

Loan Product Advisor® Feedback Message Updates

June 2024



Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
Property Data Report with bACE API				
Effective June 2, 2024				
New Messages				
FPA0162	NA	Loan is eligible for collateral representation and warranty relief with a property data report (ACE+ PDR) through <<AppraisalWaiverExpirationDate>>. The submitted value estimate or purchase price is accepted as the value of the subject property; therefore, an appraisal is not required and Seller will be relieved of representations and warranties related to value. Based on the property data submitted to bACE API, ensure that any required repairs and/or inspections are completed prior to delivery.	Feedback Certificate	Informational message that the loan is eligible for Collateral Rep and Warranty relief but Seller needs to ensure required repairs and/or inspections are completed prior to delivery.
FPA0163	NA	Based on the Property Data Report, an upgrade to a Uniform Residential Appraisal Report (Traditional Appraisal - 2- to 4-unit property) is required.	Feedback Certificate	Actionable message indicating that a traditional appraisal is required.
FPA0164	NA	Based on the Property Data Report, an upgrade to a Uniform Residential Appraisal Report (Traditional Appraisal - Condominium) is required.	Feedback Certificate	Actionable message indicating that a traditional appraisal is required.

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FPA0165	NA	Based on the Property Data Report, an upgrade to a Uniform Residential Appraisal Report (Hybrid Appraisal) is required.	Feedback Certificate	Actionable message indicating that a minimum of a hybrid appraisal is required
FPA0166	NA	Based on the Property Data Report, an upgrade to a Uniform Residential Appraisal Report (Hybrid Appraisal - Condominium) is required.	Feedback Certificate	Actionable message indicating that a minimum of a hybrid appraisal is required
FPA0167	NA	Loan is eligible for collateral representation and warranty relief with a property data report (ACE+ PDR) through <<AppraisalWaiverExpirationDate>>. The submitted value estimate or purchase price is accepted as the value of the subject property; therefore, an appraisal is not required and Seller will be relieved of representations and warranties related to value.	Feedback Certificate	Informational message that the loan is eligible for Collateral Rep and Warranty relief.
FPA0168	NA	Unable to assess loan for property data report collateral representation and warranty relief at this time. Resubmit for an assessment.	Feedback Certificate	Actionable message indicating the system was unable to assess loan for Collateral Rep and Warranty and user should resubmit for an assessment.
FPA0169	NA	A property data report that matches the address with a complete submission status was not found in bACE API. Submit PDR to bACE API or obtain an appraisal.	Feedback Certificate	Actionable message indicating that a property data report matching the address was not found. User should submit PDR to bACE API or obtain an appraisal.

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FPA0170	NA	Based on the property data report, the property may have more than four units. Confirm the property meets property eligibility requirements. If the property is eligible, an upgrade to a Uniform Residential Appraisal (Traditional Appraisal – 2- to 4-unit property) report is required.	Feedback Certificate	Actionable message indicating that user should confirm if property meets eligibility and if so, a traditional appraisal is required.
FPA0171	NA	Based on the property data report, the property contains more than one accessory dwelling unit. Confirm the property meets property eligibility requirements. If the property is eligible, an upgrade to a Uniform Residential Appraisal report is required.	Feedback Certificate	Actionable message indicating that user should confirm if property meets eligibility and if so, a traditional appraisal is required.
FPA0172	NA	The property data report must be submitted via the bACE API in order to be relieved of representations and warranties related to value. Loan is eligible for a property data report (ACE+ PDR) through <<AppraisalAlternativeEligibilityExpirationDate>>.	Feedback Certificate	Actionable message indicating that the property data report must be submitted via the bACE API to be relieved of representations and warranties related to value.

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Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
FPA0173	N/A	Loan is eligible for collateral representation and warranty relief with a property data report (ACE+ PDR) through <<AppraisalWaiverExpirationDate>>. The submitted value estimate or purchase price is accepted as the value of the subject property; therefore, an appraisal is not required and Seller will be relieved of representations and warranties related to value. Based on the property data submitted to bACE API, review all bACE API messaging for additional feedback and ensure that the mortgage is eligible for sale to Freddie Mac.	Feedback Certificate	Informational message that the loan is eligible for Collateral Rep and Warranty relief but Seller needs to review bACE API messages to ensure mortgage is eligible for sale to Freddie Mac.

Revised Message

FPA0109	Based on the Property Data Report submitted, an upgrade to an appraisal is required.	Based on the Property Data Report, an upgrade to a Uniform Residential Appraisal Report (Traditional Appraisal) is required.	Feedback Certificate	Actionable message indicating that a traditional appraisal is required.
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Retired Message

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Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
FPA0020	Loan is eligible for collateral representation and warranty relief with a property data report (ACE+ PDR) through <<AppraisalWaiverExpirationDate >>. The submitted value estimate or purchase price is accepted as the value of the subject property; therefore, an appraisal is not required and Seller will be relieved of representations and warranties related to value. The loan must be delivered with Investor Feature Identifier J45 in Loan Selling Advisor.	N/A		Message is being retired.
Incomplete Processing				
Effective June 23, 2024				
New Messages				
PLP0270	N/A	Debt-to-income ratio must be greater than 0% and less than or equal to 80%.	Error Page	Critical message alerting user that the DTI exceeds allowable LPA risk assessment threshold.
PLP0271	N/A	Housing Ratio must be greater than 0% and less than or equal to 100%.	Error Page	Critical message alerting user that the Housing Ratio exceeds allowable LPA risk assessment threshold.

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Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
PLP0272	N/A	HTLTV must be greater than 0% and less than or equal to 125%.	Error Page	Critical message alerting user that the HTLTV exceeds allowable LPA risk assessment threshold.

