

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

## Feedback Message Updates



### Caution Message Updates

#### Effective September 2024

Last year, we revised our Caution messages and provided more details to help users quickly identify reasons for the Caution response. We're continuing that work and enhancing more Caution messages to provide additional detail and making them more actionable for the user.

The following new Caution message will indicate when negative payment history impacted the risk class:

Message Code	New Message Text	Feedback Certificate, Error Page
FCL0433	Caution Factor: Delinquencies. Based on the credit report(s), a negative payment history impacted the risk class. If there are errors on the credit report, contact the credit bureaus to have them corrected.	Feedback Certificate

Two existing messages are also being updated to include additional submitted loan data information:

Message Code	Existing Message Text	New Message Text	Feedback Certificate, Error Page
FCL0374	Caution Factor: Loan-To-Value/Total Loan-To-Value. Based on the application data, the LTV/TLTV impacted the risk class.	Caution Factor: Loan-To-Value/Total Loan-To-Value. Based on the application data, an LTV/TLTV of <<LoanToValue>>%/<<TotalLoanToValue>>% impacted the risk class.	Feedback Certificate
FCL0268	Caution Factor: Debt-To-Income Ratio. Based on the application data, the Qualifying DTI ratio is <<TotalDebtToIncomeRatio>>.	Caution Factor: Debt-To-Income Ratio. Based on the submitted income of \$<<SubmittedTotalIncome>> and total debt of \$<<SubmittedTotalDebt>>, the qualifying DTI ratio is <<TotalDebtToIncomeRatio>>%. Verify income and debt were submitted correctly.	Feedback Certificate
FCL0370	Caution Factor: Debt-To-Income Ratio. Based on the application, the qualifying DTI ratio is <<TotalDebtToIncomeRatio>>%.	Caution Factor: Debt-To-Income Ratio. Based on the submitted income of \$<<SubmittedTotalIncome>> and total debt of \$<<SubmittedTotalDebt>>, the qualifying DTI ratio is <<TotalDebtToIncomeRatio>>%. Verify income and debt were submitted correctly.	Feedback Certificate

