

*From feedback to impact!*



LPA feedback certificate redesigned to help you make more loans faster!

Some of the enhancements in the Loan Product Advisor® (LPA®) feedback certificate for LPA 6.0 address your feedback and all of them amplify opportunities for your borrowers while helping you more quickly and easily get information to determine the best path forward for a loan. This resource provides information on the new layout and readily available frequently asked questions focused on navigating the new Employment & Income and Asset Details sections on the redesigned feedback certificate.

## What's changed . . .



### LPA 6.0 Enhancements Effective September 28, 2025

- ✓ New Caution Messages section to provide additional insight into why a submission received a Caution risk class
- ✓ New Opportunity Messages section to identify potential missed opportunities
- ✓ New employment and income grid
- ✓ Enhanced asset details grid
- ✓ Actionable vs informational messages

Select the following topics to learn more or scroll to continue.

#### Summary

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\*Loan Product Advisor asset and income modeler

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## Comparison of Changes

TOPIC	V6.0 (9/28/2025)	Previous
Layout	<p><b>New Sections:</b></p> <ul style="list-style-type: none"> <li>• Caution Messages</li> <li>• Opportunity Messages</li> <li>• Employment &amp; Income Details</li> <li>• Asset Details</li> <li>• Actionable Messages</li> <li>• Informational Messages</li> </ul>	Messages were sorted by Message Category.
	<p><b>Integrated</b> messages into two new sections: <b>Actionable</b> and <b>Informational</b> Messages.</p> <p><b>Note: Categories and Message Codes remain the same.</b></p>	<p>Individual Sections. No identification of actionable vs informational:</p> <ul style="list-style-type: none"> <li>• Affordable Lending &amp; Access to Credit Messages</li> <li>• Credit &amp; Liabilities Messages</li> <li>• Employment &amp; Income Messages</li> <li>• Asset &amp; Reserves Messages</li> <li>• Property &amp; Appraisal Messages</li> <li>• General Messages</li> <li>• Mortgage Insurance Messages</li> </ul>
Caution Messages Section	<p><b>New</b> section. Displays the Caution Factor messages. Refer to the Opportunity Messages section for LPA Choice® messages.</p>	Caution Factor messages included in the Credit & Liabilities Messages section.
Opportunity Messages Section	<p><b>New</b> section. Displays when applicable.</p> <ul style="list-style-type: none"> <li>• LPA Choice messages (Banner still displays)</li> <li>• Home Possible® eligibility (Home Possible banner has been <b>removed</b>)</li> <li>• DPA One® (if applicable)</li> <li>• Affordable lending messages (Note: affordable messages may also display in the Informational Messages section)</li> <li>• First-time homebuyer message</li> <li>• CHOICERenovation® eligibility</li> </ul>	<p>Messages were sorted by Message Category.</p> <ul style="list-style-type: none"> <li>• LPA Choice messages included in the Credit &amp; Liabilities section &amp; banner</li> <li>• Home Possible eligibility: Banner and in the Affordable Lending &amp; Access to Credit Messages section</li> <li>• Affordable lending messages: Affordable Lending &amp; Access to Credit Messages section</li> </ul>
Employment & Income Details	<p><b>New</b> section that displays an employment and income grid of the different income types with the submitted income amount submitted to LPA for Conventional loans.</p>	Income messages display in the Employment and Income Messages section.
	<p><b>AIM loans:</b> The grid also provides AIM provider report details, Close by Date and Expiration Date.</p>	AIM income messages display in the Employment and Income Messages section.



TOPIC	V6.0 (9/28/2025)	Previous
<b>Asset Details</b>	<b>New</b> Asset Account Submitted grid displays the Financial Institution, Account Owner(s), Account # and Type, Submitted amount to LPA.	Total submitted amount in depository accounts message displays, or specific fund type message in the Assets and Reserves Messages section.
	<b>AIM loans:</b> Simplified how the Third-Party Information table displays. Use the Asset Details section to quickly identify whether the asset account information submitted to LPA matches the AIM provider report.	<b>AIM loans:</b> Verified accounts display in the Asset Details Section.
<b>Actionable Messages Section</b>	<b>New</b> section: Grouped, by Message Category, all related messages that require the lender to take action. <b>Reminder:</b> No changes to the Message Codes or the Categories.	Individual sections that blended actionable and informational messages by category. Refer to the Layout Topic.
<b>Informational Messages section</b>	<b>New</b> section: Grouped, by Message Category, all related messages that provide information that does not require action. <b>Reminder:</b> No changes to the Message Codes or the Categories.	
<b>PDF</b>	<b>Changed</b> to landscape.	Displayed in portrait.
<b>Message format</b>	Messages have been rewritten for clarity and if needed to provide details, formatting was used.	Messages in text paragraph format.



