

# Loan Product Advisor® Feedback Message Updates

June 2025



Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
<b>LPA Choice<sup>SM</sup> Banner</b>				
<b>Effective June 8, 2025</b>				
<b>New Message</b>				
Banner Message	N/A	Attention: Review LPA Choice message(s) for possible impact to the Risk Class.	Feedback Certificate	New banner message to alert user that the loan has LPA Choice messages.
<b>Federal Housing Administration (FHA) Messages</b>				
<b>Effective June 12, 2025</b>				
<b>New Message</b>				
FGM0177	N/A	The borrower's paid closing costs amount submitted to the FHA TOTAL Scorecard was defaulted to \$0.00 since the seller credit exceeds the total closing costs.	Feedback Certificate	New message to alert user that LPA defaulted the borrower's paid closing costs amount submitted to the FHA TOTAL Scorecard when the seller credit has exceeded the total closing costs for the transaction.
<b>Effective June 22, 2025</b>				
<b>New Message</b>				
FGM0175	N/A	The FHA Total Borrower Contribution (Required Investment) submitted to the FHA TOTAL Scorecard for this loan is \$ <<<LoanLevelRequiredBorrowersFundsAmount::Currency2D>>>.	Feedback Certificate	New message to inform user of the amount of FHA Total Borrower Contribution (Required Investment) submitted to the FHA TOTAL Scorecard.
FGM0176	N/A	The FHA Seller Concessions submitted to the FHA TOTAL Scorecard for this loan are \$<SellerConcessionsAmount::Currency2D>>.	Feedback Certificate	New message to inform user of the Seller Concessions submitted to the FHA TOTAL Scorecard.
<b>DPA One® Integration</b>				
<b>Effective June 22, 2025</b>				

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<b>New Messages</b>				
FAL0051	N/A	DPA One: DPA One has identified potential down payment assistance programs and details are in the below messages. Access <b>DPA One</b> <a href="https://dpaone.freddiemac.com/">https://dpaone.freddiemac.com/</a> for complete program details and any other eligible programs.	Feedback Certificate	New message to inform user that DPA One has identified potential down payment assistance programs.
FAL0052	N/A	DPA One: <<DPAProgramName>>, DPA One ID <<DPAProgramIdentifier>> <<DPAGrantOrLoan>>, provided by the <<DPAProgramProvider>>. Assistance: <<DPAProgramEligibilityDetails>>.	Feedback Certificate	New message to inform user of potential DPA One programs in which the loan may be eligible.
FAL0053	N/A	DPA One: Eligible down payment assistance programs were <b>not</b> identified in DPA One.	Feedback Certificate	New message to inform user that Eligible down payment assistance programs were not identified in DPA One.
<b>Risk Assessment Updates</b>				
<b>Effective June 22, 2025</b>				
<b>New Messages</b>				
PUR0430	N/A	Balloon/Reset loan ineligible for delivery to Freddie Mac.	Feedback Certificate	New purchase edit.
PUR0431	N/A	A Refi Possible mortgage must match an active Freddie Mac-owned loan.	Feedback Certificate	New purchase edit.
PUR0432	N/A	A Refi Possible must be a no cash-out refinance mortgage.	Feedback Certificate	New purchase edit.
FCL0437	N/A	A refreshed credit report was requested due to a change to the Mortgage Type.	Feedback Certificate	New message about credit information.
FCL0443	N/A	Credit reports from at least two credit repositories must be provided for each borrower.	Feedback Certificate	New message about credit information.
FPA0200	N/A	Address entered matched to: <<Subject Property Scrubbed Address>> Please confirm accuracy.	Feedback Certificate	New message about address.

