

Loan Product Advisor® Feedback Message Updates



Posted 7/23/2025; Reposted 9/5/2025

Message Simplification Part 1

Effective September 28, 2025

We're making extensive updates to apply formatting to certain messages so the action that needs to be taken is clearer and aligns with Guide requirements; retiring messages that have not been returned in 12 months and have no frequency or are no longer applicable. **Reminder:** Message formatting is only available on LPA v6.0.

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Formatted Message	Feedback Certificate, Error Page
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Revised Messages

Data Quality and System Messages

DQC0054	Loan Amount (NoteAmount) is required for the <<RelatedLoanLienPriorityType::Alphanumeric>> loan on the subject property.	Loan Amount is required for the <<RelatedLoanLienPriorityType::Alphanumeric>> loan on the subject property.	N/A	Feedback Certificate
DQC0073	Current Income Monthly Total Amount is required if Party Role Type is Borrower and Income Type is present.	Gross Monthly Income amount is required for <<BorrowerFullName>>.	N/A	Feedback Certificate
DQC0085	Qualifying Rate Percent must be greater than 0.00 for an Adjustable Rate mortgage.	Qualifying rate percent must be greater than 0.00% for an adjustable rate mortgage.	N/A	Feedback Certificate
DQC0119	IncomeType must be populated when any EmploymentIncomeIndicator is populated and CurrentIncomeMonthlyTotalAmount is populated.	Income Type is required for <<BorrowerFullName>>'s income in the amount of \$<<BorrowerCurrentMonthlyIncomeAmount>>.	N/A	Feedback Certificate
DQC0151	Address Line Text is required when the Party Role Type of Borrower and Borrower Residency Type of Current or Prior.	Street information is required for <<BorrowerFullName>>'s <<ResidencyType>> address.	N/A	Feedback Certificate
DQC0180	Liability Type is required.	Liability Type missing for liability with a monthly payment of \$<<LiabilityMonthlyPaymentAmount>>.	N/A	Feedback Certificate
DQC0181	City Name is required when the Party Role Type of Borrower and Borrower Residency Type of Current or Prior.	City information is required for <<BorrowerFullName>>'s <<ResidencyType>> address.	N/A	Feedback Certificate
DQC0183	Postal Code is required when the Party Role Type of Borrower and Borrower Residency Type of Current or Prior.	Zip information is required for <<BorrowerFullName>>'s <<ResidencyType>> address.	N/A	Feedback Certificate
DQC0189	Full Name is required when the Party Role Type of Housing Counseling Agency.	Full Legal Name is required for the Housing Counseling Agency.	N/A	Feedback Certificate

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DQC0486	City (CityName) is required for <<BorrowerFullName::Alphanumeric>>'s mailing address.	City information is required for <<BorrowerFullName>>'s mailing address.	N/A	Feedback Certificate
DQC0498	Current Occupancy (PropertyCurrentUsageType) is required for the REO property at <<OwnedPropertyAddressLineText::Alphanumeric>>.	Current property usage type is required for the REO property at <<OwnedPropertyAddressLineText>>.	N/A	Feedback Certificate
DQC0502	Monthly Payment (LiabilityMonthlyPaymentAmount) is required for the <<LiabilityType::Alphanumeric>> liability with a balance of <<LiabilityUnpaidBalanceAmount::Currency2D>>.	Monthly Payment- (LiabilityMonthlyPaymentAmount) is required for the following liabilities:- <<LiabilityType::Alphanumeric>> liability with a balance of <<LiabilityUnpaidBalanceAmount::Currency2D>> <<LiabilityType::Alphanumeric>> liability with a balance of <<LiabilityUnpaidBalanceAmount::Currency2D>>	N/A	Feedback Certificate <i>This message will not be updated.</i>
DQC0513	A description (PurchaseCreditTypeOtherDescription) is required for the Other credit. The valid values are ClosingCosts or LotEquity.	Enter either Closing Costs or Lot Equity for Credit Type when Purchase Credit Type is Other.	N/A	Feedback Certificate
DQC0521	The type of property (PriorPropertyUsageType) for <<BorrowerFullName::Alphanumeric>>'s prior property is required because ownership interest in another property in the last three years has been submitted as 'Yes' in the Declarations.	Prior property usage type is required for <<BorrowerFullName>> because ownership interest in another property in the last three years has been submitted as 'Yes' in the Declarations.	N/A	Feedback Certificate
DQC0631	Expense Type is not present with Expense Details.	Expense type not provided for expense with monthly payment amount of \$<<MonthlyPaymentAmount>>.	N/A	Feedback Certificate
DQC0634	An REO property is required to be associated to the <<LiabilityHolderFullName::Alphanumeric>> <<LiabilityType::Alphanumeric>>, as it was not marked to be excluded.	An REO property is required to be associated to the <<LiabilityHolderFullName::Alphanumeric>> <<LiabilityType::Alphanumeric>> or marked to be excluded.	N/A	Feedback Certificate
DQC0637	EmploymentStatusType must be populated when any Employer is populated.	Employment status type must be populated when an employer is entered.	N/A	Feedback Certificate
DQC0640	PropertyEstimatedValueAmount is required if property value amount is not provided.	Property Estimated Value is required if Property Value is not populated.	N/A	Feedback Certificate
DQC0643	BuydownDurationMonthsCount is required when BuydownTemporarySubsidyFundingIndicator =	Buydown duration months is required when using a Temporary Interest Rate Buydown.	N/A	Feedback Certificate

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DQC0644	Source type (PurchaseCreditSourceType) is required for the <<PurchaseCreditType::Alphanumeric>> credit in the amount of <<PurchaseCreditAmount::Currency2D>>.	Source type is required for the <<PurchaseCreditType>> credit in the amount of \$<<PurchaseCreditAmount>>.	N/A	Feedback Certificate
DQC0655	FundsSourceType is required when BuydownTemporarySubsidyFundingIndicator = true.	Funds Source Type is required when there is buydown temporary subsidy funding.	N/A	Feedback Certificate
DQE0090	HMDA RaceType <<HMDARaceType::Alphanumeric>> is not valid.	HMDA Race of <<HMDARaceType::Alphanumeric>> is not valid.	N/A	Feedback Certificate
DQE0154	Liability Type "<<LiabilityType::Alphanumeric>>" is not valid.	Liability Type of <<LiabilityType::Alphanumeric>> is not valid.	N/A	Feedback Certificate
DQE0391	Borrower's resident Postal code must be numeric without special characters.	<<BorrowerFullName>>'s postal code must be numeric without special characters.	N/A	Feedback Certificate
DQE0392	Borrower's resident Postal code must be provided in the length of 5 or 9.	<<BorrowerFullName>>'s current address postal code must be provided and can only be 5 or 9 digits.	N/A	Feedback Certificate
DQE0419	RelationshipVestingType must be a valid value.	Relationship vesting type must be a valid value.	N/A	Feedback Certificate
DQE0424	When loan is a Refinance Cash Out, a Loan Program Identifier is not allowed. Please remove and resubmit.	Loan program identifiers are not allowed on a cash-out refinance.	N/A	Feedback Certificate
DQE0444	The Purchase Credit Source Type of PropertySeller is not valid for the <<PurchaseCreditType::Alphanumeric>> credit. Credits from the property seller should be submitted as Seller Credits (ulad:URLATotalSellerCreditsAmount). Correct and resubmit.	The Purchase Credit Source Type of property seller is not valid for the <<PurchaseCreditType::Alphanumeric>> credit. Credits from the property seller should be submitted as seller credits.	N/A	Feedback Certificate
DQF0032	Verify for accuracy. Account Holder's Name or Legal entity must be in a length of 100 format.	Account Holder's Name or Legal entity must be in a length of 100 format.	N/A	Feedback Certificate
DQF0041	Verify for accuracy. Borrower's current or previous State Code must be two alphabetic characters.	State Code for <<BorrowerFullName>>'s <<CurrentOrPrevious>> address must be two alphabetic characters.	N/A	Feedback Certificate
DQF0042	Verify for accuracy. Creditor Full Name must be in a string of 100 format.	Creditor Name must be in a string of 100 format.	N/A	Feedback Certificate
DQF0043	Verify for accuracy. Legal Entity Full Name must be in a string of 100 format.	Legal Entity Full Name must be in a string of 100 format.	N/A	Feedback Certificate
DQF0239	Verify for accuracy. Subject Property Address Unit must be in a string 12 format.	Subject Property Address Unit must be in a string 12 format.	N/A	Feedback Certificate

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DQF0244	Verify for accuracy. Appraisal Identifier must be in a string 10 format.	Appraisal identifier must be string format not exceeding 10 characters.	N/A	Feedback Certificate
DQF0265	Verify for accuracy. Borrower's mailing address must contain a two alphabetic characters for state.	<<BorrowerFullName>>'s mailing address must contain a two alphabetic characters for state.	N/A	Feedback Certificate
Affordable Lending and Access To Credit Messages				
FAL0001	Since all occupying borrowers are first-time homebuyers, at least one borrower must participate in a homeownership education program or completion of Freddie Mac's CreditSmart(R) Homebuyer U is required prior to the note date. Retain the Homeownership Education Certification or comparable document in the mortgage file. See Guide Section 5103.6 for complete requirements.	All occupying borrowers are first-time homebuyers. At least one borrower must participate in a homeownership education program or complete one of Freddie Mac's CreditSmart(R) Homebuyer U prior to the note date. Retain the Homeownership Education Certification or comparable document in the mortgage file. See Guide Section 5103.6 for complete requirements.	All occupying borrowers are first-time homebuyers. At least one borrower must participate in a homeownership education program or complete one of Freddie Mac's CreditSmart(R) Homebuyer U prior to the note date. Retain the Homeownership Education Certification or comparable document in the mortgage file. See Guide Section 5103.6 for complete requirements.	Feedback Certificate
FAL0002	Based on the annual qualifying income (\$~Total Annual Household Income Amount~) and the Area Median Income (AMI) (\$~Area Median Income Amount~) where the property is located, the loan meets the housing goal qualifications for a Low-Income Purchase (LIP) since the income is at or below 80% AMI (\$~Low Income Purchase Amount~).	Loan meets the housing goal qualifications for a Low-Income Purchase (LIP) since the AMI% is at or below 80%. Annual qualifying income (\$<<TotalAnnualHouseholdIncomeAmount>>), Area Median Income (AMI) (\$<<AreaMedianIncomeAmount>>)	Loan meets the housing goal qualifications for a Low-Income Purchase (LIP) since the AMI% is at or below 80%. Annual qualifying income (\$<<TotalAnnualHouseholdIncomeAmount>>) Area Median Income (AMI) (\$<<AreaMedianIncomeAmount>>)	Feedback Certificate
FAL0003	Based on the annual qualifying income (\$~Total Annual Household Income Amount~) and the Area Median Income (AMI) (\$~Area Median Income Amount~) where the property is located, the loan meets the housing goal qualifications for a Very Low-Income Purchase (VLIP) since the income is at or below 50% AMI (\$~Very Low Income Purchase Amount ~)." + " Additionally, the loan meets the Low-Income Purchase (LIP) housing goal which requires income of less than or equal to 80% AMI (\$~Low Income Purchase Amount~).	Loan meets the housing goal qualifications for a Very Low-income Purchase (VLIP)- 50% AMI and Low-Income Purchase (LIP)- 80% AMI based upon: Annual qualifying income (\$<<TotalAnnualHouseholdIncomeAmount>>), Area Median Income (AMI), (\$<<AreaMedianIncomeAmount>>) where the property is located, the loan meets the Very Low-Income Purchase (VLIP) purchase amount (\$<<VeryLowIncomePurchaseAmount>>), Low-Income Purchase (LIP) purchase amount (\$<<LowIncomePurchaseAmount>>).	Loan meets the housing goal qualifications for a Very Low-income Purchase (VLIP)- 50% AMI and Low-Income Purchase (LIP)- 80% AMI Annual qualifying income (\$<<TotalAnnualHouseholdIncomeAmount>>) Area Median Income (AMI) (\$<<AreaMedianIncomeAmount>>) where the property is located, the loan meets the Very Low-Income Purchase (VLIP) purchase amount (\$<<VeryLowIncomePurchaseAmount>>). Low-Income Purchase (LIP) purchase amount (\$<<LowIncomePurchaseAmount>>).	Feedback Certificate

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FAL0007	At least one occupying borrower must participate in a homeownership education program that is required by the HFA. If the HFA does not require homeownership education, at least one occupying borrower must participate in a homeownership education program per Guide Section 5103.6, as applicable. Retain any Homeownership Education Certificate or comparable document in the mortgage file.	At least one borrower must participate in a homeownership education program or completion of Freddie Mac's CreditSmart(R) Homebuyer U before the note date, or the effective date of permanent financing for construction conversion and renovation mortgages, in each of the following instances: Home Possible® purchase transactions when all occupying borrowers are first-time homebuyers, HeritageOne SM purchase transactions when all occupying borrowers are first-time homebuyers, Freddie Mac HomeOne® purchase transactions when all borrowers are first-time homebuyers, any transaction when the credit reputation for all borrowers is established using only noncredit payment references. Retain any Certificate of Achievement or comparable documentation in the mortgage file.	At least one borrower must participate in a homeownership education program or completion of Freddie Mac's CreditSmart(R) Homebuyer U before the note date, or the effective date of permanent financing for construction conversion and renovation mortgages, in each of the following instances: <ul style="list-style-type: none"> • Home Possible® purchase transactions when all occupying borrowers are first-time homebuyers • HeritageOneSM purchase transactions when all occupying borrowers are first-time homebuyers • Freddie Mac HomeOne® purchase transactions when all borrowers are first-time homebuyers • Any transaction when the credit reputation for all borrowers is established using only noncredit payment references Retain any Certificate of Achievement or comparable documentation in the mortgage file.	Feedback Certificate
FAL0025	Affordable Seconds: Document the mortgage file with a Note or other evidence of terms, settlement/closing disclosure statement or alternative required by law that evidences the fees and costs paid by the borrower at closing in connection with a new Affordable Second, and evidence of subordination of an existing Affordable Second for a refinance.	Affordable Seconds: Obtain a note or other evidence of terms and a settlement/closing disclosure statement or alternative required by law that evidences the fees and costs paid by the borrower at closing in connection with a new Affordable Second, and evidence of subordination of an existing Affordable Second for a refinance.	Affordable Seconds: Obtain: <ol style="list-style-type: none"> 1. A note or other evidence of terms 2. Settlement/closing disclosure statement or alternative required by law that evidences the fees and costs paid by the borrower at closing in connection with a new Affordable Second, and evidence of subordination of an existing Affordable Second for a refinance. 	Feedback Certificate
FAL0027	For a HomeOne no cash-out refinance mortgage where the LTV ratio of ~LTV Ratio Percent~% or TLTV ratio of ~TLTV Ratio Percent~% is greater than 95% and an Affordable Second or HELOC is not present, the loan being refinanced must be owned by Freddie Mac.	HomeOne no cash-out refinance mortgages with an LTV or TLTV greater than 95% and an Affordable Second or HELOC is not present, the loan being refinanced must be owned by Freddie Mac.	N/A	Feedback Certificate

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FAL0035	Other income for BorrowerFullName must be documented according to Guide Section 5305.1. If rental income from a 1-unit Primary Residence is being used to qualify on a Home Possible mortgage document according to Guide Sections 4501.6.	Other income: For <<BorrowerFullName>>, document according to Guide Section 5305.1. If rental income from a 1-unit primary residence is being used to qualify on a Home Possible mortgage document according to Guide Sections 4501.6.	N/A	Feedback Certificate
FAL0043	~StandardizedSubjectPropertyAddressLineText~,~StandardizedSubjectPropertyCityName~,~StandardizedSubjectPropertyStateCode~,~StandardizedSubjectPropertyPostalCode~ is in a designated High Needs Rural Region.	The property is located in a High Needs Rural Region.	N/A	Feedback Certificate
FAL0044	~StandardizedSubjectPropertyAddressLineText~,~StandardizedSubjectPropertyCityName~,~StandardizedSubjectPropertyStateCode~,~StandardizedSubjectPropertyPostalCode~ is in a designated Rural Area.	Property in a designated rural area.	N/A	Feedback Certificate
FAL0047	At least one borrower must participate in a landlord education program that is required by the HFA. If the HFA does not require landlord education, at least one borrower must participate in a landlord education program per Guide Section 4501.9. Retain any Certificate of Achievement or comparable documentation in the mortgage file.	At least one borrower must participate in a landlord education program that is required by the HFA. If the HFA does not require landlord education, the following applies: for purchase transactions: at least one borrower must participate in a landlord education program before the note date OR for refinance transactions: education is not required but recommended for borrowers who have not previously attended a program. Retain any certificate of achievement or comparable documentation in the loan file.	At least one borrower must participate in a landlord education program that is required by the HFA. If the HFA does not require landlord education, the following applies: <ul style="list-style-type: none"> • For purchase transactions: at least one borrower must participate in a landlord education program before the note date • For refinance transactions: education is not required but recommended for borrowers who have not previously attended a program Retain any certificate of achievement or comparable documentation in the loan file.	Feedback Certificate
Assets and Reserves Messages				
FAR0043	Lender credit may only be used towards the Borrower's Closing Costs. In the event the lender credit exceeds Closing Costs, the lender credit must be reduced or the amount exceeding the Closing Costs must be applied as a principal curtailment to the new Mortgage.	Lender credit may only be used towards the borrower's closing costs. If the lender credit exceeds closing costs, either reduce the lender credit or the amount exceeding the closing costs must be applied as a principal curtailment to the new mortgage.	N/A	Feedback Certificate

