

# Loan Product Advisor® Feedback Message Updates

December 2023

Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
<b>Caution Message Updates</b>				
<b>Effective December 10, 2023</b>				
<b>New Message</b>				
FCL0428	N/A	Caution Factor: ShortSale/Deed-In-Lieu of Foreclosure. The credit report(s) shows a short sale or deed-in-lieu of foreclosure.	Feedback Certificate	Making caution messages easy to find and understand
<b>Revised Messages</b>				
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	Making caution messages easy to find and understand
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	Making caution messages easy to find and understand
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	Making caution messages easy to find and understand
FCL0181	Number of inquiries-high risk combined w/other factors. Analysis of inquiries is recommended (8.0)	Caution Factor: Credit Inquiries. Based on the credit report(s), credit inquiries impacted the risk class.	Feedback Certificate	Making caution messages easy to find and understand
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	Making caution messages easy to find and understand
FCL0375	High overall utilization of available credit adds risk. Analysis of credit utilization is recommended (8.0)	Caution Factor: Utilization of credit. Based on the credit report(s), utilization of credit impacted the risk class.	Feedback Certificate	Making caution messages easy to find and understand
FCL0255	Addtl reserves may strengthen loan quality.	Caution Factor: Reserves. Based on the application, additional reserves may strengthen the mortgage.	Feedback Certificate	Making caution messages easy to find and understand
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	Making caution messages easy to find and understand
FCL0194	Mortgage delinquency appears on the credit report.	Caution Factor: Mortgage Delinquencies. Based on the credit report(s), there are mortgage delinquencies that impacted the risk class.	Feedback Certificate	Making caution messages easy to find and understand

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FCL0215	A more extensive credit history may lower risk. Analysis of credit file thickness is recommended (8.0)	Caution Factor: Number of Tradelines. Based on the credit report(s), the number of tradelines impacted the risk class.	Feedback Certificate	Making caution messages easy to find and understand
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	Making caution messages easy to find and understand
FCL0383	Shorter crdt history across all/some trade types adds risk. Longer credit history generally lowers risk (8.0)	Caution Factor: Credit History Length. The credit report(s) shows short credit history length.	Feedback Certificate	Making caution messages easy to find and understand
FCL0155	Bankruptcy appears on the credit report.	Caution Factor: Bankruptcy. The credit report(s) shows a bankruptcy.	Feedback Certificate	Making caution messages easy to find and understand
FCL0373	Property type adds risk when combined with other factors.	Caution Factor: Manufactured Home. Based on the application, the Property Type is manufactured home.	Feedback Certificate	Making caution messages easy to find and understand
FCL0366	A foreclosure appears on the	Caution Factor: Foreclosure. Based on the	Feedback	Making caution messages easy to
FCL0367	A bankruptcy appears on the application.	Caution Factor: Bankruptcy. Based on the application, <<BorrowerFullNames>> indicated a bankruptcy in the past 7 years.	Feedback Certificate	Making caution messages easy to find and understand
FCL0402	Additional credit history may strengthen loan quality.	Caution Factor: Insufficient Credit History. The credit report(s) shows a lack of credit information.	Feedback Certificate	Making caution messages easy to find and understand
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	Making caution messages easy to find and understand
FCL0422	Occupancy type with other factors adds risk. Owner Occupant Homes Reduce Risk (8.0)	Caution Factor: Occupancy. Based on the application, the property's occupancy is <<SubjectPropertyUsageType>> which impacted the risk class.	Feedback Certificate	Making caution messages easy to find and understand
FCL0156	Recent foreclosure/signif derog appears on credit report.	Caution Factor: Foreclosure. The credit report(s) shows a foreclosure.	Feedback Certificate	Making caution messages easy to find and understand

Updated: 11/13/2023