## New Employment & Income Details Section: Overview

The new Employment & Income grid provides a clearer look at income data submitted to LPA. Refer to the illustrations below for the information displayed in this section.

**Note:** This section only displays for conventional loans.

### Layout

The Employment & Income grid displays the following information. Prior LPA versions display this information in the **Employment and Income Messages** section of the feedback certificate.

### Example:

EMPLOYMENT/INCOME SOURCE	INCOME TYPE	SUBMITTED INCOME AMOUNT	EMPLOYMENT REPORT DETAILS	INCOME REPORT DETAILS
Generic Company	Base	\$4,240.00	--	--
INCOME R&W RELIEF	Overtime	\$500.00		
✘ NOT ELIGIBLE				
EMPLOYMENT R&W RELIEF				
✘ NOT ELIGIBLE				

Identifies the submitted employment/income source.

Lists the individual income types.

Income amount submitted to LPA for each income type.

Income and Employment R&W Relief results are related to AIM loans. If AIM is not used "Not Eligible" or (-) displays.

This section applies to AIM loans, see below. If the Freddie Mac Income Calculator was used only the Income Report Details column will apply.

### AIM Example:

EMPLOYMENT/INCOME SOURCE	INCOME TYPE	SUBMITTED INCOME AMOUNT	EMPLOYMENT REPORT DETAILS	INCOME REPORT DETAILS
Generic Company	Base	\$4,000.06	RID: TC3A-voipaystub_w2 Close By Date: 08/15/2025	RID: TC3A-voipaystub_w2 Report Date: 08/01/2025 Overall Expiration Date: 11/29/2025
INCOME R&W RELIEF				
✔ ELIGIBLE				
EMPLOYMENT R&W RELIEF				
✔ ELIGIBLE				

Employed income: Service provider asset/income report with Close by Date.

Service provider asset/income report or Freddie Mac Income Calculator Certificate with report expiration date.

Income R&W relief eligibility result at the borrower and source level.

Employment R&W relief eligibility result at the borrower and source level.



## Income and Employment Representation and Warranty (R&W) Relief Results

Information related to eligibility for income and employment R&W relief is provided in four sections of the feedback certificate:

- **Assessment Summary** (loan-level result)
- **Employment & Income Details** (borrower/source level result)
- **Actionable Messages**
- **Informational Messages**

In certain instances, data quality errors may be identified. When that occurs, the **Data Quality and System Messages** section displays corresponding data quality error messages.

We recommend reviewing each of these sections to assist with troubleshooting results.

For more information on income and employment representation and warranty relief refer to the following Guide Sections:

- [Section 5303.4](#): Automated income assessment using employed income data
- [Section 5303.5](#): Automated income assessment with LPA using account data for employed income
- [Section 5304.2](#): Automated income assessment using tax data
- [Section 5305.2](#): Automated income assessment with LPA using account data for other income
- [Section 5302.6](#): Automated employment assessment with LPA



**Note:** Loan Selling Advisor® confirms the income and employment representation and warranty relief status on a loan level basis and not at the borrower/source level.

### **AIM: Keep the following in mind:**

LPA **independently** assesses eligibility for income and employment representation and warranty relief. This section focuses on the Employment & Income Details section. For additional FAQs specific to AIM refer to: [Asset and Income Modeler \(AIM\) - General FAQ - Freddie Mac Single-Family](#)



# Frequently Asked Questions (FAQs): Employment & Income Grid and Asset Details Section

## Income Types

**Q1.** Will the Employment & Income grid display all income types?

**Response:** Income types supported by the LPA specification will be included in the Employment & Income grid with the exception of rental income, refer to the question below. If the income type provided is not valid a data quality message will display.

