

Loan Product Advisor[®] (LPASM) Feedback Message Updates



Caution Message Updates

Effective December 10, 2023

We've updated the following messages and added one new message specific to short sale or deed-in-lieu of foreclosure to provide more details to help users quickly identify reasons for a Caution response.

Message Code	Original or Existing text (if applicable)	New Message Text	Feedback Certificate, Error Page
FCL0175	Analysis of credit history is recommended.	Caution Factor: Credit History. Based on the credit report(s), a combination of credit history factors impacted the risk class.	Feedback Certificate
FCL0370	Analysis of debt ratio is recommended.	Caution Factor: Debt-To-Income Ratio. Based on the application, the qualifying DTI ratio is <<QualifyingDebtToIncomeRatio>>%.	Feedback Certificate
FCL0268	Analysis of total debt ratio is recommended.	Caution Factor: Debt-To-Income Ratio. Based on the application, the qualifying DTI ratio is <<QualifyingDebtToIncomeRatio>>%.	Feedback Certificate
FCL0181	Number of inquiries-high risk combined w/other factors.	Caution Factor: Credit Inquiries. Based on the credit report(s), credit inquiries impacted the risk class.	Feedback Certificate
FCL0374	Lower LTV/TLTV may strengthen loan quality.	Caution Factor: Loan-To-Value/Total Loan-To-Value. Based on the application, the LTV/TLTV impacted the risk class.	Feedback Certificate
FCL0375	High overall utilization of available credit adds risk.	Caution Factor: Utilization of credit. Based on the credit report(s), utilization of credit impacted the risk class.	Feedback Certificate
FCL0255	Addtl reserves may strengthen loan quality.	Caution Factor: Reserves. Based on the application, additional reserves may strengthen the mortgage.	Feedback Certificate
FCL0147	Self employed income adds risk combined with other factors.	Caution Factor: Self-employed borrower. Based on the application, <<BorrowerFullNames>> is self-employed.	Feedback Certificate
FCL0194	Mortgage delinquency appears on the credit report.	Caution Factor: Mortgage Delinquencies. Based on the credit report(s), mortgage delinquencies impacted the risk class.	Feedback Certificate
FCL0215	A more extensive credit history may lower risk.	Caution Factor: Number of Tradelines. Based on the credit report(s), the number of tradelines impacted the risk class.	Feedback Certificate
FCL0177	Non-occupant borrower appears on the application.	Caution Factor: Non-occupant borrower. Based on the application, <<BorrowerFullNames>> is a non-occupant borrower.	Feedback Certificate



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FCL0383	Shorter crdt history across all/some trade types adds risk.	Caution Factor: Credit History Length. Based on the credit report(s), there is short credit history length that impacted the risk class.	Feedback Certificate
FCL0155	Bankruptcy appears on the credit report.	Caution Factor: Bankruptcy. Based on the credit report(s), there is a bankruptcy that impacted the risk class.	Feedback Certificate
FCL0373	Property type adds risk when combined with other factors.	Caution Factor: Manufactured Home. Based on the application, the Property Type is manufactured home that impacted the risk class.	Feedback Certificate
FCL0366	A foreclosure appears on the application.	Caution Factor: Foreclosure. Based on the application, <<BorrowerFullNames>> indicated a foreclosure in the past 7 years that impacted the risk class.	Feedback Certificate
FCL0367	A bankruptcy appears on the application.	Caution Factor: Bankruptcy. Based on the application, <<BorrowerFullNames>> indicated a bankruptcy in the past 7 years that impacted the risk class.	Feedback Certificate
FCL0402	Additional credit history may strengthen loan quality.	Caution Factor: Insufficient Credit History. Based on the credit report(s), there is a lack of credit information that impacted the risk class.	Feedback Certificate
FCL0264	Prod risk may be reduced w/fixed rate and/or shorter term.	Caution Factor: Product Type. Based on the application, the Product Type is a <<LoanAmortizationPeriodYearsType>> <<AmortizationType>>. A fixed rate with a shorter term may strengthen the mortgage.	Feedback Certificate
FCL0422	Occupancy type with other factors adds risk.	Caution Factor: Occupancy. Based on the application, the property's occupancy is <<SubjectPropertyUsageType>> that impacted the risk class.	Feedback Certificate
FCL0156	Recent foreclosure/signif derog appears on credit report.	Caution Factor: Foreclosure. Based on the credit report(s), there is a foreclosure that impacted the risk class.	Feedback Certificate
FCL0428	N/A	Caution Factor: ShortSale/Deed-In-Lieu of Foreclosure. Based on the credit report(s), there is a short sale or deed-in-lieu of foreclosure that impacted risk class.	Feedback Certificate

