

How to Enter Data through Loan Product Advisor® for a Mortgage Assumption

The information contained in this resource applies to Loan Product Advisor® (LPA®) users that access LPA using Freddie Mac Gateway single sign-on portal to enter data directly into the interface.

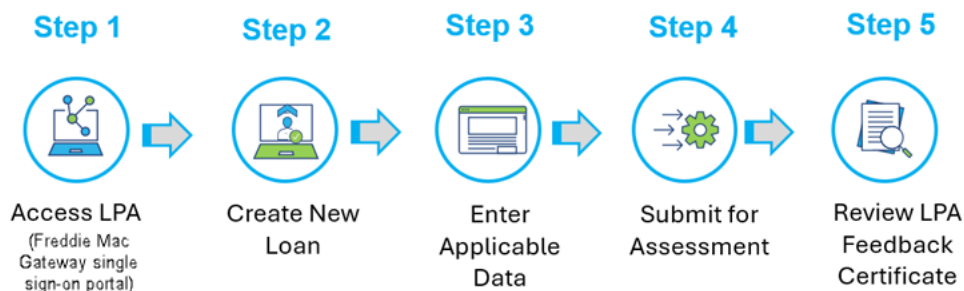
You have options!

Servicers have the option to use functionality in Loan Product Advisor to assess creditworthiness for assumptions of Freddie Mac Mortgages.

This functionality only applies to transferees who request an assumption of the mortgage obligation in relation to a transfer of ownership as described in [Guide Section 8406.2\(b\)\(ii\)](#) and is only to be used to determine creditworthiness for the transferee. All other Guide requirements regarding transfers of ownership and mortgage assumptions remain in effect.

Note: The use of LPA is **optional**. Servicers may continue to underwrite mortgage assumptions manually if they choose to do so.

Use this resource to guide you through the steps to submit a transaction to LPA.

