

# Loan Product Advisor® Feedback Message Updates

October 2025



Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
<b>Purchase Edit Updates for LTV/TLTV/ HTLTV Increase</b>				
<b>Effective October 5, 2025</b>				
<b>New Messages</b>				
PUR0439	N/A	The LTV ratio <<LTVRatioPercent>>% exceeds the maximum of 85% for a purchase transaction superconforming mortgage secured by a 2-unit primary residence.	Feedback Certificate	New purchase edit to alert user that the submitted ratio exceeds the maximum allowed.
PUR0440	N/A	The LTV ratio <<LTVRatioPercent>>% exceeds the maximum of 80% for a purchase transaction superconforming mortgage secured by a 3- to 4-unit property.	Feedback Certificate	New purchase edit to alert user that the submitted ratio exceeds the maximum allowed.
PUR0441	N/A	The LTV ratio <<LTVRatioPercent>>% exceeds the maximum of 85% for a no cash-out refinance superconforming mortgage secured by a 2-unit primary residence.	Feedback Certificate	New purchase edit to alert user that the submitted ratio exceeds the maximum allowed.
PUR0442	N/A	The LTV ratio <<LTVRatioPercent>>% exceeds the maximum of 80% for a no cash-out refinance superconforming mortgage secured by a 3- to 4-unit property.	Feedback Certificate	New purchase edit to alert user that the submitted ratio exceeds the maximum allowed.
PUR0443	N/A	The total loan-to-value (TLTV) of <<CombinedLTVRatioPercent>>% exceeds the maximum of 85% for a purchase transaction superconforming mortgage secured by a 2-unit primary residence.	Feedback Certificate	New purchase edit to alert user that the submitted ratio exceeds the maximum allowed.
PUR0444	N/A	The total loan-to-value (TLTV) of <<CombinedLTVRatioPercent>>% exceeds the maximum of 80% for a purchase transaction superconforming mortgage secured by a 3- to 4-unit primary residence.	Feedback Certificate	New purchase edit to alert user that the submitted ratio exceeds the maximum allowed.

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PUR0445	N/A	The total loan-to-value (TLTV) of <<CombinedLTVRatioPercent>>% exceeds the maximum of 85% for a no cash-out refinance superconforming mortgage secured by a 2-unit primary residence.	Feedback Certificate	New purchase edit to alert user that the submitted ratio exceeds the maximum allowed.
PUR0446	N/A	The total loan-to-value (TLTV) Percent of <<CombinedLTVRatioPercent>>% exceeds the maximum of 80% for a no cash-out refinance superconforming mortgage secured by a 3- to 4-unit primary residence.	Feedback Certificate	New purchase edit to alert user that the submitted ratio exceeds the maximum allowed.
PUR0447	N/A	The Home Equity Line of Credit TLTV ratio (HTLTV) of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 85% for a purchase transaction superconforming mortgage secured by a 2-unit primary residence.	Feedback Certificate	New purchase edit to alert user that the submitted ratio exceeds the maximum allowed.
PUR0448	N/A	The Home Equity Line of Credit TLTV ratio (HTLTV) of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 80% for a purchase transaction superconforming mortgage secured by a 3- to 4-unit primary residence.	Feedback Certificate	New purchase edit to alert user that the submitted ratio exceeds the maximum allowed.
PUR0449	N/A	The Home Equity Line of Credit TLTV ratio (HTLTV) of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 85% for a no cash-out refinance superconforming mortgage secured by a 2-unit primary residence.	Feedback Certificate	New purchase edit to alert user that the submitted ratio exceeds the maximum allowed.
PUR0450	N/A	The Home Equity Line of Credit TLTV ratio (HTLTV) of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 80% for a no cash-out refinance superconforming mortgage secured by a 3- to 4-unit primary residence.	Feedback Certificate	New purchase edit to alert user that the submitted ratio exceeds the maximum allowed.

