



Loan Product Advisor® (LPA®) Feedback Message Updates

December 2025

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Formatted Message (applies to LPA v6.0 and above)	Feedback Certificate, Error Page
Seller Review Certification				
Effective December 6, 2025				
New Messages				
FPA0218	N/A	Condo Project: This condominium project may be eligible for Seller Review Certification. Seller can submit the condominium project through Condo Project Advisor PAR.	N/A	Feedback Certificate
FPA0219	N/A	Condo Project: Seller is responsible for ensuring compliance with the following: 1. The purchase transaction will result in a reduction of the single investor concentration 2. Evidence that the single investor is marketing units for sale with the goal to decrease the single investor concentration to 25% or less of the units in the project 3. The single investor is current on all HOA assessments 4. There are no planned or current special assessments in the project.	Condo Project: Seller is responsible for obtaining documentation that ensures compliance with the following: 1. The purchase transaction will result in a reduction of the single investor concentration 2. Evidence that the single investor is marketing units for sale with the goal to decrease the single investor concentration to 25% or less of the units in the project 3. The single investor is current on all HOA assessments 4. There are no planned or current special assessments in the project	Feedback Certificate

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FPA0220	N/A	Condo Project: Seller is responsible for ensuring compliance with the following: 1.The mortgage must be secured by a detached condominium unit; 2. The subject manufactured home must not be a single-wide manufactured home; 3. The subject manufactured home must meet the requirements in Chapter 5703; 4. Unit owners must only have an undivided ownership interest in the land on which the project is located 5. Project must not have campgrounds or other facilities for transient or mobile units.	Condo Project: Seller is responsible for obtaining documentation that ensures compliance with the following: 1.The mortgage must be secured by a detached condominium unit 2. The subject manufactured home must not be a single-wide manufactured home 3. The subject manufactured home must meet the requirements in Chapter 5703 4. Unit owners must only have an undivided ownership interest in the land on which the project is located 5. Project must not have campgrounds or other facilities for transient or mobile units	Feedback Certificate



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FPA0221	N/A	Condo Project: The Condo Project Advisor Project Assessment Request (PAR) status for this project is <<CondoProjectStatus::Alphanumeric Seller Certified>> with the Pre-SRC PAR Status of <<PRESRCPARStatus>>. The Seller Certified Status Expiration Date is <<SRCStatusExpirationDate::MM/DD/YYYY>>. The Condo Project Advisor PAR findings are for project <<CondoPID::Alphanumeric>> named <<CondoProjectName::Alphanumeric>>, located at <<CondoProjectStreetName::Alphanumeric>>, <<CondoProjectCityName::Alphanumeric>>, <<CondoProjectState::Alphanumeric>>, <<CondoProjectZipCode::Alphanumeric>> containing <<CondoProjectUnitCount::Number0D>> units. If this is not the subject condominium project, the seller must determine that the project complies with all of Freddie Mac's project review and general eligibility requirements.	N/A	Feedback Certificate

Message Simplification Part Two

Effective December 6, 2025

Revised Messages

DQC0006	Number of Units (FinancedUnitCount) is required.	Number of Units is required.	N/A	Feedback Certificate
DQC0032	Loan Identifier Type is required if Service Type is AutomatedUnderwritingSystem	LoanIdentifierType must be LenderLoan when ServiceType is AutomatedUnderwritingSystem.	N/A	Feedback Certificate

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DQC0040	Mortgage Type Applied For (MortgageType) is required.	Mortgage Type Applied For is required.	N/A	Feedback Certificate
DQC0055	Taxpayer Identifier Type is required If Party Role Type is Borrower.	Taxpayer Identifier Type is required for all borrowers.	N/A	Feedback Certificate
DQC0242	'ARM Initial Adjustment Period' must be > 0	ARM Initial Adjustment Period must be greater than 0.	N/A	Error Certificate
DQC0298	'Loan Amount' must contain a \$ amount > 1,000	Loan Amount must be greater than \$1,000.	N/A	Error Certificate
DQC0303	Combined monthly income must be >\$0 and <=\$999,999	Combined monthly income must be greater than \$0 and less than or equal to \$999,999.	N/A	Error Certificate
DQC0427	Financed MI amount must be < loan amount	Financed mortgage insurance amount must be less than loan amount.	N/A	Error Certificate
DQC0467	'PITI' must contain a \$ amount > 0	PITI must have a dollar amount greater than \$0.	N/A	Error Certificate
DQC0543	Only one occurrence of the subject loan is allowed. The first occurrence was used for processing the loan. Other occurrences were not assessed. Verify results for accuracy.	Only one occurrence of a subject loan is allowed, therefore, the first occurrence was used for processing and all others were not assessed.	N/A	Feedback Certificate
DQC0545	MISSING LABEL. Each ASSET must be identified with a unique label.	<<AssetType>> must have a unique label. Contact 800-FREDDIE for assistance.	N/A	Feedback Certificate
DQC0547	MISSING LABEL. Each EXPENSE must be identified with a unique label.	<<ExpenseType>> must have a unique label. Contact 800-FREDDIE for assistance.	N/A	Feedback Certificate
DQC0548	MISSING SEQUENCE NUMBER. Each EXPENSE must include a Sequence Number.	<<ExpenseType>> must have a sequence number. Contact 800-FREDDIE for assistance.	N/A	Feedback Certificate
DQC0549	MISSING LABEL. Each LIABILITY must be identified with a unique label.	<<LiabilityType>> must have a unique label. Contact 800-FREDDIE for assistance.	N/A	Feedback Certificate