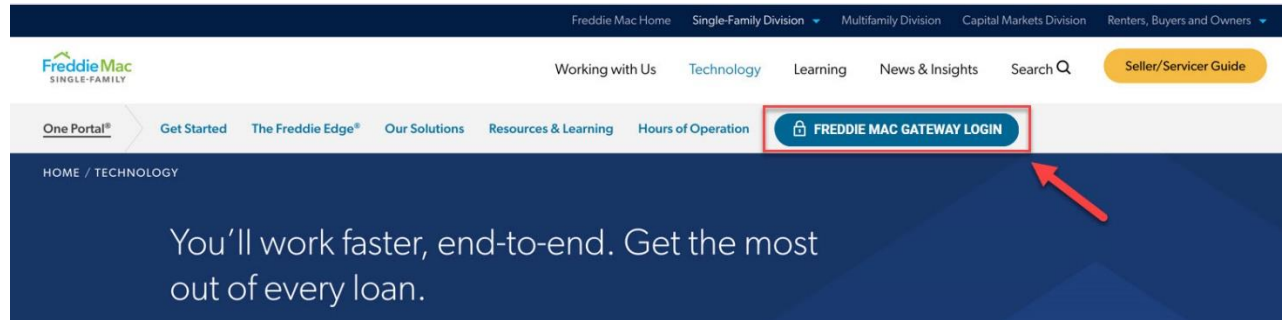


Access Loan Product Advisor

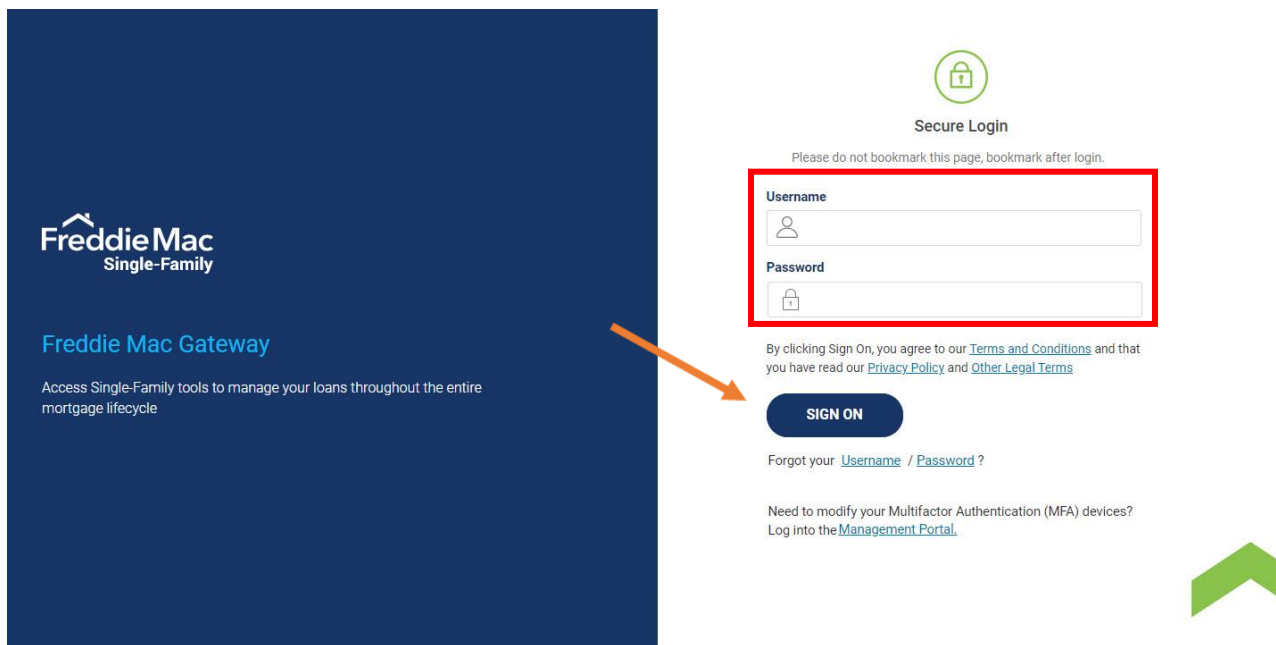
Confirm your access to LPA. Servicers with existing Access Manager administrators can provide user access to the new “LPA GUI Servicer” role. Servicers not set up to use Access Manager can submit a [Get Started form](#) to get registered and start managing user access to Freddie Mac tools and applications in Access Manager, or reach out to Customer Service (800-FREDDIE).



1. Access [Freddie Mac Gateway](#) on FreddieMac.com and select **Freddie Mac Gateway Login**.



2. Enter your Freddie Mac Gateway Username and Password and click **SIGN ON**.



Note: If you forget your username or password, follow the prompts from the 'Forgot your Username / Password?' Links at the bottom of the Sign On window.



3. The **Freddie Mac Gateway Welcome** page displays. Scroll to Loan Product Advisor and select **OPEN**.

4. The **Loan Product Advisor Welcome** page displays.

From the **Welcome** Page you can create a new loan or retrieve the latest transaction on previously submitted loans. Search for loans using at least one of the fields provided or search by a date range.



To start a **new** loan submission, select **CREATE LOAN** in the top blue navigation bar.

Create Loan

1. Click '**CREATE LOAN**'. Select '**Enter Application**', to enter data.



2. The **Loan File Setup** page displays.



Create Loan: Loan File Setup

1. Enter the data for the mortgage being assumed.

Note: The **required fields** are identified by a red asterisk (*) to the right of the data field name. These fields **must** be completed.

2. For the **Loan Processing Stage** data field, select 'Underwriting'.

3. Once you enter the data on the loan file setup metro stop and click 'CREATE LOAN FILE', select **Next** at the bottom of each page to continue entering data. The Metro Stop bar is a navigation tool that you can use to track your progress or toggle throughout the loan application transaction.



Create Loan: Borrower Information

1. Complete the personal information, as applicable.

Note: There will be a separate tab to complete for each borrower. Borrowers' names are entered in the Loan File Setup section, however, if you need to add additional borrowers or delete a borrower, click the 'Edit' icon next to the tab of the last borrower entered.

2. Complete the current address information as applicable for the borrower who is assuming the mortgage.

- If Rent is selected, the **Rent Payment** per month field will display, enter amount.
- If Own is selected, the following **Present Housing Expenses** fields will display in a drop-down menu, enter as applicable.

