

Loan Product Advisor® (LPA®) Feedback Message Updates



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Positive Rent History Using Borrower Provided Documentation Updates

Effective February 5, 2025

The following message updates support the expansion of the rent payment history capability in the Loan Product Advisor® (LPA®) assessment, as announced in *Single-Family Seller/Servicer Guide* (Guide) [Bulletin 2025-1](#).

This policy and these messages are only applicable for those Sellers who have obtained written approval from Freddie Mac before selling such mortgages.

New Messages

Message Code	New Message Text	Feedback Certificate, Error Page	Purpose	Example
FCL0438	Positive rent history was included in the assessment which resulted in a Risk Class of Accept. Document borrower's rent payment history according to Guide Section 5201.1 and maintain in the mortgage file.	Feedback Certificate	New message indicating positive rent history was submitted as true and the risk class was updated to accept as a result of the indicator. Also indicates borrower documentation requirements for rent payment history are needed.	Same as proposed text
FCL0439	Positive rent history was included in the assessment but did not impact the Risk Class. No further action is required.	Feedback Certificate	New message indicating positive rent history was submitted as true but did not impact the risk class.	Same as proposed text
FCL0440	Rent payment history did not impact the Risk Class. <<RentPaymentAssessmentReasons::Alphanumeric>>. If documentation of rent payments according to Guide Section 5201.1 can be obtained, update Positive Rental History Indicator and resubmit.	Feedback Certificate	New message indicating positive rent history wasn't identified on the asset report, but if the borrower can provide required documentation, the indicator can then be submitted as true and may then impact the risk class.	Rent payment history did not impact the Risk Class. Recent rent payments were not identified. If documentation of rent payments according to Guide Section 5201.1 can be obtained, update Positive Rental History Indicator and resubmit.

Revised Messages

Message Code	Original or Existing text (if applicable)	New Message Text	Examples
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<p>FCL0421</p>	<p>Identifying <<RiskClassEnhancementType::Alphanumeric>> may result in a Risk Class of Accept. Obtain verification of asset(s) report(s) and resubmit.</p>	<p>" Identifying <<RiskClassEnhancementType::Alphanumeric>> may result in a Risk Class of Accept. Obtain verification of asset(s) <<RentPaymentOrCashFlow>> and resubmit.</p> <p><i>Sellers without the negotiated provision titled "Mortgages with Rent Payment History included in the Loan Product Advisor Assessment Using Borrower Provided Documentation" will continue to receive the message as it appears today.</i></p>	<p><i>Eligible for Both Positive Rent history and Cash Flow:</i> Identifying positive borrower cash flow or rent payment history may result in a Risk Class of Accept. Obtain verification of asset(s) report(s) or obtain borrower documentation of rent payments according to 5201.1, update Positive Rental History Indicator and resubmit.</p> <p><i>Eligible for Cash Flow Only:</i> Identifying positive borrower cash flow may result in a Risk Class of Accept. Obtain verification of asset(s) report(s) and resubmit.</p>
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