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DQC0558	MISSING SEQUENCE NUMBER. Each employment CURRENT INCOME ITEM must include a Sequence Number.	<<IncomeType>> must have a sequence number. Contact 800-FREDDIE for assistance.	N/A	Feedback Certificate
DQC0559	MISSING LABEL. Each current EMPLOYER must be identified with a unique label.	Each Employer must have a unique label. Contact 800-FREDDIE for assistance.	N/A	Feedback Certificate
DQC0560	MISSING SEQUENCE NUMBER. Each current EMPLOYER must include a Sequence Number.	Each Employer must have a sequence number. Contact 800-FREDDIE for assistance.	N/A	Feedback Certificate
DQC0576	MISSING SEQUENCE NUMBER. Each RELATIONSHIP must include a Sequence Number.	Each Relationship must have a sequence number. Contact 800-FREDDIE for assistance	N/A	Feedback Certificate
DQC0595	MISSING SEQUENCE NUMBER. Each Credit or Verification SERVICE must include a Sequence Number.	Each Credit or Verification SERVICE must include a sequence number. Contact 800-FREDDIE for assistance.	N/A	Feedback Certificate
DQC0596	MISSING LABEL. Each Credit or Verification SERVICE must be identified with a unique label.	Each Credit or Verification SERVICE must be identified with a unique label. Contact 800-FREDDIE for assistance.	N/A	Feedback Certificate
DQC0618	MISSING LABEL. Each Related (subordinate) LOAN must be identified with a unique label.	Each related (subordinate) loan must have a unique label. Contact 800-FREDDIE for assistance.	N/A	Feedback Certificate
DQC0619	MISSING SEQUENCE NUMBER. Each Note Pay To ROLE (creditor) must include a Sequence Number.	<<PartyRoleType>> must include a unique sequence number. Contact 800-FREDDIE for assistance.	N/A	Feedback Certificate
DQC0621	MISSING LABEL. Each Housing Counseling Agency ROLE must be identified with a unique label.	Each Housing Counseling Agency must be identified with a unique label. Contact 800-FREDDIE for assistance.	N/A	Feedback Certificate
DQC0622	MISSING SEQUENCE NUMBER. Each Housing Counseling Agency ROLE must include a Sequence Number.	<<PartyRoleType>> must include a sequence number. Contact 800-FREDDIE for assistance.	N/A	Feedback Certificate

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DQC0623	MISSING LABEL. Each housing COUNSELING EVENT must be identified with a unique label.	Counseling event must be identified with a unique label. Contact 800-FREDDIE for assistance.	N/A	Feedback Certificate
DQC0641	Buydown Increase Rate Percent is required when BuydownTemporarySubsidyFundingIndicator = true.	Buydown Increase Rate Percent is required when Buydown Temporary Subsidy Funding Indicator is True.	N/A	Feedback Certificate
DQF0038	Verify for accuracy. Address street must be in a string of 100 format.	Street address cannot exceed 100 characters.	N/A	Feedback Certificate
DQF0123	Enter valid number of months for 'Amort. Mos' (Loan term).	Enter a valid number for amortization months.	N/A	Error Page
DQF0188	'Gift Fund' must be less than or equal to \$999,999	Gift Fund total must be less than or equal to \$999,999.	N/A	Error Page
DQF0238	Verify for accuracy. Subject Property street address must be in a string 100 format.	The Subject Property Street address cannot exceed 100 characters.	N/A	Feedback Certificate
DQF0240	Verify for accuracy. Subject Property City must be in a string 50 format.	Subject Property City must be in a string format with a maximum of 50 characters.	N/A	Feedback Certificate
DQF0256	Verify for accuracy. Purchase Credit Type description must be 80 format when using other.	Purchase Credit Type Description cannot exceed 80 characters.	N/A	Feedback Certificate
DQF0260	Verify for accuracy. Borrower's Middle Name <<BorrowerMiddleName::Alphanumeric>> must be in a string 30 format.	Borrower's Middle Name <<BorrowerMiddleName::Alphanumeric>> must be in a string format with a maximum of 30 characters.	N/A	Feedback Certificate
DQF0267	Verify for accuracy. Borrower's Employer's Full Name must be in a string format 100.	<<BorrowerFullName>>'s employer's full name must be in a string format with a maximum of 100 characters.	N/A	Feedback Certificate
DQR0016	Number of Units (FinancedUnitCount) must be between 1 and 4.	Number of Units must be between 1 and 4.	N/A	Feedback Certificate