**Q2.** Will rental income (non-self-employed) be displayed in the Employment & Income grid?

**Response:** No, rental income will not display in the grid. This is a future enhancement. For documentation requirements, refer to the **Actionable Messages** section.

## Submitted Income Amount

**Q3.** If \$0.00 is submitted for the income amount will that display in the grid?

**Response:** No, if the submitted income amount is \$0.00 a line item will not display. For example, if you enter \$4,000.00 as the base income amount and \$0.00 for overtime, bonus, and commission, the only income type and submitted amount that will display in the grid is the base income type.

## AIM Representation and Warranty (R&W) Relief FAQs

**Q4.** (formerly Q6) Why would the Income R&W Relief indicator in the **Assessment Summary** section display “Eligible”, but the Employment & Income grid at the borrower level display “Not Eligible” but there was no data quality error message?

**Response:** In this scenario, the difference is due to a mismatch with the income source and income type. The grid displays an income source of “Company Payroll” with an income type of Social Security. However, the loan still has loan level income R&W relief.

**Representation & Warranty Relief**

COLLATERAL	INCOME
NOT ELIGIBLE   Desktop Appraisal	ELIGIBLE   Income Details

  

**Employment & Income Details**

JOHN FREDDIE

EMPLOYMENT/INCOME SOURCE	INCOME TYPE
COMPANY PAYROLL	Social Security

INCOME R&W RELIEF  
NOT ELIGIBLE

EMPLOYMENT R&W RELIEF  
NOT ELIGIBLE

### Next Steps:

1. Navigate to the **Actionable Messages** section, see below. LPA was able to assess the Social Security income using direct deposits from the asset report, therefore, the loan level income R&W relief indicator in the **Assessment Summary** section is “Eligible”. LPA was unable to match the employer name provided with the Social Security income to the asset report, therefore, the Income and Employment R&W Relief result indicate “Not Eligible” at the borrower source level.



Actionable Messages 12		
CODE	CATEGORY	MESSAGE
FEI0236	Employment and Income	JOHN FREDDIE's employment at : COMPANY PAYROLL : is not eligible for representation and warranty relief for the borrower's current employment. <b>Employment could not be identified from income deposits on the [redacted] 6f0df-c5cf-4206-b6db-2024efa79106] report.</b> If applicable, resubmit using an AKA for the submitted employer name. Ensure active employment status is documented in the loan file.
FEI0228	Employment and Income	JOHN FREDDIE's submitted Social Security income of \$7,818.69 is relieved of representations and warranties for the accuracy of the income calculation and the integrity of data. <b>This income was assessed using Direct Deposits</b> and the [redacted] 6f0df-c5cf-4206-b6db-2024efa79106] report dated 7/30/2025 expires 11/27/2025; the report must be retained in the loan file. No further documentation is required for this income.

2. Resubmit the Social Security as “Other Income” and remove “Company Payroll” as an employer name and resubmit.

**Note:** If the loan level R&W Relief shield is “Eligible” for income, the loan has R&W relief regardless of the source level R&W relief eligibility status.

**Q5.** If I submit primary and secondary income from two different employers and the **Assessment Summary** section displays an Employment R&W Relief result of “Partial”, but the Employment & Income grid displays “Eligible”, what does that mean?

Representation & Warranty Relief			
COLLATERAL	INCOME	EMPLOYMENT	ASSET
NOT ELIGIBLE   Desktop Appraisal	ELIGIBLE   Income Details	PARTIAL   Employment Details	NOT ELIGIBLE   Asset Details

Employment & Income Details				
JOHN FREDDIE				
EMPLOYMENT/INCOME SOURCE	INCOME TYPE	SUBMITTED INCOME AMOUNT	EMPLOYMENT REPORT DETAILS	INCOME REPORT DETAILS
Generic Company	Base	\$4,000.06	RID: TC3A-voipaystub_w2 Close By Date: 08/15/2025	RID: TC3A-voipaystub_w2 Report Date: 08/01/2025 Overall Expiration Date: 11/29/2025
INCOME R&W RELIEF				
ELIGIBLE				
EMPLOYMENT R&W RELIEF				
ELIGIBLE				

**Response:** The **Assessment Summary** section provides the Income R&W relief result at the loan level. The Employment & Income grid provides it at an individual borrower and income source level. In this scenario there are two employers and LPA was able to assess each verification report for sufficient income; therefore, the income R&W relief result at the loan-level is “Eligible”. However, LPA was only able to assess employment R&W relief for the primary employment, therefore, the employment R&W result at the loan-level is “Partial”. Refer to the **Actionable Messages** section for documentation requirements for the secondary employment.

