ ACCEPT</p> <p>PURCHASE ELIGIBILITY N/A</p> <p>LP KEY NUMBER [REDACTED]</p> <p>NUMBER OF SUBMISSIONS 05</p> <p><b>Representation &amp; Warranty Relief</b></p> <p>COLLATERAL ✗ NOT ELIGIBLE   N/A</p> <p>INCOME ✗ NOT ELIGIBLE   <a href="#">Income Details</a></p> <p>EMPLOYMENT ✗ NOT ELIGIBLE   <a href="#">Employment Details</a></p> <p>ASSET ✗ NOT ELIGIBLE</p> <p><b>Qualifying Ratios</b></p> <p>PROPOSED HOUSING (PITI) \$3,717.00</p> <p>PRIMARY HOUSING EXPENSE \$3,585.00</p> <p>TOTAL MONTHLY INCOME \$12,973.00</p> <p>TOTAL MONTHLY DEBT \$4,217.00</p> <p>HOUSING RATIO 29%</p> <p>DEBT RATIO 33%</p> <p>OCCUPANT HOUSING RATIO 29%</p> <p>OCCUPANT DEBT RATIO 33%</p> <p>LTV / TLTV / HTLTV 59.55% / 59.55% / 59.55%</p> <p>LOAN LIMIT VALUE N/A</p>