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FAR0064	For account number ~AccountNumber~, withdrawal amount of ~TransactionAmount~ on ~Date~ with description of ~description~ matches the "Cash Deposit on Sales Contract" in the Other Credit section on the loan application. If this is the EMD, the asset verification report is acceptable evidence the EMD cleared. Verify and document the source of the EMD is an eligible asset type if the EMD is needed to meet minimum Borrower contribution from Borrower personal funds.	For account number <<AccountNumber>>, withdrawal amount of \$<<TransactionAmount>> on <<Date>> with description of <<description>> matches the Cash Deposit on Sales Contract in the Other Credit section on the loan application. If this is the EMD, the asset verification report is acceptable evidence the EMD cleared. Verify and document the source of the EMD is an eligible asset type if the EMD is needed to meet minimum borrower contribution from borrower personal funds.	For account number <<AccountNumber>>, withdrawal amount of \$<<TransactionAmount>> on <<Date>> with description of <<description>> matches the Cash Deposit on Sales Contract in the Other Credit section on the loan application. If this is the EMD, the asset verification report is acceptable evidence the EMD cleared. Verify and document the source of the EMD is an eligible asset type if the EMD is needed to meet minimum borrower contribution from borrower personal funds.	Feedback Certificate
FAR0070	Loan was submitted with \$~AssetStocks~ in stocks, bonds and/or mutual funds. For each account used to qualify the borrower, obtain account statement(s) covering a 2-month period or direct account verification. If the borrower does not receive a statement, provide evidence the security is owned by the borrower and verify value using current stock prices from a financial publication or website.	Loan was submitted with \$<<AssetStocks>> in stocks, bonds and/or mutual funds. For each account used to qualify the borrower, obtain account statement(s) covering a 2-month period or direct account verification. If the borrower does not receive a statement, provide evidence the security is owned by the borrower and verify value using current stock prices from a financial publication or website.	Loan was submitted with \$<<AssetStocks>> in stocks, bonds and/or mutual funds. For each account used to qualify the borrower, obtain account statement(s) covering a 2-month period or direct account verification. If the borrower does not receive a statement, provide evidence the security is owned by the borrower and verify value using current stock prices from a financial publication or website.	Feedback Certificate
FAR0071	Funds from a trust: Obtain trust agreement or a signed statement on letterhead from trustee or trust manager identifying borrower as beneficiary, confirms borrower has access to all or a specific amount of funds and trust has sufficient assets to disburse funds needed by borrower as of the date of the loan closing. If trust funds are needed for closing, evidence of receipt of disbursed funds. Borrower's portion of undistributed trust funds may be used as reserves only.	For <<BorrowerFullName>>'s funds from a trust, obtain trust agreement or a signed statement on letterhead from trustee or trust manager identifying borrower as beneficiary. Ensure the borrower has access to all or a specific amount of funds and the trust has sufficient assets to disburse funds needed by borrower as of the date of the loan closing. If trust funds are needed for closing, evidence of receipt of disbursed funds. Borrower's portion of undistributed trust funds may be used as reserves only.	For <<BorrowerFullName>>'s funds from a trust, obtain trust agreement or a signed statement on letterhead from trustee or trust manager identifying borrower as beneficiary. Ensure: • Borrower has access to all or a specific amount of funds • Trust has sufficient assets to disburse funds needed by borrower as of the date of the loan closing If trust funds are needed for closing, evidence of receipt of disbursed funds. Borrower's portion of undistributed trust funds may be used as reserves only.	Feedback Certificate

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FAR0072	If proceeds of a loan secured by the borrower's assets other than real property are used to qualify, document the asset's value, ownership and that the loan is secured by that asset. An interested party must not provide the loan. When the loan is secured by a financial asset also used to qualify, the value of the asset must be reduced by the proceeds amount and any associated fees. If proceeds are from refinance of the borrower's real property, provide the Closing Disclosure. For a HELOC, document that it is secured by the borrower's real property and receipt of the disbursed HELOC proceeds.	If proceeds of a loan secured by the borrower's assets other than real property are used to qualify, document the asset's value, ownership and the loan is secured by that asset. An interested party must not provide the loan. When the loan is secured by a financial asset also used to qualify, the value of the asset must be reduced by the proceeds amount and any associated fees. If proceeds are from refinance of the borrower's real property, provide the Closing Disclosure. For a HELOC, document that it is secured by the borrower's real property and receipt of the disbursed HELOC proceeds.	<p>If proceeds of a loan secured by the borrower's assets other than real property are used to qualify, document:</p> <ol style="list-style-type: none"> 1. The asset's value 2. Ownership 3. The loan is secured by that asset. <p>An interested party must not provide the loan.</p> <p>When the loan is secured by a financial asset also used to qualify, the value of the asset must be reduced by the proceeds amount and any associated fees.</p> <p>If proceeds are from refinance of the borrower's real property, provide the Closing Disclosure. For a HELOC, document that it is secured by the borrower's real property and receipt of the disbursed HELOC proceeds.</p>	Feedback Certificate
FAR0073	If proceeds of a bridge loan are used to qualify, provide the Settlement/Closing Disclosure Statement or an alternative form required by law verifying the proceeds.	Bridge Loan: Provide the Settlement/Closing Disclosure Statement or an alternative form required by law verifying the proceeds.	N/A	Feedback Certificate
FAR0074	If the earnest money deposit (EMD) is used to qualify, obtain evidence the EMD check has cleared borrower's account. If EMD is needed to meet a minimum contribution from borrower's personal funds, verify EMD is from an eligible source and documented according to Guide Section 5501.3 requirements for the applicable asset type covering the period up to and including the date EMD cleared the account. EMD must not be counted twice (i.e. deducted from funds to close and counted in assets).	Earnest money deposit (EMD): If used to qualify, document the EMD cleared borrower's account. If EMD is needed to meet a minimum contribution from borrower's personal funds, verify the source of the EMD is an eligible asset type and provide account statement(s) or a direct account verification (i.e., VOD) that covers the period up to and including the date the EMD funds cleared the account. EMD must not be counted twice (i.e. deducted from funds to close and counted in assets).	<p>Earnest money deposit (EMD):</p> <ul style="list-style-type: none"> • If used to qualify, document the EMD cleared borrower's account. • If EMD is needed to meet a minimum contribution from borrower's personal funds, verify: <ol style="list-style-type: none"> 1. The source of the EMD is an eligible asset type 2. Provide account statement(s) or a direct account verification (i.e., VOD) that covers the period up to and including the date the EMD funds cleared the account <p>EMD must not be counted twice (i.e. deducted from funds to close and counted in assets).</p>	Feedback Certificate

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FAR0075	<p>If cash on hand is used to qualify <<BorrowerFullName>>, Seller must reasonably conclude and support: 1. The borrower is a cash-basis individual 2. Cash is not borrower and could be saved 3. There is no indication that the borrower typically uses checking/savings or similar accounts. Obtain the following documentation: 1. Positive residual income: Documentation confirming positive monthly residual income available for savings, 2. Recurring obligations customarily paid in cash: Copies of six months' cash receipts (e.g., rent or utility receipts) or other alternative documentation (e.g., direct verifications or wire transfers) meeting the requirements of Section 5202.2(b), to verify that recurring obligations, including revolving and installment debt, are customarily paid in cash, 3. Credit report: A credit report obtained at loan application meeting the requirements of Section 5203.1, showing no more than three tradelines, and An updated credit report obtained approximately one week before closing, showing no new accounts or no substantial increase in existing accounts that approximates, or exceeds, the amount of cash on hand provided by the borrower, 4. Revolving accounts: Copies of three months' statements for any open revolving account showing cash advances are not the source of borrower funds. Any cash advances must be explained and documented (i.e., a cash advance used in an emergency situation). 5. Funds used to qualify the borrower: Evidence that all funds are deposited in a financial institution or are held in an institutional escrow account before closing</p>	<p>If cash on hand is used to qualify <<BorrowerFullName>>, Seller must reasonably conclude and support that the borrower is a cash-basis individual, cash is not borrower and could be saved and there is no indication that the borrower typically uses checking/savings or similar accounts. Obtain the following documentation: 1. Positive residual income: Documentation confirming positive monthly residual income available for savings, 2. Recurring obligations customarily paid in cash: Copies of six months' cash receipts (e.g., rent or utility receipts) or other alternative documentation (e.g., direct verifications or wire transfers) meeting the requirements of Section 5202.2(b), to verify that recurring obligations, including revolving and installment debt, are customarily paid in cash, 3. Credit report: A credit report obtained at loan application meeting the requirements of Section 5203.1, showing no more than three tradelines, and an updated credit report obtained approximately one week before closing, showing no new accounts or no substantial increase in existing accounts that approximates, or exceeds, the amount of cash on hand provided by the borrower, 4. Revolving accounts: Copies of three months' statements for any open revolving account showing cash advances are not the source of borrower funds. Any cash advances must be explained and documented (i.e., a cash advance used in an emergency situation), 5. Funds used to qualify the borrower: Evidence that all funds are deposited in a financial institution or are held in an institutional escrow account before closing</p>	<p>If cash on hand is used to qualify <<BorrowerFullName>>, Seller must reasonably conclude and support:</p> <ol style="list-style-type: none"> 1. The borrower is a cash-basis individual 2. Cash is not borrowed and could be saved 3. There is no indication that the borrower typically uses checking/savings or similar accounts <p>Obtain the following documentation:</p> <ol style="list-style-type: none"> 1. Positive residual income: Documentation confirming positive monthly residual income available for savings 2. Recurring obligations customarily paid in cash: Copies of six months' cash receipts (e.g., rent or utility receipts) or other alternative documentation (e.g., direct verifications or wire transfers) meeting the requirements of Section 5202.2(b), to verify that recurring obligations, including revolving and installment debt, are customarily paid in cash 3. Credit report: A credit report obtained at loan application meeting the requirements of Section 5203.1, showing no more than three tradelines, and an updated credit report obtained approximately one week before closing, showing no new accounts or no substantial increase in existing accounts that approximates, or exceeds, the amount of cash on hand provided by the borrower 4. Revolving accounts: Copies of three months' statements for any open revolving account showing cash advances are not the source of borrower funds. Any cash advances must be explained and documented (i.e., a cash advance used in an emergency situation). 5. Funds used to qualify the borrower: Evidence that all funds are deposited in a financial institution or are held in an institutional escrow account before closing 	<p>Feedback Certificate Updated text 8/6/2025.</p>

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FAR0081	Document the source of any single deposit in borrower accounts that exceeds <<LoanLevelFiftyPercentMonthlyIncomeAmount::Currency2D>>, which is 50% of the total monthly qualifying income amount. Reduce the total asset by any amount that is not verified and resubmit.	Large Deposit: Document the source of any single deposit that exceeds \$<<LoanLevelFiftyPercentMonthlyIncomeAmount>>, which is 50% of the \$<<TotalMonthlyIncomeAmount>> total monthly qualifying income amount. Reduce the total asset by any amount that is not verified and resubmit.	Large Deposit: Document the source of any single deposit that exceeds \$<<LoanLevelFiftyPercentMonthlyIncomeAmount>>, which is 50% of the \$<<TotalMonthlyIncomeAmount>> total monthly qualifying income amount. Reduce the total asset by any amount that is not verified and resubmit.	Feedback Certificate
FAR0103	The cash gift of \$~AssetCashOrMarketValueAmount~ must be documented with a gift letter signed by the donor that includes: the donor's name, mailing address, phone number, relationship to the borrower, actual or maximum amount of the gift, and statement that repayment is not required. Must also obtain evidence of transfer of gift funds from the donor's account to ~BorrowerFullName~'s account or from the donor's account to the closing agent. For complete requirements, including those for wedding and graduation gift funds, refer to Guide Section 5501.3	For the cash gift in the amount of \$<<AssetCashOrMarketValueAmount>> obtain a gift letter signed by the donor that includes the Donor's name, mailing address, phone number, and relationship to the borrower, actual or maximum amount of the gift, and a statement that repayment is not required. Evidence of transfer of gift funds from the donor's account to recipient's account or from the donor's account to the closing agent. For wedding gifts also include a copy of marriage license or certificate, For graduation gifts also include evidence of graduation from an educational institution.	For the cash gift in the amount of \$<<AssetCashOrMarketValueAmount>> obtain a gift letter signed by the donor that includes: 1. Donor's name, mailing address, phone number, and relationship to the borrower 2. Actual or maximum amount of the gift 3. Statement that repayment is not required. Evidence of transfer of gift funds from the donor's account to recipient's account or from the donor's account to the closing agent. Wedding gifts also include: • Copy of marriage license or certificate Graduation gifts also include: • Evidence of graduation from an educational institution	Feedback Certificate
FAR0107	Loan was submitted with <<LoanLevelAssetDepositoryAccountsAmount::Currency2D>> in depository accounts. For each account (checking, savings, money market, CDs and other depository accounts) used to qualify the borrower, obtain an account statement covering a 1-month period or a direct account verification.	Loan was submitted with \$<<LoanLevelAssetDepositoryAccountsAmount>> in depository accounts. For each account used to qualify, obtain an account statement covering a 1-month period for each account or a direct account verification.	N/A	Feedback Certificate

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FAR0108	Loan was submitted with \$~AssetRetirmt~ in retirement accounts. For each account used to qualify the borrower, obtain account statement(s) covering a 2-month period or direct account verification. For IRS-qualified employer plans, document the vested balance and evidence that the borrower is permitted to make withdrawals and that severance of borrower's current employment is not required.	Loan was submitted with \$<<AssetRetirmt>> in retirement accounts. Obtain account statement(s) covering a 2-month period or direct account verification. For IRS-qualified employer plans, document the vested balance and evidence that the borrower is permitted to make withdrawals and that severance of borrower's current employment is not required.	Loan was submitted with \$<<AssetRetirmt>> in retirement accounts. Obtain account statement(s) covering a 2-month period or direct account verification. For IRS-qualified employer plans, document the vested balance and evidence that the borrower is permitted to make withdrawals and that severance of borrower's current employment is not required.	Feedback Certificate
FAR0110	Loan was submitted with \$~AssetDeposit~ in depository accounts. For each account (checking, savings, money market, CDs and other depository accounts) used to qualify the borrower, obtain account statement(s) covering a 2-month period or a direct account verification.	Loan was submitted with \$<<LoanLevelAssetDepositoryAccountsAmount>> in depository accounts. Obtain most recent 2 months statement(s) for each account to verify sufficient funds required to close.	N/A	Feedback Certificate
FAR0115	Loan was submitted with \$~AssetRetirmt~ in retirement accounts. For each account used to qualify the borrower, obtain an account statement covering a 1-month period or direct account verification. For IRS-qualified employer plans, document the vested balance and evidence that the borrower is permitted to make withdrawals and that severance of borrower's current employment is not required.	Loan was submitted with \$<<AssetRetirmt>> in retirement accounts. For each account used to qualify, obtain an account statement covering a 1-month period or direct account verification. For IRS-qualified employer plans, document the vested balance and evidence that the borrower is permitted to make withdrawals and that severance of borrower's current employment is not required.	Loan was submitted with \$<<AssetRetirmt>> in retirement accounts. For each account used to qualify, obtain an account statement covering a 1-month period or direct account verification. For IRS-qualified employer plans, document the vested balance and evidence that the borrower is permitted to make withdrawals and that severance of borrower's current employment is not required.	Feedback Certificate
FAR0121	The total funds to be verified are no less than \$~Total Funds To Be Verified~. This amount includes required Borrower Funds (\$~Required Borrower Funds~), required reserves (\$~Required Reserves~), any debts to be paid off at or before closing (\$~Paid Off Debts~) and any debts to be paid down at or before closing (\$~Paid Down Debt Total~).	The total funds to be verified are no less than \$<<TotalFundsToBeVerified>>. This amount includes: Required borrower funds: \$<<RequiredBorrowerFunds>>, Required reserves: \$<<RequiredReserves>>, Debts to be paid off at or before closing: \$<<PaidOffDebts>>, Debts to be paid down at or before closing: \$<<PaidDownDebtTotal>>.	The total funds to be verified are no less than \$<<TotalFundsToBeVerified>>. This amount includes: <ul style="list-style-type: none"> • Required borrower funds: \$<<RequiredBorrowerFunds>> • Required reserves: \$<<RequiredReserves>> • Debts to be paid off at or before closing: \$<<PaidOffDebts>> • Debts to be paid down at or before closing: \$<<PaidDownDebtTotal>> 	Feedback Certificate

