

June Loan Selling Advisor® Feedback Message Updates

PUBLIC

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New Messages

Message Code	New Message Text
IX3003	Unable to evaluate the loan for income representation and warranty relief at this time due to an internal error, therefore, the eligibility is unavailable. Please re-evaluate the loan and if you continue to receive this message, contact Customer Support (800-FREDDIE) for assistance.
IY1000	This loan has been granted income representation and warranty relief.
IY1001	This loan has been granted income representation and warranty relief under the terms of your Purchase Documents.
IZ2000	Based on Freddie Mac's overall assessment, the loan is not eligible for income representation and warranty relief; however, it may be eligible for relief offered through Freddie Mac's selling representation and warranty framework.
IZ2001	Based on Freddie Mac's overall assessment, the loan is not eligible for income representation and warranty relief; however, it may be eligible for relief offered through Freddie Mac's selling representation and warranty framework.
IZ2002	Mortgage Type must be Conventional for the loan to be eligible for income representation and warranty relief.
IZ2103	The TLTV in Loan Selling Advisor does not match the TLTV in Loan Product Advisor. Please review for accuracy.
IZ2104	The debt-to-income ratio in Loan Selling Advisor does not match the debt-to-income ratio in Loan Product Advisor. Please review for accuracy.
IZ2201	The Financed Unit Count for the subject property in Loan Selling Advisor must match the Property Financed Number of Units in Loan Product Advisor.
IZ2202	The Property Usage Type in Loan Selling Advisor does not match the Occupancy Type in Loan Product Advisor.
IZ2203	The Construction Method Type has been changed to manufactured home since the last Loan Product Advisor submission. Please review for accuracy.
IZ2301	The Borrower Taxpayer Identifier Values submitted for the borrowers in Loan Selling Advisor must match the Borrower Social Security Numbers submitted in Loan Product Advisor.



Message Code	New Message Text
IZ2303	Loan Product Advisor Transaction not found; please verify the LP AUS Key and Borrower Taxpayer Identifier Value(s).
LAE0008	Borrower must be a First Time Homebuyer to conform to the Contract Specified Adjuster.
PC5094	One or more Investor Feature Identifier(s) are negotiated.
PI0018	Construction To Permanent Closing Type (Modification) must be One Closing when the Construction To Permanent Closing Feature Type (Modification) is Modification Agreement.
PI0019	Loan Program Identifier must be Renovation or Construction Loan Type (Closing) must be Construction to Permanent when Construction Loan Indicator (Closing) is True.
PI0020	Loan Program Identifier must be Renovation or Construction Loan Type (Modification) must be Construction to Permanent when Construction Loan Indicator (Modification) is True.
PI0021	Loan Program Identifier must not be Renovation when Construction Loan Indicator (Closing) is False.
PI0022	Loan Program Identifier must not be Renovation when Construction Loan Indicator (Modification) is False.
PI6096	A converted mortgage must be a 10-, 15-, 20- or 30-year fixed-rate conventional mortgage.
PI6239	Loan Amortization Type cannot go from FIXED to ARM when Construction Loan Type is Construction to Permanent and Construction To Permanent Closing Type is One Closing.
PI8014	Primary MI Absence Reason Type of Recourse In Lieu Of MI is a negotiated offering.
PJ1282	A HeritageOne mortgage must be sold under the Cash program.
PJ2024	A Home Possible mortgage must not be a super conforming mortgage.
PJ2025	A Construction to Permanent mortgage secured by a manufactured home must be a purchase or no cash-out refinance.
PZ2045	Investor Feature Identifier corresponding to the assessment by Loan Product Advisor or Loan Quality Advisor is required for a Desktop Underwriter mortgage.



Retired Messages

Message Code	Existing Message Text
PD6083	The Appraiser Supervisor License Identifier must only be delivered when the Party Role Type is Appraiser Supervisor.
PD6085	The Appraiser License Identifier must only be delivered when the Party Role Type is Appraiser.
PF0900	Please confirm Total Monthly Proposed Housing Expense Amount (Closing) should be greater than \$7,500.
PF0902	Please confirm Total Monthly Proposed Housing Expense Amount (Modification) should be greater than \$7,500.
PH1021	Total Debt Expense Ratio Percent must be less than or equal to 45% for a manually underwritten mortgage.
PH5162	Investor Feature Identifier must not be J44 when Investor Collateral Program Identifier is Property Data Collection.
PH9021	Combined LTV Ratio Percent must be less than or equal to 85% for a no cash-out refinance mortgage secured by a 2-unit primary residence.
PH9022	Combined LTV Ratio Percent must be less than or equal to 80% for a no cash-out refinance mortgage secured by a 3- to 4-unit primary residence.
PH9031	Combined LTV Ratio Percent must be less than or equal to 85% for a purchase transaction mortgage secured by a 2-unit primary residence.
PH9032	Combined LTV Ratio Percent must be less than or equal to 80% for a purchase transaction mortgage secured by a 3- to 4-unit primary residence.
PH9183	Combined LTV Ratio Percent must be less than or equal to 95% for a HeritageOne Mortgage secured by a manufactured home.
PI2020	Home Equity Combined LTV Ratio Percent must be less than or equal to 80% for a purchase transaction mortgage secured by a 3- to 4-unit primary residence.
PI2026	Home Equity Combined LTV Ratio Percent must be less than or equal to 85% for a no cash-out refinance secured by a 1-unit investment property.
PI2028	Home Equity Combined LTV Ratio Percent must be less than or equal to 85% for a no cash-out refinance mortgage secured by a 2-unit primary residence.
PI2032	Home Equity Combined LTV Ratio Percent must be less than or equal to 85% for a purchase transaction mortgage secured by a 2-unit primary residence.
PI4263	A mortgage secured by a manufactured home must be submitted to Loan Product Advisor.
PL5044	The Current Interest Rate Percent (Subject Loan, Current) must not be delivered when the Loan Amortization Type (Subject Loan, At Conversion) is Fixed.
PM8003	The Next Rate Adjustment Effective Date (Subject Loan, Current) must not be delivered when the Loan Amortization Type (Subject Loan, At Conversion) is Fixed.



Message Code	Existing Message Text
PP5007	Property Valuation Method Type of Prior Appraisal Used is no longer eligible for sale to Freddie Mac.
PP5909	Property Sale Contract Price Amount cannot be validated at this time . Please reassess the mortgage at a later time.
PR2064	The Property Valuation Form Type (Collateral) must only be delivered with appraisal using UAD 2.6.
PZ2259	Condominium Project Status Type must be Established when Investor Feature Identifier is J97.
PZ2260	Project Classification Identifier must be Exempt From Review when Investor Feature Identifier is J97.
PZ2262	Investor Feature Identifiers J97, K01 and K02 and are mutually exclusive.
PZ3043	Investor Feature Identifiers J97 and K01 are mutually exclusive.
PZ7140	For portfolio management reasons, mortgage is not eligible for sale.