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DQR0023	<<BorrowerFullNames::Alphanumeric>> indicated on the application that they will occupy the property; however, the Occupancy (PropertyUsageType) is Investment Property. Review Occupancy and Declarations for accuracy.	<<BorrowerFullNames::Alphanumeric>> indicated on the application that they will occupy the property; however, the Occupancy is Investment Property. Review Occupancy and Declarations for accuracy.	N/A	Feedback Certificate
FAR0037	This loan was submitted with <<TotalGiftGrantsFundsAmount::Currency2D>> in gift funds.	This loan was submitted with <<TotalGiftGrantsFundsAmount::Currency2D>> in gift or grant funds.	N/A	Feedback Certificate

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FEI0079	For <<BorrowerFullName::Alphanumeric>>'s military base (basic) pay and/or entitlement income, obtain a YTD Leave and Earnings Statement OR a written VOE documenting all YTD earnings (including current monthly fixed entitlement amount(s) and type(s), if applicable), and a 10-day PCV.	For <<BorrowerFullName::Alphanumeric>>'s military base (basic) pay and/or entitlement income, obtain a Year-to-date(YTD) Leave and Earnings Statement OR a written VOE documenting all YTD earnings (including current monthly fixed entitlement amount(s) and type(s), if applicable), and a 10-day PCV. If Military Reserves or National Guard, must provide all of the following: YTD Military Leave and Earnings Statement and W-2 form for the most recent calendar year OR all of the following: Written VOE documenting all YTD earnings and the earnings for the most recent calendar year and a 10-day PCV.	For <<BorrowerFullName::Alphanumeric>>'s military base (basic) pay and/or entitlement income obtain: 1. Year-to-Date (YTD) Leave and Earnings statement OR 1. Written VOE documenting all YTD earnings (including current monthly fixed entitlement amount(s) and type(s) if applicable) 2. 10-day PCV Military Reserves or National Guard, obtain all of the following: 1. YTD Military Leave and Earnings Statement 2. W-2 form for the most recent calendar year OR 1. Written VOE documenting all YTD earnings and the earnings for the most recent calendar year 2. 10-day PCV	Feedback Certificate



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FGM0143	This Feedback Certificate (i) is not a consumer report; (ii) does not constitute an approval or denial by Loan Product Advisor or Freddie Mac of any consumer loan application; (iii) may only be shared or distributed by the Loan Product Advisor licensee, including the Seller/Servicer, as permitted in Freddie Mac Single-Family Seller/Servicer Guide Sections 2401.1 and 2402.3.	This Feedback Certificate (i) is not a consumer report; (ii) does not constitute an approval or denial by Loan Product Advisor or Freddie Mac of any consumer loan application; (iii) should not be regarded as Freddie Mac's participation in a credit decision; and (iv) may only be shared or distributed in compliance with applicable law by the Loan Product Advisor licensee, including the Seller/Servicer, as permitted in Freddie Mac Single-Family Seller/Servicer Guide Sections 2401.1 and 2402.3.	N/A	Feedback Certificate
PLP0030	No credit scores - all must occupy property for assessment	All borrowers must occupy the subject property.	N/A	Error Page
PUR0010	The loan was submitted with a Home Equity Combined LTV Ratio Percent of ~Home Equity Combined LTV Ratio Percent~ which exceeds the maximum Home Equity Combined LTV Ratio Percent of 90% for a no cash-out refinance Loan Product Advisor Caution mortgage, with a term of 30 years, and secured by a primary residence manufactured home.	The Home Equity Combined LTV ratio of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 90% for a no cash-out refinance Loan Product Advisor Caution mortgage, with a term of 30 years, and secured by a primary residence manufactured home.	N/A	Feedback Certificate
PUR0070	The loan was submitted with an LTV ratio of ~LTV Ratio Percent~%, which exceeds the maximum LTV ratio of 95% for a no cash-out refinance Loan Product Advisor Accept mortgage secured by a primary residence manufactured home.	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 95% for a no cash-out refinance mortgage with a Risk Class of Accept, secured by a primary residence manufactured home.	N/A	Feedback Certificate

