



Loan Product Advisor® Feedback Message Updates

February 2024

Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
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**AIM for Income Using Employment Data (Paystubs & W-2s)
Effective February 7, 2024**

New Messages

FEI0312	N/A	<<BorrowerFullName>>'s submitted <<SubmittedEmployerFullName>> income of \$<<SubmittedIncomeAmount>> is relieved of representation and warranty for the accuracy of the income calculation. This income was assessed using the [<<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>>] data. The paystubs and W2's must be retained in the loan file. No further documentation is required for this income.	Feedback Certificate	New message to indicate that the submitted income is eligible for income representation and warranty.
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**AIM for Income Using Employment Data (Paystubs & W-2s)
Effective February 17, 2024**

Revised Messages

FEI0312	<<BorrowerFullName>>'s submitted <<SubmittedEmployerFullName>> income of \$<<SubmittedIncomeAmount>> is relieved of representation and warranty for the accuracy of the income calculation. This income was assessed using the [<<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>>] data. The paystubs and W2's must be retained in the loan file. No further documentation is required for this income.	<<BorrowerFullName>>'s submitted <<SubmittedEmployerFullName>> income of \$<<SubmittedIncomeAmount>> is relieved of representation and warranty for the accuracy of the income calculation. This income was assessed based on paystub and W-2 data from the provider using [<<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>>] . The paystubs and W-2's must be retained in the loan file. No further documentation is required for this income.	Feedback Certificate	Message text updated to provide clarity to user.
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Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
FEI0165	The third-party report from [<<VendorName>>: <<ReportID>>] is sufficient documentation to support the income and must be retained in the loan file. The third-party report dated <<report date>> expires <<report expiration date>>.	The report [<<VendorName>>: <<ReportID>>] dated <<report date>> is sufficient documentation to support the income based on data from the provider and expires <<report expiration date>>; it must be retained in the loan file.	Feedback Certificate	Message text updated to provide clarity to user.
FEI0113	Unable to offer income representation and warranty relief for <<BorrowerFullName>>'s wage income. The derived \$<<FREDerivedMonthlyIncomeAmount>> from [<<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>>] report is insufficient.	Unable to offer income representation and warranty relief for <<BorrowerFullName>>'s wage income. The derived \$<<FREDerivedMonthlyIncomeAmount>> based on data from the provider is insufficient [<<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>>].	Feedback Certificate	Message text updated to provide clarity to user.
FEI0298	Unable to offer income representation and warranty relief for <<BorrowerFullName>>'s income at <<CurrentEmployerFullName >>. The derived \$<<FREDerivedMonthlyIncomeAmount>> from [<<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>>] report is insufficient.	Unable to offer income representation and warranty relief for <<BorrowerFullName>>'s income at <<CurrentEmployerFullName >>. The derived \$<<FREDerivedMonthlyIncomeAmount>> based on data from the provider is insufficient [<<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>>].	Feedback Certificate	Message text updated to provide clarity to user.

Condominium Projects: Not Eligible Status

Effective February 25, 2024

New Messages



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Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
PUR0409	N/A	The condominium project has been identified as a condominium hotel or similar type of transient housing. Freddie Mac will not purchase any mortgage secured by a condominium unit in such a condominium project.	Feedback Certificate	Indicates that the subject property is in a Condo project that has a Not Eligible status.
PUR0417	N/A	The condominium project does not have property insurance that complies with applicable requirements. Freddie Mac will not purchase any mortgage secured by a condominium unit in such a condominium project.	Feedback Certificate	Indicates that the subject property is in a Condo project that has a Not Eligible status.
FPA0160	N/A	Unable to assess the Not Eligible status of the Condominium Project due to a system error. Resubmit to receive this assessment. If you continue to receive this message, contact Customer Support at (800-FREDDIE) for assistance.	Feedback Certificate	Advises user that Condo Project Advisor is not available, and thus the project hasn't been assessed for a Not Eligible status.

AIM for Income Using Employment Data (Paystubs & W-2s)

Effective February 25, 2024

New Messages

FEI0315	N/A	Unable to assess <<BorrowerFullName>>'s income at <<DerivedEmployerName>> based on paystub and W-2 data from the provider using [<<PSW2VendorNameAndReportID>>]. Self-employed income cannot be assessed using paystub and W-2 data.	Feedback Certificate	New message alerting user that the income cannot be assessed because it's self-employed income.
FEI0316	N/A	Unable to assess <<BorrowerFullName>>'s income at <<DerivedEmployerName>> based on paystub and W-2 data from the provider using [<<PSW2VendorNameAndReportID>>]. Income data could not be linked to submitted employer. Verify the paystub and W-2 data matches <<BorrowerFullName>>'s current employment and the information on the loan application. If applicable, resubmit using an AKA for the submitted employer name.	Feedback Certificate	New message alerting user that the income cannot be assessed because income documents could not be linked to a submitted employer.

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FEI0317	N/A	Unable to assess <<BorrowerFullName>>'s income at <<DerivedEmployerName>> based on paystub and W-2 data from the provider using [<<PSW2VendorNameAndReportID>>]. Most recent paystub is more than 30 days prior to the application received date. Resubmit with a more recent paystub.	Feedback Certificate	New message alerting user that the income cannot be assessed because the paystub must be within 30 days of application received date.
FEI0318	N/A	Unable to assess <<BorrowerFullName>>'s income at <<DerivedEmployerName>> based on paystub and W-2 data from the provider using [<<PSW2VendorNameAndReportID>>]. No base income was submitted.	Feedback Certificate	New message alerting user that the income cannot be assessed because no base income amount was submitted.
FEI0319	N/A	Unable to assess <<BorrowerFullName>>'s income at <<DerivedEmployerName>> based on paystub and W-2 data from the provider using [<<PSW2VendorNameAndReportID>>]. Excessive fluctuation between <<Year1>> and <<Year2>> income.	Feedback Certificate	New message alerting user that the income cannot be assessed because the income has excessive fluctuation.
FEI0320	N/A	Unable to assess <<BorrowerFullName>>'s income at <<DerivedEmployerName>> based on paystub and W-2 data from the provider using [<<PSW2VendorNameAndReportID>>]. Employment start date was not submitted and is required.	Feedback Certificate	New message alerting user that the income cannot be assessed because there was not an employment start date submitted.
FEI0321	N/A	Unable to assess <<BorrowerFullName>>'s income at <<DerivedEmployerName>> based on paystub and W-2 data from the provider using [<<PSW2VendorNameAndReportID>>]. Missing income document(s) for <<DerivedEmployerName>>. Confirm most recent paystub and prior year paystub or W-2 documents are present.	Feedback Certificate	New message alerting user that the income cannot be assessed because there are missing income documents.

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FEI0322	N/A	Unable to assess <<BorrowerFullName>>'s income at <<DerivedEmployerName>> based on paystub and W-2 data from the provider using [<<PSW2VendorNameAndReportID>>].	Feedback Certificate	New message alerting user that the income cannot be assessed.
FEI0323	N/A	Unable to assess <<BorrowerFullName>>'s income at <<DerivedEmployerName>> based on paystub and W-2 data from the provider using [<<PSW2VendorNameAndReportID>>]. Income could not be derived due to insufficient income history based on <<SubmittedCurrentEmploymentStartDate>> at <<SubmittedEmployerFullName>>.	Feedback Certificate	New message alerting user that the income cannot be assessed because there was not sufficient employment history at current employer.

Updated: 02/2/2024