

# Loan Product Advisor® (LPA®) Feedback Message Updates

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## Single-Family Seller/Servicer Guide Refactor Updates

Effective May 11, 2025

We're updating existing messages to align with refinancing changes of *Single-Family Seller/Servicer Guide* (Guide) [Chapter 5305](#) and [Chapter 5501](#), as announced in Guide [Bulletin 2025-6](#).

### Revised Messages

Message Code	Existing Message Text	New Message Text	Feedback Certificate, Error Page
FAL0035	Other income for " + <Borrower Full Name (LPA)> + " must be documented according to Guide Section 5305.2. If rental income from a 1-unit Primary Residence is being used to qualify on a Home Possible Mortgage document according to Guide Sections 4501.6.	Other income for " + <Borrower Full Name (LPA)> + " must be documented according to Guide Section 5305.1. If rental income from a 1-unit Primary Residence is being used to qualify on a Home Possible Mortgage document according to Guide Sections 4501.6.	Feedback Certificate
FAR0074	If the earnest money deposit (EMD) is used to qualify, obtain evidence the EMD check has cleared borrower's account. If EMD is needed to meet a minimum contribution from borrower's personal funds, verify EMD is from an eligible source and documented according to Guide Section 5501.3 requirements for the applicable asset type covering the period up to and including the date EMD cleared the account. EMD must not be counted twice (i.e. deducted from funds to close and counted in assets).	If the earnest money deposit (EMD) is used to qualify, obtain evidence the EMD has cleared borrower's account. If EMD is needed to meet a minimum contribution from borrower's personal funds, verify EMD is from an eligible source and documented according to Guide <a href="#">Chapter 5501</a> requirements for the applicable asset type covering the period up to and including the date EMD cleared the account. EMD must not be counted twice (i.e. deducted from funds to close and counted in assets).	Feedback Certificate
FAR0103	The cash gift of "\$" + <Asset Cash Or Market Value Amount (LPA)> + " must be documented with a gift letter signed by the donor that includes: the donor's name, mailing address, phone number, relationship to the borrower, actual or maximum amount of the gift, and statement that repayment is not required. Must also obtain evidence of transfer of gift funds from the donor's account to " + <Borrower Full Name (LPA)> + "'s account or from the donor's account to the closing agent. For complete requirements, including those for wedding and graduation gift funds, refer to Guide Section 5501.3.	The cash gift of "\$" + <Asset Cash Or Market Value Amount (LPA)> + " must be documented with a gift letter signed by the donor that includes: the donor's name, mailing address, phone number, relationship to the borrower, actual or maximum amount of the gift, and statement that repayment is not required. Must also obtain evidence of transfer of gift funds from the donor's account to " + <Borrower Full Name (LPA)> + "'s account or from the donor's account to the closing agent. For complete requirements, including those for wedding and graduation gift funds, refer to Guide Section 5501.4.	Feedback Certificate
FAR0186	The gift of equity of "\$" + <Asset Cash Or Market Value Amount (LPA)> + " must be documented with a gift letter signed by the donor that includes: the donor's name, mailing address, phone number, relationship to the borrower, actual or maximum amount of the gift, and statement that repayment is not required. Gift of equity must be reflected on the	The gift of equity of "\$" + <Asset Cash Or Market Value Amount (LPA)> + " must be documented with a gift letter signed by the donor that includes: the donor's name, mailing address, phone number, relationship to the borrower, actual or maximum amount of the gift, and statement that repayment is not required. Gift of equity must be reflected on the	Feedback Certificate



