

Loan Product Advisor® Feedback Message Updates

July 2025

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
Purchase Edit Updates				
Effective July 2, 2025				
Revised Messages				
PUR0030	The submitted loan product is a 5/5 adjustable-rate (ARM), which is not eligible for sale.	The submitted loan product must be a fixed-rate or a 7/6 or 10/6-month ARM when secured by a manufactured home.	Feedback Certificate	Updated message text to provide actionable correction for product submitted.
PUR0034	The submitted loan product is a 5/1 adjustable-rate (ARM), which is not eligible for sale.	The submitted loan product must be a fixed-rate or a 5/6, 7/6 or 10/6-month ARM when secured by a manufactured home that is a CHOICEHome.	Feedback Certificate	Updated message text to provide actionable correction for product submitted.
Retired Message				
PUR0064	A manufactured home mortgage must not have a temporary subsidy buydown plan.	N/A	Feedback Certificate	Retired message to align with recent policy update.
Income Policy Requirements				
Effective July 13, 2025				
Revised Messages				
FEI0079	Military income for + <Borrower Full Name (LPA)> + must be supported by a YTD Leave and Earnings Statement, W2 for the most recent calendar year and a 10-day pre-closing verification (10-day PCV), OR a written VOE documenting all YTD earnings and the earnings for the most recent calendar year (including current monthly fixed entitlement amount(s) and type(s), if applicable), and a 10-day PCV.	For <<BorrowerFullName>>'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.	Feedback Certificate	Updated message to remove W-2 requirement.

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FEI0127	For <<BorrowerFullName::Alphanumeric>>'s submitted Pension income of <<TotalMonthlyIncomeAmount::Currency2D>>, obtain documentation supporting income. For EXISTING AND ESTABLISHED sources obtain documentation that verifies income type, source, payment frequency, pre-determined payment amount and current receipt with one or more of the following, as needed: benefit verification letter, award letter, pay statement, 1099, bank statement(s) or equivalent. Age of documentation requirements must be met for current receipt which is no more than 120 days from Note Date unless otherwise specified in Guide Section 5102.4. For NEWLY ESTABLISHED sources refer to Guide Chapter 5305.	For <<BorrowerFullName::Alphanumeric>>'s submitted Pension income of <<TotalMonthlyIncomeAmount::Currency2D>>, obtain documentation supporting income. For EXISTING AND ESTABLISHED sources obtain documentation that verifies income type, source, payment frequency, pre-determined payment amount and current receipt with one or more of the following, as needed: benefit verification letter, award letter, pay statement, 1099, bank statement(s) or equivalent. Age of documentation requirements must be met for current receipt which is no more than 120 days from Note Date except when the requirements are met using a 1099. For NEWLY ESTABLISHED sources refer to Guide Section 5305.	Feedback Certificate	Revised message to align with updated documentation requirements, per the <i>Single-Family Seller/Service Guide</i> (Guide).
Refactoring Guide Chapter 5103				
Effective July 13, 2025				
Revised Messages				
FCL0407	Since the established credit reputation uses only noncredit payment references, participation in a homeownership education program or completion of Freddie Mac's CreditSmart(R) Homebuyer U is required prior to the note date. Retain the Homeownership Education Certification or comparable document in the mortgage file. See Guide Section 5103.6 for complete requirements.	At least one borrower must complete a homeownership education program or Freddie Mac's CreditSmart(R) Homebuyer U prior to the note date due to only noncredit payment references being used to establish credit reputation for all borrowers. Retain the Homeownership Education Certification or comparable document in the mortgage file. See Guide Section 5103.4 for complete requirements.	Feedback Certificate	Existing message text was updated to align with recent refactoring of the Guide.

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FAL0001	Since all occupying borrowers are first-time homebuyers, at least one borrower must participate in a homeownership education program or completion of Freddie Mac's CreditSmart(R) Homebuyer U is required prior to the note date. Retain the Homeownership Education Certification or comparable document in the mortgage file. See Guide Section 5103.6 for complete requirements.	At least one occupying borrower must complete a homeownership education program or Freddie Mac's CreditSmart(R) Homebuyer U prior to the note date because all occupying borrowers are first-time homebuyers. Retain the Homeownership Education Certification or comparable document in the mortgage file. See Guide Section 5103.4 for complete requirements.	Feedback Certificate	Existing message text was updated to align with recent refactoring of the Guide.
FAL0007	At least one occupying borrower must participate in a homeownership education program that is required by the HFA. If the HFA does not require homeownership education, at least one occupying borrower must participate in a homeownership education program per Guide Section 5103.6, as applicable. Retain any Homeownership Education Certificate or comparable document in the mortgage file.	At least one occupying borrower must participate in a homeownership education program that is required by the HFA. If the HFA does not require homeownership education, at least one occupying borrower must participate in a homeownership education program per Guide Section 5103.4, as applicable. Retain any Homeownership Education Certificate or comparable document in the mortgage file.	Feedback Certificate	Existing message text was updated to align with recent refactoring of the Guide.

Merged Credit Message Update

Effective July 13, 2025

Revised Message

FCL0286	Merged Credit Reference Number for <<Borr1::Alphanumeric>> is <<Borr1MCRN::Alphanumeric>>.	Merged Credit Reference Number for <<BorrowerFullName>> is <MCRN>>.	Feedback Certificate	Message is now dynamic and can be returned multiple times.
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Retired Messages

FCL0288	Merged Credit Reference Number for <<Borr2::Alphanumeric>> is <<Borr2MCRN::Alphanumeric>>.	N/A	Feedback Certificate	Message retired and replaced with FCL0286.
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FCL0290	Merged Credit Reference Number for <<Borr3::Alphanumeric>> is <<Borr3MCRN::Alphanumeric>>.	N/A	Feedback Certificate	Message retired and replaced with FCL0286.
FCL0292	Merged Credit Reference Number for <<Borr4::Alphanumeric>> is <<Borr4MCRN::Alphanumeric>>.	N/A	Feedback Certificate	Message retired and replaced with FCL0286.
FCL0294	Merged Credit Reference Number for <<Borr5::Alphanumeric>> is <<Borr5MCRN::Alphanumeric>>.	N/A	Feedback Certificate	Message retired and replaced with FCL0286.
Credit Report Error Messages				
Effective July 13, 2025				
Revised Message				
DQR0046	Loan amount exceeds processing limit.	Loan amount exceeds the system limit.	Error Page	Updated text based on Seller feedback.
Effective July 27, 2025				
New Messages				
PLP0289	N/A	Incorrect credit score version in one or more credit report(s). Contact your credit provider.	Error Page	New Error message to alert user that an incorrect credit score version was submitted.
PLP0290	N/A	Missing credit score segment in one or more credit report(s). Contact your credit provider.	Error Page	New Error message to alert user credit report is missing a credit score segment.

Updated: 7/8/25