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DQC0709	N/A	Partial listing real estate agent information supplied. Remove and resubmit.	Error Page	New error message.
DQC0710	N/A	Listing real estate agent information is not allowed on a refinance. Remove and resubmit.	Error Page	New error message.
DQC0711	N/A	Partial selling real estate agent information supplied. Remove and resubmit.	Error Page	New error message.
DQC0712	N/A	Selling real estate agent information is not allowed on a refinance. Remove and resubmit.	Error Page	New error message.
DQC0713	N/A	Partial closing agent information supplied. Remove and resubmit.	Error Page	New error message.
DQC0714	N/A	Partial notary information supplied. Remove and resubmit.	Error Page	New error message.
DQC0715	N/A	Invalid lender loan originator state. Remove and resubmit.	Error Page	New error message.
DQC0716	N/A	Invalid broker loan originator State. Remove and resubmit.	Error Page	New error message.
DQC0717	N/A	Invalid broker company State. Remove and resubmit.	Error Page	New error message.
DQC0718	N/A	Partial gift donor information supplied. If any gift donor information is provided both First Name and Last Name of the gift donor are required. Remove and resubmit.	Error Page	New error message.
DQC0719	N/A	Partial loan processor information supplied. If any loan processor information is provided both First Name and Last Name of the loan processor are required. Remove and resubmit.	Error Page	New error message.
DQC0720	N/A	FundsSourceType for gift in the amount of \$<<AssetTypeAmount>> is not valid.	Error Page	New error message.
DQC0721	N/A	Condo Indicator must be "Y" or "N"	Error Page	New error message.

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DQE0461	N/A	Marital Status for <<BorrowerFullName>> must be a valid selection.	Error Page	New error message.
DQE0462	N/A	Counsel Type is not valid	Error Page	New error message.
PLP0277	N/A	Loan Product Advisor is currently not available. Resubmit at a later time or call Freddie Mac Customer Support (800-FREDDIE) for additional information.	Error Page	New error message.
PLP0279	N/A	Loan Product Advisor is currently not available. Resubmit at a later time or call Freddie Mac Customer Support (800-FREDDIE) for additional information.	Error Page	New error message.
PLP0280	N/A	Loan Product Advisor is currently not available. Resubmit at a later time or call Freddie Mac Customer Support (800-FREDDIE) for additional information.	Error Page	New error message.
PLP0281	N/A	Unique identification for AUS must be entered	Error Page	New error message.
PLP0282	N/A	Unique identification for loan application assigned by AUS must be entered	Error Page	New error message.
PLP0283	N/A	Either Lender ID or Sponsored Originator EIN is required.	Error Page	New error message.
<b>Revised Messages</b>				
DQR0051	Intended Use of Prop (Occ Type) must= OO if loan type =FHA.	For FHA, the subject property must be a Primary Residence.	Error Page	Text updated to align with government guidelines.
DQR0052	Intended Use of Prop (Occ Type) must= OO if loan type =VA.	For VA, the subject property must be a Primary Residence.	Error Page	Text updated to align with government guidelines.

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FAR0076	Depository Accounts: Obtain most recent statement(s) for each account to verify sufficient funds required to close.	Depository Accounts: Verify assets needed to close by obtaining electronic or certified copies of bank/asset statements covering the most recent 1-month period or VA Form 26-8497a, Verification of Deposit.	Feedback Certificate	Text updated to align with government guidelines.
FAR0079	Depository Accounts: Obtain most recent 2 months statement(s) for each account to verify sufficient funds required to close.	Depository Accounts: Verify assets needed to close by obtaining electronic or certified copies of bank/asset statements covering the most recent 2-month period or VA Form 26-8497a, Verification of Deposit.	Feedback Certificate	Text updated to align with government guidelines.
FAR0094	Retirement Accounts: Obtain most recent employer, depository or brokerage statement(s) for each account to verify sufficient funds required to close. Document conditions under which funds may be withdrawn or borrowed. Only 60% of the vested amount of the account may be used as funds to close or cash reserves.	Retirement Accounts: Obtain the most recent monthly or quarterly statement to verify and document the existence and amounts in the retirement accounts, the eligibility for withdrawals, and the terms and conditions for withdrawal. If any portion of the asset is required for funds to close, evidence of liquidation is required. Up to 60 percent of the value, less any existing loans, may be included, unless the Borrower provides conclusive evidence that a higher percentage may be withdrawn after subtracting any federal income tax and withdrawal penalties.	Feedback Certificate	Text updated to align with government guidelines.
FAR0096	Gift Funds Not Deposited: If gift funds have not been deposited into borrower's account at time of initial submission, document transfer of gift funds per FHA requirements.	Gift (Personal and Equity): Must obtain a gift letter signed and dated by the donor and Borrower that includes the donor's name, address, telephone number and relationship to the Borrower; the dollar amount of the gift and a statement that no repayment is required. Verify and document the transfer of gifts from the donor to the Borrower as required by the FHA Single Family Housing Policy Handbook 4000.1, Section II; refer to the Handbook for complete requirements.	Feedback Certificate	Text updated to align with government guidelines.