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	Settlement/Closing Disclosure. For complete requirements, refer to Guide Section 5501.3.	Settlement/Closing Disclosure. For complete requirements, refer to Guide Section 5501.4.	
FAR0190	To retain partial asset representation and warranty relief eligibility, the cash gift of ~AssetCashOrMarketValueAmount~ must be documented with a gift letter signed by the donor that includes: the donor's name, mailing address, phone number, relationship to the borrower, actual or maximum amount of the gift, and statement that repayment is not required. Must also obtain evidence of transfer of gift funds from the donor's account to recipient's account or from the donor's account to the closing agent. For complete requirements, including those for wedding and graduation gift funds, refer to Guide Section 5501.3	To retain partial asset representation and warranty relief eligibility, the cash gift of ~AssetCashOrMarketValueAmount~ must be documented with a gift letter signed by the donor that includes: the donor's name, mailing address, phone number, relationship to the borrower, actual or maximum amount of the gift, and statement that repayment is not required. Must also obtain evidence of transfer of gift funds from the donor's account to recipient's account or from the donor's account to the closing agent. For complete requirements, including those for wedding and graduation gift funds, refer to Guide Section 5501.4.	Feedback Certificate
FAR0191	To retain partial asset representation and warranty relief eligibility, the gift of equity of ~AssetCashOrMarketValueAmount~ must be documented with a gift letter signed by the donor that includes: the donor's name, mailing address, phone number, relationship to the borrower, actual or maximum amount of the gift, and statement that repayment is not required. Gift of equity must be reflected on the Settlement/Closing Disclosure. For complete requirements, refer to Guide Section 5501.3.	To retain partial asset representation and warranty relief eligibility, the gift of equity of ~AssetCashOrMarketValueAmount~ must be documented with a gift letter signed by the donor that includes: the donor's name, mailing address, phone number, relationship to the borrower, actual or maximum amount of the gift, and statement that repayment is not required. Gift of equity must be reflected on the Settlement/Closing Disclosure. For complete requirements, refer to Guide Section 5501.4.	Feedback Certificate
FCL0415	One or more 30-day charge accounts were submitted with no payment. The full amount of the outstanding account balance must be included in the debt payment-to-income ratio or the Seller must verify that the borrower has sufficient funds to pay off the outstanding account balance. The funds must be in addition to any funds used to qualify the borrower for the mortgage transaction including funds required for reserves and to close. The source of funds must be an eligible source as described in Section 5501.3.	One or more 30-day charge accounts were submitted with no payment. The full amount of the outstanding account balance must be included in the debt payment-to-income ratio or the Seller must verify that the borrower has sufficient funds to pay off the outstanding account balance. The funds must be in addition to any funds used to qualify the borrower for the mortgage transaction including funds required for reserves and to close. The source of funds must be an eligible source as described in <a href="#">Guide Chapter 5501</a> .	Feedback Certificate
FEI0074	Department of Veterans Affairs(VA) benefits for " + <Borrower Full Name (LPA)> + " must be documented in accordance with the Freddie Mac-Single-Family Seller/Servicer Guide Chapter Section 5305.2.	Department of Veterans Affairs(VA) benefits for " + <Borrower Full Name (LPA)> + " must be documented in accordance with the Freddie Mac-Single-Family Seller/Servicer Guide Chapter Section 5305.1.	Feedback Certificate
FEI0129	For <<BorrowerFullName::Alphanumeric>>'s SOCIAL SECURITY income in the amount of <<TotalMonthlyIncomeAmount::Currency2D>>, obtain documentation supporting income. For ESTABLISHED benefits, obtain documentation that verifies income type, payment amount and current receipt with one or more of the following: benefit verification letter, award letter, 1099, bank statement(s) or equivalent. For NEWLY ESTABLISHED benefits, refer to Sections 5305.1 and 5305.2. For RETIREMENT and DISABILITY benefits, obtain one of the following: benefit verification letter, 1099, pages 1 and 2 of	For <<BorrowerFullName::Alphanumeric>>'s SOCIAL SECURITY income in the amount of <<TotalMonthlyIncomeAmount::Currency2D>>, obtain documentation supporting income. For ESTABLISHED benefits, obtain documentation that verifies income type, payment amount and current receipt with one or more of the following: benefit verification letter, award letter, 1099, bank statement(s) or equivalent. For NEWLY ESTABLISHED benefits, refer to Sections 5305.1. For RETIREMENT and DISABILITY benefits, obtain one of the following: benefit verification letter, 1099, pages 1 and 2 of	Feedback Certificate



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	<<BorrowerFullName::Alphanumeric>>'s most recent federal income tax return (or pages 1-3 if filing 1040 SR), or documentation of current receipt. For borrowers filing joint tax returns, refer to Section 5305.2.	<<BorrowerFullName::Alphanumeric>>'s most recent federal income tax return (or pages 1-3 if filing 1040 SR), or documentation of current receipt. For borrowers filing joint tax returns, refer to Section 5305.1.	

## Revised Debt Message

Effective May 11, 2025

As a reminder, we're revising a message to specify that a borrower liability is considered paid off at or before closing if the account has a zero balance as of the note date.

Message Code	Existing Message Text	New Message Text	Feedback Certificate, Error Page
FCL0257	The following debt(s) was submitted as paid off and/or excluded and is therefore omitted from the debt-to-income (DTI) ratio; include evidence to support omission in the mortgage file: Creditor: ~Holder Name (Liability)~, Acct: ~Account Identifier (Liability)~, Bal: \$~Unpaid Balance Amount (Liability)~	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. <b>The debt(s) is considered paid off at or before closing if the account has zero balance as of the note date.</b> For debt(s) submitted as excluded, include documentation supporting omission.  <b>Creditor:</b> <<LiabilityHolderName>>, <b>Acct:</b> <<LiabilityAccountIdentifier>>, <b>Bal:</b> \$<<UnpaidLiabilityBalanceAmount>>	Feedback Certificate

