



Loan Product Advisor® Feedback Message Updates

February 2025

Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
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Credit and Liabilities Messages

Effective February 23, 2025

Revised Messages

FCL0369	<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>	<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 and the monthly payment, as reported on the Borrower's credit report, is included in the monthly debt payment-to-income ratio. 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 message text to align with current policy.
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Property and Appraisal Messages

Effective February 23, 2025

New Message

Loan Product Advisor® Feedback Message Updates

February 2025



Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
FPA0202	N/A	Loan is not eligible for ACE+ PDR because the LTV or TLTV exceeds program limits.	Feedback Certificate	New message to alert user that Loan is not eligible for ACE+ PDR because the LTV or TLTV exceeds program limits.
Revised Message				
FPA0134	Loan is not eligible for an appraisal waiver because the submitted TLTV of +%Collateral RW Combined LTV Ratio Percent%+" cannot exceed 80% for a purchase transaction.	Loan is not eligible for an appraisal waiver because the LTV or TLTV exceeds 90%.	Feedback Certificate	Updated message text to align with current policy.
Updated: 1/21/2025				