

# Loan Product Advisor® (LPA®) Feedback Message Updates

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## Manufactured Home Update

Effective July 2, 2025

We're retiring an existing message to support the allowance of temporary subsidy buydown plans on mortgages secured by manufactured homes, as announced in *Single-Family Seller/Service Guide* (Guide) [Bulletin 2025-9](#). We'll also update a couple of our existing purchase edits to provide more details on why the loan isn't eligible for sale to Freddie Mac.

### Retired Messages

Message Code	Message Text	Feedback Certificate, Error Page
PUR0064	A manufactured home mortgage must not have a temporary subsidy buydown plan.	Feedback Certificate

### Revised Messages

Message Code	Existing Message Text	New Message Text	Feedback Certificate, Error Page
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
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

## Guide Refactor Updates

Effective July 13, 2025

Additionally, we'll update existing messages to align with the refactoring of Guide [Chapter 5103](#), as announced in Guide [Bulletin 2025-9](#).

### Revised Messages

Message Code	Existing Message Text	New Message Text	Feedback Certificate, Error Page
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	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	Feedback Certificate



Message Code	Existing Message Text	New Message Text	Feedback Certificate, Error Page
	Education Certification or comparable document in the mortgage file. See Guide Section 5103.6 for complete requirements.	Homeownership Education Certification or comparable document in the mortgage file. See Guide Section 5103.4 for complete requirements.	
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
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

## Merged Credit & Error Message Updates

### Effective July 13, 2025

Based on Seller feedback, we're changing the data dynamic element to eliminate repeating messages with different message codes for each additional borrower as it relates to the merged credit report number. We're also updating message text to alert that the loan amount submitted exceeds the system limit for processing the loan.

### Revised Messages

Message Code	Existing Message Text	New Message Text	Feedback Certificate, Error Page
FCL0286	Merged Credit Reference Number for <<Borr1::Alphanumeric>> is <<Borr1MCRN::Alphanumeric>>.	Merged Credit Reference Number for <<BorrowerFullName>> is <<MCRN>>.	Feedback Certificate
DQR0046	Loan amount exceeds processing limit.	Loan amount exceeds the system limit.	Error Page

### Retired Messages

Message Code	Message Text	Comments	Feedback Certificate, Error Page
FCL0288	Merged Credit Reference Number for <<Borr2::Alphanumeric>> is <<Borr3MCRN::Alphanumeric>>.	Replaced with FCL0286.	Feedback Certificate
FCL0290	Merged Credit Reference Number for <<Borr3::Alphanumeric>> is <<Borr3MCRN::Alphanumeric>>.	Replaced with FCL0286.	Feedback Certificate



Message Code	Message Text	Comments	Feedback Certificate, Error Page
<b>FCL0292</b>	Merged Credit Reference Number for <<Borr1::Alphanumeric>> is <<Borr1MCRN::Alphanumeric>>.	Replaced with FCL0286.	Feedback Certificate
<b>FCL0294</b>	Merged Credit Reference Number for <<Borr1::Alphanumeric>> is <<Borr1MCRN::Alphanumeric>>.	Replaced with FCL0286.	Feedback Certificate