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<b>Revised Messages</b>				
PUR0177	LTV ratio of ~LTV Ratio Percent~% must be less than or equal to 85% for a purchase transaction mortgage secured by a 2-unit primary residence.	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 95% for a purchase transaction mortgage secured by a 2-unit primary residence.	Feedback Certificate	Updated message to align with policy announcement.
PUR0018	LTV ratio of ~LTV Ratio Percent~% must be less than or equal to 80% for a purchase transaction mortgage secured by a 3- to 4-unit property.	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 95% for a purchase transaction mortgage secured by a 3- to 4-unit property.	Feedback Certificate	Updated message to align with policy announcement.
PUR0180	LTV ratio of ~LTV Ratio Percent~% must be less than or equal to 85% for a no-cashout refinance mortgage secured by a 2-unit primary residence.	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 95% for a no cash-out refinance mortgage secured by a 2-unit primary residence.	Feedback Certificate	Updated message to align with policy announcement.
PUR0004	LTV ratio of ~LTV Ratio Percent~% must be less than or equal to 80% for a no-cashout refinance mortgage secured by a 3- to 4-unit property.	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 95% for a no cash-out refinance mortgage secured by a 3- to 4-unit property.	Feedback Certificate	Updated message to align with policy announcement.
PUR0178	TLTV ratio of ~Combined LTV Ratio Percent~% must be less than or equal to 85% for a purchase transaction mortgage secured by a 2-unit primary residence.	The total loan-to-value (TLTV) of <<CombinedLTVRatioPercent>>% exceeds the maximum of 95% for a purchase transaction mortgage secured by a 2-unit primary residence.	Feedback Certificate	Updated message to align with policy announcement.
PUR0130	TLTV ratio of ~Combined LTV Ratio Percent~% must be less than or equal to 80% for a purchase transaction mortgage secured by a 3- to 4-unit primary residence.	The total loan-to-value (TLTV) of ~Combined LTV Ratio Percent~% must be less than or equal to 95% for a purchase transaction mortgage secured by a 3- to 4-unit primary residence.	Feedback Certificate	Updated message to align with policy announcement.
PUR0181	TLTV ratio of ~Combined LTV Ratio Percent~% must be less than or equal to 85% for a no cash-out refinance secured by a 2-unit primary residence.	The total loan-to-value (TLTV) of ~Combined LTV Ratio Percent~% must be less than or equal to 95% for a no cash-out refinance secured by a 2-unit primary residence.	Feedback Certificate	Updated message to align with policy announcement.
PUR0125	TLTV ratio of ~Combined LTV Ratio Percent~% must be less than or equal to 80% for a no cash-out refinance mortgage secured by a 3- to 4-unit primary residence.	The total loan-to-value (TLTV) of <<CombinedLTVRatioPercent>>% exceeds the maximum of 95% for a no cash-out refinance mortgage secured by a 3- to 4-unit primary residence.	Feedback Certificate	Updated message to align with policy announcement.

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PUR0179	HTLTV ratio of ~Home Equity Combined LTV Ratio Percent~% must be less than or equal to 85% for a purchase transaction mortgage secured by a 2-unit primary residence.	The Home Equity Line of Credit TLTV ratio (HTLTV) of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 95% for a purchase transaction mortgage secured by a 2-unit primary residence.	Feedback Certificate	Updated message to align with policy announcement.
PUR0148	HTLTV ratio of ~Home Equity Combined LTV Ratio Percent~% must be less than or equal to 80% for a purchase transaction mortgage secured by a 3- to 4-unit primary residence.	The Home Equity Line of Credit TLTV ratio (HTLTV) of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 95% for a purchase transaction mortgage secured by a 3- to 4-unit primary residence.	Feedback Certificate	Updated message to align with policy announcement.
PUR0182	The loan was submitted with a HTLTV Ratio Percent of ~HTLTV Ratio Percent~ which exceeds the maximum HTLTV Ratio Percent of 85% for a no cash-out refinance mortgage secured by a 2-unit primary residence.	The Home Equity Line of Credit TLTV ratio (HTLTV) of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 95% for a no cash-out refinance mortgage secured by a 2-unit primary residence.	Feedback Certificate	Updated message to align with policy announcement.
PUR0161	The loan was submitted with a HTLTV Ratio Percent of ~HTLTV Ratio Percent~ which exceeds the maximum HTLTV Ratio Percent of 80% for a no cash-out refinance mortgage secured by a 3- to 4-unit primary residence.	The Home Equity Line of Credit TLTV ratio (HTLTV) of <<HomeEquityCombinedLTVRatioPercent>>% exceeds the maximum of 95% for a no cash-out refinance mortgage secured by a 3- to 4-unit primary residence.	Feedback Certificate	Updated message to align with policy announcement.