**Next Steps:**

1. Check to see if the **Data Quality and System Messages** section displays. In this case, yes (see below), and DQE0333 message was returned. This indicates that there is a data quality error connecting the borrower’s secondary employment to the related income in LPA, therefore, the results do not display in the grid.



### Data Quality and System Messages

CODE	MESSAGE
DQE0333	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.

2. Navigate to the **Messages** section (see below). Message Code FEI0316 states that the income data could not be linked to submitted employer (THEPCVTHREE Company).

Messages		
Actionable Messages 7		
CODE	CATEGORY	MESSAGE
FEI0312	Employment and Income	JOHN FREDDIE's submitted [REDACTED] income of \$4,000.06 is relieved of representation and warranty for the accuracy of the income calculation. This income was assessed based on paystub and W-2 data from the provider using the [REDACTED]:3A-voipaystub_w2] data. Based on the paystub date of 8/1/2025, the expiration of the paystub is 11/29/2025. Seller is responsible for confirming the paystub is dated no more than 120 calendar days before the note date per Guide Section 5102.4 and retaining the paystubs and W-2's in the loan file. No further documentation is required for this income.
FEI0325	Employment and Income	JOHN FREDDIE's employment at [REDACTED] is relieved of representations and warranties for the borrower's current employment if the loan is closed on or before 8/15/2025. Employment was assessed based on paystub data from the provider using [REDACTED]:3A-voipaystub_w2]. The paystubs must be retained in the loan file. If the loan does not close by 8/15/2025, resubmit with updated employment data.
FEI0316	Employment and Income	<b>Unable to assess</b> JOHN FREDDIE's income at <b>The PCVTHREE Company</b> based on paystub and W-2 data from the provider using [REDACTED]:3A-voipaystub_w2]. <b>Income data could not be linked to submitted employer.</b> Verify the paystub and W-2 data matches JOHN FREDDIE's current employment and the information on the loan application. If applicable, resubmit using an AKA for the submitted employer name.
FEI0102	Employment and Income	Obtain a 10-day pre-closing verification (10-day PCV) for JOHN FREDDIE's The PCVTHREE Company 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.

Informational Messages 20		
CODE	CATEGORY	MESSAGE
FEI0030	Employment and Income	The loan is eligible for loan-level income representation and warranty relief.
FEI0335	Employment and Income	The loan is eligible for partial employment representation and warranty relief.
FEI0327	Employment and Income	JOHN FREDDIE's employment at <b>The PCVTHREE Company is not eligible for representation and warranty relief for the borrower's current employment based on data from the provider</b> using [REDACTED]:3A-voipaystub_w2].

3. Review the secondary income and employment data submitted to LPA to the verification report. Resubmit to LPA the employer name and related income to match the employer name on the report for the secondary employment. If the employer has an alias and your loan origination system (LOS) has an "Employer Alias" data point enter and resubmit.

**Q6.** I submitted income and employment information and the **Assessment Summary** section displays the income R&W relief result as "Eligible", but the Employment & Income grid at the borrower/source level displays "Not Eligible", why are they different and why is the employment details column blank?

Representation & Warranty Relief		
COLLATERAL	INCOME	EMPLOYMENT
✘ NOT ELIGIBLE   Hybrid	✔ ELIGIBLE   <a href="#">Income Details</a>	✘ NOT ELIGIBLE   <a href="#">Employment Details</a>
Appraisal		



Employment & Income Details				
PATRICK FREDDIE				
EMPLOYMENT/INCOME SOURCE	INCOME TYPE	SUBMITTED INCOME AMOUNT	EMPLOYMENT REPORT DETAILS	INCOME REPORT DETAILS
COMPANY PAYROLL	Base	\$13,001.10	--	RID: 5CE CBBEA542FA-ppv Report Date: 03/07/2025 Overall Expiration Date: 07/05/2025
INCOME R&W RELIEF <span style="color: red;">✘ NOT ELIGIBLE</span>				
EMPLOYMENT R&W RELIEF <span style="color: red;">✘ NOT ELIGIBLE</span>				

**Response:** Employer name submitted to LPA does not match the employer name in the verification report, therefore, details could not be returned from AIM.