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PUR0072	The loan was submitted with an LTV ratio of ~LTV Ratio Percent~, which exceeds the maximum LTV ratio of 95% for a no cash-out refinance Loan Product Advisor Caution mortgage, with a loan term of 20 years or less secured by a primary residence manufactured home.	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 95% for a no cash-out refinance mortgage with a Risk Class of Caution, with a loan term of 20 years or less secured by a primary residence manufactured home.	N/A	Feedback Certificate
PUR0074	The loan was submitted with an LTV ratio of ~LTV Ratio Percent~, which exceeds the maximum LTV ratio of 85% for a no cash-out refinance mortgage, with a loan term of 30 years or less secured by a manufactured second home.	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 85% for a no cash-out refinance mortgage, with a loan term of 30 years or less, secured by a manufactured second home.	N/A	Feedback Certificate
PUR0078	The loan was submitted with a Home Equity Combined LTV Ratio Percent of ~Home Equity Combined LTV Ratio Percent~ which exceeds the maximum Home Equity Combined LTV Ratio Percent of 65% for a cash-out refinance mortgage secured by a primary residence manufactured home.	The Home Equity Combined LTV ratio of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 65% for a cash-out refinance mortgage secured by a primary residence manufactured home.	N/A	Feedback Certificate
PUR0086	A 5/1, 5/5, or 3/3 adjustable-rate mortgage with a temporary subsidy buydown secured by a 3- to 4-unit property is not eligible.	A temporary subsidy buydown mortgage secured by a 3-to-4 unit property that is also a Home Possible mortgage is not eligible.	N/A	Feedback Certificate
PUR0093	The loan was submitted with an LTV ratio of ~LTV Ratio Percent~, which exceeds the maximum LTV ratio of 90% for a purchase Loan Product Advisor Caution mortgage, with a loan term of 20 years or less secured by a primary residence manufactured home with a non-occupying borrower.	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 90% for a purchase mortgage with a Risk Class of Caution, with a loan term of 20 years or less secured by a primary residence manufactured home with a non-occupying borrower.	N/A	Feedback Certificate



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PUR0098	The submitted loan product is a 3/1 adjustable-rate (ARM), which is ineligible as super conforming.	A 3/1 adjustable-rate mortgage is ineligible.	N/A	Feedback Certificate
PUR0099	The submitted loan product is a 3/3 adjustable-rate (ARM), which is ineligible as super conforming.	A 3/3 adjustable-rate mortgage is ineligible.	N/A	Feedback Certificate
PUR0113	The loan was submitted with an LTV ratio of ~LTV Ratio Percent~, which exceeds the maximum LTV ratio of 65% for a cash-out refinance mortgage secured by a primary residence manufactured home.	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 65% for a cash-out refinance mortgage secured by a primary residence manufactured home.	N/A	Feedback Certificate
PUR0126	The loan was submitted with a Total LTV ratio of ~Combined LTV Ratio Percent~, which exceeds the maximum Total LTV ratio of 90% for a no cash-out refinance mortgage, secured by a second home.	The Total LTV ratio of <<CombinedLTVRatioPercent>>% exceeds the maximum of 90% for a no cash-out refinance mortgage, secured by a second home.	N/A	Feedback Certificate
PUR0127	The loan was submitted with a Total LTV ratio of ~Combined LTV Ratio Percent~, which exceeds the maximum Total LTV ratio of 85% for a no cash-out refinance mortgage, secured by a 1-unit investment property.	The Total LTV ratio of <<CombinedLTVRatioPercent>>% exceeds the maximum of 85% for a no cash-out refinance mortgage, secured by a 1-unit investment property.	N/A	Feedback Certificate
PUR0128	The loan was submitted with a Total LTV ratio of ~Combined LTV Ratio Percent~, which exceeds the maximum Total LTV ratio of 75% for a no cash-out refinance mortgage, secured by a 2- to 4-unit investment property.	The Total LTV ratio of <<CombinedLTVRatioPercent>>% exceeds the maximum of 75% for a no cash-out refinance mortgage, secured by a 2- to 4-unit investment property.	N/A	Feedback Certificate