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FAR0123	Required Borrower Funds are calculated as <<LoanLevelRequiredBorrowersFundsAmount::Currency2D>> based on information submitted: alterations, improvements and repairs (<<AlterationsImprovementsAndRepairsAmount::Currency2D>>) + refinance amount (<<RefinanceCashOutAmount::Currency2D>>) - loan amount (<<NoteAmount::Currency2D>>) + transaction costs (<<LoanLevelTransactionCostsAmount::Currency2D>>) - proceeds from subordinate financing (<<LoanLevelSubordinateFinancingProceedsAppliedAmount::Currency2D>>).	Required Borrower Funds are calculated as \$<<LoanLevelRequiredBorrowersFundsAmount::Currency2D>> based on: Alterations, improvements and repairs: \$<<AlterationsImprovementsAndRepairsAmount::Currency2D>> + Refinance amount: \$<<RefinanceCashOutAmount::Currency2D>>) - Loan amount: \$<<NoteAmount::Currency2D>> + Transaction costs: \$<<LoanLevelTransactionCostsAmount::Currency2D>> - Proceeds from subordinate financing: \$<<LoanLevelSubordinateFinancingProceedsAppliedAmount::Currency2D>>	Required Borrower Funds are calculated as \$<<LoanLevelRequiredBorrowersFundsAmount::Currency2D>> based on: Alterations, improvements and repairs: \$<<AlterationsImprovementsAndRepairsAmount::Currency2D>> + Refinance amount: \$<<RefinanceCashOutAmount::Currency2D>>) - Loan amount: \$<<NoteAmount::Currency2D>> + Transaction costs: \$<<LoanLevelTransactionCostsAmount::Currency2D>> - Proceeds from subordinate financing: \$<<LoanLevelSubordinateFinancingProceedsAppliedAmount::Currency2D>>	Feedback Certificate
FAR0124	Required Borrower Funds are calculated as \$RequiredBorrowerFunds based on information submitted: purchase price (\$PurchasePriceAmount) + alterations, improvements and repairs (\$AlterationsImprovementsAndRepairsAmount) - loan amount (\$BaseLoanAmount) + transaction costs (\$TransactionCosts) - proceeds from subordinate financing (\$ProceedsFromSubordinateFinancing).	Required borrower funds calculated as \$<<LoanLevelRequiredBorrowersFundsAmount>> based on: Purchase price: \$<<PurchasePriceAmount>> + Alterations, improvements and repairs: \$<<AlterationsImprovementsAndRepairsAmount>> - Loan amount: \$<<NoteAmount>> + Transaction costs: \$<<LoanLevelTransactionCostsAmount>> - Proceeds from subordinate financing: \$<<LoanLevelSubordinateFinancingProceedsAppliedAmount>>	Required borrower funds calculated as \$<<LoanLevelRequiredBorrowersFundsAmount>> based on: Purchase price: \$<<PurchasePriceAmount>> + Alterations, improvements and repairs: \$<<AlterationsImprovementsAndRepairsAmount>> - Loan amount: \$<<NoteAmount>> + Transaction costs: \$<<LoanLevelTransactionCostsAmount>> - Proceeds from subordinate financing: \$<<LoanLevelSubordinateFinancingProceedsAppliedAmount>>	Feedback Certificate Updated text 9/4/2025.
FAR0125	The total funds to be verified are no less than \$~Total Funds To Be Verified~. This amount includes required Borrower Funds (\$~Required Borrower Funds~) and required reserves (\$~Required Reserves~).	The total funds to be verified are no less than \$<<TotalFundsToBeVerifiedAmount>>. This amount includes: Required borrower funds: \$<<LoanLevelRequiredBorrowersFundsAmount>>, Required reserves: \$<<TotalRequiredReservesAmount>>.	The total funds to be verified are no less than \$<<TotalFundsToBeVerifiedAmount>>. This amount includes: Required borrower funds: \$<<LoanLevelRequiredBorrowersFundsAmount>> Required reserves: \$<<TotalRequiredReservesAmount>>	Feedback Certificate

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FAR0176	Loan was submitted with \$~AssetStocks~ in stocks, bonds and/or mutual funds. For each account used to qualify the borrower, obtain an account statement covering a 1-month period or direct account verification. If the borrower does not receive a statement, provide evidence the security is owned by the borrower and verify value using current stock prices from a financial publication or website.	Loan was submitted with \$<<AssetStocks>> in stocks, bonds and/or mutual funds. For each account used to qualify, obtain an account statement covering a 1-month period or direct account verification. If the borrower does not receive a statement, provide evidence the security is owned by the borrower and verify value using current stock prices from a financial publication or website.	<p>Loan was submitted with \$<<AssetStocks>> in stocks, bonds and/or mutual funds. For each account used to qualify, obtain:</p> <ul style="list-style-type: none"> • An account statement covering a 1-month period or • Direct account verification <p>If the borrower does not receive a statement, provide evidence the security is owned by the borrower and verify value using current stock prices from a financial publication or website.</p>	Feedback Certificate
FAR0180	For a Refi Possible mortgage refinance, proceeds are limited to the following: Pay off the original mortgage, pay related closing costs, and disburse cash to borrower not to exceed \$250.00. If proceeds remain, reduce the mortgage amount or apply excess amount as principal curtailment to the new mortgage. Proceeds may not be used to pay off or pay down any junior liens.	For a Refi Possible mortgage refinance, proceeds are limited to the following: Pay off the original mortgage, pay related closing costs or disburse cash to borrower not to exceed \$250.00. If proceeds remain, reduce the mortgage amount or apply excess amount as principal curtailment to the new mortgage. Proceeds may not be used to pay off or pay down any junior liens.	<p>For a Refi Possible mortgage refinance, proceeds are limited to the following:</p> <ul style="list-style-type: none"> • Pay off the original mortgage • Pay related closing costs • Disburse cash to borrower not to exceed \$250.00. <p>If proceeds remain, reduce the mortgage amount or apply excess amount as principal curtailment to the new mortgage. Proceeds may not be used to pay off or pay down any junior liens.</p>	Feedback Certificate
FAR0186	<p>For the gift(s) of equity in the amount of \$<<AssetCashOrMarketValueAmount>>, obtain a gift letter signed by the donor that includes: Donor's name, address, phone number, relationship to borrower. Actual or maximum amount of the gift and statement that repayment is not required</p> <p>Gift of equity must be reflected on the Settlement/Closing Disclosure.</p>	<p>For the gift(s) of equity in the amount of \$<<AssetCashOrMarketValueAmount>>, obtain a gift letter signed by the donor that includes the donor's name, address, phone number, relationship to borrower, actual or maximum amount of the gift and statement that repayment is not required. Gift of equity must be reflected on the Settlement/Closing Disclosure.</p>	<p>For the gift(s) of equity in the amount of \$<<AssetCashOrMarketValueAmount>>, obtain a gift letter signed by the donor that includes:</p> <ol style="list-style-type: none"> 1. Donor's name, address, phone number, relationship to borrower 2. Actual or maximum amount of the gift 3. Statement that repayment is not required <p>Gift of equity must be reflected on the Settlement/Closing Disclosure.</p>	Feedback Certificate

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FAR0190	To retain partial asset representation and warranty relief eligibility, the cash gift of ~AssetCashOrMarketValueAmount~ must be documented with a gift letter signed by the donor that includes: the donor's name, mailing address, phone number, relationship to the borrower, actual or maximum amount of the gift, and statement that repayment is not required. Must also obtain evidence of transfer of gift funds from the donor's account to recipient's account or from the donor's account to the closing agent. For complete requirements, including those for wedding and graduation gift funds, refer to Guide Section 5501.3	To retain partial asset representation and warranty relief eligibility, the cash gift of \$<<AssetCashOrMarketValueAmount>> must be documented with a gift letter signed by the donor that includes the donor's name, mailing address, phone number, and relationship to the borrower, actual or maximum amount of the gift and statement that repayment is not required. Evidence of transfer of gift funds from the donor's account to recipient's account or from the donor's account to the closing agent. For wedding gifts also include a copy of marriage license or certificate, For graduation gifts also include evidence of graduation from an educational institution.	To retain partial asset representation and warranty relief eligibility, the cash gift of \$<<AssetCashOrMarketValueAmount>> must be documented with a gift letter signed by the donor that includes: 1. Donor's name, mailing address, phone number, and relationship to the borrower 2. Actual or maximum amount of the gift 3. Statement that repayment is not required Evidence of transfer of gift funds from the donor's account to recipient's account or from the donor's account to the closing agent. Wedding gifts also include: • Copy of marriage license or certificate Graduation Gifts also include: • Evidence of graduation from an educational institution	Feedback Certificate
FAR0191	To retain partial asset representation and warranty relief eligibility, the gift of equity of ~AssetCashOrMarketValueAmount~ must be documented with a gift letter signed by the donor that includes: the donor's name, mailing address, phone number, relationship to the borrower, actual or maximum amount of the gift, and statement that repayment is not required. Gift of equity must be reflected on the Settlement/Closing Disclosure. For complete requirements, refer to Guide Section 5501.3.	To retain partial asset representation and warranty relief eligibility, the gift of equity of \$<<AssetCashOrMarketValueAmount>> must be documented with a gift letter signed by the donor that includes the donor's name, mailing address, phone number and relationship to the borrower, the actual or maximum amount of the gift and a statement that repayment is not required. Gift of equity must be reflected on the Settlement/Closing Disclosure.	To retain partial asset representation and warranty relief eligibility, the gift of equity of \$<<AssetCashOrMarketValueAmount>> must be documented with a gift letter signed by the donor that includes: 1. Donor's name, mailing address, phone number and relationship to the borrower 2. Actual or maximum amount of the gift 3. Statement that repayment is not required. Gift of equity must be reflected on the Settlement/Closing Disclosure.	Feedback Certificate

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FAR0192	To retain partial asset representation and warranty relief eligibility, for the grant(s) in the amount of ~AssetCashOrMarketValueAmount~, obtain documentation that the funds were provided by an Agency with an established grant program, that the funds do not have to be repaid and were received by the borrower or by the Seller on the borrower's behalf. Examples of acceptable documentation include copies of grant program materials, award letters or terms and conditions provided to the borrower. The agency must not be an interested party.	To retain partial asset representation and warranty relief eligibility, for the grant(s) in the amount of \$<<AssetCashOrMarketValueAmount>>, obtain documentation that the funds were provided by an Agency with an established grant program and the funds do not have to be repaid and were received by the borrower or by the Seller on the borrower's behalf. Examples of acceptable documentation include: Copies of grant program materials, award letters or terms and conditions provided to the borrower. The agency must not be an interested party.	To retain partial asset representation and warranty relief eligibility, for the grant(s) in the amount of \$<<AssetCashOrMarketValueAmount>>, obtain documentation that: 1. The funds were provided by an Agency with an established grant program 2. The funds do not have to be repaid and were received by the borrower or by the Seller on the borrower's behalf. Examples of acceptable documentation include: • Copies of grant program materials • Award letters • Terms and conditions provided to the borrower The agency must not be an interested party.	Feedback Certificate
FAR0198	For the grant in the amount of ~AssetCashOrMarketValueAmount~, obtain documentation that the funds were provided by an Agency with an established grant program, that the funds do not have to be repaid and were received by the borrower or by the Seller on the borrower's behalf. Examples of acceptable documentation include copies of grant program materials, award letters or terms and conditions provided to the borrower. The agency must not be an interested party.	For the grant(s) in the amount of \$<<AssetCashOrMarketValueAmount>>, obtain documentation that the funds were provided by an Agency with an established grant program and the funds do not have to be repaid and were received by the borrower or by the Seller on the borrower's behalf. Examples of acceptable documentation include copies of grant program materials, award letters, or terms and conditions provided to the borrower. The agency must not be an interested party.	For the grant(s) in the amount of \$<<AssetCashOrMarketValueAmount>>, obtain documentation that: 1. The funds were provided by an Agency with an established grant program 2. The funds do not have to be repaid and were received by the borrower or by the Seller on the borrower's behalf. Examples of acceptable documentation include: Copies of grant program materials • Award letters • Terms and conditions provided to the borrower The agency must not be an interested party.	Feedback Certificate
Credit and Liabilities Messages				
FCL0263	The occupant Borrower's monthly debt payment-to-income ratio must not exceed 43% of the occupant Borrower's stable monthly income.	Occupant borrower's max DTI is 43%.	N/A	Feedback Certificate

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FCL0287	A refreshed credit report was requested for <<Borr1::Alphanumeric>> due to a change in borrower critical data.	A refreshed credit report was requested for <<BorrowerFullName>> due to a change in borrower critical data.	N/A	Feedback Certificate
FCL0321	One or more revolving accounts were submitted with no payment. Include the required payment and resubmit to Loan Product Advisor, as applicable. In the absence of a monthly payment on the credit report, and if there is no documentation in the mortgage file indicating the payment, use 5% of the outstanding balance as the monthly payment.	Revolving account(s) submitted with no payment: Include the required payment and resubmit if applicable. If the monthly payment is not on the credit report and there is no documentation indicating the payment, use 5% of the outstanding balance as the monthly payment.	Revolving account(s) submitted with no payment: Include the required payment and resubmit if applicable. If the monthly payment is not on the credit report and there is no documentation indicating the payment, use 5% of the outstanding balance as the monthly payment.	Feedback Certificate
FCL0323	For the installment debt with an Unpaid Balance of ~LiabilityUnpaidBalanceAmount~, the Monthly Payment must be greater than \$0. If the credit report does not contain a payment, document the file with evidence of the monthly payment. For student loans, including those that are income-driven repayment plans, if a payment greater than \$0 is not documented on the credit report or other file documentation, submit 0.5% of the outstanding balance as the Monthly Payment amount.	For the installment debt with an Unpaid Balance of \$<<LiabilityUnpaidBalanceAmount>>, the Monthly Payment must be greater than \$0.00. If the credit report does not contain a payment, document the file with evidence of the monthly payment. For student loans, including those that are income-driven repayment plans, if a current payment greater than \$0.00 is not documented on the credit report or other file documentation, submit 0.5% of the outstanding balance as the Monthly Payment amount.	For the installment debt with an Unpaid Balance of \$<<LiabilityUnpaidBalanceAmount>>, the Monthly Payment must be greater than \$0.00. If the credit report does not contain a payment, document the file with evidence of the monthly payment. For student loans, including those that are income-driven repayment plans, if a current payment greater than \$0.00 is not documented on the credit report or other file documentation, submit 0.5% of the outstanding balance as the Monthly Payment amount.	Feedback Certificate
FCL0329	One or more properties were submitted with a property disposition of Pending Sale for real estate owned and the associated payments were omitted from the debt-to-income (DTI) ratio. Include evidence to support omission in the mortgage file.	REO Omitted from DTI: Evidence to support omission is required.	N/A	Feedback Certificate

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FCL0415	One or more 30-day charge accounts were submitted with no payment. The full amount of the outstanding account balance must be included in the debt payment-to-income ratio or the Seller must verify that the borrower has sufficient funds to pay off the outstanding account balance. The funds must be in addition to any funds used to qualify the borrower for the mortgage transaction including funds required for reserves and to close. The source of funds must be an eligible source as described in Guide Chapter 5501.	30-day charge account(s) submitted with no payment. The full amount of the outstanding account balance must be included in the debt payment-to-income ratio or the Seller must verify that the borrower has sufficient funds to pay off the outstanding account balance, the funds must be in addition to any funds used to qualify the borrower for the mortgage transaction including funds required for reserves and to close, and the source of funds must be an eligible source as described in Guide Chapter 5501.	30-day charge account(s) submitted with no payment. The full amount of the outstanding account balance must be included in the debt payment-to-income ratio or: 1. The Seller must verify that the borrower has sufficient funds to pay off the outstanding account balance. 2. The funds must be in addition to any funds used to qualify the borrower for the mortgage transaction including funds required for reserves and to close. 3. The source of funds must be an eligible source as described in Guide Chapter 5501.	Feedback Certificate
FCL0425	Documentation is required to evidence the first lien and/or existing junior lien(s) is paid down or paid off prior to or at closing. If an existing junior lien(s) is paid with the proceeds of the no cash-out refinance, document the existing junior lien was used in its entirety to acquire the subject property.	Junior lien: Obtain documentation to evidence junior lien(s) are paid down or paid off before or at closing. If a junior lien(s) is paid with the proceeds of the no cash-out refinance, document the junior lien was used in its entirety to acquire the subject property.	Junior lien: Obtain documentation to evidence junior lien(s) are paid down or paid off before or at closing. If a junior lien(s) is paid with the proceeds of the no cash-out refinance, document the junior lien was used in its entirety to acquire the subject property.	Feedback Certificate
Employment and Income Messages				
FEI0034	~BorrowerFullName~ is required to sign IRS Form 4506 no later than the Note Date. The form must be retained in the loan file.	Obtain a signed IRS Form 4506 for <<BorrowerFullName>> no later than note date.	N/A	Feedback Certificate
FEI0052	Unable to offer income representation and warranty relief for ~BorrowerFullName~ at ~CurrentEmployerFullName~ because the year-to-date income details are not current with the information Current As Of date on the ~ThirdPartyFullName~: ~ThirdPartyReportIdentifier~ report. Once employment records are current, refresh the report and resubmit to Loan Product Advisor.	Income representation and warranty relief not eligible: <<BorrowerFullName>>'s year-to-date income details at <<CurrentEmployerFullName>> are not current with the information Current As Of date on the <<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>> report. Once employment records are current, refresh the report and resubmit to Loan Product Advisor.	N/A	Feedback Certificate
FEI0058	Unable to offer income representation and warranty relief for ~BorrowerFullName~ at ~CurrentEmployerName~ due to income fluctuation on the [~ThirdPartyFullName~: ~ThirdPartyReportIdentifier~] report.	Income representation and warranty relief not eligible: <<BorrowerFullName>> at <<CurrentEmployerFullName>> has income fluctuation on the <<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>> report.	N/A	Feedback Certificate