## Income Message Updates

Effective October 5, 2025

## New Messages

# Loan Product Advisor® Feedback Message Updates

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FEI0345	N/A	<<BorrowerFullName>>'s submitted income of \$<<CurrentSelfEmploymentMonthlyIncomeAmount>> from <<BusinessName>> <<LegalEntityType>> is relieved of representations and warranties for the accuracy of the income calculation and the business review and analysis. Income assessment based on the <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>. Provide the Income Calculation Report and all tax documentation.	Feedback Certificate	New message that provides additional specificity on the self-employment that was assessed.
FEI0346	N/A	<<BorrowerFullName>>'s submitted income of \$<<CurrentSelfEmploymentMonthlyIncomeAmount>> from <<BusinessName>> <<LegalEntityType>> is relieved of representations and warranties for the accuracy of the income calculation and integrity of the tax data. Income assessment based on <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>. Provide Form 91 or similar alternative form and all tax documentation.	Feedback Certificate	New message that provides additional specificity on the self-employment that was assessed.
FEI0347	N/A	<<BorrowerFullName>>'s submitted self-employed income of \$<<CurrentSelfEmploymentMonthlyIncomeAmount>> from <<BusinessName>> <<LegalEntityType>> is relieved of representations and warranties for the accuracy of the income calculation and the business review and analysis. Income assessment based on tax data from the Freddie Mac Income Calculator [Identification Number: <<ThirdPartyReportIdentifier>>]. Provide the Freddie Mac Income Calculator Certificate and all tax documentation.	Feedback Certificate	New message that provides additional specificity on the self-employment that was assessed.

**Revised Messages**

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FEI0225	<<BorrowerFullName>>'s submitted self-employed income of \$<<CurrentSelfEmploymentIncomeAmount>> is relieved of representations and warranties for the accuracy of the income calculation and the business review and analysis. This income was assessed based on the <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>. The Income Calculation Report, tax data, and all other documentation must be retained in the loan file.	<<BorrowerFullName>>'s submitted self-employed income of \$<<CurrentSelfEmploymentMonthlyIncomeAmount>> is relieved of representations and warranties for the accuracy of the income calculation and the business review and analysis. Income assessment based on the <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>. Provide the Income Calculation Report and all tax documentation.	Feedback Certificate	Updated message that provides additional specificity on the self-employment that was assessed.
FEI0301	~BorrowerFullName~'s submitted self-employed income of \$~CurrentSelfEmploymentMonthlyIncomeAmount~ is relieved of representations and warranties for the accuracy of the income calculation and integrity of the tax data. This income was assessed using the ~ThirdPartyServiceProviderName~: ~ThirdPartyReportIdentifier~ report dated ~ThirdPartyReportDate~. Form 91 or similar alternative form, tax data, and all other documentation must be retained in the loan file	<<BorrowerFullName>>'s submitted self-employed income of \$<<CurrentSelfEmploymentMonthlyIncomeAmount>> is relieved of representations and warranties for the accuracy of the income calculation and integrity of the tax data. Income assessment based on <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>. Provide Form 91 or similar alternative form and all tax documentation.	Feedback Certificate	Updated message that provides additional specificity on the self-employment that was assessed.

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FEI0339	<<BorrowerFullName>>'s submitted self-employed income of \$<<CurrentSelfEmploymentIncomeAmount>> is relieved of representations and warranties for the accuracy of the income calculation and the business review and analysis. This income was assessed based on tax data from the Freddie Mac Income Calculator [Identification Number: <<ThirdPartyReportIdentifier>>]. The Freddie Mac Income Calculator Certificate, tax data, and all other documentation must be retained in the loan file.	<<BorrowerFullName>>'s submitted self-employed income of \$<<CurrentSelfEmploymentMonthlyIncomeAmount>> is relieved of representations and warranties for the accuracy of the income calculation and the business review and analysis. Income assessment based on tax data from the Freddie Mac Income Calculator [Identification Number: <<ThirdPartyReportIdentifier>>]. Provide the Freddie Mac Income Calculator Certificate and all tax documentation.	Feedback Certificate	Updated message that provides additional specificity on the self-employment that was assessed.
Updated 9/22/25				