

Loan Product Advisor® Feedback Message Updates

May 2, 2023

Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
Data Quality and System Message Update				
Effective July 9, 2023 (previously posted as July 2)				
New Message				
DQC0703	N/A	REQUEST FILE ERROR: An association is required to connect <<BorrowerFullName>>'s <<EmployerName>> employment to a type of income (CURRENT_INCOME_ITEM_IsAssociatedWith_EMPLOYER).	Feedback Certificate	New message to provide clarity to users.
Revised Messages				
DQE0332	MISSING RELATIONSHIP. Each current third-party EMPLOYER label must appear in a RELATIONSHIP linking it to an employment CURRENT INCOME ITEM.	REQUEST FILE ERROR: An association is required to connect <<BorrowerFullName>>'s <<IncomeType>> to an employer in the request file (CURRENT_INCOME_ITEM_IsAssociatedWith_EMPLOYER).	Feedback Certificate	Message has been updated to provide clarity to users.
DQE0444	Purchase Credit Source Type <<PurchaseCreditSourceType::Alpha numeric>> is no longer valid. Include the Seller Credits Amount in the ulad:URLATotalSellerCreditsAmount and resubmit to correctly reflect the credit.	The Purchase Credit Source Type of PropertySeller is not valid for the <<PurchaseCreditType>> credit. Credits from the property seller should be submitted as Seller Credits (ulad:URLATotalSellerCreditsAmount). Correct and resubmit.	Feedback Certificate	Message has been updated to provide clarity to users.
DQC0639	Review for accuracy: Property Estate Type was not submitted and has been defaulted to Fee Simple. If this value is not accurate, update the field with the correct value and resubmit.	Estate Will be Held In (PropertyEstateType) was not submitted and has been defaulted to Fee Simple. If this value is not accurate, update and resubmit.	Feedback Certificate	Message has been updated to provide clarity to users.

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DQC0691	Housing Expense Type Other Description is required for the Proposed Housing_Expense, when the value of "Other" is associated to the Housing Expense Type.	A description (HousingExpenseTypeOtherDescription) is required for the Other proposed monthly payment in the amount of \$<<HousingExpensePaymentAmount>>.	Feedback Certificate	Message has been updated to provide clarity to users.
DQC0684	Related Loan Funds Source Type is required for <<xlinklabel::Alphanumeric>>.	Funds Source Type is required for the <<RelatedLoanLienPriorityType>> loan on the subject property.	Feedback Certificate	Message has been updated to provide clarity to users.
DQC0513	Purchase Credit Type is equal to "Other", Purchase Credit Type Other Description must exist.	A description (PurchaseCreditTypeOtherDescription) is required for the Other credit. The valid values are ClosingCosts or LotEquity.	Feedback Certificate	Message has been updated to provide clarity to users.
DQC0080	Estimated Closing Cost Amount is required.	Borrower Closing Costs (EstimatedClosingCostsAmount) is required.	Feedback Certificate	Message has been updated to provide clarity to users.
DQC0677	Property Usage Type must be provided to indicate the intended usage of the Real Estate Owned property by the borrower after closing in the Property_Detail container.	Intended Occupancy (PropertyUsageType) is required for the REO at <<OwnedPropertyAddressLineText>>.	Feedback Certificate	Message has been updated to provide clarity to users.
DQC0527	Provide the third-party verification company code associated with the report identifier to receive an assessment for income or asset verification.	The Vendor Identifier (Ipa:RequestedDocumentVendorIdentifier) is required for the <<ThirdPartyReportIdentifier>> report to receive an assessment for income or asset verification.	Feedback Certificate	Message has been updated to provide clarity to users.
DQC0498	Property Current Usage Type must be provided to indicate the current use of the Real Estate Owned property by the borrower in the Property_Detail container.	Current Occupancy (PropertyCurrentUsageType) is required for the REO property at <<OwnedPropertyAddressLineText>>.	Feedback Certificate	Message has been updated to provide clarity to users.

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DQE0426	The proposed Property Usage Type "<<PropertyUsageType::Alphanumeric>>" for the Real Estate Owned is not valid.	Intended Occupancy of <<OwnedPropertyUsageType>> for the REO at <<OwnedPropertyAddressLineText>> is not valid. The valid values are Investment, PrimaryResidence, or SecondHome.	Feedback Certificate	Message has been updated to provide clarity to users.
DQC0521	Borrower's Prior Property type of investment, primary residence or secondary home must be provided when homeownership has been indicated in the past three years.	The type of property (PriorPropertyUsageType) for <<BorrowerFullName>>'s prior property is required because ownership interest in another property in the last three years has been submitted as 'Yes' in the Declarations.	Feedback Certificate	Message has been updated to provide clarity to users.
DQC0653	RelationshipVestingTypeOtherDescription is required when PropertyOwner and RelationshipVestingType = Other	A description (RelationshipVestingTypeOtherDescription) is required when Manner in Which Title Will be Held is Other.	Feedback Certificate	Message has been updated to provide clarity to users.
DQC0686	The creditor's name is required for each subordinate loan.	A Creditor Name (PartyRoleType: NotePayTo) is required to be associated to the <<RelatedLoanLienPriorityType>> loan secured by the subject property.	Feedback Certificate	Message has been updated to provide clarity to users.
DQC0603	Asset Cash Or Market Value Amount is required for every asset type except Real Estate Owned.	Cash or Market Value is required for the <<AssetHolderFullNameAndTypeDescription>>. Note: <<AssetHolderFullNameAndTypeDescription>> to be constructed as: - If Asset Holder Full Name is populated then <<AssetHolderFullName>> <<AssetType>> - If Asset Holder Full Name is not populated then <<AssetType>>	Feedback Certificate	Message has been updated to provide clarity to users.
DQE0432	Asset Type Other Description <<AssetTypeOtherDescription::Alphanumeric>> is not valid for an AssetType of Other.	The description of <<AssetTypeOtherDescription>> for the Other asset is not valid. The valid values are OtherLiquidAssets or OtherNonLiquidAssets.	Feedback Certificate	Message has been updated to provide clarity to users.