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FEI0059	Loan Product Advisor cannot assess your loan for income representation and warranty relief at this time.	Income representation and warranty relief assessment not available. Try resubmitting at a later time and if the issue continues please contact 800-FREDDIEMAC.	N/A	Feedback Certificate
FEI0067	For ~BorrowerFullName~'s alimony income in the amount of \$~TotalMonthlyIncomeAmount~, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, or final divorce decree). Additionally, document receipt for the most recent 6 months verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	For <<BorrowerFullName>>'s alimony income obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, or final divorce decree) and document receipt for the most recent 6 months verifying the payment was cashed (e.g., check receipts), deposited into either the borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	For <<BorrowerFullName>>'s alimony income: 1. Obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, or final divorce decree). 2. Document receipt for the most recent 6 months verifying the payment was cashed (e.g., check receipts), deposited into either the borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	Feedback Certificate
FEI0068	File must contain verification of current existence of each business through a third-party source for ~BORR Name~ dated no more than 120 days prior to the Note Date or after the Note Date but prior to the Delivery Date.	Obtain verification of current existence of each business through a third-party source for <<BorrowerFullName>> dated no more than 120 days prior to the note date or after the note date but prior to the delivery date.	N/A	Feedback Certificate
FEI0070	Self-employed income for ~BORR name~ must be supported by complete signed federal individual and business tax returns. If the business has been in existence five years or more, provide individual and business tax returns for the most recent year. If the business has been in existence for less than five years, provide individual and business tax returns for the most recent two years. The file must also contain Freddie Mac Form 91 or equivalent.	For <<BorrowerFullName>> 's self-employed income obtain completed and signed federal individual and business tax returns. If the business has been in existence five years or more, provide individual and business tax returns for the most recent year. If the business has been in existence for less than five years, provide individual and business tax returns for the most recent two years. The file must also contain Freddie Mac Form 91 or equivalent.	For <<BorrowerFullName>> 's self-employed income obtain completed and signed federal individual and business tax returns. <ul style="list-style-type: none"> • If the business has been in existence five years or more, provide individual and business tax returns for the most recent year. • If the business has been in existence for less than five years, provide individual and business tax returns for the most recent two years. The file must also contain Freddie Mac Form 91 or equivalent.	Feedback Certificate

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FEI0072	For <<BorrowerFullName>>'s submitted trust income of \$<<TotalMonthlyIncomeAmount>>, obtain: 1. Trust agreement and documentation supporting sufficiency of assets to support the income, such as bank statements or a letter from the trustee. Note: If the Borrower is the trustee, a letter from the trustee is not acceptable documentation. Additional requirements: For income from a trust asset with historical fluctuating payments, the trust agreement must outline payment terms, and complete tax returns for the most recent two years must be obtained. For income from a trust asset with pre-determined fixed payments, the trust agreement must specify the fixed payment amount occurring at set intervals and duration of payments, and documentation evidencing most recent 12 months receipt, such as bank statements, must be obtained.	For <<BorrowerFullName>>'s submitted trust income, obtain the trust agreement and documentation supporting sufficiency of assets to support the income, such as bank statements or a letter from the trustee. Note: If the borrower is the trustee, a letter from the trustee is not acceptable documentation. Additional requirements: For income from a trust asset with historical fluctuating payments, the trust agreement must outline payment terms, and complete tax returns for the most recent two years must be obtained. For income from a trust asset with pre-determined fixed payments, the trust agreement must specify the fixed payment amount occurring at set intervals and duration of payments, and documentation evidencing most recent 12 months receipt, such as bank statements, must be obtained.	For <<BorrowerFullName>>'s submitted trust income, obtain: 1. Trust agreement and documentation supporting sufficiency of assets to support the income, such as bank statements or a letter from the trustee. Note: If the borrower is the trustee, a letter from the trustee is not acceptable documentation. Additional requirements: • For income from a trust asset with historical fluctuating payments, the trust agreement must outline payment terms, and complete tax returns for the most recent two years must be obtained. • For income from a trust asset with pre-determined fixed payments, the trust agreement must specify the fixed payment amount occurring at set intervals and duration of payments, and documentation evidencing most recent 12 months receipt, such as bank statements, must be obtained.	Feedback Certificate
FEI0075	Automobile allowance income for ~BORR name~ must be supported by YTD paystub(s) documenting all YTD earnings and W-2s for most recent two calendar years OR a written VOE documenting all YTD earnings and the earnings for the most recent two calendar years.	For <<BorrowerFullName>>'s automobile allowance, obtain Year-to-date(YTD) paystub(s) documenting all YTD earnings and W-2s for most recent two calendar years OR a written VOE documenting all YTD earnings and the earnings for the most recent two calendar years.	For <<BorrowerFullName>>'s automobile allowance, obtain: 1. Year-to-date(YTD) paystub(s) documenting all YTD earnings 2. W-2s for most recent two calendar years OR 1. Written VOE documenting all YTD earnings and the earnings for the most recent two calendar years.	Feedback Certificate
FEI0077	Unemployment income for ~BORR name~ must be associated with seasonal employment. Document receipt of unemployment income for the most recent two years with IRS Form 1099G(s) or equivalent documentation.	Unemployment income for <<BorrowerFullName>> must be associated with seasonal employment. Obtain documentation of receipt of unemployment income for the most recent two years with IRS Form 1099G(s) or equivalent documentation.	N/A	Feedback Certificate

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Formatted Message	Feedback Certificate, Error Page
FEI0082	For <<BorrowerFullName>>'s overtime income obtain: 1. Year-to-date (YTD) paystub(s) documenting all YTD earnings 2. W-2s for most recent two calendar years OR 1. A written VOE documenting all YTD earnings 2. Most recent two calendar years earnings	For <<BorrowerFullName>>'s overtime income obtain Year-to-date (YTD) paystub(s) documenting all YTD earnings and W-2s for most recent two calendar years OR a written VOE documenting all YTD earnings and the most recent two calendar years earnings.	For <<BorrowerFullName>>'s overtime income obtain: 1. Year-to-date (YTD) paystub(s) documenting all YTD earnings 2. W-2s for most recent two calendar years OR 1. A written VOE documenting all YTD earnings 2. Most recent two calendar years earnings	Feedback Certificate
FEI0090	Commission income for [Full Name (Party)] must be supported by YTD paystub(s) documenting all YTD earnings and W-2s for most recent two calendar years OR a written VOE documenting all YTD and most recent two calendar year earnings.	For <<BorrowerFullName>>'s commission income, obtain Year-to-date (YTD) paystub(s) documenting all YTD earnings and W-2s for most recent two calendar years OR a written VOE documenting all YTD earnings and the most recent two calendar years earnings.	For <<BorrowerFullName>>'s commission income, obtain: 1. Year-to-date(YTD) paystub(s) documenting all YTD earnings 2. W-2s for most recent two calendar years OR 1. A written VOE documenting all YTD 2. Most recent two calendar year earnings.	Feedback Certificate
FEI0091	For <<BorrowerFullName>>'s bonus income obtain: 1. Year-to-date(YTD) paystub(s) documenting all YTD earnings 2. W-2s for the most recent two calendar years OR 1. A written VOE documenting all YTD earnings 2. Most recent two calendar years earnings	For <<BorrowerFullName>>'s bonus income obtain Year-to-date(YTD) paystub(s) documenting all YTD earnings and 2. W-2s for the most recent two calendar years OR a written VOE documenting all YTD earnings and the most recent two calendar years earnings.	For <<BorrowerFullName>>'s bonus income obtain: 1. Year-to-date(YTD) paystub(s) documenting all YTD earnings 2. W-2s for the most recent two calendar years OR 1. A written VOE documenting all YTD earnings 2. Most recent two calendar years earnings	Feedback Certificate Updated text 9/4/2025.

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Formatted Message	Feedback Certificate, Error Page
FEI0092	Note(s) receivable income for ~BORR name~ must be supported by a copy of the note evidencing the terms, including, but not limited to, the scheduled amount and duration of payments, and proof of receipt of payments for the most recent 12 months.	For <<BorrowerFullName>>'s note(s) receivable income obtain: 1. A copy of the note evidencing the terms, including, but not limited to, the scheduled amount and duration of payments 2. Proof of receipt of payments for the most recent 12 months.	N/A	Feedback Certificate
FEI0093	Dividend or interest income for ~BORR name~ must be supported by signed, complete individual federal tax returns for the most recent two-year period OR year-end asset account statements for the most recent two years evidencing all dividend and interest income for each year for the income producing asset(s). Evidence of sufficient assets to support the qualifying income is required.	Dividend or interest income for <<BorrowerFullName>> obtain signed, complete individual federal tax returns for the most recent two-year period OR Year-end asset account statements for the most recent two years evidencing all dividend and interest income for each year for the income producing asset(s). Evidence of sufficient assets to support the qualifying income is required.	Dividend or interest income for <<BorrowerFullName>> obtain: • Signed, complete individual federal tax returns for the most recent two-year period OR • Year-end asset account statements for the most recent two years evidencing all dividend and interest income for each year for the income producing asset(s). Evidence of sufficient assets to support the qualifying income is required.	Feedback Certificate
FEI0102	A 10-day pre-closing verification (10-day PCV) is required for ~BorrowerFullName~'s ~EmployerFullName~ employment income. The 10-day PCV must be dated no more than 10 Business Days prior to the Note Date or after the Note Date but prior to the Delivery Date. The verification must be retained in the loan file.	Obtain a 10-day pre-closing verification (10-day PCV) for <<BorrowerFullName>>'s <<EmployerFullName>> employment income dated no more than 10 business days prior to the note date or after the note date but prior to the delivery date.	N/A	Feedback Certificate
FEI0119	Unable to offer income representation and warranty relief for ~BorrowerFullName~ at ~CurrentEmployerFullName~ because the Rate of Pay X Frequency on the ~ThirdPartyFullName~: ~ThirdPartyReportIdentifier~ report is unreasonable based on the derived income.	Income representation and warranty relief not eligible: <<BorrowerFullName>> at <<CurrentEmployerFullName>>'s Rate of Pay X Frequency on the <<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>> report is unreasonable based on the derived income.	N/A	Feedback Certificate
FEI0120	Unable to offer income representation and warranty relief for ~BorrowerFullName~ at ~CurrentEmployerFullName~ because of an invalid Rate of Pay on the ~ThirdPartyFullName~: ~ThirdPartyReportIdentifier~ report.	Income representation and warranty relief not eligible: Invalid Rate of Pay for <<BorrowerFullName>> at <<CurrentEmployerFullName>>. <<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>> report.	N/A	Feedback Certificate

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Formatted Message	Feedback Certificate, Error Page
FEI0127	For <<BorrowerFullName::Alphanumeric>>'s submitted Pension income of <<TotalMonthlyIncomeAmount::Currency2D>>, obtain documentation supporting income. For EXISTING AND ESTABLISHED sources obtain documentation that verifies income type, source, payment frequency, pre-determined payment amount and current receipt with one or more of the following, as needed: benefit verification letter, award letter, pay statement, 1099, bank statement(s) or equivalent. Age of documentation requirements must be met for current receipt which is no more than 120 days from Note Date unless otherwise specified in Guide Section 5102.4. For NEWLY ESTABLISHED sources refer to Guide Chapter 5305.	For <<BorrowerFullName::Alphanumeric>>'s submitted pension income, obtain documentation supporting for existing and established sources of retirement income: 1. Income type, payment source, payment frequency, and pre-determined payment amount and 2. Current receipt with one or more of the following: benefit verification letter, award letter, pay statement, 1099, bank statement(s) or equivalent. Age of documentation requirements must be no more than 120 days from note date unless otherwise specified in Guide Section 5102.4. For newly established sources of retirement income obtain: 1. Finalized terms of the source, type, effective date of income commencement, payment frequency and, pre-determined payment amount with a copy of the benefit verification letter, notice of award letter or other equivalent documentation from the payor that provides and establishes these terms. The income must commence prior to or on the first mortgage payment due date. The documentation must be dated no more than 120 days prior to the note date. Verification of current receipt is not required.	For <<BorrowerFullName::Alphanumeric>>'s submitted pension income, obtain documentation supporting: EXISTING AND ESTABLISHED SOURCES OF RETIREMENT INCOME: 1. Income type, payment source, payment frequency, and pre-determined payment amount 2. Current receipt with one or more of the following: benefit verification letter, award letter, pay statement, 1099, bank statement(s) or equivalent. Age of documentation requirements must be no more than 120 days from note date unless otherwise specified in Guide Section 5102.4. NEWLY ESTABLISHED SOURCES OF RETIREMENT INCOME: 1. Finalized terms of the source, type, effective date of income commencement, payment frequency and, pre-determined payment amount with a copy of the benefit verification letter, notice of award letter or other equivalent documentation from the payor that provides and establishes these terms. The income must commence prior to or on the first mortgage payment due date. The documentation must be dated no more than 120 days prior to the note date. Verification of current receipt is not required.	Feedback Certificate

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Formatted Message	Feedback Certificate, Error Page
FEI0129	For <<BorrowerFullName::Alphanumeric>>'s SOCIAL SECURITY income in the amount of <<TotalMonthlyIncomeAmount::Currency2D>>, obtain documentation supporting income. For ESTABLISHED benefits, obtain documentation that verifies income type, payment amount and current receipt with one or more of the following: benefit verification letter, award letter, 1099, bank statement(s) or equivalent. For NEWLY ESTABLISHED benefits, refer to Sections 5305.1 and 5305.2. For RETIREMENT and DISABILITY benefits, obtain one of the following: benefit verification letter, 1099, pages 1 and 2 of <<BorrowerFullName::Alphanumeric>>'s most recent federal income tax return (or pages 1-3 if filing 1040 SR), or documentation of current receipt. For borrowers filing joint tax returns, refer to Section 5305.2.	For <<BorrowerFullName::Alphanumeric>>'s social security income, obtain documentation that supports for existing and established SSI benefits: 1. The source type, payment frequency, and pre-determined payment amount and 2. Current receipt with one or more of the following: benefit verification letter, award letter, 1099, bank statement(s) or equivalent. Age of documentation requirements must be no more than 120 days from note date unless otherwise specified in Guide Section 5102.4. for newly established social security benefits, obtain: 1. Finalized terms of the source, type, effective date of income commencement, payment frequency and, pre-determined payment amount with a copy of the benefit verification letter, notice of award letter or other equivalent documentation from the payor that provides and establishes these terms. The income must commence prior to or on the first Mortgage payment due date. The documentation must be dated no more than 120 days prior to the note date and verification of current receipt is not required. For SOCIAL SECURITY retirement and disability benefits, obtain benefit verification letter or documentation of current receipt.	For <<BorrowerFullName::Alphanumeric>>'s social security income, obtain documentation that supports: EXISTING AND ESTABLISHED SSI BENEFITS: 1. The source type, payment frequency, and pre-determined payment amount 2. Current receipt with one or more of the following: benefit verification letter, award letter, 1099, bank statement(s) or equivalent. Age of documentation requirements must be no more than 120 days from note date unless otherwise specified in Guide Section 5102.4. NEWLY ESTABLISHED SOCIAL SECURITY BENEFITS: 1. Finalized terms of the source, type, effective date of income commencement, payment frequency and, pre-determined payment amount with a copy of the benefit verification letter, notice of award letter or other equivalent documentation from the payor that provides and establishes these terms. The income must commence prior to or on the first Mortgage payment due date. The documentation must be dated no more than 120 days prior to the note date and verification of current receipt is not required. For SOCIAL SECURITY retirement and disability benefits, obtain benefit verification letter or documentation of current receipt.	Feedback Certificate

