

Loan Product Advisor® (LPA®) Feedback Message Updates



Posted 02/06/25; Updated 4/3/25

Hybrid Appraisal Messages

Effective April 6, 2025

To support the expansion of hybrid appraisals, as announced in *Single-Family Seller/Service Guide* (Guide) [Bulletin 2025-1](#), we're making the following updates:

New Messages

Message Code	New Message Text	Feedback Certificate, Error Page
FPA0114	A Uniform Residential Appraisal Report (Hybrid - Form 70H) is the minimum assessment required for sale to Freddie Mac.	Feedback Certificate
FPA0159	An Individual Condominium Unit Appraisal Report (Hybrid - Form 465H) is the minimum assessment required.	Feedback Certificate
FPA0115	Loan is not eligible for a hybrid appraisal, an upgrade to a traditional appraisal is required.	Feedback Certificate- <i>Message text updated 2/28/25</i>

Employment Representation & Warranty Messages

Effective April 6, 2025

In April, we'll release LPA specification version 6.0.00 and will introduce a new indicator shield to help you quickly identify employment representation and warranty (R&W) relief eligibility. The new indicator shield is only available if you adopt LPA v6.0.00. For all valid specification versions, we're adding the following new loan-level messages to indicate employment R&W relief eligibility.

New Messages

Message Code	New Message Text	Feedback Certificate, Error Page
FEI0334	The loan is eligible for loan-level employment representation and warranty relief.	Feedback Certificate
FEI0335	The loan is eligible for partial employment representation and warranty relief.	Feedback Certificate
FEI0336	The loan is not eligible for employment representation and warranty relief.	Feedback Certificate



Message Code	New Message Text	Feedback Certificate, Error Page
FEI0337	Loan Product Advisor cannot assess your loan for employment representation and warranty relief at this time.	Feedback Certificate

Updated Message Formatting

Updated March 19, 2024 - We're also introducing formatted messages with the release of LPA v6.0.00. New formatting options (bullets, lists, numbers and tables) should make it easier for you to digest and understand feedback messages, especially text-heavy ones. These new formatting options are only available in LPA v6.0.00.

Reformatted Message

Message Code	Reformatted Message	Feedback Certificate, Error Page
FAR0088	Verify total required reserves of \$<<TotalRequiredReservesAmount>> for the subject property that is a <<IntendedOccupancyType>> property. This amount includes <<GuideRequiredReservesMonths>> months' reserves based on <<TotalNumberOfFinancedProperties>> total financed properties, for each other second home and/or investment property that is financed, and on which the borrower is obligated.	Feedback Certificate

*There is no text change, only bolding.

General Message Updates

Effective April 6, 2025

We're updating the message type categorization when LPA returns a default value. These messages were previously categorized as data quality (DQ) edits, and we're moving them to the General Messages section. These updates will apply to all valid versions of the LPA specification.

New Messages

Message Code	New Message Text	Feedback Certificate, Error Page	Comments
FGM0156	Review for Accuracy: Balloon indicator was not provided and has been defaulted to false. If this value is not accurate, update the field with the correct value and resubmit.	Feedback Certificate	Replaces DQC0023
FGM0157	Review for Accuracy: Interest Only indicator was not provided and has been defaulted to false. If this value is not accurate, update the field with the correct value and resubmit.	Feedback Certificate	Replaces DQC0029
FGM0158	Review for Accuracy: Negative Amortization indicator was not provided and has been defaulted to false. If this value is not accurate, update the field with the correct value and resubmit.	Feedback Certificate	Replaces DQC0030
FGM0159	Review for Accuracy: Prepayment Penalty indicator was not provided and has been defaulted to false. If this value is not accurate, update the field with the correct value and resubmit.	Feedback Certificate	New default logic



Message Code	New Message Text	Feedback Certificate, Error Page	Comments
FGM0160	PropertyInProjectIndicator was not provided and has been defaulted to <<PropertyInProjectIndicator>>. If this value is not accurate, update the field with the correct value and resubmit.	Feedback Certificate	New default logic
FGM0161	Review for accuracy: The start date for <<BorrowersFirstName::Alphanumeric>> <<BorrowersLastName::Alphanumeric>>'s current primary employment was not submitted. The value will be set to zero months in the loan data sent to FHA TOTAL for assessment. If this value is not accurate, update the start date and resubmit.	Feedback Certificate	Replaces DQC0688
FGM0162	Review for accuracy: The MI and Funding Fee Financed Amount was not submitted. The value was set to zero in the loan data sent to FHA/VA for assessment. If this value is not accurate, update the value and resubmit.	Feedback Certificate	Replaces DQC0689
FGM0163	Project Design Type has been defaulted to Garden Project. If this value is not accurate, update the field with the correct valid value and resubmit.	Feedback Certificate	Replaces DQC0682
FGM0164	Review for accuracy: Attachment Type was not submitted and has been defaulted to Detached. If this value is not accurate, update the field with the correct value and resubmit.	Feedback Certificate	Replaces DQC0683
FGM0165	Review for accuracy: Loan Status Identifier has been defaulted to Prequalification. If this value is not accurate, update the field with the correct value and resubmit.	Feedback Certificate	Replaces DQC0665
FGM0166	Review for accuracy: Property Existing Clean Energy Lien Indicator was not submitted and has been defaulted to False. If this value is not accurate, update the field with the correct value and resubmit.	Feedback Certificate	Replaces DQC0658
FGM0167	Review for accuracy: Loan Status Identifier has been defaulted to Underwriting. If this value is not accurate, update the field with the correct value and resubmit.	Feedback Certificate	Replaces DQC0658
FGM0168	Review for accuracy: Construction Status Type was not submitted and has been defaulted to Under Construction. If this value is not accurate, update the field with the correct value and resubmit.	Feedback Certificate	Replaces DQC0661
FGM0169	Review for accuracy: Data Version Name was not submitted and has been defaulted to LPA_REQUEST. If this value is not accurate, update the field with the correct value and resubmit.	Feedback Certificate	Replaces DQC0662
FGM0170	Country (CountryCode) for <<BorrowerFullName::Alphanumeric>>'s mailing address was defaulted to US because it was not submitted and is required. If this value is not accurate, update the field with the correct value and resubmit.	Feedback Certificate	Replaces DQC0656
FGM0171	Review for accuracy: Manufactured Home Width Type (ManufacturedHomeWidthType) was not provided and has been defaulted to single-wide. If this value is not accurate, update the field with the correct value and resubmit.	Feedback Certificate	Replaces DQC0657
FGM0173	Estate Will be Held In (PropertyEstateType) was not submitted and has been defaulted to Fee Simple. If this value is not accurate, update and resubmit.	Feedback Certificate	Replaces DQC0639
FGM0174	Review for accuracy: Only one Funds Source Type can be associated to a subordinate lien. The first occurrence was used to process the loan. If the Funds Source Type is not accurate, update the selection and resubmit.	Feedback Certificate	Replaces DQM0087