For additional information, access [Top 5 Tips for Entering Addresses](#).



Enter Present Housing Expenses for the current address. This may or may not be the subject property for the mortgage being assumed.

PRESENT HOUSING EXPENSES		Illustrative purposes only
First Mortgage P&I *	\$ 800.00	
Homeowners Insurance *	\$ 20.00	
Association/Project dues (Condo, Co-op, PUD) *	\$ 0.00	
Mortgage Insurance *	\$ 0.00	
Subordinate Lien(s) (P&I) *	\$ 0.00	
Property Taxes *	\$ 150.00	
Supplemental Property Insurance *	\$ 0.00	
Other *	\$ 0.00	
Total	\$ 970.00	

Note: You must enter '0.00' if a field does not apply. Do not leave it blank.

2. Enter **Employment and Income** information. Include self-employed and other income sections as applicable. Enter income used for qualification as determined by [Guide Chapter 5300](#). After each entry you **must** click "Add". A table will display all income types entered.

Employment and Income

Type *

☒ Current
☐ Previous

Job Schedule *

☐ Primary
☐ Secondary

Employer or Business Name *

Start Date *

How long in this line of work? *

Years
 Months

Self-Employed *

☐ Yes
☐ No

Employed by a family member, property seller, real estate agent, or other party

☐ Yes
☐ No

Base (\$/month)

Bonus (\$/month)

Overtime (\$/month)

Commission (\$/month)

☐ Does not apply

0 / 6

Add

Self-Employed: A borrower is considered self-employed if they own 25% or more of a business regardless of how much the business contributes toward their total income. To receive employment and income feedback messages specific to a self-employed borrower, you must select 'Yes' under Self-Employed. Complete the additional fields that will display. Click "ADD".

An **Other Income** section is also provided to enter all other income types you wish to include for qualification as determined by Guide Chapter 5300. After each entry, click "ADD". Select **Does Not Apply** checkbox if this section does not apply to your borrower.

Other Income

Select Income Type *

Monthly Income *

☐ Does not apply

0 / 45

Add

Reminder: All data fields with a red asterisk (*) are required. These fields **must** be completed.



Create Loan: Assets and Liabilities

1. Enter information about each borrower's financial assets, personal financial obligations and debts owed. After each entry you **must** click "ADD". A table will display all assets entered and a separate table will display all liabilities entered. Select **Does Not Apply** checkbox if this section does not apply to your borrower.

For additional information, access [Understanding Loan Product Advisor's Determination of Total Monthly Debt for Conventional Loans](#).

Reminder: All data fields with a red asterisk (*) are required. These fields **must** be completed.

Create Loan: Real Estate

1. Enter information about the subject property to be assumed and any other real estate the borrower owns. For the **Disposition Status** data field, select 'Retained'. You must click 'ADD'.



2. The **Property Details** table displays. Use the pencil icon to edit these property details. Use the (+) icon to add the existing mortgage details for the property.

#	PROPERTY DETAILS				ACTIONS
1	STATUS Retained	MONTHLY INSURANCE, TAXES, ASSOC. DUES --	ESTIMATED PROPERTY VALUE \$500000	SUBJECT PROPERTY --	 
	PROPERTY USAGE TYPE (CURRENT) Primary Residence	PROPERTY USAGE TYPE (PROPOSED) Primary Residence	PROJECT STRUCTURE TYPE --		
	JOINT REAL ESTATE WITH --				
	GROSS MONTHLY RENTAL INCOME --	NET MONTHLY RENTAL INCOME --	ACCESSORY DWELLING UNIT COUNT --	ACCESSORY DWELLING UNIT MONTHLY RENT AMOUNT --	

3. Complete the applicable data fields using **existing** unpaid balance and monthly mortgage payment. Click **'SAVE'**.

⊕ Mortgage Loans on this Property

Creditor Name *

Account Number

Monthly Mortgage Payment *

Unpaid Balance *

Credit Limit (HELOC Only)

Paid off at or before closing *

Exclude from Calculations? *

Resubordination Indicator

SAVE

CANCEL

Reminder: All data fields with a red asterisk (*) are required. These fields **must** be completed.