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Formatted Message	Feedback Certificate, Error Page
FEI0131	For <<BorrowerFullName::Alphanumeric>>'s submitted VA Benefits income of <<TotalMonthlyIncomeAmount::Currency2D>>, obtain documentation supporting income. For EXISTING AND ESTABLISHED sources obtain documentation supporting income type, source, payment frequency, pre-determined payment amount and current receipt, such as benefit verification letter, award letter, pay statement, 1099, bank statement(s) or equivalent. Age of documentation requirements must be met for current receipt which is no more than 120 days from Note Date unless otherwise specified in Guide Section 5102.4. For NEWLY ESTABLISHED sources refer to Guide Chapter 5305.	Department of Veteran's Affairs(VA) benefits for <<BorrowerFullName>> obtain the following documentation for existing and established sources of long-term disability income: 1. Evidence of the type, source, pre-determined payment amount, payment frequency and current receipt must be obtained, 2. History of receipt: A history of receipt is not required for the income to be considered stable, 3. Continuance: Must be likely to continue for at least the next three years, and 4. Calculation: Use the documented fixed monthly payment amount. For newly established long-term disability income, obtain: 1. Verification of current receipt is not required; however, the finalized terms of the new income must be documented. The income must commence prior to or on the first Mortgage payment due date and 2. The terms that must be verified include, but are not limited to, the source, type, effective date of income commencement, payment frequency and pre-determined payment amount that will commence prior to or on the first mortgage payment due date.	Department of Veteran's Affairs(VA) benefits for <<BorrowerFullName>> obtain: EXISTING AND ESTABLISHED SOURCES OF LONG-TERM DISABILITY INCOME: 1. Evidence of the type, source, pre-determined payment amount, payment frequency and current receipt must be obtained 2. History of receipt: A history of receipt is not required for the income to be considered stable 3. Continuance: Must be likely to continue for at least the next three years 4. Calculation: Use the documented fixed monthly payment amount NEWLY ESTABLISHED LONG-TERM DISABILITY INCOME: 1. Verification of current receipt is not required; however, the finalized terms of the new income must be documented. The income must commence prior to or on the first Mortgage payment due date. 2. The terms that must be verified include, but are not limited to, the source, type, effective date of income commencement, payment frequency and pre-determined payment amount that will commence prior to or on the first mortgage payment due date.	Feedback Certificate
FEI0219	Self-employment income for BorrowerFullName from EmployerFullName LegalEntityType could not be derived because TaxReturnDescription is not present. Provide complete tax data and resubmit. This income was assessed using ThirdPartyServiceProviderName:ThirdPartyReportIdentifier report dated ThirdPartyReportDate.	Unable to assess income: Self-employment income for <<BorrowerFullName>> from <<EmployerFullName>> could not be derived because TaxReturnDescription is not present. Provide complete tax data and resubmit. This income was assessed using [ThirdPartyServiceProviderName:ThirdPartyReportIdentifier report dated ThirdPartyReportDate].	N/A	Feedback Certificate

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FEI0229	~BorrowerFullName~'s submitted alimony income in the amount of \$~Submitted Alimony Income Amount~ is relieved of representations and warranties for the accuracy of the income calculation and the integrity of data. This income was assessed using Direct Deposits and the ~ThirdPartyServiceProviderName~ ~ThirdPartyReportIdentifier~ report dated ~ThirdPartyReportDate~ expires ~ThirdPartyReportExpirationDate~; the report must be retained in the loan file. Obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement or final divorce decree).	<<BorrowerFullName>>'s submitted alimony income in the amount of \$<<SubmittedAlimonyIncomeAmount>> is relieved of representations and warranties for the accuracy of the income calculation and the integrity of data. Obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement or final divorce decree). This income was assessed using Direct Deposits and the <<ThirdPartyServiceProviderName>> <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>> expires <<ThirdPartyReportExpirationDate>>; the report must be retained in the loan file.	<<BorrowerFullName>>'s submitted alimony income in the amount of \$<<SubmittedAlimonyIncomeAmount>> is relieved of representations and warranties for the accuracy of the income calculation and the integrity of data. Obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement or final divorce decree). This income was assessed using Direct Deposits and the <<ThirdPartyServiceProviderName>> <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>> expires <<ThirdPartyReportExpirationDate>>; the report must be retained in the loan file.	Feedback Certificate
FEI0230	~Borrower Name~'s submitted Military income of ~SubmittedMilitaryIncomeAmount~ is relieved of representations and warranties for the accuracy of the income calculation and the integrity of data. This income was assessed using ~DDOfferingType~ and the [~Vendor~: ~report id~] report dated ~report date~ expires ~report expiration date~; ~DDRReportDocumentationRequirement~. No further documentation is required for this income.	Representation and warranty relief eligible: <<BorrowerFullName>>'s Military income is relieved for the accuracy of the income calculation and the integrity of the data. [<<Vendor>>: <<report id>>] report dated <<report date>> expires <<report expiration date>>; the report is the only documentation required.	N/A	Feedback Certificate
FEI0231	~Borrower Name~'s submitted Department of Veterans Affairs (VA) Benefits Income of ~Submitted Department of Veterans Affairs (VA) Benefits Income Amount~ is relieved of representations and warranties for the accuracy of the income calculation and the integrity of data. This income was assessed using Direct Deposits and the [~Vendor~: ~report id~] report dated ~report date~ expires ~report expiration date~; the report must be retained in the loan file. No further documentation is required for this income.	Representation and warranty relief eligible: <<BorrowerFullName>>'s Department of Veterans Affairs (VA) benefits income is relieved for the accuracy of the income calculation and the integrity of the data. [<<Vendor>>: <<report id>>] report dated <<report date>> expires <<report expiration date>>; the report is the only documentation required.	N/A	Feedback Certificate

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FEI0263	For ~BorrowerFullName~'s alimony income in the amount of \$~TotalMonthlyIncomeAmount~, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement or final divorce decree). Additionally, document receipt for the most recent 1 month verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	For <<BorrowerFullName>>'s alimony income, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement or final divorce decree) and document receipt for the most recent 1 month verifying the payment was cashed (e.g., check receipts), deposited into either the borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	For <<BorrowerFullName>>'s alimony income, obtain: 1. Legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement or final divorce decree). 2. Document receipt for the most recent 1 month verifying the payment was cashed (e.g., check receipts), deposited into either the borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	Feedback Certificate
FEI0264	Employment/base income for ~Borrower Full Name~: for base non-fluctuating earnings, earnings must be supported by a YTD paystub documenting YTD earnings OR written verification of employment documenting all YTD earnings. Fluctuating earnings must be supported by a YTD paystub documenting the YTD earnings AND W-2 for the most recent calendar year OR written VOE documenting YTD earnings and earnings for the most recent calendar year.	Employment/base income for <<BorrowerFullName>>: Base non-fluctuating earnings must be supported by a year-to-date(YTD) paystub documenting YTD earnings OR written verification of employment documenting all YTD earnings. Base fluctuating earnings must be supported by a YTD paystub documenting the YTD earnings AND W-2 for the most recent calendar year OR written VOE documenting YTD earnings and earnings for the most recent calendar year.	Employment/base income for <<BorrowerFullName>>: Base non-fluctuating earnings must be supported by a year-to-date(YTD) paystub documenting YTD earnings OR written verification of employment documenting all YTD earnings. Base fluctuating earnings must be supported by a YTD paystub documenting the YTD earnings AND W-2 for the most recent calendar year OR written VOE documenting YTD earnings and earnings for the most recent calendar year.	Feedback Certificate

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FEI0266	Bonus income for ~Borrower Full Name~ must be supported by YTD paystub documenting the YTD earnings and W-2 for the most recent calendar year or a written verification of employment documenting the YTD earnings and the earnings for the most recent calendar year.	For <<BorrowerFullName>'s bonus income obtain Year-to-date (YTD) paystub documenting the YTD earnings and W-2 for most recent calendar year OR a written verification of employment documenting the YTD earnings and the most recent calendar year earnings.	For <<BorrowerFullName>'s bonus income obtain: 1. Year-to-date (YTD) paystub documenting the YTD earnings 2. W-2 for most recent calendar year OR 1. Written verification of employment documenting the YTD earnings 2. Most recent calendar year earnings	Feedback Certificate
FEI0267	Commission income for ~Borrower Full Name~ must be supported by YTD paystub documenting the YTD earnings and W-2 for most recent calendar year, or a written verification of employment documenting the YTD earnings and the earnings for the most recent calendar year.	For <<BorrowerFullName>'s commission income obtain Year-to-date (YTD) paystub documenting the YTD earnings and W-2 for most recent calendar year OR written verification of employment documenting the YTD earnings and the most recent calendar year earnings.	For <<BorrowerFullName>'s commission income obtain: 1. Year-to-date (YTD) paystub documenting the YTD earnings 2. W-2 for most recent calendar year OR 1. Written verification of employment documenting the YTD earnings 2. Most recent calendar year earnings	Feedback Certificate
FEI0270	Overtime income for ~Borrower Full Name~ must be supported by YTD paystub documenting the YTD earnings and W-2 for most recent calendar year, or a written verification of employment documenting the YTD earnings and the earnings for the most recent calendar year.	For <<BorrowerFullName>'s overtime income obtain Year-to-date (YTD) paystub documenting the YTD earnings and W-2 for most recent calendar year OR a written verification of employment documenting the YTD earnings and most recent calendar year earnings.	For <<BorrowerFullName>'s overtime income obtain: 1. Year-to-date (YTD) paystub documenting the YTD earnings 2. W-2 for most recent calendar year OR 1. Written verification of employment documenting the YTD earnings 2. Most recent calendar year earnings	Feedback Certificate

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FEI0296	For rental income from an accessory dwelling unit (ADU) in the amount of \$~ADUPopulatedRentAmount~, obtain documentation according to Guide Section 5306.1.	For rental income from an accessory dwelling unit (ADU) in the amount of \$<<ADUPopulatedRentAmount>>, obtain the following documentation based on the transaction type. Purchase: The existing lease, when available. The Seller must make reasonable efforts to determine lease availability, including review of the appraisal, comparable rent data, purchase contract, a discussion with the Borrower and/or any other applicable and reasonable method. The lease must be current and fully executed. For newly executed leases, the first rental payment due date must be no later than the first payment due date of the subject mortgage. Also obtain an ADU rental analysis, which must support the income reflected on the lease. Must include a minimum of three comparable rentals to support the opinion of market rent for the ADU, at least one of the comparable rentals must include a rented ADU and the appraiser may provide this rental analysis data in narrative form. For a no cash-out refinance, obtain: 1. All borrower's complete federal income tax returns (IRS Form 1040), including Schedule E and 2. When the requirements in 5306.1(g) are met for using a lease in lieu of Schedule E, the following additional documentation is required: Lease and ADU rental analysis, which must support the income reflected on the lease.	For rental income from an accessory dwelling unit (ADU) in the amount of \$<<ADUPopulatedRentAmount>>, obtain the following documentation based on the transaction type. Purchase: 1. The existing lease, when available • The Seller must make reasonable efforts to determine lease availability, including review of the appraisal, comparable rent data, purchase contract, a discussion with the Borrower and/or any other applicable and reasonable method. • The lease must be current and fully executed • For newly executed leases, the first rental payment due date must be no later than the first payment due date of the subject mortgage 2. ADU rental analysis, which must support the income reflected on the lease • Must include a minimum of three comparable rentals to support the opinion of market rent for the ADU • At least one of the comparable rentals must include a rented ADU • The appraiser may provide this rental analysis data in narrative form No cash-out refinance: 1. All borrower's complete federal income tax returns (IRS Form 1040), including Schedule E 2. When the requirements in 5306.1(g) are met for using a lease in lieu of Schedule E, the following additional documentation is required • Lease • ADU rental analysis, which must support the income reflected on the lease	Feedback Certificate Updated text 8/5/2025.

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Formatted Message	Feedback Certificate, Error Page
FEI0304	For ~BorrowerFullName~'s child support income in the amount of \$~TotalMonthlyIncomeAmount~, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, or final divorce decree). Ensure documentation shows the ages of the children. Additionally, document receipt for the most recent 6 months verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	For <<BorrowerFullName>>'s child support income obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, or final divorce decree). Ensure documentation shows the ages of the children and document receipt for the most recent 6 months verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	For <<BorrowerFullName>>'s child support income: 1. Obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, or final divorce decree). Ensure documentation shows the ages of the children. 2. Document receipt for the most recent 6 months verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	Feedback Certificate
FEI0307	For ~BorrowerFullName~'s separate maintenance income in the amount of \$~TotalMonthlyIncomeAmount~, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement, or final divorce decree). Additionally, document receipt for the most recent 6 months verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	For <<BorrowerFullName>>'s separate maintenance income, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement, or final divorce decree) and documentation of receipt for the most recent 6 months verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	For <<BorrowerFullName>>'s separate maintenance income, obtain: 1. Legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement, or final divorce decree). 2. Documentation of receipt for the most recent 6 months verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	Feedback Certificate

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Formatted Message	Feedback Certificate, Error Page
FEI0312	BorrowerFullName's submitted SubmittedEmployerFullName income of \$SubmittedIncomeAmount is relieved of representation and warranty for the accuracy of the income calculation. This income was assessed based on paystub and W-2 data from the provider using the [ThirdPartyServiceProviderName: ThirdPartyReportIdentifier] data. Based on the paystub date of ThirdPartyPaystubDate, the expiration of the paystub is ThirdPartyPaystubAndW2ExpirationDate. Seller is responsible for confirming the paystub is dated no more than 120 calendar days before the note date per Guide Section 5102.4 and retaining the paystubs and W-2's in the loan file. No further documentation is required for this income.	<<BorrowerFullName>>'s submitted <<SubmittedEmployerFullName>> income of \$<<SubmittedIncomeAmount>> is relieved of representation and warranty for the accuracy of the income calculation. This income was assessed based on paystub and W-2 data from the provider using the [ThirdPartyServiceProviderName: ThirdPartyReportIdentifier] data. Based on the paystub date of ThirdPartyPaystubDate, the expiration of the paystub is ThirdPartyPaystubAndW2ExpirationDate. Seller is responsible for confirming the paystub is dated no more than 120 calendar days before the note date and retaining the paystubs and W-2's in the loan file. No further documentation is required for this income.	<<BorrowerFullName>>'s submitted <<SubmittedEmployerFullName>> income of \$<<SubmittedIncomeAmount>> is relieved of representation and warranty for the accuracy of the income calculation. This income was assessed based on paystub and W-2 data from the provider using the [ThirdPartyServiceProviderName: ThirdPartyReportIdentifier] data. Based on the paystub date of ThirdPartyPaystubDate, the expiration of the paystub is ThirdPartyPaystubAndW2ExpirationDate. Seller is responsible for confirming the paystub is dated no more than 120 calendar days before the note date and retaining the paystubs and W-2's in the loan file. No further documentation is required for this income.	Feedback Certificate
FEI0316	Unable to assess <<BorrowerFullName::Alphanumeric>>'s income at <<DerivedEmployerName::Alphanumeric>> based on paystub and W-2 data from the provider using [<<PSW2VendorNameAndReportID::Alphanumeric>>]. Income data could not be linked to submitted employer. Verify the paystub and W-2 data matches <<BorrowerFullName::Alphanumeric>>'s current employment and the information on the loan application. If applicable, resubmit using an AKA for the submitted employer name.	Unable to assess income: <<BorrowerFullName::Alphanumeric>>'s income at <<DerivedEmployerName::Alphanumeric>> from [<<PSW2VendorNameAndReportID::Alphanumeric>>] could not be linked to submitted employer. Verify the paystub and W-2 data matches <<BorrowerFullName::Alphanumeric>>'s current employment and the information on the loan application. If applicable, resubmit using an AKA for the submitted employer name.	N/A	Feedback Certificate
FEI0317	Unable to assess <<BorrowerFullName::Alphanumeric>>'s income at <<DerivedEmployerName::Alphanumeric>> based on paystub and W-2 data from the provider using [<<PSW2VendorNameAndReportID::Alphanumeric>>]. Most recent paystub is more than 30 days prior to the application received date. Resubmit with a more recent paystub.	Unable to assess income: <<BorrowerFullName::Alphanumeric>>'s most recent paystub at <<DerivedEmployerName>> is more than 30 days prior to the application received date. Resubmit with a more recent paystub. [<<PSW2VendorNameAndReportID::Alphanumeric>>].	N/A	Feedback Certificate

