

# Loan Product Advisor® Feedback Message Updates

March 2025

Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
<b>Condo Project Message Updates</b>				
<b>Effective March 23, 2025</b>				
<b>New Messages</b>				
PUR0410	N/A	The condominium project has excessive commercial or non-residential space. Freddie Mac will not purchase any mortgage secured by a condominium unit in such a condominium project.	Feedback Certificate	Indicates that the subject property is in a condo project that has a Not Eligible status.
PUR0411	N/A	The condominium project is a timeshare project or a project that allows segmented ownership. Freddie Mac will not purchase any mortgage secured by a condominium unit in such a condominium project.	Feedback Certificate	Indicates that the subject property is in a condo project that has a Not Eligible status.
PUR0412	N/A	The condominium project unit owners do not possess sole ownership of the common elements. Freddie Mac will not purchase any mortgage secured by a condominium unit in such a condominium project.	Feedback Certificate	Indicates that the subject property is in a condo project that has a Not Eligible status.
PUR0413	N/A	The condominium project has pending litigation or ADR proceeding(s). Freddie Mac will not purchase any mortgage secured by a condominium unit in such a condominium project.	Feedback Certificate	Indicates that the subject property is in a condo project that has a Not Eligible status.
PUR0414	N/A	The condominium project has excessive single investor concentration. Freddie Mac will not purchase any mortgage secured by a condominium unit in such a condominium project.	Feedback Certificate	Indicates that the subject property is in a condo project that has a Not Eligible status.

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PUR0415	N/A	The condominium project has mandatory dues or similar membership fees. Freddie Mac will not purchase any mortgage secured by a condominium unit in such a condominium project.	Feedback Certificate	Indicates that the subject property is in a Condo project that has a Not Eligible status.

## Revised Messages

FPA0197	Condo Project: The Condo Project Advisor Project Assessment Request (PAR) status for this project is <<CondoProjectStatus::Alphanumeric>>. The Condo Project Advisor PAR findings are for project <<CondoPID::Alphanumeric>> named <<CondoProjectName::Alphanumeric>>, located at <<CondoProjectStreetName::Alphanumeric>>, <<CondoProjectCityName::Alphanumeric>>, <<CondoProjectState::Alphanumeric>>, <<CondoProjectZipCode::Alphanumeric>> containing <<CondoProjectUnitCount::Number0D>> units.	Condo Project: The Condo Project Advisor Project Assessment Request (PAR) status for this project is <<CondoProjectStatus::Alphanumeric>>. The Condo Project Advisor PAR findings are for project <<CondoPID::Alphanumeric>> named <<CondoProjectName::Alphanumeric>>, located at <<CondoProjectStreetName::Alphanumeric>>, <<CondoProjectCityName::Alphanumeric>>, <<CondoProjectState::Alphanumeric>>, <<CondoProjectZipCode::Alphanumeric>> containing <<CondoProjectUnitCount::Number0D>> units. If this is not the subject condominium project, the seller must determine that the project complies with all of Freddie Mac's project review and general eligibility requirements.	Feedback Certificate	Existing message updated to include details to enhance user experience.
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**Refactoring Guide Chapter 5306**

**Effective March 23, 2025**

## Revised Messages

# Loan Product Advisor® Feedback Message Updates

March 2025

Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
DQE0456	Rental income from an accessory dwelling unit (ADU) on a 1-unit primary residence cannot be used to qualify for a cash-out refinance mortgage unless the rental income is from a live-in aid and meets the requirements in Guide Section 5306.2.	Rental income from an accessory dwelling unit (ADU) on a 1-unit primary residence cannot be used to qualify for a cash-out refinance mortgage unless the rental income is from a live-in aid and meets the requirements in Guide Section 5306.1.	Feedback Certificate	Existing message updated to align with Guide refactoring.
FEI0296	For rental income from an accessory dwelling unit (ADU) in the amount of \$~ADUPopulatedRentAmount~, obtain documentation according to Guide Section 5306.3.	For rental income from an accessory dwelling unit (ADU) in the amount of \$~ADUPopulatedRentAmount~, obtain documentation according to Guide Section 5306.1.	Feedback Certificate	Existing message updated to align with Guide refactoring.
<b>Retired Message</b>				
FEI0297	For rental income from an accessory dwelling unit (ADU) on a 1-unit investment property in the amount of \$~ADUPopulatedRentAmount~, obtain documentation according to Guide Section 5306.4.	N/A	Feedback Certificate	Message has been retired.
<b>Refactoring Guide Chapter 4204</b>				
<b>Effective March 23, 2025</b>				
<b>Revised Message</b>				
FAL0026	The Affordable Second must be provided by an Agency under an established, ongoing, documented secondary financing or financial assistance program. The Affordable Second may not be funded by the property seller or any other interested party to the transaction except as provided in 4204.2(a)(i) B. and C.	The Affordable Second must be provided by an Agency under an established, ongoing, documented secondary financing or financial assistance program. The Affordable Second may not be funded by the property seller or any other interested party to the transaction except as provided in Guide Section 4204.2.	Feedback Certificate	Existing message updated to align with Guide refactoring.
<b>Retired Message</b>				

