

Loan Product Advisor® (LPA®) Feedback Message Updates

Posted 8/12/2025

CHOICEHome® Update

Effective August 10, 2025

We're retiring a message to support the allowance of mortgages to be secured by single-wide CHOICEHomes, as announced in *Single-Family Seller/Service Guide* (Guide) [Bulletin 2025-10](#).

Retired Message

Message Code	Message Text	Feedback Certificate, Error Page
PUR0267	A CHOICEHome must be a multi-wide width type.	Feedback Certificate

Guide Refactor Update

Effective August 10, 2025

Additionally, we'll retire a message to align with the refactoring of Guide Chapter 5202, as announced in Guide [Bulletin 2025-10](#).

Retired Message

Message Code	Message Text	Feedback Certificate, Error Page
FCL0334	Verification of borrower housing payment histories for the past year is required in accordance with Guide Section 5202.2(b).	Feedback Certificate

Income R&W Relief Message Updates

Effective October 5, 2025

We're implementing new and revising messages to provide additional details regarding the income assessed for representation and warranty (R&W) relief eligibility based on the specific self-employed business.

New Messages

Message Code	New Message Text	Feedback Certificate, Error Page	Purpose
FEI0345	<<BorrowerFullName>>'s submitted income of \$<<CurrentSelfEmploymentMonthlyIncomeAmount>> from <<BusinessName>> <<LegalEntityType>> is relieved of	Feedback Certificate	Provides details as to the income eligible for R&W relief based



Message Code	New Message Text	Feedback Certificate, Error Page	Purpose
	representations and warranties for the accuracy of the income calculation and the business review and analysis. Income assessment based on the <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>. Provide the Income Calculation Report and all tax documentation.		on the specific self-employed business.
FEI0346	<<BorrowerFullName>>'s submitted income of \$<<CurrentSelfEmploymentMonthlyIncomeAmount>> from <<BusinessName>> <<LegalEntityType>> is relieved of representations and warranties for the accuracy of the income calculation and integrity of the tax data. Income assessment based on <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>. Provide Form 91 or similar alternative form and all tax documentation.	Feedback Certificate	Provides details as to the income eligible for R&W relief based on the specific self-employed business when using tax transcript data.
FEI0347	<<BorrowerFullName>>'s submitted self-employed income of \$<<CurrentSelfEmploymentMonthlyIncomeAmount>> from <<BusinessName>> <<LegalEntityType>> is relieved of representations and warranties for the accuracy of the income calculation and the business review and analysis. Income assessment based on tax data from the Freddie Mac Income Calculator [Identification Number: <<ThirdPartyReportIdentifier>>]. Provide the Freddie Mac Income Calculator Certificate and all tax documentation.	Feedback Certificate	Provides details as to the income eligible for R&W relief based on the specific self-employed business for data submitted to the Freddie Mac Income Calculator.

Revised Messages

Message Code	Original or Existing Text	New Message Text	Feedback Certificate, Error Page
FEI0225	<<BorrowerFullName>>'s submitted self-employed income of \$<<CurrentSelfEmploymentIncomeAmount>> is relieved of representations and warranties for the accuracy of the income calculation and the business review and analysis. This income was assessed based on the <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>. The Income Calculation Report, tax data, and all other documentation must be retained in the loan file.	<<BorrowerFullName>>'s submitted self-employed income of \$<<CurrentSelfEmploymentMonthlyIncomeAmount>> is relieved of representations and warranties for the accuracy of the income calculation and the business review and analysis. Income assessment based on the <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>. Provide the Income Calculation Report and all tax documentation.	Feedback Certificate
FEI0301	~BorrowerFullName~'s submitted self-employed income of \$~CurrentSelfEmploymentMonthlyIncomeAmount~ is relieved of representations and warranties for the accuracy of the income calculation and integrity of the tax data. This income was assessed using the ~ThirdPartyServiceProviderName~: ~ThirdPartyReportIdentifier~ report dated ~ThirdPartyReportDate~. Form 91 or similar alternative form, tax data,	<<BorrowerFullName>>'s submitted self-employed income of \$<<CurrentSelfEmploymentMonthlyIncomeAmount>> is relieved of representations and warranties for the accuracy of the income calculation and integrity of the tax data. Income assessment based on <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>. Provide Form 91 or similar alternative form and all tax documentation.	Feedback Certificate



Message Code	Original or Existing Text	New Message Text	Feedback Certificate, Error Page
	and all other documentation must be retained in the loan file		
FEI0339	<p><<BorrowerFullName>>'s submitted self-employed income of \$<<CurrentSelfEmploymentIncomeAmount>> is relieved of representations and warranties for the accuracy of the income calculation and the business review and analysis. This income was assessed based on tax data from the Freddie Mac Income Calculator [Identification Number: <<ThirdPartyReportIdentifier>>]. The Freddie Mac Income Calculator Certificate, tax data, and all other documentation must be retained in the loan file.</p>	<p><<BorrowerFullName>>'s submitted self-employed income of \$<<CurrentSelfEmploymentMonthlyIncomeAmount>> is relieved of representations and warranties for the accuracy of the income calculation and the business review and analysis. Income assessment based on tax data from the Freddie Mac Income Calculator [Identification Number: <<ThirdPartyReportIdentifier>>]. Provide the Freddie Mac Income Calculator Certificate and all tax documentation.</p>	Feedback Certificate