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Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
DQC0054	Note Amount is required for closed-end loans.	Loan Amount (NoteAmount) is required for the <<RelatedLoanLienPriorityType>> loan on the subject property.	Feedback Certificate	Message has been updated to provide clarity to users.
Retired Messages				
DQC0009	Property Existing Clean Energy Lien Indicator is required.	N/A	Feedback Certificate	Message is being retired because there is another message that the indicator was defaulted
Employment and Income Message Update				
Effective July 16, 2023				
Revised Messages				
FEI0225	~BorrowerFullName~'s submitted self-employed income of ~SubmittedSelfEmploymentIncomeAmount~ is relieved of representations and warranties for the accuracy of the income calculation and the business and income analysis. This income was assessed using the [~TaxVendorName~: ~TaxVendorReportID~] report dated ~ReportDate~. The income calculation report, tax returns, and all other documentation uploaded to ~TaxVendorName~ must be retained in the loan file and no further documentation is required for this income.	<<BorrowerFullName>>'s submitted self-employed income of \$<<CurrentSelfEmploymentIncomeAmount>> is relieved of representations and warranties for the accuracy of the income calculation and the business and income analysis. This income was assessed using the <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>. The Income Calculation Report, tax data, and all other documentation must be retained in the loan file.	Feedback Certificate	Message has been updated to provide clarity to users.

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FEI0247	Unable to assess self-employed income because invalid tax return year(s) present in data provided by ~DataProvider~. Submit either IRS Form 4868 for ~ApplicationReceivedDateYear-1~ or complete signed individual and business returns for ~ApplicationReceivedDateYear-1, ApplicationReceivedDateYear-2~ (Income Calculation Report #~ReportID~ dated ~ReportDateTime~).	Unable to offer income representation and warranty relief for the self-employed income. Incorrect tax years provided from <<ThirdPartyServiceProviderName>>. Resubmit with either <<TaxReturnYear>> tax extension IRS Form 4868 or <<ApplicableTaxReturnYears>> tax returns. This income was assessed using <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0176	Unable to assess self-employed income because invalid tax return year(s) present in data provided by ~DataProvider~. Submit complete signed individual and business returns for most recent tax year(s) (Income Calculation Report #~ReportID~ dated ~ReportDateTime~).	Unable to offer income representation and warranty relief for the self-employed income. Incorrect tax years provided from <<ThirdPartyReportProviderName>>. Resubmit with <<TaxReturnYear>> tax data. This income was assessed using <<ThirdPartyReportProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0183	If the Borrower's sole proprietorship(s) has been in existence for less than five years, complete signed income tax returns reflecting at least two years of receipt of income from the business must be uploaded to ~DataProvider~.	If sole proprietorship <<LegalEntityFullName>> has been in existence for less than five years, two years of tax returns or transcripts are required. This income was assessed using <<ThirdPartyReportProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.

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Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
FEI0258	Once Application Received Date is available, if it is on or after <<CurrentYearTaxFilingDeadlineDate>>, resubmit with <<ApplicableTaxReturnYears>> tax returns or <<PreviousTaxExtensionYear>> personal tax extension Form 4868.	If Application Received Date is on or after <<CurrentYearTaxFilingDeadlineDate>>, resubmit with either <<TaxReturnYear>> tax data or <<TaxExtensionYear>> tax extension IRS Form 4868.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0284	Once Application Received Date is available, if it is on or after <<CurrentYearTaxFilingExtensionDeadlineDate>>, resubmit with <<ApplicableTaxReturnYears>> tax returns.	If Application Received Date is on or after <<CurrentYearTaxFilingExtensionDeadlineDate>>, resubmit with <<TaxReturnYear>> tax data.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0255	The Note Date must be before May 31, ~ApplicationReceivedDateYear~ to retain income representation and warranty relief, using ~Year1, Year2~ tax return(s). If Note Date is May 31, ~ApplicationReceivedDateYear~ or later, please resubmit with ~ApplicationReceivedDateYear-1~ tax return(s).	To retain income representation and warranty relief, Note Date must be before May 31, <<ApplicationReceivedDateYear>>. If Note Date is May 31, <<ApplicationReceivedDateYear>> or later, resubmit with <<TaxReturnYear>> tax data or <<TaxExtensionYear>> tax extension IRS Form 4868.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0256	Note Date must be before November 1, ~CurrentYear~ to retain income representation and warranty relief, using ~Year1, Year2~ tax returns. If Note Date is November 1 or later, resubmit with ~CurrentYear-1~ tax return(s).	To retain income representation and warranty relief, Note Date must be before November 1, <<ApplicationReceivedDateYear>>. If Note Date is November 1, <<ApplicationReceivedDateYear>> or later, resubmit with <<TaxReturnYear>> tax data.	Feedback Certificate	Message has been updated to provide clarity to users.