Create Loan: Loan and Property Information

1. Complete all required and applicable data fields about the loan purpose and the property the borrower is assuming. You **must** select the **Program Identifier** "AssumptionFREOwnedLoan" for LPA to assess the mortgage as an assumed mortgage.

The screenshot shows the 'Create Loan: Loan and Property Information' form. The 'Loan Purpose' section has 'Refinance' selected. The 'Program Identifier(s)' dropdown is set to 'Assumption of FRE Owned Loan'. Callouts point to the following fields: 'Original Loan Amount' (Loan Amount), 'Subject property address.' (Street Address), 'Original Value' (Estimated Property Value), and 'Primary Residence' (Property Usage Type - Primary Residence). A red box highlights the 'Program Identifier(s)' dropdown, with a callout 'AssumptionFREOwnedLoan' pointing to it. A red asterisk indicates required fields.

2. Only complete the 'Other New Mortgage Loans on the Property You are Buying or Refinancing' section if new secondary financing is being obtained. Otherwise, select '**Does not apply**'.

The screenshot shows the 'Other New Mortgage Loans on the Property You are Buying or Refinancing' section. The 'Does not apply' checkbox is selected and highlighted with a red box. Other fields include 'Creditor Name', 'Creditor Type', 'Lien Type', 'Monthly Payment', 'Loan Amount / Amount Drawn', 'HELOC', 'Is the Other New Mortgage an Affordable Second?', 'Is the Affordable Second Payment Deferred?', and 'HELOC Maximum Balance Amount'.

Reminder: All data fields with a red asterisk (*) are required. These fields **must** be completed.



Create Loan: Declaration / SCIF

1. Complete section as applicable for this transaction.

Create Loan: Demographic Information

1. Complete section as applicable.

Note: The Declaration / SCIF and Demographic Information Metro Stops, will need to be completed for all borrowers on file.

Joe Freddie

Mary Freddie



Click the borrower's name to toggle and complete for each borrower.

Create Loan: Lender Loan Information

Property and Loan Information Section

1. Select:
 - **Refinance Type** as 'No Cashout'.
 - Government Refinance Program: Not Applicable
 - Conversion of Contract for Deed/Construction Loan/Energy Improvement: No
2. Select, as applicable, Attachment Type/PUD/Project Structure Type/Property is located.

Property and Loan Information

Refinance Type *

☐ Cashout ☒ No Cashout ☐ Not Applicable

Government Refinance Program

☐ Full Documentation ☐ Interest Rate Reduction ☐ Streamlined without Appraisal ☐ Other ☐ Not Applicable

Conversion of Contract for Deed

☐ Yes ☐ No

Construction Loan *

☐ Yes ☐ No

Energy Improvement

Mortgage loan will finance energy related improvements ☐ Yes ☐ No

Property is currently subject to a lien that could take priority over the first mortgage lien * ☐ Yes ☐ No

Attachment Type

☐ Attached
☐ Detached
☐ Not Applicable

Planned Unit Development (PUD) *

☐ Yes
☐ No

Project Structure Type

☐ Condominium
☐ Cooperative
☐ Not Applicable

Property is located *

☐ In a project
☐ Not in a project



Mortgage Loan Information Section

1. Complete all required and applicable data fields. *Use notes provided for assistance.*

Mortgage Loan Information

Mortgage Type *
☒ Conventional ☐ FHA ☐ VA

Base Loan Amount * Original Loan Amount
\$

MI and Funding Fee Financed *
\$

REVISD LOAN \$ 0.00 Original Structure

Note Rate * % Fixed Rate Loans: Original Note Rate

Loan Term * (Months) Fixed Rate Loans: Original Loan Term

Projected Reserves Amount \$

Total Monthly Residual Income \$

Amortization Type *
☐ Fixed Rate ☐ Adjustable Rate Original Amortization Type (Fixed or ARM)

