

# Loan Product Advisor<sup>®</sup> (LPA<sup>SM</sup>) Feedback Message Updates



## Authorized User Account Message Update

Effective February 23, 2025

The following message has been revised to support updated policy requirements for authorized user accounts, as announced in *Single-Family Seller/Service Guide* (Guide) [Bulletin 2024-16](#). The updated message text will instruct users to include the payment in the borrower’s debt-to-income ratio if documenting that the borrower has been making the payments on the account for the last 12 months.

### Revised Message

Message Code	Existing Message Text	New Message Text	Feedback Certificate, Error Page
FCL0369	<<SelRepos::Alphanumeric>> shows authorized user account(s) for <<SelBorr::Alphanumeric>>. For the assessment to remain valid, document one of the following for each of the accounts: 1. The account is owned by another Borrower on the mortgage, 2. The account is owned by the Borrower’s spouse, 3. The Borrower has been making the payments on the account for the last 12 months. Exception: When the Seller is unable to document one of these three, the mortgage file must include a written determination by the Seller that the information on the credit report is representative of the Borrower’s own credit reputation and the account has an insignificant impact on the Borrower’s overall credit history. When there are multiple authorized user accounts, all accounts collectively must be considered. The written determination should be based on the number of the Borrower’s own tradelines, as well as their age, type, size and the payment history, as compared to the authorized user accounts. If the Seller is unable to document as required, the Seller must consider the assessment invalid and manually underwrite the mortgage.	<<SelRepos::Alphanumeric>> shows authorized user account(s) for <<SelBorr::Alphanumeric>>. For the assessment to remain valid, document one of the following for each of the accounts: 1. The account is owned by another Borrower on the mortgage, 2. The account is owned by the Borrower’s spouse, 3. The Borrower has been making the payments on the account for the last 12 months and the monthly payment, as reported on the Borrower’s credit report, is included in the monthly debt payment-to-income ratio. Exception: When the Seller is unable to document one of these three, the mortgage file must include a written determination by the Seller that the information on the credit report is representative of the Borrower’s own credit reputation and the account has an insignificant impact on the Borrower’s overall credit history. When there are multiple authorized user accounts, all accounts collectively must be considered. The written determination should be based on the number of the Borrower’s own tradelines, as well as their age, type, size and the payment history, as compared to the authorized user accounts. If the Seller is unable to document as required, the Seller must consider the assessment invalid and manually underwrite the mortgage.	Feedback Certificate

## Condo Project Message Updates

Effective March 23, 2025

The following messages support updates to the condo project policy announced in Guide [Bulletin 2023-24](#). As a reminder, when a loan is submitted to LPA and the Project Legal Structure type is “Condominium,” an LPA service will run an



internal check to identify whether the project is one that has a Not Eligible status in Condo Project Advisor®. If the project has this status, LPA will return a message identifying the reason for the ineligibility and indicating that Freddie Mac will not purchase the loan secured by the condo unit in the condo project.

## New Messages

Message Code	New Message Text	Feedback Certificate, Error Page	Purpose
PUR0410	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	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	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	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	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.
PUR0415	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.

We're also enhancing an existing message to remind users to validate the accuracy of the condo project address returned in the message.

## Revised Messages

Message Code	Existing Message Text	New Message Text	Feedback Certificate, Error Page
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	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	Feedback Certificate



Message Code	Existing Message Text	New Message Text	Feedback Certificate, Error Page
	<<CondoProjectStreetName::Alphanumeric>>, <<CondoProjectCityName::Alphanumeric>>, <<CondoProjectState::Alphanumeric>>, <<CondoProjectZipCode::Alphanumeric>> containing <<CondoProjectUnitCount::Number0D>> units.	<<CondoProjectStreetName::Alphanumeric>>, <<CondoProjectCityName::Alphanumeric>>, <<CondoProjectState::Alphanumeric>>, <<CondoProjectZipCode::Alphanumeric>> containing <<CondoProjectUnitCount::Number0D>> units. <b>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.</b>	