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PUR0131	The loan was submitted with a Total LTV ratio of ~Combined LTV Ratio Percent~, which exceeds the maximum Total LTV ratio of 90% for a purchase transaction mortgage, secured by a second home.	The Total LTV ratio of <<CombinedLTVRatioPercent>>% exceeds the maximum of 90% for a purchase transaction mortgage, secured by a second home.	N/A	Feedback Certificate
PUR0132	The loan was submitted with a Total LTV ratio of ~Combined LTV Ratio Percent~, which exceeds the maximum Total LTV ratio of 85% for a purchase transaction mortgage, secured by a 1-unit investment property.	The Total LTV ratio of <<CombinedLTVRatioPercent>>% exceeds the maximum of 85% for a purchase mortgage, secured by a 1-unit investment property.	N/A	Feedback Certificate
PUR0133	The loan was submitted with a Total LTV ratio of ~Combined LTV Ratio Percent~, which exceeds the maximum Total LTV ratio of 75% for a purchase transaction mortgage, secured by a 2- to 4-unit investment property.	The Total LTV ratio of <<CombinedLTVRatioPercent>>% exceeds the maximum of 75% for a purchase mortgage, secured by a 2- to 4-unit investment property.	N/A	Feedback Certificate
PUR0134	The loan was submitted with a Total LTV ratio of ~Combined LTV Ratio Percent~%, which exceeds the maximum Total LTV ratio of 95% for a no cash-out refinance Loan Product Advisor Accept mortgage, secured by a primary residence manufactured home.	The Total LTV ratio of <<CombinedLTVRatioPercent>>% exceeds the maximum of 95% for a no cash-out refinance mortgage with a Risk Class of Accept, secured by a primary residence manufactured home.	N/A	Feedback Certificate
PUR0135	The loan was submitted with a Total LTV ratio of ~Combined LTV Ratio Percent~, which exceeds the maximum Total LTV ratio of 90% for a no cash-out refinance Loan Product Advisor Caution mortgage, with a loan term of 30 years, secured by a primary residence manufactured home.	The Total LTV ratio of <<CombinedLTVRatioPercent>>% exceeds the maximum of 90% for a no cash-out refinance mortgage with a Risk Class of Caution, with a loan term of 30 years, secured by a primary residence manufactured home.	N/A	Feedback Certificate

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PUR0137	The loan was submitted with a Total LTV ratio of ~Combined LTV Ratio Percent~, which exceeds the maximum Total LTV ratio of 85% for a no cash-out refinance mortgage, secured by a manufactured second home.	The Total LTV ratio of <<CombinedLTVRatioPercent>>% exceeds the maximum of 85% for a no cash-out mortgage, secured by a manufactured second home.	N/A	Feedback Certificate
PUR0140	The loan was submitted with a Total LTV ratio of ~Combined LTV Ratio Percent~, which exceeds the maximum Total LTV ratio of 95% for a Loan Product Advisor Caution purchase transaction mortgage, with a loan term of 20 years or less, secured by a primary residence manufactured home.	The Total LTV ratio of <<CombinedLTVRatioPercent>>% exceeds the maximum of 95% for a purchase transaction mortgage, with a loan term of 20 years or less, secured by a primary residence manufactured home.	N/A	Feedback Certificate
PUR0141	The loan was submitted with a Total LTV ratio of ~Combined LTV Ratio Percent~, which exceeds the maximum Total LTV ratio of 85% for a purchase transaction mortgage, secured by a manufactured second home.	The Total LTV ratio of <<CombinedLTVRatioPercent>>% exceeds the maximum of 85% for a purchase mortgage, secured by a manufactured second home.	N/A	Feedback Certificate
PUR0142	The loan was submitted with a Total LTV ratio of ~Combined LTV Ratio Percent~, which exceeds the maximum Total LTV ratio of 65% for a cash-out refinance mortgage, secured by a primary residence manufactured home.	The Total LTV ratio of <<CombinedLTVRatioPercent>>% exceeds the maximum of 65% for a cash-out refinance mortgage, secured by a primary residence manufactured home.	N/A	Feedback Certificate
PUR0146	The loan was submitted with a Home Equity Combined LTV Ratio Percent of ~Home Equity Combined LTV Ratio Percent~ which exceeds the maximum Home Equity Combined LTV Ratio Percent of 85% for a purchase transaction mortgage secured by a 1-unit investment property.	The Home Equity Combined LTV ratio of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 85% for a purchase mortgage secured by a 1-unit investment property.	N/A	Feedback Certificate

