

Loan Product Advisor® Feedback Message Updates

May 2024



Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
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Borrower Cash Flow Assessment Updates

Effective May 5, 2024

New Messages

FCL0429	N/A	No credit scores for any borrower – The minimum credit history requirements in Section 5201.1(c)(ii) are not required to be met for this loan.	Feedback Certificate	New message informing user that the minimum credit history documentation requirements in Section 5201.1(c)(ii) are not required to be met for this loan because positive cash flow was identified.
FCL0430	NA	Positive borrower cash flow was successfully identified from the <<ThirdPartyAssetReports::Alphanumeric>> that expires <<ThirdPartyEarliestExpirationDate:>>. Retain the verification of asset(s) report(s) in the loan file.	Feedback Certificate	New message informing user that the asset report used to identify positive cash flow must be retained in the file file as documentation for the minimum credit history requirements in Section 5201.1(c)(ii) to be waived.

Revised Message

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FCL0426	Positive borrower cash flow was successfully identified from the <<ThirdPartyAssetReports::Alphanumeric>> expiring <<ThirdPartyEarliestExpirationDate::Alphanumeric>>, resulting in a Risk Class of Accept. Retain the verification of asset(s) report(s) in the loan file.	Positive borrower cash flow was successfully identified from the <<ThirdPartyAssetReports::Alphanumeric>> that expires <<ThirdPartyEarliestExpirationDate:>>, resulting in a Risk Class of Accept. Retain the verification of asset(s) report(s) in the loan file.	Feedback Certificate	Updated message informing user that the identification of positive cash flow changed the risk class from Caution to Accept and the asset report used to identify positive cash flow must be retained in the file as documentation for the minimum credit history requirements in Section 5201.1(c)(ii) to be waived. <i>(This message will also still apply to loans with a usable credit score indicating that the asset report must remain in the file to retain the Accept result.)</i>

FHA Loan Lender and Sponsor Identifier Updates

Effective May 22, 2024

New Messages

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May 2024



Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
PLP0273	N/A	Both Lender ID and Sponsored Originator EIN not allowed. Please submit either Lender ID or Sponsored Originator EIN.	Error Page	Critical message that will alert the user that <u>either</u> the Lender ID or the Sponsored Originator EIN can be submitted, but not both.
PLP0274	N/A	Sponsored Originator EIN is invalid. Sponsored Originator EIN must be nine numeric digits.	Error Page	Critical message that will alert the user that the submitted Sponsored Originator EIN is invalid and must be nine numeric digits.
PLP0275	N/A	Sponsored Originator EIN is invalid. Sponsored Originator EIN must be in the CHUMS Sponsored Originator list.	Error Page	Critical message that will alert the user that the submitted Sponsored Originator EIN is invalid and must be in the CHUMS Sponsored Originator list.

Updated: 04/29/2024