Topic	Results																																																																						
	<div>Feedback Certificate continued...</div> <div><div>Mortgage Details</div><table><tr><td>LOAN AMOUNT</td><td>PRODUCT TYPE</td><td>AMORTIZATION TYPE</td><td>LOAN TERM</td><td>INTEREST RATE</td></tr><tr><td>\$506,250.00</td><td>30 Year Fixed Rate</td><td>Fixed</td><td>360</td><td>6.2500%</td></tr><tr><td>MORTGAGE TYPE</td><td>LOAN PURPOSE</td><td>REFINANCE TYPE</td><td>CASH OUT AMOUNT</td><td>INTEREST RATE BUYDOWN</td></tr><tr><td>VA</td><td>Purchase</td><td>N/A</td><td>N/A</td><td>No</td></tr><tr><td>AFFORDABLE SECOND</td><td>HELOC BALANCE</td><td>HELOC LIMIT AMOUNT</td><td>TOTAL SUBORDINATE FINANCING</td><td>SALES CONCESSIONS</td></tr><tr><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td></tr><tr><td>ARM QUALIFYING RATE</td><td>ARM QUALIFYING PITI</td><td></td><td></td><td></td></tr><tr><td>N/A</td><td>N/A</td><td></td><td></td><td></td></tr><tr><td>PROGRAM IDENTIFIER(S)</td><td></td><td></td><td></td><td></td></tr><tr><td>N/A</td><td></td><td></td><td></td><td></td></tr></table><div><div>Property Details</div><table><tr><td>PROPERTY ADDRESS</td><td>NUMBER OF UNITS</td><td>PROPERTY TYPE</td><td>OCCUPANCY STATUS</td><td>NEW CONSTRUCTION</td></tr><tr><td></td><td>1</td><td>Site Built Detached</td><td>Primary Residence</td><td>Construction To Permanent</td></tr><tr><td>PURCHASE PRICE</td><td>ESTIMATED PROPERTY VALUE</td><td>APPRAISED PROPERTY VALUE</td><td>APPRAISAL ID</td><td></td></tr><tr><td>\$850,000.00</td><td>\$850,000.00</td><td>N/A</td><td>N/A</td><td></td></tr></table></div></div>	LOAN AMOUNT	PRODUCT TYPE	AMORTIZATION TYPE	LOAN TERM	INTEREST RATE	\$506,250.00	30 Year Fixed Rate	Fixed	360	6.2500%	MORTGAGE TYPE	LOAN PURPOSE	REFINANCE TYPE	CASH OUT AMOUNT	INTEREST RATE BUYDOWN	VA	Purchase	N/A	N/A	No	AFFORDABLE SECOND	HELOC BALANCE	HELOC LIMIT AMOUNT	TOTAL SUBORDINATE FINANCING	SALES CONCESSIONS	N/A	N/A	N/A	N/A	N/A	ARM QUALIFYING RATE	ARM QUALIFYING PITI				N/A	N/A				PROGRAM IDENTIFIER(S)					N/A					PROPERTY ADDRESS	NUMBER OF UNITS	PROPERTY TYPE	OCCUPANCY STATUS	NEW CONSTRUCTION		1	Site Built Detached	Primary Residence	Construction To Permanent	PURCHASE PRICE	ESTIMATED PROPERTY VALUE	APPRAISED PROPERTY VALUE	APPRAISAL ID		\$850,000.00	\$850,000.00	N/A	N/A	
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Document college attendance with transcripts and military with discharge papers.</td></tr><tr><td>FEI0139</td><td>Employment and Income</td><td>Not on Active Duty: Obtain verbal VOE to verify current employment for JOHN P FREDDIE.</td></tr><tr><td>FEI0158</td><td>Employment and Income</td><td>Not on Active Duty: No VOE is required if the borrower has been with the same employer for 1 year and W-2 Forms for 1 previous year have been collected.</td></tr><tr><td>FEI0133</td><td>Employment and Income</td><td>Not on Active Duty: Use VOE and pay stubs covering at least 1 full month of employment and contains the following: year-to-date (YTD) information, bonus information, and overtime information. PREVIOUS: Use a VOE or any of the following, covering the 2-year period prior to closing: W-2 Forms, or Income information obtained from the IRS via one of the following forms: Form 8821, 4506 for JOHN P FREDDIE.</td></tr><tr><td>FEI0156</td><td>Employment and Income</td><td>Not on Active Duty: W-2(s) are NOT req'd if all of the following are met: JOHN P FREDDIE with same employer 2 yrs or more, employer phone contact verifies the length of employment and currently employed, Borrower not self-employed or commission, bonus, overtime, or secondary income not needed to qualify, stable monthly income to be determined by using current base pay only (not total earnings), Borrower signs IRS Form 8821/4506 for the prev 2 tax yrs.</td></tr><tr><td>FEI0144</td><td>Employment and Income</td><td>Paystub: Obtain most recent YTD paystub documenting 1 full month earnings to verify current employment for JOHN P FREDDIE. Paystub should include bonus and overtime information. Note: No paystub needed with TALX Verification.</td></tr><tr><td>FEI0137</td><td>Employment and Income</td><td>Active Military: If service member is within 12 months of release from active duty/end of contract term provide re-enlist or extension documentation, verify offer of civilian employment, verify offer is in the same line of work with military occupation, statement from service member of intent to reenlist/extend, statement from CO confirming eligibility to reenlist and probability of extension to be granted.</td></tr><tr><td>FEI0141</td><td>Employment and Income</td><td>Active Military: No W-2 Forms are required for a borrower on active duty.</td></tr><tr><td>FEI0136</td><td>Employment and Income</td><td>Active Military: Obtain Leave and Earnings Statement (LES) in lieu of VOE no more than 120 days old (no more than 180 days for new construction). Note release date/contract end date from active duty.