

Loan Product Advisor® Feedback Message Updates

August 2025



Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
Expense Message Updates				
Effective August 10, 2025				
New Messages				
FCL0444	N/A	For <<BorrowerFullName>>'s child support expense in the amount of \$<<ExpenseTypeAmount>>, obtain a signed court order, legally binding separation agreement, and/or final divorce decree or equivalent documentation verifying the monthly payment amount.	Feedback Certificate	New message to inform user of documentation requirements for child support expense.
FCL0445	N/A	For <<BorrowerFullName>>'s job related expense in the amount of \$<<ExpenseTypeAmount>>, obtain verification of payment history showing the obligation or other written verification directly from the creditor, including the payment amount and outstanding balance.	Feedback Certificate	New message to inform user of documentation requirements for job-related expense.
DQE0463	N/A	The Monthly Payment (LiabilityMonthlyPaymentAmount) for <<LiabilityHolderFullName>> <<LiabilityType>> cannot be a negative amount and is not valid. Correct the payment and resubmit.	Feedback Certificate	New message to inform user that payment cannot be submitted as a negative amount.
DQC0722	N/A	The Monthly Payment (ExpenseMonthlyPayment) is required for <<ExpenseType>> expense.	Feedback Certificate	New message to inform user that monthly payment is required for expense.
Revised Messages				

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Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
FCL0305	One or more liabilities were submitted with no payment. Include the required payment and resubmit to Loan Product Advisor, as applicable. If the credit report does not show the payment or it is deferred, obtain documentation to support the required payment amount.	The <<LiabilityHolderFullName>> <<LiabilityType>> liability was submitted with no payment. If there is a monthly payment, update the payment amount and resubmit. If the liability payment amount does not show on the credit report, obtain documentation to support the required payment amount.	Feedback Certificate	Revised message to provide more details of the liability that was submitted without a payment.
DQC0502	Liability Monthly Payment Amount is required if Liability Type is entered.	The Monthly Payment (LiabilityMonthlyPaymentAmount) is required for <<LiabilityHolderFullName>> <<LiabilityType>> liability.	Feedback Certificate	Revised message to provide more details of the liability that was submitted without a payment.
FCL0325	The following debt(s) was omitted from the debt-to-income (DTI) ratio due to 10 months or fewer payments remaining. Confirm the number of months remaining, and if the payment will continue for more than 10 months, resubmit the loan to LPA: ~Liability Type~, Bal: \$~Unpaid Balance Amount (Liability)~, Pymt: \$~Monthly Payment Amount (Liability)~, Rem Mos: ~Remaining Term Months (Liability)~	The following debt(s) was excluded from the debt-to-income (DTI) ratio due to 10 months or fewer payments remaining: <<LiabilityType>>, Bal:\$<<UnpaidBalanceAmount>>, Pymt:\$<<MonthlyPaymentAmount>>, Rem Mos: <<RemainingTermMonths>>	Feedback Certificate	Revised message for conciseness.

Refactoring Guide Chapter 5202

Effective August 10, 2025

Retired Messages

FCL0334	Verification of borrower housing payment histories for the past year is required in accordance with Guide Section 5202.2(b).	N/A	Feedback Certificate	Retired message to align with recent refactoring of the Guide.
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Updated: 7/21/25