Temporary Subsidy Buydown *
☐ Yes ☐ No ARM Loans: Current Rate

ARM Loans: Remaining months

2. Complete the **Proposed Monthly Payment for Property** using the original monthly payment details.

PROPOSED MONTHLY PAYMENT FOR PROPERTY	
<u>First Mortgage P&I</u>	\$
<u>Subordinate Lien(s) (P&I)</u>	\$
<u>Homeowners Insurance</u>	\$
<u>Supplemental Property Insurance</u>	\$
<u>Property Taxes</u>	\$
<u>Mortgage Insurance</u>	\$
<u>Association/Project dues (Condo, Co-Op, PUD)</u>	\$
<u>Other</u> <input type="text" value="Specify other with 80 characters or less"/>	\$
Total	\$ 0.00

Note: You must enter '0.00' if a field does not apply. Do not leave it blank.



Payments and Purchase Credits Section

1. **Do not complete these sections.** Data fields are **not** applicable for a refinance transaction.

Down Payments

Down Payment Type

Down Payment Source

0 / 24

ADD

Purchase Credits

Purchase Credit Type

Credit Source Type

0 / 11

ADD

Qualifying the Borrower – Minimum Required Funds or Cash Back Section

1. Only complete the **Refinance: Mortgage Property to be Paid Off** field. Enter the **original** loan amount.

Refinance: Mortgage Property to be Paid Off

\$

Total Mortgage Loans Section

1. Enter **the original** loan amount.

TOTAL MORTGAGE LOANS

Loan Amount

Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent)

\$

Total Credits

1. Enter the amount of the borrower's costs to be paid by the lender, if applicable.

TOTAL CREDITS

Lender Credits (Enter the total amount of Borrower(s) costs paid by the lender)

\$

Note: If there are costs paid by the lender you must also enter the amount of borrower closing costs in the 'Borrower Closing Costs' field in the Qualifying the Borrower – Minimum Required Funds or Cash Back section above.

Reminder: All data fields with a red asterisk (*) are required. These fields **must** be completed.



Create Loan: Request Services

1. LPA requires credit data to complete the assessment. You must have an established agreement with a participating [credit provider](#) allowing you to obtain merged credit through LPA. Select 'Request Merged Credit Report' and the Credit Reporting Company.

Please select one or more services that you would like to request from Loan Product Advisor.

Order Merged Credit

☒ Request a Merged Credit Report

Credit Reporting Company * – select a company with whom you have an established relationship

[Credit reporting companies available through Loan Product Advisor](#)

Select 

Important: Are you resubmitting this loan? If the reference number is deleted or changed, new credit may be pulled.

2. Enter the Reference Number from the Credit Report.

Select either single merged or joint merged. If joint merged, select appropriate borrower name.

☒ Single Merged

Reference Number

☐ Joint Merged with

☒ Single Merged

Reference Number

☐ Joint Merged with

Reminder: All data fields with a red asterisk (*) are required. These fields **must** be completed.

Once Data entry is complete, click **SUBMIT**.

SAVE

SUBMIT



LPA Assumption Feedback Certificate

LPA returns results within seconds on each submission. The results are applicable only to the transaction submitted and specify what documentation is necessary to complete the transaction. This information is saved for a period of time then eventually archived, with the exception of the merged credit data.

Note: The Feedback Certificate (i) is not a consumer report; (ii) does not constitute an approval or denial by Loan Product Advisor or Freddie Mac of any consumer loan application; (iii) may only be shared or distributed by the Loan Product Advisor licensee, including the Seller/Servicer, as permitted in Freddie Mac Single-Family Seller/Servicer Guide Sections 2401.1 and 2402.3.

Navigating the Feedback Certificate

Metro Stops are available as links that navigate to the corresponding section on the Feedback Certificate.

Click 'Print' icon to save a PDF version of the Feedback Certificate. Select 'Quick Links' to return to the data entry screens to modify loan data if applicable.