</td></tr><tr><td>FEI0154</td><td>Employment and Income</td><td>Flight, Prop, Hazard, Overseas, and Combat Pay are subject to periodic review and/or testing of the recipient to determine continued eligibility. In order to be considered effective income, the income must be expected to continue based on the nature of the recipient's assigned duties. Provide documentation to support the income. If duration of the military allowance cannot be determined this income may still be used to offset obligations of 10 to 24 months.</td></tr><tr><td>FEI0155</td><td>Employment and Income</td><td>If Other Income Types such as: pension or other retirement benefits, disability income, dividends from stocks, interest from bonds, savings accounts, and royalties can be include in effective income if it is reasonable to conclude that such income will continue in the foreseeable future. Otherwise, it may be considered if reasonable to offset obligations of 10 to 24 months.</td></tr><tr><td>FAR0105</td><td>Assets and Reserves</td><td>Verify all reserves submitted in the amount of \$100,000.00.</td></tr><tr><td>FAR0076</td><td>Assets and Reserves</td><td>Depository Accounts: Verify assets needed to close by obtaining electronic or certified copies of bank/asset statements covering the most recent 1- month period or VA Form 26-8497a, Verification of Deposit.</td></tr><tr><td>FCL0257</td><td>Credit and Liabilities</td><td>The following debt(s) was submitted as paid off at or before closing and/or excluded and is therefore omitted from the debt-to-income (DTI) ratio. The debt(s) is considered paid off at or before closing if the account has zero balance as of the note date. For debt(s) submitted as excluded, include documentation supporting omission. Creditor: AMEX, Acct: ***4482, Bal: \$1,527.00; Creditor: ABC Mortgage, Acct: , Bal: \$200,000.00.</td></tr><tr><td>FCL0343</td><td>Credit and Liabilities</td><td>If a mortgage (outstanding, assumed or recently retired) or other debt is not reported on the credit report or ratings are not available on the credit report refer to the VA Lenders Handbook for requirements, including requirements for direct verification(s) and when manual downgrade to Refer is required.</td></tr><tr><td>FCL0311</td><td>Credit and Liabilities</td><td>If applicable, account balances reduced to judgment by a court must either be paid in full or subject to a repayment plan with a history of timely payments. Refer to the VA Lenders Handbook for complete requirements, including requirements for judgment liens against borrowers property for a debt owed to the Government.</td></tr><tr><td>FCL0345</td><td>Credit and Liabilities</td><td>If a mortgage or other significant debt is listed on the credit report as past due and was last updated 90 or more days ago, verify the current status of the past due debt. If rating is currently 90 or more days past due, manually downgrade to Refer.</td></tr><tr><td>FGM0059</td><td>General</td><td>Review for Accuracy: VA underwriting and appraisal guidelines vary for Proposed/Under Construction loans. It is the lender's responsibility to ensure all such guidelines are met. Please refer to the VA Lender's Handbook for additional information.</td></tr></table></div>	CODE	CATEGORY	MESSAGE	FEI0138	Employment and Income	Employment Gaps: If applicable, provide an explanation for employment gaps greater than 60 days within the most recent two years. Document college attendance with transcripts and military with discharge papers.	FEI0139	Employment and Income	Not on Active Duty: Obtain verbal VOE to verify current employment for JOHN P FREDDIE.	FEI0158	Employment and Income	Not on Active Duty: No VOE is required if the borrower has been with the same employer for 1 year and W-2 Forms for 1 previous year have been collected.	FEI0133	Employment and Income	Not on Active Duty: Use VOE and pay stubs covering at least 1 full month of employment and contains the following: year-to-date (YTD) information, bonus information, and overtime information. PREVIOUS: Use a VOE or any of the following, covering the 2-year period prior to closing: W-2 Forms, or Income information obtained from the IRS via one of the following forms: Form 8821, 4506 for JOHN P FREDDIE.	FEI0156	Employment and Income	Not on Active Duty: W-2(s) are NOT req'd if all of the following are met: JOHN P FREDDIE with same employer 2 yrs or more, employer phone contact verifies the length of employment and currently employed, Borrower not self-employed or commission, bonus, overtime, or secondary income not needed to qualify, stable monthly income to be determined by using current base pay only (not total earnings), Borrower signs IRS Form 8821/4506 for the prev 2 tax yrs.	