

Loan Product Advisor® Feedback Message Updates

January 2025

Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
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Non-occupant Borrower Updates

Effective January 26, 2025

New Messages

PUR0434	N/A	A HeritageOne mortgage requires all borrowers occupy the residence when the number of units is greater than 1. <<BorrowerFullName>> responded No to occupying the property.	Feedback Certificate	New purchase edit to alert that a HeritageOne mortgage requires all borrowers occupy the residence when the number of units is greater than 1.
PUR0435	N/A	The loan was submitted with an LTV ratio of <<LTVRatioPercent>>%, which exceeds the maximum LTV ratio of 95% for a RefiPossible mortgage with a non-occupying borrower.	Feedback Certificate	New purchase edit to alert that the maximum LTV ratio allowed for a RefiPossible mortgage with a non-occupying borrower is 95%.
PUR0436	N/A	The loan was submitted with a Total LTV ratio of <<CombinedLoanToValuePercent>>%, which exceeds the maximum TLTV of 95% when there are non-occupying borrower(s) and the secondary financing is not an Affordable Second.	Feedback Certificate	New purchase edit to alert that the maximum TLTV ratio for a mortgage with a non-occupying borrower is 95% unless the secondary financing is an Affordable Second.
PUR0437	N/A	The loan was submitted with an HTLTV ratio of <<CombinedLoanToValuePercent>>%, which exceeds the maximum HTLTV ratio of 95% for a RefiPossible mortgage with non-occupying borrower(s).	Feedback Certificate	New purchase edit to alert that the maximum HTLTV ratio allowed for a RefiPossible mortgage with a non-occupying borrower is 95%.

Revised Messages

PUR0382	A HeritageOne mortgage Occupancy must be primary residence.	A HeritageOne mortgage requires at least one borrower occupy the mortgaged premises as their primary residence.	Feedback Certificate	Updated text to provide additional details.
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Employment and Income Updates

Effective January 26, 2025

Revised Messages

Loan Product Advisor® Feedback Message Updates

January 2025

Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
FEI0069	Base non-fluctuating earnings or fluctuating hourly earnings for " + <Borrower Full Name (LPA)> + " must be supported by either a YTD paystub documenting all YTD earnings and W-2(s) for the most recent calendar year, or a written VOE documenting all YTD earnings and earnings for the most recent calendar year.	For <<BorrowerFullName>>'s base non-fluctuating or base fluctuating hourly earnings in the amount of \$<<TotalMonthlyIncomeAmount>> from <<Borrower Employer Full Name (LPA)>>, obtain either a YTD paystub documenting all YTD earnings and W-2(s) for the most recent calendar year, or a written VOE documenting all YTD earnings and earnings for the most recent calendar year.	Feedback Certificate	Updated text to align with recent Guide update.

Updated: 12/9/2024