The screenshot shows the 'Feedback Certificate' page in the Loan Product Advisor system. On the left, a 'Quick Links' sidebar is visible with a red box around the 'Modify Loan' option. The main content area shows the 'Feedback Certificate' for a loan with borrower name 'John Freddie'. It includes a progress bar with steps: SUMMARY, LOAN DETAILS, LOAN-TO-VALUE RATIOS, QUALIFYING RATIOS, CREDIT REPORT DETAILS, MORTGAGE DETAILS, ASSET DETAILS, and TRANSACTIONS. Below the progress bar, there are sections for 'Details' (Borrower Name, Number of Submissions, LP AUS Key), 'Assessment Summary' (Purchase Eligibility, AUS Risk Class, Collateral R&W Relief), and 'Affordable Product Information' (Area Median Income, Area Median Income %). Each section has a 'RESULTS' button. On the right side, a red box highlights the 'Online Help', 'Print PDF', and 'Export' buttons.

Note: To access the Feedback Certificate later simply login to Loan Product Advisor and from the Welcome Page:

1. Use the search criteria to search for the loan.
2. Click on the radio button to select the loan.
3. Click the **View Results** button on the right-side slider to view the Feedback Certificate.

The screenshot shows the 'Search Results' page in the Loan Product Advisor system. It features a search bar with a 'FILTER BY' dropdown and a 'record(s) found' indicator. Below the search bar is a table with columns: BORROWER NAME, LOAN APPLICATION #, DATE & TIME OF SUBMISSION, LP AUS KEY #, TRANSACTION ID, ORIGINATING LENDER, and AUS RISK CLASS. A red arrow points to the 'View Results' button on the right side of the table.



Reviewing the Assumption Feedback Certificate Results

Assessment Summary Section

For an assumed mortgage, focus on the following fields: The **LP Key Number**, **Purchase Eligibility**, and **Risk Class**.

FreddieMac **Loan Product Advisor® - Feedback Certificate**

Assessment Summary

BORROWER NAME
ANDY FREDDIE | AMY FREDDIE

Affordable Product Information

AREA MEDIAN INCOME
\$104,200.00

AREA MEDIAN INCOME (%)
199.93%

Assessment Summary

RISK CLASS
✓ **ACCEPT**

PURCHASE ELIGIBILITY
✗ **INELIGIBLE**

LP KEY NUMBER
AB123456

NUMBER OF SUBMISSIONS
01

Representation & Warranty Relief

COLLATERAL
✗ **NOT ELIGIBLE** | Hybrid Appraisal

INCOME
✗ **NOT ELIGIBLE** | [Income Details](#)

EMPLOYMENT
✗ **NOT ELIGIBLE** | [Employment Details](#)

ASSET
✗ **NOT ELIGIBLE** | [Asset Details](#)

LP Key Number: A unique identifier for the loan. LPA assigns this number at the initial submission, and it does not change. Capture the LP Key Number in your system of record.

Note: You will need to provide the LP Key Number as the AUS Identifier through the Post-Fund Data Correction (PFDC) process.

Purchase Eligibility: 'Ineligible' is returned for an assumed mortgage which is determined by the Program Identifier selection 'Assumption of FRE Owned Loan'. A Purchase Restriction section will display below the Message Summary section of the Feedback Certificate. Refer to the **Purchase Restriction** section below.

Risk Class: LPA risk assessment results are 'Accept' or 'Caution'.

- **Accept:** LPA has assessed the transferee's creditworthiness to be acceptable. To move forward with the assumption, the Servicer must follow the steps in [Sections 8406.2\(c\) through 8406.3\(b\)](#), as applicable, to complete the assumption and must maintain the Last Assumption Feedback Certificate in the Mortgage file.
- **Caution** indicates that there is a strong indication that the layering of risk is excessive and compliance with Freddie Mac requirements is unlikely. The Servicer may manually underwrite the mortgage in accordance with the requirements in [Guide Topics 5100 through 5500](#). If the Servicer ultimately declines the assumption application, the Servicer must follow the requirements in [Section 8406.2\(d\)](#).



Qualifying Ratios Section

Review for accuracy.