FEI0144	Employment and Income	Paystub: Obtain most recent YTD paystub documenting 1 full month earnings to verify current employment for JOHN P FREDDIE. Paystub should include bonus and overtime information. Note: No paystub needed with TALX Verification.	FEI0137	Employment and Income	Active Military: If service member is within 12 months of release from active duty/end of contract term provide re-enlist or extension documentation, verify offer of civilian employment, verify offer is in the same line of work with military occupation, statement from service member of intent to reenlist/extend, statement from CO confirming eligibility to reenlist and probability of extension to be granted.	FEI0141	Employment and Income	Active Military: No W-2 Forms are required for a borrower on active duty.	FEI0136	Employment and Income	Active Military: Obtain Leave and Earnings Statement (LES) in lieu of VOE no more than 120 days old (no more than 180 days for new construction). Note release date/contract end date from active duty.	FEI0154	Employment and Income	Flight, Prop, Hazard, Overseas, and Combat Pay are subject to periodic review and/or testing of the recipient to determine continued eligibility. In order to be considered effective income, the income must be expected to continue based on the nature of the recipient's assigned duties. Provide documentation to support the income. If duration of the military allowance cannot be determined this income may still be used to offset obligations of 10 to 24 months.	FEI0155	Employment and Income	If Other Income Types such as: pension or other retirement benefits, disability income, dividends from stocks, interest from bonds, savings accounts, and royalties can be include in effective income if it is reasonable to conclude that such income will continue in the foreseeable future. Otherwise, it may be considered if reasonable to offset obligations of 10 to 24 months.	FAR0105	Assets and Reserves	Verify all reserves submitted in the amount of \$100,000.00.	FAR0076	Assets and Reserves	Depository Accounts: Verify assets needed to close by obtaining electronic or certified copies of bank/asset statements covering the most recent 1- month period or VA Form 26-8497a, Verification of Deposit.	FCL0257	Credit and Liabilities	The following debt(s) was submitted as paid off at or before closing and/or excluded and is therefore omitted from the debt-to-income (DTI) ratio. The debt(s) is considered paid off at or before closing if the account has zero balance as of the note date. For debt(s) submitted as excluded, include documentation supporting omission. Creditor: AMEX, Acct: ***4482, Bal: \$1,527.00; Creditor: ABC Mortgage, Acct: , Bal: \$200,000.00.	FCL0343	Credit and Liabilities	If a mortgage (outstanding, assumed or recently retired) or other debt is not reported on the credit report or ratings are not available on the credit report refer to the VA Lenders Handbook for requirements, including requirements for direct verification(s) and when manual downgrade to Refer is required.	FCL0311	Credit and Liabilities	If applicable, account balances reduced to judgment by a court must either be paid in full or subject to a repayment plan with a history of timely payments. Refer to the VA Lenders Handbook for complete requirements, including requirements for judgment liens against borrowers property for a debt owed to the Government.	FCL0345	Credit and Liabilities	If a mortgage or other significant debt is listed on the credit report as past due and was last updated 90 or more days ago, verify the current status of the past due debt. If rating is currently 90 or more days past due, manually downgrade to Refer.	FGM0059	General	Review for Accuracy: VA underwriting and appraisal guidelines vary for Proposed/Under Construction loans. It is the lender's responsibility to ensure all such guidelines are met. Please refer to the VA Lender's Handbook for additional information.
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FEI0336	Employment and Income	The loan is not eligible for employment representation and warranty relief.	FEI0029	Employment and Income	The loan is not eligible for income representation and warranty relief.	FEI0019	Employment and Income	FHA/VA loans are not eligible for income assessment.	FAR0050	Assets and Reserves	The loan is not eligible for asset representation and warranty relief.	FAR0036	Assets and Reserves	This loan was submitted with \$145,000.00 in depository accounts (checking, savings and/or money market).	FCL0013	Credit and Liabilities	CAIVRS inquiry must be performed for all borrowers and co-borrowers (Veteran or non-Veteran). Refer to the VA Lenders Handbook for complete requirements including requirements that apply if CAIVRS or another source indicates that the borrower has a delinquent Federal debt.	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## Accessing Merged Credit Reports