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FAR0097	Stocks and/or Bond Accounts: Obtain most recent 2 months statement(s) for each account to verify sufficient funds required to close. No proof of liquidation required.	Stocks, bonds and mutual funds: Obtain brokerage statement(s) for each account for the most recent two months and use the most recent monthly or quarterly statement to determine value. If stocks and bonds not held in a brokerage account obtain a copy of each stock or bond certificate and determine current value through a Third Party Verification (TPV) vendor; Government issued savings bonds are valued at the original purchase price, unless verify and document that the bonds are eligible for redemption when cash to close is calculated. Evidence of liquidation is not required.	Feedback Certificate	Text updated to align with government guidelines.
FAR0098	Sale of Assets: Obtain bill of sale and proof of proceeds or document existence, value and buyer's intent, if an asset (other than real estate and exchange-traded securities) will be sold for funds required to close.	If Borrower is selling Personal Property to obtain cash for closing must obtain a satisfactory estimate of the value of the item, a copy of the bill of sale, evidence of receipt, and deposit of proceeds. The lesser of the estimated value or actual sales price must be used when determining the sufficiency of assets to close. Refer to FHA Single Family Housing Policy Handbook 4000.1, Section II, for complete requirements including requirements for the value estimate.	Feedback Certificate	Text updated to align with government guidelines.

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FAR0100	Depository Accounts: Obtain Verification of Deposit (VOD) or most recent 2 months bank statement(s) showing previous month's balance, or 3 months statement(s) for each account, or direct verification by Third Party Verification (TPV) vendor covering 2 years with completed verification conforms with the FHA requirements in the HUD Handbook to verify sufficient funds required to close.	Depository Accounts: Obtain either 1) a written Verification of Deposit (VOD) and the most recent statement for each account or 2) direct electronic verification by a Third Party Verification (TPV) vendor of the account covering activity for a minimum of the most recent available month or 3) a statement showing the previous month's ending balance for the most recent month; if the previous month's balance is not shown, obtain statement(s) for the most recent two months. For individual deposits of more than 50 percent of the total monthly Effective Income, obtain documentation of the deposits and verify that the deposits are commensurate with the Borrower's income and savings history and no debts were incurred to obtain part, or all, of the MRI. Refer to FHA Single Family Housing Policy Handbook 4000.1, Section II, for complete requirements.	Feedback Certificate	Text updated to align with government guidelines.
FAR0102	Depository Accounts: Obtain Verification of Deposit (VOD) or most recent 2 months bank statement(s) showing that average balance sufficient to cover amount of earnest money deposit at the time of deposit; or direct verification by Third Party Verification (TPV) vendor with completed verification conforms with the FHA requirements in the FHA Handbook 4000.1, Section II, to verify sufficient funds required to close.	Earnest Money Deposit: Must verify and document the deposit amount and source of funds per the requirements in the FHA Single Family Housing Policy Handbook 4000.1 if the amount of the earnest money deposit exceeds 1 percent of the sales price or is excessive based on the Borrower's history of accumulating savings; refer to the Handbook for complete requirements.	Feedback Certificate	Text updated to align with government guidelines.