Qualifying Ratios			
PROPOSED HOUSING (PITI)	PRIMARY HOUSING EXPENSE	TOTAL MONTHLY INCOME	TOTAL MONTHLY DEBT
\$1,215.37	\$1,507.56	\$17,360.00	\$1,215.37
HOUSING RATIO	DEBT RATIO	OCCUPANT HOUSING RATIO	OCCUPANT DEBT RATIO
7%	7%	7%	7%
LTV / TLTV / HLTIV	LOAN LIMIT VALUE		
80.00% / 80.00% / 80.00%	\$806,500.00		

Purchase Restriction Messages and Mortgage Details Section

Purchase Restriction Message Section: The Purchase Restriction section displays when you select the **Program Identifier** 'Assumption of FRE Owned Loan' as these loans will not follow the normal path to Freddie Mac loan delivery. The below message will display.

Confirm the borrower personal information and property address are accurate and the **PROGRAM IDENTIFIER(S)** field indicates 'Assumption of FRE Owned Loan'. Incorrect information must be corrected and resubmit the loan to LPA.

Purchase Restriction Messages				
CODE	MESSAGE			
PUR0422	This loan was submitted with a Loan Program Identifier indicating this is an assumption of a Freddie Mac owned mortgage and is not intended for sale to Freddie Mac.			

Mortgage Details				
LOAN AMOUNT	PRODUCT TYPE	AMORTIZATION TYPE	LOAN TERM	INTEREST RATE
\$160,000.00	30 Year Fixed Rate	Fixed	360	6.0000%
MORTGAGE TYPE	LOAN PURPOSE	REFINANCE TYPE	CASH OUT AMOUNT	INTEREST RATE BUYDOWN
Conventional	Refinance	No Cash Out	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)
Assumption of FRE Owned Loan



Property Details Section

Review data for accuracy.

Property Details				
PROPERTY ADDRESS 1234 MAIN ST WILMINGTON, NC 28409	NUMBER OF UNITS 1	PROPERTY TYPE Site Built Detached	OCCUPANCY STATUS Primary Residence	NEW CONSTRUCTION N/A
PURCHASE PRICE N/A	ESTIMATED PROPERTY VALUE \$200,000.00	APPRAISED PROPERTY VALUE N/A	APPRAISAL ID N/A	

Asset Details Section

This section is **not** applicable for review.

Transaction Details Section (After the Messages Section)

This section provides the date of the initial submission and resubmission date, if applicable, along with the assessment expiration date.

Note: If the assumption process has not been completed by the **Assessment Expiration Date** a new credit report must be obtained, and the loan must be resubmitted to LPA.

Transaction Details				
LENDER LOAN NUMBER FM12345678912345	ASSESSMENT EXP DATE 2026-01-07	DATE INITIAL SUBMISSION 2025-09-30	DATE/TIME ASSESSED 2025-09-30T20:28:06Z	LPA VERSION S6.0.00
LOAN PROCESSING STAGE Underwriting	DOCUMENTATION LEVEL Streamlined Accept	LOAN PRODUCT ADVISOR ID 1234567	TRANSACTION ID 123456	
SELLER NUMBER 123456	BROKER NUMBER N/A	CORRESPONDENT NUMBER N/A	MSP NUMBER N/A	
ORIGINATING COMPANY Test Company	SUBMITTING COMPANY Test Company			



Message Sections

The Actionable Messages and Informational Messages sections identify specific documentation requirements and/or special underwriting provisions, by category, appropriate to the specific risk class for employment and income, assets and reserves, credit and liabilities and property and appraisal type. Additional sections are dynamic, such as Purchase Restriction Messages, Data Quality and System Messages Opportunity Messages and only display if applicable. Affordable Lending and Access to Credit messages and Mortgage Insurance message categories will only display within the Message Sections if applicable.

This section will provide guidance on the sections to focus on for an assumed mortgage.

The following message categories are **not applicable** for review for an assumed mortgage.

- Affordable Lending and Access to Credit messages (only displays if applicable)
- Assets and Reserves messages
- Credit and Liabilities messages*
- Property and Appraisal messages
- General messages
- Mortgage Insurance messages (only displays if applicable)

*Note: If the risk class is 'Caution', then the Caution Messages section will display the caution risk factors. Review the Caution Factor messages to help guide you through next steps in manually underwriting the loan. If applicable, the Opportunity Messages section will also display where rent payment history or positive cash flow could benefit the borrower and LPA Choice messages to help you get to Accept and more.

