

Loan Product Advisor® Feedback Message Updates

November 2025



Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
Positive Rental Payment History Indicator				
Effective November 2, 2025				
Revised Message				
FCL0438	Positive rent history was included in the assessment which resulted in a Risk Class of Accept. Document borrower's rent payment history according to Guide Section 5201.1 and maintain in the mortgage file.	Positive rent history was included in the assessment which resulted in a Risk Class of Accept. Obtain the following documents to verify the borrower's rent payment history: 1. Executed lease(s) for the most recent 12 months and 2. Proof of timely rent payments (i.e., no 30-day or greater late payments) for the full lease amount paid by the borrower in accordance with the terms of the lease for the most recent 12 months as of the Application Received Date. Such payments must be documented by one or more of the following: Canceled checks, asset account statements, third-party asset verifications, verification reports or evidence of rent payments transferred from the borrower's bank account through a third-party money transfer application. Verification of rent and/or evidence of cash payments (e.g., money orders) are not acceptable documentation.	Feedback Certificate	Message is being updated to provide specific documentation requirements instead of a reference to the <i>Single-Family Seller/Service Guide</i> Section. Applies only to those Sellers with the negotiated provision.

Updated 10/17/25