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PUR0147	The loan was submitted with a Home Equity Combined LTV Ratio Percent of ~Home Equity Combined LTV Ratio Percent~ which exceeds the maximum Home Equity Combined LTV Ratio Percent of 90% for a purchase transaction mortgage secured by a second home.	The Home Equity Combined LTV ratio of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 90% for a purchase mortgage secured by a second home.	N/A	Feedback Certificate
PUR0149	The loan was submitted with a Home Equity Combined LTV Ratio Percent of ~Home Equity Combined LTV Ratio Percent~ which exceeds the maximum Home Equity Combined LTV Ratio Percent of 75% for a purchase transaction mortgage secured by a 2- to 4-unit investment property.	The Home Equity Combined LTV ratio of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 75% for a purchase mortgage secured by a 2- to 4-unit investment property.	N/A	Feedback Certificate
PUR0151	The loan was submitted with a Home Equity Combined LTV Ratio Percent of ~Home Equity Combined LTV Ratio Percent~ which exceeds the maximum Home Equity Combined LTV Ratio Percent of 75% for a cash-out refinance mortgage secured by a 2- to 4-unit primary residence.	The Home Equity Line of Credit total loan-to-value (HTLTV) of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 75% for a cash-out refinance mortgage secured by a 2- to 4-unit primary residence.	N/A	Feedback Certificate
PUR0152	The loan was submitted with a Home Equity Combined LTV Ratio Percent of ~Home Equity Combined LTV Ratio Percent~ which exceeds the maximum Home Equity Combined LTV Ratio Percent of 80% for a cash-out refinance mortgage secured by a 1-unit primary residence.	The Home Equity Line of Credit total loan-to-value (HTLTV) of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 80% for a cash-out refinance mortgage secured by a 1-unit primary residence.	N/A	Feedback Certificate



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PUR0153	The loan was submitted with a Home Equity Combined LTV Ratio Percent of ~Home Equity Combined LTV Ratio Percent~ which exceeds the maximum Home Equity Combined LTV Ratio Percent of 70% for a cash-out refinance mortgage secured by a 2- to 4-unit investment property.	The Home Equity Line of Credit total loan-to-value (HTLTV) of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 70% for a cash-out refinance mortgage secured by a 2- to 4-unit investment property.	N/A	Feedback Certificate
PUR0154	The loan was submitted with a Home Equity Combined LTV Ratio Percent of ~Home Equity Combined LTV Ratio Percent~ which exceeds the maximum Home Equity Combined LTV Ratio Percent of 75% for a cash-out refinance mortgage secured by a second home.	The Home Equity Line of Credit total loan-to-value (HTLTV) of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 75% for a cash-out refinance mortgage secured by a second home.	N/A	Feedback Certificate
PUR0155	The loan was submitted with a Home Equity Combined LTV Ratio Percent of ~Home Equity Combined LTV Ratio Percent~ which exceeds the maximum Home Equity Combined LTV Ratio Percent of 75% for a cash-out refinance mortgage secured by a 1-unit investment property.	The Home Equity Line of Credit total loan-to-value (HTLTV) of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 75% for a cash-out refinance mortgage secured by a 1-unit investment property.	N/A	Feedback Certificate
PUR0357	A ~LoanProgramIdentifier~ Mortgage must be secured by a primary residence.	A <<LoanProgramIdentifier>> mortgage must be secured by a primary residence.	N/A	Feedback Certificate
Retired Messages				
DQC0017	Owned Property Maintenance Expense Amount is required when the Asset Type is Real Estate Owned.	N/A	N/A	Feedback Certificate
DQC0028	Loan Identifier is required if Loan Identifier Type is Universal Loan.	N/A	N/A	Feedback Certificate



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DQC0033	Loan Origination System Vendor Identifier is required.	N/A	N/A	Feedback Certificate
DQC0042	Refinance Cash Out Amount is required if Refinance Cash Out Determination Type is Cash Out.	N/A	N/A	Feedback Certificate
DQC0043	Secondary Financing Refinance Indicator is required of Loan Purpose Type is Refinance.	N/A	N/A	Feedback Certificate
DQC0045	Ownership Interest Type is required if Party Role Type is Borrower, the Employment Status Type is Current and the borrower is self-employed.	N/A	N/A	Feedback Certificate
DQC0047	Verification Report Identifier is required if Mortgage Type is Conventional and a Verification Report Request has been entered.	N/A	N/A	Feedback Certificate
DQC0048	Verification Servicer Identifier is required if Mortgage Type is Conventional and a Verification Report Request has been entered.	N/A	N/A	Feedback Certificate
DQC0051	Verification Type is required if Mortgage Type is Conventional and a Verification Report Request has been entered.	N/A	N/A	Feedback Certificate
DQC0088	State Code is required if the Loan Status Identifier is not a Prequalification.	N/A	N/A	Feedback Certificate
DQC0165	Energy Related Improvements Indicator is required if it exists on the loan.	N/A	N/A	Feedback Certificate
DQC0484	Secondary Financing Refinance Indicator is required if the Subject Loan is for a Refinance loan.	N/A	N/A	Feedback Certificate