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Formatted Message	Feedback Certificate, Error Page
FEI0320	Unable to assess <<BorrowerFullName::Alphanumeric>>'s income at <<DerivedEmployerName::Alphanumeric>> based on paystub and W-2 data from the provider using [<<PSW2VendorNameAndReportID::Alphanumeric>>]. Employment start date was not submitted and is required.	Unable to Assess: <<BorrowerFullName::Alphanumeric>>'s employment start date at <<DerivedEmployerName>> was not submitted and is required [<<PSW2VendorNameAndReportID::Alphanumeric>>].	N/A	Feedback Certificate
FEI0321	Unable to assess <<BorrowerFullName::Alphanumeric>>'s income at <<DerivedEmployerName::Alphanumeric>> based on paystub and W-2 data from the provider using [<<PSW2VendorNameAndReportID::Alphanumeric>>]. Missing income document(s) for <<DerivedEmployerName::Alphanumeric>>. Confirm most recent paystub and prior year paystub or W-2 documents are present.	Unable to assess income: <<BorrowerFullName::Alphanumeric>>'s income at <<DerivedEmployerName::Alphanumeric>> is missing income document(s) from [PSW2VendorNameAndReportID: Alphanumeric>>]. Confirm most recent paystub and prior year paystub or W-2 documents are present.	N/A	Feedback Certificate
FEI0323	Unable to assess- <<BorrowerFullName::Alphanumeric>>'s income at <<DerivedEmployerName::Alphanumeric>> based on paystub and W-2 data from the provider using [<<PSW2VendorNameAndReportID::Alphanumeric>>]. Income could not be derived due to insufficient income history based on submitted employment start date of <<SubmittedCurrentEmploymentStartDate::DateMM/dd/yyyy>> at <<SubmittedEmployerFullName::Alphanumeric>>.	Unable to assess income:- <<BorrowerFullName::Alphanumeric>>'s income could not be derived due to insufficient income history based on submitted employment start date of <<SubmittedCurrentEmploymentStartDate::DateMM/dd/yyyy>> at <<SubmittedEmployerFullName::Alphanumeric>>- [<<PSW2VendorNameAndReportID::Alphanumeric>>]	N/A	Feedback Certificate This message will not be updated.
General Messages				

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Formatted Message	Feedback Certificate, Error Page
FGM0139	Borrowers obligated on the note of the Refi Possible mortgage must be the same as on the mortgage being refinanced unless a borrower is omitted and: the file contains evidence that the remaining borrower has been making mortgage payments including secondary financing for the most recent 12-months; or mortgage file contains evidence of the borrower's death. At least one original borrower must be retained.	Refi Possible mortgage requires the borrowers obligated on the note of the Refi Possible mortgage are the same as the mortgage being refinanced unless a borrower is omitted and at least one original borrower be retained. If omitted, obtain either evidence the remaining borrower has been making mortgage payments including secondary financing for the most recent 12-months OR evidence of the borrower's death.	Refi Possible mortgage requires: 1. Borrowers obligated on the note of the Refi Possible mortgage are the same as the mortgage being refinanced unless a borrower is omitted. 2. At least one original borrower be retained If omitted, obtain either: 1. Evidence the remaining borrower has been making mortgage payments including secondary financing for the most recent 12-months OR 2. Evidence of the borrower's death	Feedback Certificate
FGM0149	~StandardizedSubjectPropertyAddressLineText~, ~StandardizedSubjectPropertyCityName~, ~StandardizedSubjectPropertyStateCode~, ~StandardizedSubjectPropertyPostalCode~ is in a designated high-cost area.	Property in a designated high-cost area.	N/A	Feedback Certificate
FGM0154	For a cash-out refinance using the proceeds to pay off a mortgage, obtain documentation showing the note date of the first lien mortgage is at least 12 months before the note date of the cash-out mortgage (e.g., the credit report or title commitment). If the purpose of the cash-out refinance is to convert the separately owned land and the manufactured home into real property under applicable State law, seasoning requirements do not apply. Verify the borrower has owned both the manufactured home and land for 12 months or more prior to the note date of the cash-out mortgage. For manufactured homes owned free and clear, at least one borrower must have been on the title to the subject property for at least 6 months prior to the note date.	For a cash-out refinance using the proceeds to pay off a mortgage, obtain documentation showing the note date of the first lien mortgage is at least 12 months before the note date of the cash-out mortgage (e.g., the credit report or title commitment). If the purpose of the cash-out refinance is to convert the separately owned land and the manufactured home into real property under applicable State law, seasoning requirements do not apply. Verify the borrower has owned both the manufactured home and land for 12 months or more prior to the note date of the cash-out mortgage. For manufactured homes owned free and clear, at least one borrower must have been on the title to the subject property for at least 6 months prior to the note date.	For a cash-out refinance using the proceeds to pay off a mortgage, obtain documentation showing the note date of the first lien mortgage is at least 12 months before the note date of the cash-out mortgage (e.g., the credit report or title commitment). If the purpose of the cash-out refinance is to convert the separately owned land and the manufactured home into real property under applicable State law, seasoning requirements do not apply. Verify the borrower has owned both the manufactured home and land for 12 months or more prior to the note date of the cash-out mortgage. For manufactured homes owned free and clear, at least one borrower must have been on the title to the subject property for at least 6 months prior to the note date.	Feedback Certificate

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Formatted Message	Feedback Certificate, Error Page
FPA0057	Address entered matched to: <<StanAddrLOne::Alphanumeric>>, <<StanAddrLTwo::Alphanumeric>>, <<StanAddrCnty::Alphanumeric>> County. Please confirm accuracy.	Subject property address matched to <<StanAddrCnty::Alphanumeric>> County.	N/A	Feedback Certificate
FPA0091	Review for Accuracy: The property address provided is blank or incomplete.	Subject property address is blank or incomplete.	N/A	Feedback Certificate
FPA0092	Review for Accuracy: The address number could not be found for the street name provided.	The address number could not be found for the street name provided.	N/A	Feedback Certificate
FPA0093	Review for Accuracy: The street name could not be found for the Zip Code provided.	Street name could not be found for the Zip Code provided for the subject property.	N/A	Feedback Certificate
FPA0095	Review for Accuracy: The property address unit designator (e.g., Unit, Apt, etc.) and the unit number could not be found for the street address provided.	Subject Property Unit number could not be found for the street address submitted.	N/A	Feedback Certificate
FPA0103	The loan is a refinance on a primary residence where ~Borr1~ indicates they will occupy the property. However, their current address differs from the subject property address. Verify, update and resubmit the loan.	Loan is a refinance on a primary residence and <<BorrowerFullName>> has indicated they will occupy the property. Current address does not match subject property address. Verify, update and resubmit the loan.	N/A	Feedback Certificate
Purchase Restriction Messages				
PUR0016	The loan was submitted with an LTV ratio of [LTV Ratio Percent], which exceeds the maximum LTV ratio of 95% for a Loan Product Advisor Accept purchase transaction mortgage secured by a 1-unit primary residence with a non-occupying borrower.	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 95% for an Accept purchase transaction mortgage secured by a 1-unit primary residence with a non-occupying borrower.	N/A	Feedback Certificate
PUR0017	The loan was submitted with an LTV ratio of ~LTV Ratio Percent~, which exceeds the maximum LTV ratio of 90% for a Loan Product Advisor Caution purchase transaction mortgage secured by a 1-unit primary residence with a non-occupying borrower.	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 90% for a Caution purchase transaction mortgage secured by a 1-unit primary residence with a non-occupying borrower.	N/A	Feedback Certificate
PUR0071	The loan was submitted with an LTV ratio of ~LTV Ratio Percent~, which exceeds the maximum LTV ratio of 90% for a no cash-out refinance Loan Product Advisor Caution mortgage, with a loan term of 30 years, secured by a primary residence manufactured home.	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 90% for a no cash-out refinance Loan Product Advisor Caution mortgage, with a loan term of 30 years, secured by a primary residence manufactured home.	N/A	Feedback Certificate

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Formatted Message	Feedback Certificate, Error Page
PUR0090	The loan was submitted with an LTV ratio of ~LTV Ratio Percent~, which exceeds the maximum LTV ratio of 95% for a purchase transaction Loan Product Advisor Accept mortgage secured by a primary residence manufactured home.	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 95% for a purchase transaction Loan Product Advisor Accept mortgage secured by a primary residence manufactured home.	N/A	Feedback Certificate
PUR0091	The loan was submitted with an LTV ratio of ~LTV Ratio Percent~, which exceeds the maximum LTV ratio of 90% for a purchase transaction Loan Product Advisor Caution mortgage, with a loan term of 30 years secured by a primary residence manufactured home.	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 90% for a Caution purchase transaction mortgage with a loan term of 30 years, secured by a primary residence manufactured home.	N/A	Feedback Certificate
PUR0092	The loan was submitted with an LTV ratio of ~LTV Ratio Percent~, which exceeds the maximum LTV ratio of 95% for a purchase transaction Loan Product Advisor Caution mortgage, with a loan term of 20 years or less secured by a primary residence manufactured home.	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 95% for a purchase transaction Loan Product Advisor Caution mortgage, with a loan term of 20 years or less secured by a primary residence manufactured home.	N/A	Feedback Certificate
PUR0105	The mortgage is submitted as a Cooperative Share Mortgage and is eligible for sale only under Seller-negotiated terms of business. Refer to the terms of business for details, including pricing.	A Cooperative Share mortgage is eligible for sale only under Seller-negotiated terms of business. Refer to the terms of business for details, including pricing.	N/A	Feedback Certificate
PUR0112	The loan was submitted with an LTV ratio of ~LTV Ratio Percent~, which exceeds the maximum LTV ratio of 85% for a purchase transaction mortgage secured by a manufactured second home.	The LTV ratio of <<LTVRatioPercent>>% exceeds the maximum of 85% for a purchase transaction mortgage secured by a manufactured second home.	N/A	Feedback Certificate
PUR0139	The loan was submitted with a Total LTV ratio of ~Combined LTV Ratio Percent~, which exceeds the maximum Total LTV ratio of 90% for a Loan Product Advisor Caution purchase transaction mortgage, with a loan term of 30 years, secured by a primary residence manufactured home.	The Total LTV ratio of <<CombinedLTVRatioPercent>>% exceeds the maximum Total LTV ratio of 90% for a Loan Product Advisor Caution purchase transaction mortgage, with a loan term of 30 years, secured by a primary residence manufactured home.	N/A	Feedback Certificate

Retired Messages

FAR0061	Reissue ID/Report ID ~Reissue ID or Report ID~ and Account Number ~Account Number~ for borrower(s) ~Borrower Name~ does not match account owner(s) ~AccountOwnerName~ on the asset verification report. Verify the account is owned by at least one borrower and the borrower has access to the funds.	N/A	N/A	Feedback Certificate
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Message Code	Original or Existing Message Text (if applicable)	New Message Text	Formatted Message	Feedback Certificate, Error Page
FAR0047	For ~Refinance Program Name~, refinance proceeds limited to the following: Pay off the unpaid principal balance and interest accrued through payoff date of the original mortgage, pay related closing costs not to exceed \$5,000.00 and disburse cash to borrower not to exceed \$250.00. If proceeds remain, reduce the mortgage amount or apply excess amount as principal curtailment to the new mortgage. Proceeds may not be used to pay off or pay down any junior liens.	N/A	N/A	Feedback Certificate
FCL0335	Documentation is required to evidence the first lien and/or existing junior lien(s) is paid down or paid off prior to or at closing.	N/A	N/A	Feedback Certificate
FCL0408	Junior liens must be subordinate to Enhanced Relief Refinance (ERR) per Guide Chapter 4204. A principal increase of any junior lien is prohibited to curtail the ERR, pay related Closing/Financing Costs or Prepaids/Escrows; no new secondary financing is permitted. Affordable Second junior liens meeting requirements of Seller's Purchase Documents must be subordinated or may be refinanced with the existing first lien if being refinanced as permitted in the Guide.	N/A	N/A	Feedback Certificate
FEI0168	Verification of income source for at least one Borrower is required. For employed income, obtain a verbal verification of employment. For self-employed income, obtain a verification of existence of business. For income source other than employment or self-employment, verification of the income source is required and must be an eligible source under the Guide.	N/A	N/A	Feedback Certificate
FEI0169	Verification of income source for at least one Borrower is required, however in lieu of verifying an income source, verification of 12 months reserves in the Borrower's depository accounts, securities or retirement accounts is acceptable. Mortgage file must include the most recent monthly or quarterly account statement.	N/A	N/A	Feedback Certificate
FGM0099	The loan purpose entered in Loan Product Advisor is purchase and a value has been entered in the refinance field. Please review the accuracy of the data submitted for this transaction.	N/A	N/A	Feedback Certificate

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Formatted Message	Feedback Certificate, Error Page
FGM0108	The Enhanced Relief Refinance Mortgage may only be an ARM if the Mortgage being refinanced is an ARM.	N/A	N/A	Feedback Certificate
FGM0109	Enhanced Relief Refinance Mortgage must benefit the Borrower and be originated for one of the following purposes: a reduction in the interest rate, to replace an ARM with a fixed-rate Mortgage, a reduction in the amortization term, or a reduction in the monthly payment and interest payment.	N/A	N/A	Feedback Certificate
FGM0105	The Mortgage must be manually underwritten according to Guide Section 4304.5 if the Enhanced Relief Refinance Mortgage is a Higher Priced Covered Transaction or Higher-Priced Mortgage Loan.	N/A	N/A	Feedback Certificate
FGM0106	The Mortgage must be manually underwritten according to Guide Section 4304.5 if the principal and interest payment is increasing by more than 20% of the current contractually obligated payment under the Note. If Note provides for more than one payment option, use the lowest payment option to determine if the increase exceeds 20%.	N/A	N/A	Feedback Certificate
FGM0107	Borrowers obligated on the Note of the Enhanced Relief Refinance must be the same as on the Mortgage being refinanced unless a Borrower is omitted and: the file contains evidence that the remaining Borrower has been making mortgage payments including secondary financing for the most recent 12-months; the remaining Borrower qualifies on their own as per Guide Section 4304.5; or Mortgage file contains evidence of the Borrower's death. At least one original Borrower must be retained.	N/A	N/A	Feedback Certificate
FMI0045	No Mortgage Insurance information was found on the loan being refinanced.	N/A	N/A	Feedback Certificate
PUR0197	LTV ~LTV Ratio Percent~% must be equal to or greater than 85.01% for an Enhanced Relief Refinance Mortgage secured by a 1-unit investment property.	N/A	N/A	Feedback Certificate
PUR0198	LTV ~LTV Ratio Percent~% must be equal to or greater than 75.01% for an Enhanced Relief Refinance Mortgage secured by a 2- to 4-unit investment property.	N/A	N/A	Feedback Certificate

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Formatted Message	Feedback Certificate, Error Page
PUR0199	LTV ~LTV Ratio Percent~% must be equal to or greater than 90.01% for an Enhanced Relief Refinance Mortgage secured by a second home.	N/A	N/A	Feedback Certificate
PUR0191	Loan being refinanced has a negotiated credit enhancement. The Seller of the Enhanced Relief Refinance Mortgage must be the servicer of the mortgage being refinanced and the credit enhancement must be transferred to the new loan to be eligible for Enhanced Relief Refinance Mortgage.	N/A	N/A	Feedback Certificate
PUR0192	Most recent delinquency of 30 days or more was reported on ~Servicing Cycle Date~. The mortgage being refinanced must have no 30-days lates in most recent 6 months, no more than one 30-days late in 6 months preceding most recent 6 months, and no lates of 60-days or worse in most recent 12 months. Consider resubmitting after the period necessary to meet this requirement and/or recommending the borrower contact their current servicer or a housing counselor for further assistance.	N/A	N/A	Feedback Certificate
PUR0193	Mortgage being refinanced has a Note Date of ~Note Date~. The Note Date for a new Enhanced Relief Refinance Mortgage must be 15 months or more after that date.	N/A	N/A	Feedback Certificate
PUR0194	LTV ~LTV Ratio Percent~% must be equal to or greater than 97.01% for an Enhanced Relief Refinance Mortgage secured by a 1-unit primary residence.	N/A	N/A	Feedback Certificate
PUR0195	LTV ~LTV Ratio Percent~% must be equal to or greater than 85.01% for an Enhanced Relief Refinance Mortgage secured by a 2-unit primary residence.	N/A	N/A	Feedback Certificate
PUR0196	LTV ~LTV Ratio Percent~% must be equal to or greater than 80.01% for an Enhanced Relief Refinance Mortgage secured by a 3- to 4-unit primary residence.	N/A	N/A	Feedback Certificate
PUR0185	Mortgage being refinanced is a Relief Refinance Mortgage. Relief Refinance Mortgages are not eligible as an Enhanced Relief Refinance	N/A	N/A	Feedback Certificate
PUR0190	Loan being refinanced is in foreclosure and is not eligible as an Enhanced Relief Refinance Mortgage.	N/A	N/A	Feedback Certificate