Caution Messages

CODE	MESSAGE
FCL0175	Caution Factor: Credit History. Based on the credit report(s), a combination of credit history factors impacted the risk class.
FCL0268	Caution Factor: Debt to Income. Based on the application the DTI ratio impacted the risk class. Total submitted total income of \$3,806.00 and total debt of \$1,549.85 resulted in a qualifying DTI ratio of 41.00%. Verify income and debt were submitted correctly.
FCL0375	Caution Factor: Utilization of credit. Based on the credit report(s), utilization of credit impacted the risk class.

Opportunity Messages

CODE	MESSAGE
FAL0046	The loan application data shows a first-time homebuyer.
FCL0421	Identifying positive borrower cash flow or rent payment history may result in a Risk Class of Accept. Obtain verification of asset(s) report(s) or obtain borrower documentation of rent payments according to Guide Section 5201.1, update Positive Rental History indicator and resubmit.



Message sections: Areas of focus for an assumed mortgage:

Purchase Restriction Messages

CODE	MESSAGE
PUR0422	This loan was submitted with a Loan Program Identifier indicating this is an assumption of a Freddie Mac owned mortgage and is not intended for sale to Freddie Mac.

Employment and Income Message Category: This category identifies specific documentation requirements and/or special underwriting provisions appropriate for the employment and income types identified in the LPA submission and used for qualifying the borrower. These messages are helpful to understand the minimum documentation required to support the income used for qualifying the borrower(s). You may also refer to the [Loan Product Advisor Documentation Matrix](#).

In the example below, the borrower receives employed base earnings (salaried).

Actionable Messages 12

CODE	CATEGORY	MESSAGE
FEI0034	Employment and Income	Obtain a signed IRS Form 4506 for AMY FREDDIE no later than note date.
FEI0102	Employment and Income	Obtain a 10-day pre-closing verification (10-day PCV) for AMY FREDDIE's Enterprise One employment income dated no more than 10 business days prior to the note date or after the note date but prior to the delivery date.
FEI0069	Employment and Income	Base non-fluctuating earnings or fluctuating hourly earnings for AMY 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.

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CODE	CATEGORY	MESSAGE
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.



Data Quality and System Messages (Only displays if applicable)

Because LPA is an automated system, it relies heavily on information from other sources. Consequently, accurate and complete data submission is critical. You are responsible for the accuracy and completeness of the data submitted. Warning error messages returned in this section do not impact LPA's ability to complete an assessment. Resolve errors by checking the format, content and reason for the error of each field identified in the applicable feedback message(s). Correct value(s) and resubmit. For additional support refer to [Data Quality and System Messages Cause and Resolution](#) job aid or call our Customer Service (800-FREDDIE).

Data Quality and System Messages	
CODE	MESSAGE
DQC0640	Property Estimated Value is required if Property Value is not populated.

Data Error Messages (Only displays if applicable)

There are error types that may occur after submitting a loan for assessment that impact LPA's ability to complete the assessment. In this instance, "critical" error messages are returned to provide the reason LPA was unable to complete the assessment. Review the messages to determine next steps to correct and resubmit to LPA. For additional support refer to [Data Quality and System Messages Cause and Resolution](#) job aid or call our Customer Service at (800-FREDDIE).

Refer to [LPA Feedback Messages Servicer Assumptions](#) for feedback messages related to error messages.

Data Quality and System Messages	
CODE	MESSAGE
DQE0457	An assumption of mortgage must be submitted as no cash-out refinance



REMINDER: You must retain the Last Assumption Feedback Certificate in the mortgage file.



Resources

Refer to the following **resources** for additional information:

Loan Scenarios: Loan Product Advisor Data Entry for a Mortgage Assumption: This document is to be used as a companion with this job aid. The purpose is to provide test scenarios for entering a fixed rate and adjustable-rate mortgage (ARM) assumption. Reach out to your Servicer Relationship Manager if you are interested in CTE testing or additional questions.

[Loan Product Advisor Resources:](#) This document lists all LPA training resources available to assist you with how to enter data to submit a transaction directly to LPA through the Freddie Mac Gateway Single Sign-On Portal.

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