Loan Product Advisor® (LPA℠) Feedback Message Updates

Freddie Mac
SINGLE-FAMILY

Single-Family Seller/Servicer Guide Alignment Updates

Effective January 26, 2025

We're adding and revising purchase restriction messages that will be returned when the submitted information doesn't align with *Single-Family Seller/Servicer Guide* requirements for non-occupant borrowers.

New Messages

Message Code	New Message Text	Feedback Certificate, Error Page
PUR0434	A HeritageOne mortgage requires all borrowers occupy the residence when the number of units is greater than 1. <<BorrowerFullName>> responded No to occupying the property.	Feedback Certificate
PUR0435	The loan was submitted with an LTV ratio of <<LTVRatioPercent>>%, which exceeds the maximum LTV ratio of 95% for a RefiPossible mortgage with a non-occupying borrower.	Feedback Certificate
PUR0436	The loan was submitted with a Total LTV ratio of <<CombinedLoanToValuePercent>>%, which exceeds the maximum TLTV of 95% when there are non-occupying borrower(s) and the secondary financing is not an Affordable Second.	Feedback Certificate
PUR0437	The loan was submitted with an HTLTV ratio of <<CombinedLoanToValuePercent>>%, which exceeds the maximum HTLTV ratio of 95% for a RefiPossible mortgage with non-occupying borrower(s).	Feedback Certificate

Revised Message

Message Code	Existing Message Text	New Message Text	Feedback Certificate, Error Page
PUR0382	A HeritageOne mortgage Occupancy must be primary residence.	A HeritageOne mortgage requires at least one borrower occupy the mortgaged premises as their primary residence.	Feedback Certificate

We're also revising an existing message for base earnings to align with language in the Guide.

Revised Message

Message Code	Existing Message Text	New Message Text	Feedback Certificate, Error Page
FEI0069	Base non-fluctuating earnings or fluctuating hourly earnings for " + <Borrower Full Name (LPA)> + " must be supported by either a YTD paystub documenting all YTD earnings and W-2(s) for the most recent calendar	For <<BorrowerFullName>>'s base non-fluctuating or base fluctuating hourly earnings in the amount of $<<MonthlyIncomeAmount>> from <<CurrentEmployerName>>, obtain either a YTD paystub documenting all YTD earnings and W-2(s) for the most recent calendar year, or a	Feedback Certificate

Message Code	Existing Message Text	New Message Text	Feedback Certificate, Error Page
	year, or a written VOE documenting all YTD earnings and earnings for the most recent calendar year.	written VOE documenting all YTD earnings and earnings for the most recent calendar year.	