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Formatted Message	Feedback Certificate, Error Page
PUR0145	TLTV ~Combined LTV Ratio Percent~% exceeds the maximum allowable percent for ~Refinance Program Name~.	N/A	N/A	Feedback Certificate
PUR0122	LTV ~LTV Ratio Percent~% exceeds the maximum allowable percent for ~Refinance Program Name~.	N/A	N/A	Feedback Certificate
PUR0123	LTV ~LTV Ratio Percent~% must be equal to or less than 105% for an ARM ~Refinance Program Name~.	N/A	N/A	Feedback Certificate
PUR0079	A Construction Conversion or Renovation mortgage must be delivered in according to Guide Chapter4602.	N/A	N/A	Feedback Certificate
PUR0080	Cashout refinance mortgages are not eligible for ~Refinance Program Name~.	N/A	N/A	Feedback Certificate
PUR0082	A ~Refinance Program Name~ must be delivered in accordance with the Freddie Mac Seller/Servicer Guide.	N/A	N/A	Feedback Certificate
PUR0083	Newly constructed homes are not eligible as a ~Refinance Program Name~.	N/A	N/A	Feedback Certificate
PUR0084	A super conforming mortgage must be delivered in accordance with the Freddie Mac Seller/Servicer Guide.	N/A	N/A	Feedback Certificate
PUR0073	The loan was submitted with an LTV ratio of ~LTV Ratio Percent~, which exceeds the maximum LTV ratio of 90% for a no cash-out refinance Loan Product Advisor Caution mortgage, with a loan term of 20 years or less secured by a primary residence manufactured home.	N/A	N/A	Feedback Certificate
PUR0076	A manufactured home mortgage must be delivered in accordance with the Freddie Mac Seller/Servicer Guide.	N/A	N/A	Feedback Certificate
PUR0063	Temporary subsidy buydowns are not eligible for ~Refinance Program Name~.	N/A	N/A	Feedback Certificate
PUR0059	The maximum loan term is 30 years for an adjustable-rate mortgage (ARM).	N/A	N/A	Feedback Certificate
PUR0048	The Initial Adjustment Period must not be less than 1 month when the Subsequent Adjustment Period is 6 months.	N/A	N/A	Feedback Certificate
PUR0019	HTLTV ~Home Equity Combined LTV Ratio Percent~% exceeds the maximum allowable percent for ~Refinance Program Name~.	N/A	N/A	Feedback Certificate

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Formatted Message	Feedback Certificate, Error Page
FPA0105	The loan is a refinance on a primary residence where ~Borr3~ indicates they will occupy the property. However, their current address differs from the subject property address. Verify, update and resubmit the loan.	N/A	N/A	Feedback Certificate
FPA0106	The loan is a refinance on a primary residence where ~Borr4~ indicates they will occupy the property. However, their current address differs from the subject property address. Verify, update and resubmit the loan.	N/A	N/A	Feedback Certificate
FPA0107	The loan is a refinance on a primary residence where ~Borr5~ indicates they will occupy the property. However, their current address differs from the subject property address. Verify, update and resubmit the loan.	N/A	N/A	Feedback Certificate
FAR0031	Asset representation and warranty relief coming soon.	N/A	N/A	Feedback Certificate
FCL0334	Verification of borrower housing payment histories for the past year is required in accordance with Guide Section 5202.2(b).	N/A	N/A	Feedback Certificate
DQE0420	State Code for each borrower's prior residence(s) must be a valid code of two alphabetic characters.	N/A	N/A	Feedback Certificate
DQE0407	The first Note Pay To must begin with a NOTE_PAY_TO_1.	N/A	N/A	Feedback Certificate
DQE0408	The first Housing Counseling Agency must begin with a HOUSING_COUNSELING_AGENCY_1.	N/A	N/A	Feedback Certificate
DQE0029	Negative Amortization Type <<NegativeAmortizationType::Alphanumeric>> is not valid.	N/A	N/A	Feedback Certificate
DQE0043	Employment Income Indicator <<EmploymentIncomeIndicator::Alphanumeric>> is not valid.	N/A	N/A	Feedback Certificate
DQE0143	Undisclosed Mortgage Application Indicator <<UndisclosedMortgageApplicationIndicator::Alphanumeric>> is not valid.	N/A	N/A	Feedback Certificate
DQE0069	Employment Status Type <<EmploymentStatusType::Alphanumeric>> is not valid.	N/A	N/A	Feedback Certificate
DQE0019	Property Valuation Form Type "<<PropertyValuationFormType::Alphanumeric>>" is not valid.	N/A	N/A	Feedback Certificate

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Formatted Message	Feedback Certificate, Error Page
DQE0075	Per Change Rate Adjustment Frequency Months Count "<<PerChangeRateAdjustmentFrequencyMonthsCount::Alphanumeric>>" is not valid.	N/A	N/A	Feedback Certificate
DQC0663	State Code for each borrower's prior residence(s) is required when Country is United States.	N/A	N/A	Feedback Certificate
DQC0650	RequestedXMLIndicator must be valid value.	N/A	N/A	Feedback Certificate
DQC0638	Review for accuracy: Requested PDF Indicator was not submitted with Service Type of Documentation Preparation and has been defaulted to False If this value is not accurate, update the field with the correct value and resubmit.	N/A	N/A	Feedback Certificate
DQC0503	Liability Remaining Term Months Count is required for Liability Types other than "Revolving" OR "Open30DayChargeAccount.	N/A	N/A	Feedback Certificate
DQC0035	Loan Status Identifier is required.	N/A	N/A	Feedback Certificate
DQC0078	At least one Liability Type must be provided.	N/A	N/A	Feedback Certificate
DQC0174	Property Valuation Form Type is required if MortgageType is Conventional and Property Valuation Method Type is Drive By, Full Appraisal or Prior Appraisal Used.	N/A	N/A	Feedback Certificate
DQC0145	Property Valuation Method Type is required if Property Valuation Amount is entered.	N/A	N/A	Feedback Certificate
DQC0007	Property Estate Type is required for collateral representation and warranty.	N/A	N/A	Feedback Certificate
DQR0071	Credit Report Request Action Type must be ForceNew when Credit Report Type Other Description is Infiles.	N/A	N/A	Feedback Certificate
DQR0069	Credit Request Type must be Individual when Credit Report Type Other Description is Infiles.	N/A	N/A	Feedback Certificate
DCH0059	No reserves are required.	N/A	N/A	Feedback Certificate
DCH0086	If CAIVRS indicates federal delinquency/lien, this loan must be documented and underwritten to FHA's REFER requirements.	N/A	N/A	Feedback Certificate
DCH0060	Reserves may strengthen loan quality.	N/A	N/A	Feedback Certificate

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Formatted Message	Feedback Certificate, Error Page
DCH0009	Verify total required reserves of <<TotalRequiredReservesAmount::Currency2D>> for the subject property that is a <<IntendedOccupancyType::Alphanumeric>> property. This amount includes <<GuideRequiredReservesMonths::Number0D>> months' reserves based on <<TotalNumberOfFinancedProperties::Number0D>> total financed properties, for each other second home and/or investment property that is financed, and on which the borrower is obligated.	N/A	N/A	Feedback Certificate
DCH0135	Proof of Payoff: Or repayment plan for judgements on credit report if applicable.	N/A	N/A	Feedback Certificate
DCH0096	One or more liabilities were submitted with no payment. Include the required payment and resubmit to Loan Product Advisor, as applicable. If the credit report does not show the payment or it is deferred, obtain documentation to support the required payment amount.	N/A	N/A	Feedback Certificate
DCH0149	MAF: Form 465	N/A	N/A	Feedback Certificate
DCH0147	Explanation for Derogatory Credit.	N/A	N/A	Feedback Certificate
DCH0011	Employment Gaps: If the borrower was not employed with the same employer for the previous two years, and has an employment gap of 30 days or greater, he/she must provide a written explanation for the employment gap. If applicable, document college attendance with transcripts and military with discharge papers.	N/A	N/A	Feedback Certificate
DCH0018	Depository Statements: Most recent for each account to verify funds to close.	N/A	N/A	Feedback Certificate
DCH0115	Not on Active Duty: W-2(s) are NOT req'd if all of the following are met: ~Borrower Full Name~ with same employer 2 yrs or more, employer phone contact verifies the length of employment and currently employed, Borrower not self-employed or commission, bonus, overtime, or secondary income not needed to qualify, stable monthly income to be determined by using current base pay only (not total earnings), Borrower signs IRS Form 8821/4506 for the prev 2 tax yrs.	N/A	N/A	Feedback Certificate

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Formatted Message	Feedback Certificate, Error Page
DCH0123	Not on Active Duty: Obtain verbal VOE to verify current employment for ~Borrower Full Name~.	N/A	N/A	Feedback Certificate
DCH0112	Provide evidence gift was deposited in borrower(s) acct. or	N/A	N/A	Feedback Certificate
DCH0047	Commission income for ~BORR name~ must be supported by YTD paystub(s) documenting all YTD earnings and W-2s for most recent two calendar years OR a written VOE documenting all YTD and most recent two calendar year earnings.	N/A	N/A	Feedback Certificate
DCH0105	Loan was submitted with \$~AssetRetirmt~ in retirement accounts. For each account used to qualify the borrower, obtain account statement(s) covering a 2-month period or direct account verification. For IRS-qualified employer plans, document the vested balance and evidence that the borrower is permitted to make withdrawals and that severance of borrower's current employment is not required.	N/A	N/A	Feedback Certificate
DCH0020	Depository Statements: Most recent 2 months for each account to verify funds to close.	N/A	N/A	Feedback Certificate
DCH0002	Verify <<TotalRequiredReservesAmount::Currency2D>> in reserves.	N/A	N/A	Feedback Certificate
DCH0179	Affordable Seconds: Document the mortgage file with a Note or other evidence of terms, settlement/closing disclosure statement or alternative required by law that evidences the fees and costs paid by the borrower at closing in connection with a new Affordable Second, and evidence of subordination of an existing Affordable Second for a refinance.	N/A	N/A	Feedback Certificate
DCH0130	Social Security: If Social Security Income is for Disability Benefits paid to individuals who cannot work because they have a medical condition that is expected to last at least 1 year, lenders may use income from this source as qualifying income. Provide documentation to support the income. It is not necessary to seek a statement from a physician about how long the medical condition will last.	N/A	N/A	Feedback Certificate

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DCH0028	Department of Veterans Affairs(VA) benefits for ~BORR name~ must be documented in accordance with the Freddie Mac-Single-Family Seller/Servicer Guide Chapter Section 5305.2.	N/A	N/A	Feedback Certificate
DCH0101	For <<BorrowerFullName::Alphanumeric>>'s submitted VA Benefits income of <<TotalMonthlyIncomeAmount::Currency2D>>, obtain documentation supporting income. For EXISTING AND ESTABLISHED sources obtain documentation supporting income type, source, payment frequency, pre-determined payment amount and current receipt, such as benefit verification letter, award letter, pay statement, 1099, bank statement(s) or equivalent. Age of documentation requirements must be met for current receipt which is no more than 120 days from Note Date unless otherwise specified in Guide Section 5102.4. For NEWLY ESTABLISHED sources refer to Guide Chapter 5305.	N/A	N/A	Feedback Certificate
DCH0163	At least one occupying borrower must participate in a homeownership education program that is required by the HFA. If the HFA does not require homeownership education, at least one occupying borrower must participate in a homeownership education program per Guide Section 5103.6, as applicable. Retain any Homeownership Education Certificate or comparable document in the mortgage file.	N/A	N/A	Feedback Certificate
DCH0138	Loan was submitted with \$~AssetStocks~ in stocks, bonds and/or mutual funds. For each account used to qualify the borrower, obtain account statement(s) covering a 2-month period or direct account verification. If the borrower does not receive a statement, provide evidence the security is owned by the borrower and verify value using current stock prices from a financial publication or website.	N/A	N/A	Feedback Certificate

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DCH0195	The gift of equity of \$~AssetCashOrMarketValueAmount~ must be documented with a gift letter signed by the donor that includes: the donor's name, mailing address, phone number, relationship to the borrower, actual or maximum amount of the gift, and statement that repayment is not required. Gift of equity must be reflected on the Settlement/Closing Disclosure. For complete requirements, refer to Guide Section 5501.3.	N/A	N/A	Feedback Certificate
DCH0199	For ~BorrowerFullName~'s child support income in the amount of \$~TotalMonthlyIncomeAmount~, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement or final divorce decree). Ensure documentation shows the ages of the children. Additionally, document receipt for the most recent 6 months verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	N/A	N/A	Feedback Certificate
DCH0144	If proceeds of a loan secured by the borrower's assets other than real property are used to qualify, document the asset's value, ownership and that the loan is secured by that asset. An interested party must not provide the loan. When the loan is secured by a financial asset also used to qualify, the value of the asset must be reduced by the proceeds amount and any associated fees. If proceeds are from refinance of the borrower's real property, provide the Closing Disclosure. For a HELOC, document that it is secured by the borrower's real property and receipt of the disbursed HELOC proceeds.	N/A	N/A	Feedback Certificate

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DCH0180	Other income for BorrowerFullName must be documented according to Guide Section 5305.2. If rental income from a 1-unit Primary Residence is being used to qualify on a Home Possible Mortgage document according to Guide Sections 4501.6	N/A	N/A	Feedback Certificate
DCH0023	For ~BorrowerFullName~'s alimony income in the amount of \$~TotalMonthlyIncomeAmount~, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, or final divorce decree). Additionally, document receipt for the most recent 6 months verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	N/A	N/A	Feedback Certificate
DCH0095	The submission indicates the existing junior lien(s) on the subject property will be resubordinated. Document evidence of the subordination.	N/A	N/A	Feedback Certificate
DCH0181	Landlord education is required for a 2- to 4- unit property prior to the note date. Retain the Certificate of Achievement or comparable document in the mortgage file.	N/A	N/A	Feedback Certificate
DCH0082	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.	N/A	N/A	Feedback Certificate
DCH0033	Military income for ~BORR Name~ must be supported by a YTD Leave and Earnings Statement, W2 for the most recent calendar year and a 10-day pre-closing verification (10-day PCV), OR a written VOE documenting all YTD earnings and the earnings for the most recent calendar year (including current monthly fixed entitlement amount(s) and type(s), if applicable), and a 10-day PCV.	N/A	N/A	Feedback Certificate

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DCH0026	For BorrowerFullName's submitted Trust income of \$TotalMonthlyIncomeAmount, obtain the trust agreement and documentation supporting sufficiency of assets to support the income, such as bank statements or a letter from the trustee. When the Borrower is the trustee, a letter from the trustee is not acceptable documentation. For income from a trust asset with historical fluctuating payments, the trust agreement must outline payment terms, and complete tax returns for the most recent two years must be obtained. For income from a trust asset with pre-determined fixed payments, the trust agreement must specify the fixed payment amount occurring at set intervals and duration of payments, and documentation evidencing most recent 12 months receipt, such as bank statements, must be obtained.	N/A	N/A	Feedback Certificate
DCH0204	For <<BorrowerFullName::Alphanumeric>>'s tip income in the amount of <<TotalMonthlyIncomeAmount::Currency2D>>, obtain a YTD paystub(s) documenting all YTD earnings and W-2s for the two most recent calendar years OR a written VOE documenting all YTD earnings and the earnings for the two most recent calendar years.	N/A	N/A	Feedback Certificate
DCH0168	Bankruptcy within the last seven years: The mortgage file must contain: 1) Copies of the bankruptcy petition, schedule of debts and discharge or dismissal 2) Evidence to indicate that all debts not satisfied by the bankruptcy have been paid or are being paid and 3) Any other evidence necessary to support the Seller's determination that the Borrower has reestablished and maintained an acceptable credit reputation.	N/A	N/A	Feedback Certificate
DCH0030	Foster care income for ~Borrower Full Name~ must be supported by proof of the income for the most recent 2-year period.	N/A	N/A	Feedback Certificate
DCH0031	Unemployment income for ~BORR Name~ must be associated with seasonal employment. Document receipt of unemployment income for the most recent two years with IRS Form 1099G(s) or equivalent documentation.	N/A	N/A	Feedback Certificate

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DCH0156	If REO is sold or pending sale but not closing before the Note Date, resubmit under the appropriate disposition type (Rental or Retained) to identify the applicable reserves requirements.	N/A	N/A	Feedback Certificate
DCH0157	Each borrower with no usable credit score must meet minimum credit history requirements in Section 5201.1(c)(i).	N/A	N/A	Feedback Certificate
DCH0165	Since the established credit reputation uses only noncredit payment references, participation in a homeownership education program or completion of Freddie Mac's CreditSmart(R) Homebuyer U is required prior to the note date. Retain the Homeownership Education Certification or comparable document in the mortgage file. See Guide Section 5103.6 for complete requirements.	N/A	N/A	Feedback Certificate
DCH0198	At least one borrower must participate in a landlord education program that is required by the HFA. If the HFA does not require landlord education, at least one borrower must participate in a landlord education program per Guide Section 4501.9. Retain any Certificate of Achievement or comparable documentation in the mortgage file.	N/A	N/A	Feedback Certificate
DCH0167	Short Sale/Deed-in-Lieu of Foreclosure within the last seven years: Provide evidence of the completion of the short sale/deed-in-lieu of foreclosure.	N/A	N/A	Feedback Certificate
DCH0159	No credit scores for any borrower - Each borrower must meet minimum credit history requirements in Section 5201.1(c)(ii).	N/A	N/A	Feedback Certificate
DCH0014	Foreclosure within the last seven years: Provide evidence of the completion of the foreclosure.	N/A	N/A	Feedback Certificate
DCH0015	Bankruptcy appears on the application: The mortgage file must contain: 1)Copies of the bankruptcy petition, schedule of debts and discharge or dismissal 2)Evidence to indicate that all debts not satisfied by the bankruptcy have been paid or are being paid and 3)Any other evidence necessary to support the Seller's determination that the Borrower has reestablished and maintained an acceptable credit reputation.	N/A	N/A	Feedback Certificate