**Next Steps:**

1. Navigate to the **Informational Messages** section, see below. Message Code FEI0030 is returned indicating the loan is eligible for loan-level income R&W relief (also displayed in the **Assessment Summary** section) as LPA was able to determine the submitted income was sufficient, however, the income and employment R&W result at the borrower/source level is “Not Eligible” as there is a job related income that is not associated with an employer. Message Code FEI0328 is returned indicating that the employer name submitted to LPA does not match the employer name in the verification report.

Informational Messages 22		
CODE	CATEGORY	MESSAGE
FEI0030	Employment and Income	The loan is eligible for loan-level income representation and warranty relief.
FEI0336	Employment and Income	The loan is not eligible for employment representation and warranty relief.
FEI0328	Employment and Income	PATRICK FREDDIE's employment at COMPANY PAYROLL is not eligible for representation and warranty relief for the borrower's current employment. <a href="#">Employment could not be linked to information on the 2C434-B977-45FA-BBE5-93CBBEA542FA-ppv report.</a> If applicable, resubmit using an AKA for the submitted employer name. Ensure active employment status is documented in the loan file.

2. Update the employer name to match the employer name on the report and resubmit to LPA. If the employer has an alias and your LOS has an “Employer Alias” data point enter and resubmit.

**Q7.** The Employment R&W Relief result was “Eligible” on the prior submission, but at resubmission it changed to “Not Eligible” and the employment report details no longer display. Additionally, LPA did not return employment related data quality error messages and the employment details are not displayed. What happened?

Employment & Income Details				
MOM FREDDIE				
EMPLOYMENT/INCOME SOURCE	INCOME TYPE	SUBMITTED INCOME AMOUNT	EMPLOYMENT REPORT DETAILS	INCOME REPORT DETAILS
Payroll	Base	\$5,000.00	--	RID: DDPTS: Report Date: 05/29/2025 Overall Expiration Date: 09/26/2025
INCOME R&W RELIEF <span style="color: green;">✔ ELIGIBLE</span>				
EMPLOYMENT R&W RELIEF <span style="color: red;">✘ NOT ELIGIBLE</span>				

**Response:** The Close by Date has expired. See below for next steps.



**Next Steps:**

1. Navigate to the **Actionable Messages** section, see below. Message Code FEI0293 states that the “Close by Date” has expired based on the data from the provider. As a result, employment R&W relief changes to “Not Eligible” at the loan-level and borrower/source level and the Employment Report Details information no longer displays.

Actionable Messages 11		
CODE	CATEGORY	MESSAGE
FEI0293	Employment and Income	MOM FREDDIE's employment at [REDACTED] Payroll is not eligible for representation and warranty relief for the borrower's current employment. <b>Close by Date has expired based on data from the provider</b> [REDACTED] DDPTS [REDACTED]. Refresh the data and resubmit or ensure active employment status is documented in the loan file.
FEI0226	Employment and Income	MOM FREDDIE's submitted [REDACTED] Payroll income of \$5,000.00 is relieved of representations and warranties for the accuracy of the income calculation and the integrity of data. This income was assessed using Direct Deposits and the [REDACTED] DDPTS [REDACTED] report dated 5/29/2025 expires 9/26/2025; the report must be retained in the loan file. No further documentation is required for this income.
FEI0102	Employment and Income	Obtain a 10-day pre-closing verification (10-day PCV) for MOM FREDDIE's [REDACTED] Payroll 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.

2. Refresh the report and resubmit or ensure active employment status is documented in the loan file.

**Q8.** This is not an AIM loan, so why does the **Assessment Summary** section display Representation and Warranty Relief results?

