

Loan Product Advisor® (LPA®) Feedback Message Updates



Posted 04/02/25; Reposted 4/22/25

Freddie Mac Income Calculator

Effective May 11, 2025

We're implementing new messages and revising existing messages to support the launch of the Freddie Mac Income Calculator, as announced in *Single-Family Seller/Service Guide Bulletin 2025-4*. These messages will be returned, when applicable, when the calculator identification number from the Freddie Mac Income Calculator is submitted to LPA.

New Messages – Updated 4/22/2025

Message Code	New Message Text	Feedback Certificate, Error Page	Example of Message
FEI0344	Freddie Mac Income Calculator Identification Number(s) and Transaction ID(s) were used in the LPA assessment: [<<CalculatorIdentificationNumberAndTransactionID>>].	Feedback Certificate	The following Freddie Mac Income Calculator Identification Number(s) and Transaction ID(s) were used in the LPA assessment: [MAsdTqkqnV: 1, 8tMk8yoz51: 2]. <i>(New message added since original publication.)</i>
FEI0338	<<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 Freddie Mac Income Calculator [Identification Number: <<ThirdPartyReportIdentifier>>]. Based on the paystub date of <<ThirdPartyPaystubDate>>, the expiration of the paystub is <<ThirdPartyPaystubAndW2ExpirationDate>>. Seller is responsible for confirming the paystub is dated no more than 120 calendar days before the note date per Guide Section 5102.4. Paystubs, W-2s and Freddie Mac Income Calculator Certificate are required in the loan file. No further documentation is required for this income.	Feedback Certificate	John Freddie's submitted Walmart income of \$5,000.00 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 Freddie Mac Income Calculator [Identification Number: 67891]. Based on the paystub date of 1/1/2025, the expiration of the paystub is 5/1/2025. Seller is responsible for confirming the paystub is dated no more than 120 calendar days before the note date per Guide Section 5102.4. Paystubs, W-2s and Freddie Mac Income Calculator Certificate are required in the loan file. No further documentation is required for this income. <i>(Removed Transaction ID from originally published message.)</i>
FEI0339	<<BorrowerFullName>>'s submitted self-employed income of \$<<CurrentSelfEmploymentIncomeAmount>> is relieved of representations and warranties for the accuracy of the income calculation and the business review and analysis. This income was assessed based on tax data from the Freddie Mac Income Calculator [Identification Number: <<ThirdPartyReportIdentifier>>]. The Freddie Mac Income Calculator Certificate, tax	Feedback Certificate	John Freddie's submitted self-employed income of \$5,000.00 is relieved of representations and warranties for the accuracy of the income calculation and the business review and analysis. This income was assessed based on tax data from the Freddie Mac Income Calculator [Identification Number: 12345]. The Freddie Mac Income Calculator Certificate,



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	data, and all other documentation must be retained in the loan file.		tax data, and all other documentation must be retained in the loan file. <i>(Removed Transaction ID from originally published message.)</i>
FEI0342	LPA matched the following <<FMICEmploymentType>> submitted to LPA and the Freddie Mac Income Calculator. Verify the match is correct and if any <<FMICEmploymentType>> is incorrectly matched, the Seller must either update or remove the incorrect <<FMICEmploymentType>> and resubmit. Identification Number: <<ThirdPartyReportIdentifier>>, LPA: <<SubmittedEmployerNameLPA>> Income Calculator: <<SubmittedEmployerNameFMIC>>, LPA:<<SubmittedEmployerNameLPA>>, Income Calculator:<<SubmittedEmployerNameFMIC>>	Feedback Certificate	LPA matched the following employer(s) and/or business(es) submitted to LPA and the Freddie Mac Income Calculator. Verify the match is correct and if any employer and/or business is incorrectly matched, the Seller must either update or remove the incorrect employer and/or business and resubmit. Identification Number: 1234 LPA: FHLMC Income Calculator: Freddie Mac <i>(Corrected message code from FEI0340 from original publication.)</i>
FEI0343	LPA could not match the following <<FMICEmploymentType>> submitted to the Freddie Mac Income Calculator. Verify the information submitted to the income calculator is correct and if any of this income is being used to qualify, update the <<FMICEmploymentType>> name and start date(s). Identification Number: <<ThirdPartyReportIdentifier>>Income Calculator:<<SubmittedEmployerNameFMIC>>, Income Calculator: <<SubmittedEmployerNameFMIC>>	Feedback Certificate	LPA could not match the following employer(s) submitted to the Freddie Mac Income Calculator. Verify the information submitted to the income calculator is correct and if any of this income is being used to qualify, update the employer name(s) and start date(s). Identification Number: 12345 Income Calculator: Test Corporation <i>(Corrected message code from FEI0341 from original publication.)</i>

Revised Message

Message Code	Existing Message Text	New Message Text	Feedback Certificate, Error Page
FEI0225	~BorrowerFullName~'s submitted self-employed income of \$~CurrentSelfEmploymentIncomeAmount~ is relieved of representations and warranties for the accuracy of the income calculation and the business and income analysis. This income was assessed using the ~ThirdPartyServiceProviderName~: ~ThirdPartyReportIdentifier~ report dated ~ThirdPartyReportDate~. The Income Calculation Report, tax data, and all other documentation must be retained in the loan file.	<<BorrowerFullName>>'s submitted self-employed income of \$<<CurrentSelfEmploymentIncomeAmount>> is relieved of representations and warranties for the accuracy of the income calculation and the business review and analysis . This income was assessed based on the <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>. The Income Calculation Report, tax data, and all other documentation must be retained in the loan file.	Feedback Certificate