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FCL0013	CAIVRS Warranty: CAIVRS Authorization for all borrowers must not indicate presently delinquent on a Federal debt, or has had a claim paid within the previous three years on a loan made and insured on his/her behalf by HUD.	CAIVRS inquiry must be performed for all borrowers and co-borrowers (Veteran or non-Veteran). Refer to the VA Lenders Handbook for complete requirements including requirements that apply if CAIVRS or another source indicates that the borrower has a delinquent Federal debt.	Feedback Certificate	Text updated to align with government guidelines.
FCL0161	Derogatory(s) reported on credit report(s)	Derogatory mortgage information identified in credit report(s).	Feedback Certificate	Text updated to align with government guidelines.
FCL0281	If CAIVRS indicates federal delinquency/lien, this loan must be documented and underwritten to FHA's REFER requirements.	Must determine if borrowers have a delinquent federal debt(s)/lien(s) as required in the FHA Single Family Housing Policy Handbook 4000.1, Section II; may obtain information from public records, credit reports or equivalent, and must check all borrowers against the Credit Alert Verification Reporting System (CAIVRS). If a delinquent federal debt(s)/lien(s) exists, refer to the Handbook for requirements that must be met in order for the borrower to be eligible for an FHA-insured mortgage.	Feedback Certificate	Text updated to align with government guidelines.
FCL0309	Loan must be documented and underwritten to FHA's REFER requirements due to Federal Delinquency/Lien.	Borrower(s) answered yes to Declaration question "Are you currently delinquent or in default on a Federal debt?", refer to the FHA Single Family Housing Policy Handbook 4000.1, Section II for requirements that must be met in order for the borrower to be eligible for an FHA-insured mortgage.	Feedback Certificate	Text updated to align with government guidelines.
FCL0311	If applicable, judgments must be paid in full or subject to a repayment plan with a history of timely payments.	If applicable, account balances reduced to judgment by a court must either be paid in full or subject to a repayment plan with a history of timely payments. Refer to the VA Lenders Handbook for complete requirements, including requirements for judgment liens against borrowers property for a debt owed to the Government.	Feedback Certificate	Text updated to align with government guidelines.



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FCL0341	If a rental reference does not appear on the credit report obtain most recent 24 month rental history.	Rental payment history: If applicable, provide borrower's most recent 24 month rental history directly from the landlord, through information shown on credit report or by cancelled checks.	Feedback Certificate	Text updated to align with government guidelines.
FCL0343	If mortgage debt does not appear on credit report, obtain most recent 24 month payment history.	If a mortgage (outstanding, assumed or recently retired) or other debt is not reported on the credit report or ratings are not available on the credit report refer to the VA Lenders Handbook for requirements, including requirements for direct verification(s) and when manual downgrade to Refer is required.	Feedback Certificate	Text updated to align with government guidelines.
FCL0345	If a mortgage or significant debt is past due on credit report and has not been updated in 90 days, re-verify to determine current status. Downgrade to REFER if rating is currently greater than 90 days past due.	If a mortgage or other significant debt is listed on the credit report as past due and was last updated 90 or more days ago, verify the current status of the past due debt. If rating is currently 90 or more days past due, manually downgrade to Refer.	Feedback Certificate	Text updated to align with government guidelines.
FCL0347	If a mortgage or significant debt is past due on credit report and has not been updated in 90 days, re-verify to determine current status.	If a mortgage or other significant debt is listed on the credit report as past due and was last updated 90 or more days ago, verify the current status of the past due debt.	Feedback Certificate	Text updated to align with government guidelines.
FCL0358	Obtain fully executed letter of explanation from each borrower with derogatory credit.	Obtain explanation for derogatory credit, if applicable, and explain assessment of creditworthiness on VA Form 26-6393, Loan Analysis.	Feedback Certificate	Text updated to align with government guidelines.
FCL0371	LTV exceeds cash out refi of 100% w/ apps on/after 2/15/19.	LTV exceeds VA requirements.	Feedback Certificate	Text updated to align with government guidelines.