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DCH0016	Foreclosure/Deed-in-Lieu of Foreclosure on the application: Provide evidence of the completion of the foreclosure/deed-in-lieu of foreclosure.	N/A	N/A	Feedback Certificate
DCH0201	For ~BorrowerFullName~'s separate maintenance income in the amount of \$~TotalMonthlyIncomeAmount~, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, or final divorce decree). Additionally, document receipt for the most recent 6 months verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	N/A	N/A	Feedback Certificate
DCH0017	Bankruptcy: If the bankruptcy occurred within the last seven years, the mortgage file must contain: 1)Copies of the bankruptcy petition, schedule of debts and discharge or dismissal 2)Evidence to indicate that all debts not satisfied by the bankruptcy have been paid or are being paid and 3)Any other evidence necessary to support the Seller's determination that the Borrower has reestablished and maintained an acceptable credit reputation.	N/A	N/A	Feedback Certificate

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DCH0140	For cash on hand obtain: 1. Documentation confirming positive monthly residual income available for savings 2. Copies of six months' cash receipts (e.g., rent or utility receipts) or other alternative documentation (e.g., direct verifications or wire transfers) to verify that recurring obligations, including revolving and installment debt, are customarily paid in cash 3. A credit report obtained at loan application showing no more than three tradelines 4. An updated credit report obtained approximately one week before closing, showing no new accounts or no substantial increase in existing accounts that approximates, or exceeds, the amount of cash on hand provided by the Borrower 5. Copies of three months' statements for any open revolving account showing cash advances are not the source of Borrower funds. Any cash advances must be explained and documented (i.e., a cash advance used in an emergency situation) 6. Evidence that all funds used to qualify the Borrower are deposited in a financial institution or are held in an institutional escrow account before closing	N/A	N/A	Feedback Certificate
DCH0200	For ~BorrowerFullName~'s child support income in the amount of \$~TotalMonthlyIncomeAmount~, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement or final divorce decree). Additionally, document receipt for the most recent 1 month verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	N/A	N/A	Feedback Certificate

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DCH0184	For ~BorrowerFullName~'s alimony income in the amount of \$~TotalMonthlyIncomeAmount~, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement or final divorce decree). Additionally, document receipt for the most recent 1 month verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	N/A	N/A	Feedback Certificate
DCH0040	For Relief Refi Mortgage-Open Access, if rental income is being used to qualify (regardless if rental income yields a positive or negative cash flow), obtain an executed lease agreement or the most recent complete signed individual federal tax returns.	N/A	N/A	Feedback Certificate
DCH0083	For Relief Refi Mortgage-Open Access, the Seller is not required to establish a minimum history of receiving income or make a determination that the income can be expected to continue for at least the next 3 years in order to use the income for qualifying.	N/A	N/A	Feedback Certificate
DCH0119	Rental Income: Obtain individual income tax returns, signed and dated, plus all applicable schedules for the previous 2 years, which show rental income generated by the property.	N/A	N/A	Feedback Certificate
DCH0158	At least one Borrower must participate in a homeownership education program, such as Freddie Mac's free online CreditSmart Steps to Homeownership Tutorial – With Certificate, before the Note Date. Retain the CreditSmart Steps to Homeownership Tutorial certificate of completion, Homeownership Education Certificate or another document containing comparable information in the Mortgage file.	N/A	N/A	Feedback Certificate

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DCH0171	Document the source of funds for each large single deposit(s) if the deposit is needed to meet the requirements for Borrower Funds and/or reserves. When the source of funds can be clearly identified from the deposit information on the account statement (e.g., direct payroll deposits) or other documented income or asset source in the Mortgage file (e.g. tax refund), additional documentation is not required.	N/A	N/A	Feedback Certificate
DCH0137	For gift or grant from an Agency: obtain documentation establishing funds were provided by an Agency with an established gift/grant program, that the funds do not have to be repaid and were received by the borrower or by the Seller on the borrower's behalf. Examples of acceptable documentation include copies of grant program materials, award letters or terms and conditions provided to the borrower.	N/A	N/A	Feedback Certificate
DCH0003	Verify no less than \$~X~ in reserves. This amount includes 6 months of reserves required when the subject property is a 2- to 4-unit Primary Residence.	N/A	N/A	Feedback Certificate
DCH0189	Military income for ~Borrower Full Name~ must be supported by a YTD Leave and Earnings Statement.	N/A	N/A	Feedback Certificate
DCH0051	For Relief Refi Mortgage-Open Access, commission income for ~BORR Name~ must be supported by a YTD paystub or written VOE documenting at least 30 days of income OR signed complete individual federal tax returns for the most recent 1-year period.	N/A	N/A	Feedback Certificate
DCH0052	For Relief Refi Mortgage-Open Access, notes receivable income for ~BORR Name~ must be supported by a copy of the note and most recent 1-month bank statement or other equivalent documentation evidencing receipt of the income.	N/A	N/A	Feedback Certificate
DCH0053	For Relief Refi Mortgage-Open Access, self-employed income for ~BORR Name~ must be supported by most recent 1 year signed complete individual federal tax returns.	N/A	N/A	Feedback Certificate

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DCH0054	For Relief Refi Mortgage-Open Access, alimony or child support income for ~BORR Name~ must be supported by a copy of the signed court order, legally binding separation agreement and/or final divorce decree and evidence of receipt of the total court ordered amount for most recent month.	N/A	N/A	Feedback Certificate
DCH0055	For Relief Refi Mortgage-Open Access, employment/base, bonus, overtime, or automobile allowance income for ~BORR Name~ must be supported by a YTD paystub or written VOE documenting at least 30 days of income.	N/A	N/A	Feedback Certificate
DCH0170	For Relief Refi Mortgage-Open Access, pension, Social Security, VA Benefits or foster care income for ~BORR Name~ must be supported by a copy of the award letter, 1099 or other third-party documentation showing income type, source and amount OR the most recent 1-month bank statement or other equivalent documentation evidencing receipt of the income.	N/A	N/A	Feedback Certificate
DCH0037	For Relief Refi Mortgage-Open Access, unemployment income for ~BORR Name~ must be supported by evidence of current receipt and amount of unemployment compensation and evidence that it is associated with seasonal employment.	N/A	N/A	Feedback Certificate
DCH0038	For Relief Refi Mortgage-Open Access, mortgage differential income for ~BORR Name~ must be supported by a copy of the agreement from the employer stating the amount of the payments.	N/A	N/A	Feedback Certificate
DCH0039	For Relief Refi Mortgage-Open Access, military income for ~BORR Name~ must be supported by a YTD Leave and Earnings Statement or written VOE documenting at least 30 days of income. A 10-day pre-closing verification (10-day PCV) is required.	N/A	N/A	Feedback Certificate
DCH0041	For Relief Refi Mortgage-Open Access, other income for ~BORR Name~ must be documented in accordance with the Freddie Mac Single-Family Seller/Servicer Guide, Section 4303.3 (f)(i).	N/A	N/A	Feedback Certificate
DCH0042	For Relief Refi Mortgage-Open Access, if income from secondary employment for ~BORR Name~ is used to qualify, obtain a YTD paystub or written VOE documenting at least 30 days of income.	N/A	N/A	Feedback Certificate

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DCH0043	For Relief Refi Mortgage-Open Access, trust income for ~BORR Name~ must be supported by a copy of the trust agreement.	N/A	N/A	Feedback Certificate
DCH0050	For Relief Refi Mortgage-Open Access, dividend or interest income for ~BORR Name~ must be supported by signed complete individual federal tax returns for the most recent 1-year period and evidence of sufficient assets remaining after closing to support the qualifying income.	N/A	N/A	Feedback Certificate
DCH0202	For <<BorrowerFullName::Alphanumeric>>'s separate maintenance income in the amount of <<TotalMonthlyIncomeAmount::Currency2D>>, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement, or final divorce decree). Additionally, document receipt for the most recent 1 month verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	N/A	N/A	Feedback Certificate
DCH0203	For ~BorrowerFullName~'s separate maintenance income in the amount of ~TotalMonthlyIncomeAmount~, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement, or final divorce decree). Additionally, document receipt for the most recent 1 month verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	N/A	N/A	Feedback Certificate

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FEI0099	For Relief Refi Mortgage-Open Access, employment/base, bonus, overtime, or automobile allowance income for ~Full Name (Party)~ must be supported by a YTD paystub or written VOE documenting at least 30 days of income.	N/A	N/A	Feedback Certificate
FEI0100	For Relief Refi Mortgage-Open Access, pension, Social Security, VA Benefits or foster care income for ~Full Name (Party)~ must be supported by a copy of the award letter, 1099 or other third-party documentation showing income type, source and amount OR the most recent 1-month bank statement or other equivalent documentation evidencing receipt of the income.	N/A	N/A	Feedback Certificate
FEI0125	For Relief Refi Mortgage-Open Access, the Seller is not required to establish a minimum history of receiving income or make a determination that the income can be expected to continue for at least the next 3 years in order to use the income for qualifying.	N/A	N/A	Feedback Certificate
FEI0097	For Relief Refi Mortgage-Open Access, self-employed income for ~Full Name (Party)~ must be supported by most recent 1 year signed complete individual federal tax returns.	N/A	N/A	Feedback Certificate
FEI0087	For Relief Refi Mortgage-Open Access, if income from secondary employment for ~Full Name (Party)~ is used to qualify, obtain a YTD paystub or written VOE documenting at least 30 days of income.	N/A	N/A	Feedback Certificate
FEI0085	For Relief Refi Mortgage-Open Access, military income for ~BORR name~ must be supported by a YTD LES or written VOE documenting at least 30 days of income. A verbal VOE is required and must be dated no more than 10 Business Days prior to Note Date or after Note Date but prior to Delivery Date. In lieu of a verbal VOE, an LES dated no more than 30 days prior to Note Date may be provided.	N/A	N/A	Feedback Certificate
FEI0098	For Relief Refi Mortgage-Open Access, alimony or child support income for ~BORR name~ must be supported by a signed copy of the court order and evidence of receipt of the court ordered total amount for most recent month.	N/A	N/A	Feedback Certificate

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FEI0308	For <<BorrowerFullName::Alphanumeric>>'s separate maintenance income in the amount of <<TotalMonthlyIncomeAmount::Currency2D>>, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement, or final divorce decree). Additionally, document receipt for the most recent 1 month verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	N/A	N/A	Feedback Certificate
FEI0309	For ~BorrowerFullName~'s separate maintenance income in the amount of ~TotalMonthlyIncomeAmount~, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement, or final divorce decree). Additionally, document receipt for the most recent 1 month verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	N/A	N/A	Feedback Certificate
FEI0096	For Relief Refi Mortgage-Open Access, notes receivable income for ~Full Name (Party)~ must be supported by a copy of the note and most recent 1-month bank statement or other equivalent documentation evidencing receipt of the income.	N/A	N/A	Feedback Certificate
FEI0089	For Relief Refi Mortgage-Open Access, trust income for ~Full Name (Party)~ must be supported by a copy of the trust agreement.	N/A	N/A	Feedback Certificate

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FEI0094	For Relief Refi Mortgage-Open Access, dividend or interest income for ~Full Name (Party)~ must be supported by signed complete individual federal tax returns for the most recent 1-year period and evidence of sufficient assets remaining after closing to support the qualifying income.	N/A	N/A	Feedback Certificate
FGM0070	Standardized Address matched for Relief Refi-Open Access eligibility: <<RRMOAAddress::Alphanumeric>>, <<StanAddrLTwo::Alphanumeric>>, <<StanAddrCnty::Alphanumeric>> County. Please confirm accuracy.	N/A	N/A	Feedback Certificate
FGM0069	<<FMLoan::Alphanumeric>> is the Freddie Mac loan number of the loan to be refinanced.	N/A	N/A	Feedback Certificate
FGM0033	If a fixed-rate mortgage is being refinanced into an ARM, the refinance must result in a reduction in the monthly principal and interest payment of the First Lien mortgage.	N/A	N/A	Feedback Certificate
FMI0025	<<MICompany::Alphanumeric>> was provider of MI on loan to be refinanced.	N/A	N/A	Feedback Certificate
FMI0026	<<MICert::Alphanumeric>> is MI certificate number of loan to be refinanced.	N/A	N/A	Feedback Certificate
FMI0027	<<MICoverage::Number2D>> is MI coverage amount on loan to be refinanced.	N/A	N/A	Feedback Certificate
FMI0028	No MI information found for this Relief-Refinance Open Access Mortgage.	N/A	N/A	Feedback Certificate
PUR0295	The loan was submitted with a Total LTV ratio of (+ %Combined Loan To Value Percent (LPA)%+), which exceeds the maximum Total LTV ratio of 97% when there is no Affordable Second.	N/A	N/A	Feedback Certificate
PUR0277	The loan was submitted with an LTV ratio of + %Loan To Value Percent (LPA)% + "%, which exceeds the maximum LTV ratio of 85% for an adjustable-rate Home Possible Mortgage secured by a 2-unit property.	N/A	N/A	Feedback Certificate
PUR0228	Verification of income source for at least one Borrower is required, however in lieu of verifying an income source, verification of 12 months reserves in the Borrower's depository accounts, securities or retirement accounts is acceptable. Mortgage file must include the most recent monthly or quarterly account statement.	N/A	N/A	Feedback Certificate

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PUR0229	Seller is not required to evaluate if Condominium or Cooperative Project meets project eligibility requirements set forth in Guide Chapter 5701 or for Cooperative Share Loans, in the Seller's Purchase Documents if Seller represents and warrants that project is not located in a Condominium or a cooperative hotel, houseboat project, timeshare project, or a project with segmented ownership; and the project has insurance that meets applicable insurance requirements of Guide Chapter 8202.	N/A	N/A	Feedback Certificate
PUR0227	Verification of income source for at least one Borrower is required, however in lieu of verifying an income source, verification of 12 months reserves in the Borrower's depository accounts, securities or retirement accounts is acceptable. Mortgage file must include the most recent monthly or quarterly account statement.	N/A	N/A	Feedback Certificate
PUR0119	The reported reserves of \$~Reserves Amount~ are insufficient to cover 2 months of reserves (\$~Guide Reserves Amount~) required when the subject property is a second home.	N/A	N/A	Feedback Certificate
PUR0120	The reported reserves of \$~Reserves Amount~ are insufficient to cover 6 months of reserves (\$~Guide Reserves Amount~) required when the subject property is an Investment Property.	N/A	N/A	Feedback Certificate
PUR0101	The submitted loan product is a 7/6-month adjustable-rate (ARM), which is ineligible as super conforming.	N/A	N/A	Feedback Certificate
PUR0102	The submitted loan product is a 10/6-month adjustable-rate (ARM), which is ineligible as super conforming.	N/A	N/A	Feedback Certificate
PUR0081	The original loan amount must be equal to or less than \$1,000,000.00 for a ~Refinance Program Name~.	N/A	N/A	Feedback Certificate
PUR0062	A mortgage with a temporary subsidy plan must be delivered according to Guide Section 4204.4.	N/A	N/A	Feedback Certificate
PUR0031	The submitted loan product is a 7/6-month adjustable-rate (ARM), which is not eligible for sale.	N/A	N/A	Feedback Certificate
PUR0032	The submitted loan product is a 10/6-month adjustable-rate (ARM), which is not eligible for sale.	N/A	N/A	Feedback Certificate

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Formatted Message	Feedback Certificate, Error Page
PUR0028	The submitted loan is a 5/6-Month adjustable-rate (ARM) loan product. This loan product is not eligible for sale.	N/A	N/A	Feedback Certificate
FAR0118	Investment Property: Financing concessions cannot exceed two percent of value.	N/A	N/A	Feedback Certificate
FAR0059	Caution loans are not eligible for asset representation and warranty relief.	N/A	N/A	Feedback Certificate
FAR0126	We are unable to evaluate the borrower's assets at this time, therefore, asset representation and warranty relief is not available. Please resubmit and if you continue to receive this message, contact Customer Support at (800-FREDDIE) for assistance.	N/A	N/A	Feedback Certificate
Updated 9/4/2025				