If you are accessing LPA through the Freddie Mac Gateway single sign-on portal and you requested merged credit\* from the CRC or participating technical affiliate, view the merged credit by clicking on the Quick Links slider on the left side of the Feedback Certificate page. It is recommended that you print the merged credit results and place them in the loan file for future reference.

Once merged credit data has been accessed, it is no longer accessible from the Quick Links after 7 days unless the mortgage is resubmitted. If you need to view your merged credit reports after 7 days, use the merged credit reference number and resubmit the loan to refresh the existing merged credit report. A small reissue fee may be assessed by the CRC on your monthly CRC invoice.

\*Trended credit data must be included in credit reports for initial LPA submissions of conventional loans.

## Reviewing Results

Each time you successfully submit a loan to LPA, you will receive results providing important data, processing and documentation information for the transaction. The results, including merged credit, are valid for 120 days prior to the Note Date or 180 days if new construction. If the results are not dated within 120 days of the Note date, or 180 days if new construction, then the loan data must be resubmitted. For new construction transaction refer to the [VA New Construction Transactions](#) section.

The information provided on the Feedback Certificate and Documentation Checklist for VA loans is in the same format as the results for conventional loans.

**NOTE:** *If the loan is for new construction, the following message will be returned: FGM0059 - "Review for Accuracy: VA underwriting and appraisal guidelines vary for Proposed/Under Construction loans. It is the lender's responsibility to ensure all such guidelines are met. Please refer to the VA Lender's Handbook for additional information."*

## Purchase Restrictions

Purchase Restriction section is dynamic and will only appear if applicable. Purchase Restriction message(s) returned on the Feedback Certificate provide the reason(s) a loan may not be acceptable for VA guaranty.

For example, you will receive specific messages if a loan application does not meet:

- VA's requirements for the loan program
- VA's requirements for loan-to-value (LTV)



## Data Quality and System Messages

Because LPA is an automated system, it relies heavily on accurate and complete data submission. There are errors that may occur after submitting a loan for assessment that may or may not impact LPA's ability to assess the loan. Critical and/or warning messages may be returned in Error Feedback if LPA was not able to complete the assessment due to the Data Quality Errors. The critical error will always be the first message displayed. Correct the error and resubmit the loan. If the data errors were not critical to completing the assessment, warning messages will display in the Data Quality and System Messages section of the Feedback Certificate. You are not required to clear Warning messages but if you are looking for specific feedback not provided, the Warning messages will guide you on what to correct. For more information refer to [Data Quality and System Messages: Tips and Best Practices](#).



## Understanding the Results

To be eligible for delivery to VA, the loan file must be documented according to the reduced documentation guidelines VA established for loan applications assessed by LPA.

The Feedback Certificate provides guidance regarding the documentation and underwriting requirements for VA mortgages. In some cases, you may need to contact VA for specific credit policy-related questions and situations not addressed in the results.

### Risk Class and Documentation Level

LPA will return a risk class indicating the level of risk identified, responsibility for credit representations and warranties, and underwriting and documentation requirements for the VA loan. LPA will also return a documentation level indicating the minimum level of documentation the Seller must obtain for the VA loan. Descriptions for the VA risk classes, and documentation classes are provided in the following table:

Risk Class	
<i>Accept</i>	If Loan Product Advisor returns a risk class of Accept, the borrower's credit reputation and capacity are acceptable to VA, and VA agrees to guarantee the loan, provided the data is true, complete, and accurate and the entire mortgage package meets VA requirements.
<i>Refer</i>	If Loan Product Advisor returns a Refer risk class, it has identified weaknesses in the borrower's credit reputation and/or capacity that require further assessment. For VA loans, a VA-Automatic Approved lender must analyze the application to determine if the mortgage qualifies for VA guaranty, according to the VA Lender's Handbook.

Documentation Level	
<i>Accept</i>	If Loan Product Advisor returns a documentation level of Accept, it allows you to take advantage of substantially fewer documentation requirements than traditionally underwritten VA loans.
<i>Refer</i>	If Loan Product Advisor returns a documentation level of Refer, standard documentation requirements are available for these loans.
<b>NOTE:</b> VA determines the residual income requirement according to the Property State you submit to LPA. In some cases, due to the overall characteristics of the loan data and the borrower, it is possible to receive an Accept risk class, even though the residual income may be below the figures shown on the chart in the <i>VA Lender's Handbook</i> . You can verify the residual income you submitted to LPA in the Loan Processing Information section on the Full Feedback Certificate.	



## Representations and Warranties

VA loan applications receiving an **Accept** risk class benefit from relief of certain lender representations and warranties as described in the following paragraphs.

### Credit

For VA loan applications receiving an **Accept** risk class, the lender is **not** responsible for representations or warranties related to determining borrower credit reputation.