# Loan Product Advisor® Feedback Message Updates

March 2025

Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
PUR0062	A mortgage with a temporary subsidy plan must be delivered according to Guide Section 4204.4.	N/A	Feedback Certificate	Message has been retired.

## Refactoring Guide Chapter 4504

Effective March 23, 2025

### Revised Message

FAR0075	If cash on hand is used to qualify the borrower: Seller must reasonably conclude and support that Borrower is a cash-basis individual, cash is not borrowed and could be saved, and there is no indication that borrower typically uses checking/savings or similar accounts. Obtain documentation according to Guide Section 4504.8 that supports Seller's conclusion. Provide evidence that all funds are deposited in a financial institution or are held in an institutional escrow account prior to closing.	For cash on hand obtain: 1. Documentation confirming positive monthly residual income available for savings 2. Copies of six months' cash receipts (e.g., rent or utility receipts) or other alternative documentation (e.g., direct verifications or wire transfers) to verify that recurring obligations, including revolving and installment debt, are customarily paid in cash 3. A credit report obtained at loan application showing no more than three tradelines 4. An updated credit report obtained approximately one week before closing, showing no new accounts or no substantial increase in existing accounts that approximates, or exceeds, the amount of cash on hand provided by the Borrower 5. Copies of three months' statements for any open revolving account showing cash advances are not the source of Borrower funds. Any cash advances must be explained and documented (i.e., a cash advance used in an emergency situation) 6. Evidence that all funds used to qualify the Borrower are deposited in a financial institution or are held in an institutional escrow account before closing	Feedback Certificate	Existing message updated to align with Guide refactoring.
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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
FAR0187	If cash on hand is used to qualify the borrower: Seller must reasonably conclude and support that Borrower is a cash-basis individual, cash is not borrowed and could be saved, and there is no indication that borrower typically uses checking/savings or similar accounts. Obtain documentation according to Guide Section 4501.7 that supports Seller's conclusion. Provide evidence that all funds are deposited in a financial institution or are held in an institutional escrow account prior to closing."	N/A	Feedback Certificate	Message has been retired.

## Marital Status Messages

Effective March 23, 2025

### New Message

DQE0461	N/A	Marital Status for <<BorrowerFullName>> must be a valid selection.	Error Feedback	New dynamic hard stop message that will replace the following messages: DQE0165 DQE0169 DQE0239 DQE0241 DQE0242 DQE0243 DQE0244 DQE0254 DQE0266 DQE0268
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### Retired Messages

DQE0165	'Borrower Marital Status' must be a valid code - borrower 4	N/A	Feedback Certificate	Message has been retired.
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DQE0169	'Borrower Marital Status' must be a valid code - borrower 5	N/A	Feedback Certificate	Message has been retired.
DQE0239	'Borrower Marital Status' must be a valid code - borrower 5	N/A	Feedback Certificate	Message has been retired.
DQE0241	'Borrower Marital Status' must be a valid code - borrower 1	N/A	Feedback Certificate	Message has been retired.
DQE0242	'Borrower Marital Status' must be a valid code - borrower 2	N/A	Feedback Certificate	Message has been retired.
DQE0243	'Borrower Marital Status' must be a valid code - borrower 3	N/A	Feedback Certificate	Message has been retired.
DQE0244	'Borrower Marital Status' must be a valid code - borrower 4	N/A	Feedback Certificate	Message has been retired.
DQE0254	'Borrower Marital Status' must be a valid code - borrower 3	N/A	Feedback Certificate	Message has been retired.
DQE0266	'Borrower Marital Status' must be a valid code - borrower 1	N/A	Feedback Certificate	Message has been retired.
DQE0268	'Borrower Marital Status' must be a valid code - borrower 2	N/A	Feedback Certificate	Message has been retired.

Updated: 3/05/2025