The screenshot shows the 'Assessment Summary' section with the following data:

Borrower Name		Affordable Product Information	
JOHN P FREDDIE JR   MARY FREDDIE		Area Median Income	Area Median Income (%)
		\$120,300.00	151.30%

Below this, the 'Representation & Warranty Relief' section shows:

- Risk Class: ACCEPT
- Purchase Eligibility: ELIGIBLE
- LP Key Number: A0123456
- Number of Submissions: 01
- Collateral: ELIGIBLE (ACE)
- Income: NOT ELIGIBLE (Income Details)
- Employment: NOT ELIGIBLE (Employment Details)
- Asset: NOT ELIGIBLE (Asset Details)

The 'Employment & Income Details' section for JOHN P FREDDIE JR is as follows:

Employment/Income Source	Income Type	Submitted Income Amount	Employment Report Details	Income Report Details
Generic Company Name	Base	\$4,240.00	--	--
	Overtime	\$500.00		
	Trust	\$2,500.00		

Red boxes in the screenshot highlight the 'NOT ELIGIBLE' status for Income, Employment, and Asset, and the 'NOT ELIGIBLE' status for Income R&W Relief and Employment R&W Relief in the details table.

**Response:** If LPA recognizes the submitted income type is an AIM eligible income type but was unable to assess for representation and warranty relief because a third-party verification report was not obtained a “Not Eligible” is returned. Navigate to the **Employment & Income Details** section\*. Information was not provided for the Employment Report Details and the Income Report details. A (-) displays when a verification report is not provided.

\*Note: If the income type is not an [AIM eligible income type](#) (e.g. dividend and interest income, trust income, etc) the **Assessment Summary** section will display “Not Eligible”, however, the **Employment & Income Details** section will display (-).



## LPA and the Freddie Mac Income Calculator Tool FAQ

**Reminder:** The Freddie Mac Income Calculator only assesses eligibility for income representation and warranty relief.

**Q9.** There are two self-employed borrowers with individual businesses. Two separate income calculation submissions were created in the income calculator. Why does the grid duplicate the income calculator report details in each borrower row (see below)?

Employment & Income Details				
ALICE FREDDIE PHD				
EMPLOYMENT/INCOME SOURCE	INCOME TYPE	SUBMITTED INCOME AMOUNT	EMPLOYMENT REPORT DETAILS	INCOME REPORT DETAILS
Business 1	Self Employed	\$5,000.00	N/A	Freddie Mac Income Calculator RID: 6NFT Report Date: --
INCOME R&W RELIEF NOT ELIGIBLE				Freddie Mac Income Calculator RID: NYB Report Date: -- Overall Expiration Date: --
JOHN FREDDIE JR.				
EMPLOYMENT/INCOME SOURCE	INCOME TYPE	SUBMITTED INCOME AMOUNT	EMPLOYMENT REPORT DETAILS	INCOME REPORT DETAILS
Business 2	Self Employed	\$5,000.00	N/A	Freddie Mac Income Calculator RID: 6NFT Report Date: --
INCOME R&W RELIEF NOT ELIGIBLE				Freddie Mac Income Calculator RID: NYB Report Date: -- Overall Expiration Date: --

**Response:** The Employment & Income grid may reflect multiple report details. Confirm the Freddie Mac Income Calculator Identification Number and retain in the loan file to meet documentation requirements.

## Asset Accounts - Submitted

**Q10.** I did not obtain an asset report using AIM why does the Asset Accounts Submitted section display under the **Asset Details** section?

Asset Accounts Submitted			
FINANCIAL INSTITUTION	ACCOUNT OWNER(S)	ACCOUNT NUMBER ACCOUNT TYPE	SUBMITTED
BankA	JOHN FREDDIE MARY FREDDIE	1245 Savings Account	\$45,000.00
FinBank Profiles - A	JOHN FREDDIE MARY FREDDIE	9012 Checking Account	\$10,000.00

**Response:** This is a new section with LPA v6.0. This grid displays the asset accounts submitted to LPA and is useful in validating the data submitted to LPA.



## Resources



### Webinars

- ✓ [Loan Product Advisor® Feedback Certificate: Reviewing Key Results](#)



### Reference Guide

- ✓ [AIM: Automate the Loan Process with Confidence](#)



### Additional Resources

- ✓ [Run with Opportunity](#)
- ✓ [Technology Releases](#)
- ✓ [LPA Redesigned Feedback Certificate Article](#)
- ✓ [Customer Service: 1-800-FREDDIE](#)

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