For VA loan applications receiving a **Refer** risk class, the lender **is** responsible for representations or warranties related to determining borrower credit reputation. You must determine the borrower's willingness to repay and that the loan file contains evidence of an acceptable credit reputation.

### Ratios

For VA loan applications receiving an **Accept** risk class, the lender is **not** responsible for determining whether the borrower's monthly housing payment-to-income ratio and monthly debt-to-income ratio are acceptable to VA.

For VA loan applications receiving a **Refer** risk class, the lender **is** responsible for determining whether the borrower's monthly housing payment-to-income ratio and monthly debt-to-income ratio are acceptable to VA.

### CAIVRS

VA Accept risk class loan applications are subject to Credit Alert Interactive Voice Response System (CAIVRS) authorization for all borrowers showing no delinquent obligation or claim payment. CAIVRS is a system used to check applicants for defaults in government-backed loans (i.e., student loans and FHA or VA loans).

The following messages may be returned on the Feedback Certificate:

**FCL0013:** CAIVRS inquiry must be performed for all borrowers and co-borrowers (Veteran or non-Veteran). Refer to the VA Lenders Handbook for complete requirements including requirements that apply if CAIVRS or another source indicates that the borrower has a delinquent Federal debt.

You or the VA Automatic Underwriter, as applicable, must determine all borrowers have a clear CAIVRS number. If an applicant has a credit alert status problem, the applicant must contact the agency reporting the issue and resolve it in order to be eligible for VA guarantee. You may also be required to reclassify to a Refer risk class.

**NOTE:** If you receive a CAIVRS authorization for any borrower showing a delinquent obligation or claim payment, ensure that the data field for **Federal Delinquency/Lien** is marked "**Yes**" and resubmit the loan. Regardless of the risk class, you will need to resubmit. You also may be required to reclassify the loan to a Refer risk class.



## The Lending Decision

Once you've validated the necessary data and results, you will proceed with review of the appraisal, assess the borrower(s) credit reputation if required, make the lending decision, close the loan and submit for VA guarantee.

The lender retains all authority to make the lending decision. Any issues or questions regarding granting or denying credit, including the use of adverse actions notices, should be directed to the lender.

## How to Document Credit Information

The *VA Lender's Handbook* for VA loan applications provides detailed guidance for underwriting and documentation. The following table provides some of the typical recurring issues and required actions associated with documenting credit information for VA loans assessed by LPA.

If...	Then...
The credit reports you are using to make your lending decision contain incorrect borrower identifying information for any of the following: <ul style="list-style-type: none"><li>▪ Name</li><li>▪ Social Security Number</li></ul>	Enter the correct information into LPA, request a new credit report and underwriting assessment again.
The LPA Feedback Certificate returns message PLP0276 "Credit report(s) must contain trended data"	Trended credit data must be included in credit reports for initial LPA submissions of conventional loans. Trended credit data is expanded credit information reflecting historical tradeline data such as balances, scheduled payments and actual payments reported for each month over an extended period of time.
The credit data does not contain a reference for each significant open debt listed on the loan application	Obtain a separate written verification for each significant debt reported on the application but not verified on the credit data.
The credit data has accounts listed as "will rate by mail only" or "need written authorization"	Obtain a separate written verification for each applicable account.
The loan data receives a Refer risk class from LPA	<ul style="list-style-type: none"><li>▪ The VA Automatic underwriter must base the assessment of the borrower's credit reputation on the borrower's entire credit history as outlined in the <i>VA Lender's Handbook</i>.</li><li>▪ Include any debts resulting from credit inquiries in the past 90 days in the total monthly debt you report to LPA.</li></ul>