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Message Code	Original or Existing Message Text (if applicable)	New Message Text	Formatted Message (applies to LPA v6.0 and above)	Feedback Certificate, Error Page
DQC0488	Party RoleType is required If Party Role Type is Loan Origination.	N/A	N/A	Feedback Certificate
DQC0497	Borrower Birth Date is required if Party Role Type is Borrower.	N/A	N/A	Feedback Certificate
DQC0531	Loan Identifier Type is equal to 'Other', Loan Identifier Type Other Description must exist.	N/A	N/A	Feedback Certificate
DQC0537	Requested Document Type is required when Requested PDF Indicator is true.	N/A	N/A	Feedback Certificate
DQC0599	Only No Cashout refi eligible for Enhanced Relief Refi	N/A	N/A	Feedback Certificate
DQC0600	Temp Subsidy Buydown Ineligible for Enhanced Relief Refi	N/A	N/A	Feedback Certificate
DQC0601	Enhanced Relief Refi Mortgages must match active FM loan	N/A	N/A	Feedback Certificate
DQC0602	NegAm Loans are Ineligible for Enhanced Relief Refinance	N/A	N/A	Feedback Certificate
DQE0004	Manufactured Home Width Type <<ManufacturedHomeWidthType::Alphanumeric>> is not valid.	N/A	N/A	Feedback Certificate
DQE0038	Loan Maturity Period Type <<LoanMaturityPeriodType::Alphanumeric>> is not valid.	N/A	N/A	Feedback Certificate
DQE0045	Service Type <<ServiceType::Alphanumeric>> is not valid.	N/A	N/A	Feedback Certificate
DQE0066	Ownership Interest Type <<OwnershipInterestType::Alphanumeric>> is not valid.	N/A	N/A	Feedback Certificate
DQE0071	Adjustment Rule Type <<AdjustmentRuleType::Alphanumeric>> is not valid.	N/A	N/A	Feedback Certificate

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DQE0088	PriorPropertyUsageType <<PropertyUsageType::Alphanumeric>> is not valid.	N/A	N/A	Feedback Certificate
DQE0149	Owned Property Disposition Status Type <<OwnedPropertyDispositionStatusType::Alphanumeric>> is not valid.	N/A	N/A	Feedback Certificate
DQE0155	Employment Classification Type <<EmploymentClassificationType::Alphanumeric>> is not valid.	N/A	N/A	Feedback Certificate
DQE0329	Application Taken Method Type <<ApplicationTakenMethodType::Alphanumeric>> is not valid.	N/A	N/A	Feedback Certificate
DQE0366	BorrowerResidencyType "<<BorrowerResidencyType::Alphanumeric>>" is not valid.	N/A	N/A	Feedback Certificate
DQE0380	Xlink:to "<<xlinktoService::Alphanumeric>>" is not valid.	N/A	N/A	Feedback Certificate
DQE0402	Loan Identifier Type "<<LoanIdentifierType::Alphanumeric>>" is not valid.	N/A	N/A	Feedback Certificate
DQE0405	Loan Identifier Type Other Description must be Loan Product Advisor if Loan Identifier Type is Other.	N/A	N/A	Feedback Certificate
DQE0423	When loan is a Purchase, a Refinance Program Identifier is not allowed. Please remove and resubmit.	N/A	N/A	Feedback Certificate
DQE0446	Enhanced Relief Refinance is temporarily paused until further notice. Mortgages with settlement dates after August 31, 2021 are not eligible for delivery.	N/A	N/A	Feedback Certificate

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DQE0455	<<BorrowersFirstName::Alphanumeric>> <<BorrowersLastName::Alphanumeric>>'s housing counseling format of <<CounselingFormatTypeOROtherDescription::Alphanumeric>> is not a valid value.	N/A	N/A	Feedback Certificate
DQF0039	Verify for accuracy. Borrower's mailing address City must be in a string 50 format.	N/A	N/A	Feedback Certificate
DQF0254	Verify for accuracy. Affordable Mortgage Program Identifier must be in a string 100 format.	N/A	N/A	Feedback Certificate
DQF0262	Verify for accuracy. Borrower's mailing street address must be 100 string format.	N/A	N/A	Feedback Certificate
DQM0067	Only one occurrence of the LOAN_IDENTIFIER is allowed when a loan is registered with MERS. The first occurrence was used for processing the loan. Other occurrences were not assessed. Verify results for accuracy.	N/A	N/A	Feedback Certificate
DQR0009	Temp Subsidy Buydown Ineligible for Relief Refi-Open Access	N/A	N/A	Feedback Certificate
DQR0010	Purpose of Refinance ineligible for Relief Refi-Open Access	N/A	N/A	Feedback Certificate
DQR0011	Relief Refi-Open Access mortgages must match active FM loan	N/A	N/A	Feedback Certificate
DQR0020	At least one Borrower must be associated with a Service.	N/A	N/A	Feedback Certificate
DQR0066	DUPLICATE LABEL. A Related (subordinate) LOAN with a duplicate label was found. Unique labels are required.	N/A	N/A	Feedback Certificate



