



Loan Product Advisor® Feedback Message Updates

December 2024

Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
Mission Indication Score				
Effective December 8, 2024				
New Messages				
FAL0049	N/A	Based on the information submitted, the preliminary mission indication score is <<MissionIndicationScore>>.	Feedback Certificate	
FAL0050	N/A	A mission indication score could not be obtained due to a system error. If you continue to receive this message, contact Customer Support at (800-FREDDIE) for assistance.	Feedback Certificate	
Social Security Income				
Effective December 8, 2024				
Revised Messages				

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Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
FEI0129	<p>For <<BorrowerFullName>>'s social security income in the amount of <<TotalMonthlyIncomeAmount>>, obtain documentation supporting income. For EXISTING AND ESTABLISHED sources obtain documentation that verifies the source type, payment frequency, pre-determined payment amount and current receipt with one or more of the following, as needed: benefit verification letter, award letter, 1099, bank statement(s) or equivalent. Age of documentation requirements must be met for current receipt which is no more than 120 days from Note Date unless otherwise specified in Guide Section 5102.4. For SOCIAL SECURITY retirement and disability benefits, obtaining benefit verification letter or documentation of current receipt is sufficient. For NEWLY ESTABLISHED sources refer to Guide Chapter 5305.</p>	<p>For <<BorrowerFullName>>'s SOCIAL SECURITY income in the amount of \$<<TotalMonthlyIncomeAmount>>, 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 <<BorrowerFullName>>'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.</p>	Feedback Certificate	

Tip Income

Effective December 8, 2024

New Messages

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December 2024

Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
FEI0333	N/A	For <<BorrowerFullName>>'s tip income in the amount of \$<<TotalMonthlyIncomeAmount>>, obtain a YTD paystub(s) documenting all YTD earnings and W-2s for the two most recent calendar years OR a written VOE documenting all YTD earnings and the earnings for the two most recent calendar years.	Feedback Certificate	

Guide Alignment

Effective December 8, 2024

Revised Messages

FAR0179	Required borrower funds are less than or equal to \$500, therefore such funds do not need to be verified, as required under Guide Section 5501.1.	Verification of Total Required Borrower Funds is not required.	Feedback Certificate	
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Retired Messages

PUR0068	A Home Possible mortgage must be delivered in accordance with the Freddie Mac Seller/Service Guide.	N/A	Feedback Certificate	
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Authorized User

Effective December 8, 2024

Revised Messages

Loan Product Advisor® Feedback Message Updates

December 2024

Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
FCL0369	<p><<SelRepos::Alphanumeric>> shows authorized user account(s) for <<SelBorr::Alphanumeric>>. LPA assessment is not valid unless Seller documents: 1) another Borrower owns the account, 2) Borr's spouse owns the account, 3) Borr has been making pmnts on the acc. for last 12 mos, or 4) the account(s) have insignificant impact on Borr's credit history based on number, age, type, size and pmnt history of Borr's own Tradelines.</p>	<p><<SelRepos::Alphanumeric>> shows authorized user account(s) for <<SelBorr::Alphanumeric>>. For the assessment to remain valid, document one of the following for each of the accounts: 1. The account is owned by another Borrower on the mortgage, 2. The account is owned by the Borrower's spouse, 3. The Borrower has been making the payments on the account for the last 12 months. Exception: When the Seller is unable to document one of these three, the mortgage file must include a written determination by the Seller that the information on the credit report is representative of the Borrower's own credit reputation and the account has an insignificant impact on the Borrower's overall credit history. When there are multiple authorized user accounts, all accounts collectively must be considered. The written determination should be based on the number of the Borrower's own tradelines, as well as their age, type, size and the payment history, as compared to the authorized user accounts. If the Seller is unable to document as required, the Seller must consider the assessment invalid and manually underwrite the mortgage.</p>	Feedback Certificate	

Updated: 11/19/24