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FGM0020	Loan Product Advisor Assessment Expiration Date for <<Borr1::Alphanumeric>> is <<Borr1CrExDt::DateMM/dd/yyyy>>.	Loan Product Advisor Assessment Expiration Date for <<BorrowerFullName::Alphanumeric>> is <<Borr1CrExDt::DateMM/dd/yyyy>>.	Feedback Certificate	We're changing the data dynamic element to eliminate repeating messages with different message codes for each additional borrower. Resubmissions with original LPA submission date prior to 6/29 will continue to receive FGM0021, FGM0027, FGM0028 and FGM0029.
FGM0066	The FHA Statutory Investment Requirement for this loan is \$<<FHAStatInv::Alphanumeric>>.	The FHA Minimum Required Investment (MRI) for this loan is <<FHAMinimumRequiredInvestment::Currency2D>>. MRI refers to the Borrower's contribution in cash or its equivalent which represents at least 3.5 percent of the Adjusted Value of the Property; refer to the FHA Single Family Housing Policy Handbook 4000.1, Section II, for all MRI requirements that must be met including permissible sources of funds.	Feedback Certificate	Text updated to align with government guidelines.
FGM0124	Lenders must ensure that all cash-out refi loans pass a Net Tangible Benefit Test (NTB) including providing the Veteran with information on the NTB eligibility and a comparison of the refinancing loan and the loan being refinanced no later than the third business day after receiving the Veteran's loan application, and again at loan closing. The loan must satisfy at least 1 of 8 possible NTB's and additional requirements. See VA Circular 26-18-30 for more info on the NTB Test Requirements.	Net Tangible Benefit (NTB): Each cash-out refinancing loan must provide at least one NTB to the Veteran. Refer to the VA Lenders Handbook for complete requirements including all required disclosures and when a Type I cash-out refinance must have a lower interest rate than the existing VA-guaranteed loan.	Feedback Certificate	Text updated to align with government guidelines.

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FGM0125	LOAN SEASONING: VA will not guarantee a refinancing loan if the loan being refinanced has not been properly seasoned. This requirement applies to all refinancing loans made to refinance an existing VA-guaranteed home loan. A loan is considered seasoned on the later of the date that is: (a) 210 days after the first monthly payment is made, and (b) Six monthly payments have been made on the loan. See VA Circular 26-18-30 for more information.	Loan Seasoning: For all cash-out refinancing loan types made to refinance a VA-guaranteed loan the VA-guaranteed loan being refinanced must be seasoned on or before the note date of the new loan. Refer to the VA Lenders Handbook for complete requirements.	Feedback Certificate	Text updated to align with government guidelines.
FGM0126	FEE RECOUPMENT: The recoupment period of all fees, closing costs, expenses (other than taxes, escrow, insurance, and like assessments), and incurred costs must not exceed 36 months from the date of loan closing. The lender must certify the recoupment period to VA to obtain a Loan Guaranty Certificate. This requirement only applies to TYPE I cash-out refinancing loans made to refinance an existing VA-guaranteed home loan. See VA Circular 26-18-30 for more information.	Fee Recoupment: The lender must ensure and certify to VA that the fee recoupment period does not exceed 36 months from the first payment due date. The lender must make the certification before or upon requesting the VA Loan Guaranty Certificate (LGC). This requirement applies to TYPE I cash-out refinancing loans made to refinance an existing VA-guaranteed loan. Refer to the VA Lenders Handbook for complete requirements.	Feedback Certificate	Text updated to align with government guidelines.

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PLP0150	MERGED CREDIT <<CRC_ME::Alphanumeric>>	MERGED CREDIT <<CRC_ME::Alphanumeric>>	Error Page	This code is the same, but the behavior has changed and could be returned multiple times based on the errors we receive from the credit reporting company (CRC). The dynamic text is a straight pass through from the CRC.

Updated: 6/17/2025