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DQR0067	DUPLICATE LABEL. A Note Pay To (creditor) ROLE with a duplicate label was found. Unique labels are required.	N/A	N/A	Feedback Certificate
FEI0083	For Relief Refi Mortgage-Open Access, unemployment income for ~Full Name (Party)~ must be supported by evidence of current receipt and amount of unemployment compensation and evidence that it is associated with seasonal employment.	N/A	N/A	Feedback Certificate
FEI0084	For Relief Refi Mortgage-Open Access, mortgage differential income for ~Full Name (Party)~ must be supported by a copy of the agreement from the employer stating the amount of the payments.	N/A	N/A	Feedback Certificate
FEI0086	For Relief Refi Mortgage-Open Access, other income for ~Full Name (Party)~ must be documented in accordance with the Freddie Mac Single-Family Seller/Servicer Guide, Section 4303.3 (f)(i).	N/A	N/A	Feedback Certificate
FEI0088	For Relief Refi Mortgage-Open Access, if rental income is being used to qualify (regardless if rental income yields a positive or negative cash flow), obtain an executed lease agreement or the most recent complete signed individual federal tax returns.	N/A	N/A	Feedback Certificate

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FEI0095	For Relief Refi Mortgage-Open Access, commission income for ~Full Name (Party)~ must be supported by a YTD paystub or written VOE documenting at least 30 days of income OR signed complete individual federal tax returns for the most recent 1-year period.	N/A	N/A	Feedback Certificate
FMI0051	The same MI coverage percent must be maintained on the ~Refinance Program Name~, if the LTV is greater than 80% and loan being refinanced has mortgage insurance.	N/A	N/A	Feedback Certificate
FPA0018	Collateral representation and warranty relief for ~Refinance Program Name~ is determined under the terms of the ~Refinance Program Name~ offering.	N/A	N/A	Feedback Certificate
FPA0077	To use HVE results in lieu of an appraisal for % Refinance Program Name %, the property must be 1 -or 2-units, attached or detached dwelling, or a unit in a Condominium project or PUD, and may not be subject to resale restrictions, a manufactured home, or a dwelling on a leasehold estate. If the Seller is permitted to deliver Cooperative Share Loans under its Purchase Documents, the property may not be a Cooperative Unit. HVE point value estimate Forecast Standard Deviation must be between 0.000 and 0.200.	N/A	N/A	Feedback Certificate



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FPA0090	Standardized Address matched for Enhanced Relief Refinance eligibility: ~AddressStreetName~, ~CityName~, ~State~ ~Zipcode~. Please confirm accuracy.	N/A	N/A	Feedback Certificate
PLP0035	No credit scores - Relief Refi ineligible for assessment	N/A	N/A	Feedback Certificate
PLP0229	Loan Type must be Conventional for Enhanced Relief Refi	N/A	N/A	Feedback Certificate
PUR0001	LTV ratio of ~LTV Ratio Percent~% must be less than or equal to 95% for a no-cashout refinance mortgage secured by a 1-unit primary residence.	N/A	N/A	Feedback Certificate
PUR0087	A Home Possible Mortgage with a temporary subsidy buydown must be a fixed-rate mortgage or a 5/1, 7/1, 10/1, 5/6, 7/6 and 10/6 adjustable-rate mortgage.	N/A	N/A	Feedback Certificate
PUR0186	FHA mortgages are not eligible as an Enhanced Relief Refinance Mortgage.	N/A	N/A	Feedback Certificate
PUR0187	VA mortgages are not eligible as an Enhanced Relief Refinance Mortgage.	N/A	N/A	Feedback Certificate
PUR0188	502 Guaranteed Rural Housing mortgages are not eligible as an Enhanced Relief Refinance Mortgage.	N/A	N/A	Feedback Certificate
PUR0189	184 Native American mortgages are not eligible as an Enhanced Relief Refinance Mortgage.	N/A	N/A	Feedback Certificate
PUR0276	An Enhanced Relief Refinance Mortgage is not eligible as a Community Land Trust Mortgage.	N/A	N/A	Feedback Certificate



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PUR0348	An FHA mortgages are not eligible as a LoanProgramIdentifier Mortgage.	N/A	N/A	Feedback Certificate

Updated 11/14/25