Retired Messages

Message Code	Message Text	Feedback Certificate, Error Page
DQC0023	Balloon Indicator is required.	Feedback Certificate
DQC0029	Interest Only Indicator is required.	Feedback Certificate
DQC0030	Negative Amortization Indicator is required.	Feedback Certificate
DQC0362	'Negative Amortization Type' indicator must be provided.	Feedback Certificate
DQC0688	Review for accuracy: The start date for <<BorrowersFirstName::Alphanumeric>> <<BorrowersLastName::Alphanumeric>>'s current primary employment was not submitted. The value will be set to zero months in the loan data sent to FHA TOTAL for assessment. If this value is not accurate, update the start date and resubmit.	Feedback Certificate
DQC0689	Review for accuracy: The MI and Funding Fee Financed Amount was not submitted. The value was set to zero in the loan data sent to FHA/VA for assessment. If this value is not accurate, update the value and resubmit.	Feedback Certificate
DQC0638	Review for accuracy: Requested PDF Indicator was not submitted with Service Type of Documentation Preparation and has been defaulted to False If this value is not accurate, update the field with the correct value and resubmit.	Feedback Certificate
DQC0639	Estate Will be Held In (PropertyEstateType) was not submitted and has been defaulted to Fee Simple. If this value is not accurate, update and resubmit.	Feedback Certificate
DQC0656	Country (CountryCode) for <<BorrowerFullName::Alphanumeric>>'s mailing address was defaulted to US because it was not submitted and is required. If this value is not accurate, update the field with the correct value and resubmit.	Feedback Certificate
DQC0657	Review for accuracy: Manufactured Home Width Type (ManufacturedHomeWidthType) was not provided and has been defaulted to single-wide. If this value is not accurate, update the field with the correct value and resubmit.	Feedback Certificate
DQC0658	Review for accuracy: Property Existing Clean Energy Lien Indicator was not submitted and has been defaulted to False. If this value is not accurate, update the field with the correct value and resubmit.	Feedback Certificate
DQC0660	Review for accuracy: Loan Status Identifier was not submitted and the value has been defaulted to Underwriting. If this value is not accurate, update the field with the correct value and resubmit.	Feedback Certificate
DQC0661	Review for accuracy: Construction Status Type was not submitted and has been defaulted to Under Construction. If this value is not accurate, update the field with the correct value and resubmit.	Feedback Certificate
DQC0662	Review for accuracy: Data Version Name was not submitted and has been defaulted to LPA_REQUEST. If this value is not accurate, update the field with the correct value and resubmit.	Feedback Certificate



Message Code	Message Text	Feedback Certificate, Error Page
DQC0665	Review for accuracy: Loan Status Identifier was not submitted and the value has been defaulted to Prequalification. If this value is not accurate, update the field with the correct value and resubmit.	Feedback Certificate
DQC0682	Project Design Type has been defaulted to Garden Project. If this value is not accurate, update the field with the correct valid value and resubmit.	Feedback Certificate
DQC0683	Review for accuracy: Attachment Type was not submitted and has been defaulted to Detached. If this value is not accurate, update the field with the correct value and resubmit.	Feedback Certificate
DQC0688	Review for accuracy: The start date for <<BorrowersFirstName::Alphanumeric>> <<BorrowersLastName::Alphanumeric>>'s current primary employment was not submitted. The value will be set to zero months in the loan data sent to FHA TOTAL for assessment. If this value is not accurate, update the start date and resubmit.	Feedback Certificate
DQC0689	Review for accuracy: The MI and Funding Fee Financed Amount was not submitted. The value was set to zero in the loan data sent to FHA/VA for assessment. If this value is not accurate, update the value and resubmit.	Feedback Certificate
DQM0087	Review for accuracy: Only one Funds Source Type can be associated to a subordinate lien. The first occurrence was used to process the loan. If the Funds Source Type is not accurate, update the selection and resubmit.	Feedback Certificate