Revised Messages

DQC0040	Mortgage Type is required.	Mortgage Type Applied For (MortgageType) is required.	Error Page	Critical message alerting user that mortgage type is required.
DQC0006	Financed Unit Count is required.	Number of Units (FinancedUnitCount) is required.	Error Page	Critical message alerting user that financed unit count is required.
DQR0016	Financed unit count must be between 1 through 4.	Number of Units (FinancedUnitCount) must be between 1 and 4.	Error Page	Critical message alerting user that financed unit count is required.

Social Security Number Message Updates

Effective June 23, 2024

Revised Messages

FGM0003	Review for accuracy: Social Security Number <<Borr1SSN::Alphanumeric>> for <<Borr1::Alphanumeric>> submitted to Loan Product Advisor does not match Social Security Number <<Borr1RepoSSN::Alphanumeric>> reported in the selected infile from <<Borr1SelRepo::Alphanumeric>>.	Review for accuracy: Social Security Number for <<Borr1::Alphanumeric>> submitted to Loan Product Advisor does not match Social Security Number reported in the selected infile from <<Borr1SelRepo::Alphanumeric>>.	Feedback Certificate	Updated to remove social security number from message text.
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Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
FGM0004	Review for accuracy: Social Security Number <<Borr2SSN::Alphanumeric>> for <<Borr2::Alphanumeric>> submitted to Loan Product Advisor does not match Social Security Number <<Borr2RepoSSN::Alphanumeric>> reported in the selected infile from <<Borr2SelRepo::Alphanumeric>> .	Review for accuracy: Social Security Number for <<Borr2::Alphanumeric>> submitted to Loan Product Advisor does not match Social Security Number reported in the selected infile from <<Borr2SelRepo::Alphanumeric>> .	Feedback Certificate	Updated to remove social security number from message text.
FGM0005	Review for accuracy: Social Security Number <<Borr3SSN::Alphanumeric>> for <<Borr3::Alphanumeric>> submitted to Loan Product Advisor does not match Social Security Number <<Borr3RepoSSN::Alphanumeric>> reported in the selected infile from <<Borr3SelRepo::Alphanumeric>> .	Review for accuracy: Social Security Number for <<Borr3::Alphanumeric>> submitted to Loan Product Advisor does not match Social Security Number reported in the selected infile from <<Borr3SelRepo::Alphanumeric>> .	Feedback Certificate	Updated to remove social security number from message text.

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FGM0006	Review for accuracy: Social Security Number <<Borr4SSN::Alphanumeric>> for <<Borr4::Alphanumeric>> submitted to Loan Product Advisor does not match Social Security Number <<Borr4RepoSSN::Alphanumeric>> reported in the selected infile from <<Borr4SelRepo::Alphanumeric>> .	Review for accuracy: Social Security Number for <<Borr4::Alphanumeric>> submitted to Loan Product Advisor does not match Social Security Number reported in the selected infile from <<Borr4SelRepo::Alphanumeric>> .	Feedback Certificate	Updated to remove social security number from message text.
FGM0007	Review for accuracy: Social Security Number <<Borr5SSN::Alphanumeric>> for <<Borr5::Alphanumeric>> submitted to Loan Product Advisor does not match Social Security Number <<Borr5RepoSSN::Alphanumeric>> reported in the selected infile from <<Borr5SelRepo::Alphanumeric>> .	Review for accuracy: Social Security Number for <<Borr5::Alphanumeric>> submitted to Loan Product Advisor does not match Social Security Number reported in the selected infile from <<Borr5SelRepo::Alphanumeric>> .	Feedback Certificate	Updated to remove social security number from message text.

Retired Messages

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FGM0089	Review for accuracy: Social Security Number <<Borr1SSN::Alphanumeric>> for <<Borr1::Alphanumeric>> submitted to Loan Product Advisor does not match Social Security Number <<Borr1RepoSSN::Alphanumeric>> reported in the selected infile from <<Borr1SelRepo::Alphanumeric>> .	N/A	Feedback Certificate	Message is being retired.
FGM0090	Review for accuracy: Social Security Number <<Borr2SSN::Alphanumeric>> for <<Borr2::Alphanumeric>> submitted to Loan Product Advisor does not match Social Security Number <<Borr2RepoSSN::Alphanumeric>> reported in the selected infile from <<Borr2SelRepo::Alphanumeric>> .	N/A	Feedback Certificate	Message is being retired.

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FGM0091	Review for accuracy: Social Security Number <<Borr3SSN::Alphanumeric>> for <<Borr3::Alphanumeric>> submitted to Loan Product Advisor does not match Social Security Number <<Borr3RepoSSN::Alphanumeric>> reported in the selected infile from <<Borr3SelRepo::Alphanumeric>> .	N/A	Feedback Certificate	Message is being retired.
FGM0092	Review for accuracy: Social Security Number <<Borr4SSN::Alphanumeric>> for <<Borr4::Alphanumeric>> submitted to Loan Product Advisor does not match Social Security Number <<Borr4RepoSSN::Alphanumeric>> reported in the selected infile from <<Borr4SelRepo::Alphanumeric>> .	N/A	Feedback Certificate	Message is being retired.

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FGM0093	Review for accuracy: Social Security Number <<Borr5SSN::Alphanumeric>> for <<Borr5::Alphanumeric>> submitted to Loan Product Advisor does not match Social Security Number <<Borr5RepoSSN::Alphanumeric>> reported in the selected infile from <<Borr5SelRepo::Alphanumeric>>	N/A	Feedback Certificate	Message is being retired.

Updated: 06/18/2024