If...	Then...
The VA Automatic underwriter concludes that the borrower's credit reputation is acceptable despite significant adverse or derogatory information	Document the loan file according to LPA reduced documentation requirements for Refer risk class.
<ul style="list-style-type: none"><li>▪ The credit data shows that an existing mortgage or significant debt is past due, and</li><li>▪ The credit report has not been updated in 90 days</li></ul>	Re-verify the debt to determine current status.
<ul style="list-style-type: none"><li>▪ The credit data shows that an existing mortgage or significant debt is greater than 90 days past due and</li><li>▪ Credit report is up-to-date</li></ul>	<p><b>Accept Risk Class:</b></p> <ul style="list-style-type: none"><li>▪ Reclassify the risk class to Refer.</li><li>▪ Any credit or ratio waivers listed on the Full Feedback Certificate are invalid.</li><li>▪ Document according to Refer documentation guidelines.</li></ul> <p><b>Refer Risk Class:</b></p> <ul style="list-style-type: none"><li>▪ Underwrite and document the loan file to the Refer risk class and documentation requirements.</li></ul>
Credit data contains derogatory information	<p><b>All Loan files:</b></p> <ul style="list-style-type: none"><li>▪ No explanation of derogatory credit is required for any loan receiving an Accept risk class.</li><li>▪ All other loan applications, regardless of loan type, require a written explanation from the borrower.</li></ul> <p><b>Note:</b> Judgments must be paid off or subject to a timely repayment plan per the <i>VA Lender's Handbook</i>.</p>



## Modifying and Resubmitting VA Loans

You may resubmit a loan application to VA. A submission count is included in the **Number of Submissions** field on the Loan Product Advisor Feedback Certificate. If using credit infiles, LPA will automatically obtain new credit infiles if any critical data changes are detected upon resubmission. If using merged credit, credit will be re-accessed unless any of the following conditions have occurred:

- Change in loan type
- Change in specified CRC or technical affiliate
- Change in joint merged credit borrowers
- Change in merged credit transaction request type
- Change in borrower data, including a change in borrower order on a joint merged credit request
- Non-matching reference number
- Credit freshness expiration
- Secondary Use submission error

You may need to resubmit your VA loan application for a variety of reasons at some point in your process, including:

- The final risk class and documentation class is greater than 120 days from the Note Date, or 180 days if new construction.
- The credit data results are greater than 120 days from the Note Date, or 180 days if new construction. If using merged credit data:
  - If you resubmit a new construction loan, you must keep the same CRC (and if applicable, technical affiliate), critical borrower data and submitting entity *after* the first 120 days to maintain the same credit data for 180 days.
  - You must obtain new merged credit if any critical data changes (i.e., change in Joint merged indicator from single to joint or vice-versa, change in CRC or technical affiliate, etc.). You may use the Reorder Credit Service to obtain new merged credit. New merged credit fees will apply.
- The Credit Alert Interactive Voice Response System (CAIVRS) authorization shows a Federal Delinquency/Lien for any borrower.
- Any information changes - including decreases to a borrower's income, assets and/or liabilities.
- There is a change to the property valuation, sales price or terms and conditions of the mortgage.
- There is a change in borrowers.

**NOTE:** At least one of the original veteran borrowers must remain, or the loan application is considered a new application.

For additional information on modifying and resubmitting loans, refer to the Loan Product Advisor Online Help.



## Requirements for Preparing a Mortgage for Delivery to VA

For VA mortgages, obtain a VA guaranty through submission of the mortgage file to VA according to the requirements in the *VA Lender's Handbook*. Lenders must also provide VA a copy of the Loan Product Advisor Feedback Certificate confirming the risk class for each loan. Below is a summary of the requirements regarding the lender's VA-approved underwriter:

If a loan application receives...	Then...
<b>Refer risk class</b>	The lender's VA-approved underwriter must review and make an underwriting determination on the loan.
<b>Accept risk class</b>	An underwriter's certification or signature is not required on VA Form 26-6393.
Accept risk class, but there exists a condition where you must reclassify, document and underwrite as a Refer risk class	The lender's VA-approved underwriter must sign VA Form 26-6393.

## Additional Resources

Questions related to the VA assessment through LPA, including functionality and feedback messages may be directed to Freddie Mac Customer Support (800-FREDDIE):

The Links below are provided as resources on the [U.S. Department of Veterans Affairs website](#):

- [Lenders Handbook - VA Pamphlet 26-7](#)
- [Lender's Certificate of Eligibility \(COE\)](#)
- [Announcements](#)

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