

Loan Product Advisor® (LPA®) Feedback Message Updates

PUBLIC

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Reserves and Minimum Indicator Score Message Updates

Effective March 4, 2026

We're retiring messages to support the following updates to policy announced in *Single-Family Seller/Service Guide* (Guide) [Bulletin 2026-3](#):

- Simplified language for required reserves.
- Removal of the minimum Indicator Score for certain second homes and investment properties.

****Note: LPA feedback will reflect message FAR0084 when reserves are required for any new submission or resubmission as of March 4, 2026.**

FAR0084	Verify <<TotalRequiredReservesAmount::Currency2D>> in reserves.
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Retired Messages

Message Code	Existing Message Text	Feedback Certificate, Error Page
FAR0012	Verify <<TotalRequiredReservesAmount::Currency2D>> in reserves. This amount represents 6 months of reserves required when the subject property is a 2- to 4-unit Primary Residence. Additional reserves may strengthen loan quality.	Feedback Certificate
FAR0086	Verify \$~Required Reserves Amount~ in reserves for a Home Possible Mortgage secured by a 2- to 4-unit.	Feedback Certificate
FAR0087	Verify \$~Guide Reserves Amount~ in reserves. This amount represents 2 months of reserves required for a Home Possible Mortgage secured by a 2- to 4-unit. Additional reserves may strengthen loan quality.	Feedback Certificate
FAR0088	Verify total required reserves of " + <Required Reserves Amount> + " for the subject property that is a " + <Property Usage Type (LPA)> + " property. Amount includes " + <Derived REO Required Reserves Months Count> + " month's reserves based on " + <Total Financed Properties Count> + " total financed properties, for each other second home and/or investment property that is financed, and on which the borrower is obligated.	Feedback Certificate
PUR0214	Indicator Score must be 720 or greater when each borrower individually and all borrowers collectively are obligated on more than six 1-to-4-unit financed properties, including the subject property and the borrower's primary residence, when the mortgage is secured by a second home or investment property.	Feedback Certificate