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FEI0219	Self-employment income for ~BorrowerName~ from ~BusinessType~ named ~NameofBusiness~ could not be derived because of insufficient documentation. Submit complete signed individual and business returns for most recent 2 years if business in existence less than 5 years; most recent year return if in existence for at least 5 years.	Self-employment income for <<BorrowerFullName>> from <<EmployerFullName>> <<LegalEntityType>> could not be derived because [<<TaxReturnYear>><<TaxReturnName>>] is/are not present. Provide complete tax data and resubmit. This income was assessed using <<ThirdPartyServiceProviderName>>:<<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0172	For ~BorrowerName~, self-employed income of ~CalculatedSelfEmployedIncomeforBusiness~ from ~BusinessType~ named ~NameofBusiness~ was derived using tax return data provided by ~DataProvider~ (Income Calculation Report #-~ReportID~ dated ~ReportDateTime~).	Unable to offer income representation and warranty relief for <<BorrowerFullName>>'s income from <<EmployerFullName>> <<LegalEntityType>>. The derived \$<<DerivedMonthlyIncomeAmount>> from <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>> is insufficient.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0177	Not eligible for income representation and warranty relief because ~OutOfScopeIncome~ income present in tax return data provided by ~DataProvider~ (Income Calculation Report #-~ReportID~ dated ~ReportDateTime~).	Unable to offer income representation and warranty relief for the self-employed income. <<DerivedMonthlyIncomeAmount>> income loss from an ineligible business type is present in tax data provided by <<ThirdPartyReportServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.

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FEI0220	Self-employment income for ~BorrowerName~ from ~BusinessType~ named ~NameofBusiness~ could not be derived because history of receipt of income reflected on the tax return(s) is less than two years.	Self-employment income for <<BorrowerFullName>> from <<EmployerFullName>> <<LegalEntityType>> could not be derived because there is less than two years of tax data history. This income was assessed using <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0221	Self-employment income for ~BorrowerName~ from ~BusinessType~ named ~NameofBusiness~ could not be derived because income was excluded in the Income Calculation Report by the lender.	Self-employment income for <<BorrowerFullName>> from <<EmployerFullName>> <<LegalEntityType>> could not be derived because it was excluded in the <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> Income Calculation Report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0222	Self-employment income for ~BorrowerName~ from ~BusinessType~ named ~NameofBusiness~ could not be derived because tax returns are filed on a fiscal year basis.	Self-employment income for <<BorrowerFullName>> from <<EmployerFullName>> <<LegalEntityType>> could not be derived because tax returns are filed on a fiscal year basis. This income was assessed using <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0213	Self-employment income for ~BorrowerName~ from ~BusinessType~ named ~NameofBusiness~ could not be derived because of income fluctuation.	Self-employment income for <<BorrowerFullName>> from <<EmployerFullName>> <<LegalEntityType>> could not be derived because of income fluctuation. This income was assessed using <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.

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FEI0217	Self-employment income for ~BorrowerName~ from ~BusinessType~ named ~NameofBusiness~ could not be derived because IRS Schedule K-1 was marked as final.	Self-employment income for <<BorrowerFullName>> from <<EmployerFullName>> <<LegalEntityType>> could not be derived because IRS Schedule K-1 was marked as final. This income was assessed using <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0218	Self-employment income for ~BorrowerName~ from ~BusinessType~ named ~NameofBusiness~ could not be derived because Loan Product Advisor's assessment does not support the business having sufficient liquidity and/or being financially capable of producing stable monthly income for the Borrower.	Self-employment income for <<BorrowerFullName>> from <<EmployerFullName>> <<LegalEntityType>> could not be derived because the business does not have sufficient liquidity and/or is not financially capable of producing stable monthly income. This income was assessed using <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0182	Unable to assess self-employed income because no eligible income sources are present in tax return data provided by ~DataProvider~ (Income Calculation Report #~ReportID~ dated ~ReportDateTime~).	Unable to assess self-employed income because no eligible income sources are present in tax data provided by <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0240	The loan is eligible for data representation and warranty relief for the accuracy and integrity of the tax return(s) related to the eligible income.	The loan is eligible for data representation and warranty relief for the accuracy and integrity of the tax data related to the eligible income.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0241	The loan is not eligible for data representation and warranty relief for the tax return(s).	The loan is not eligible for data representation and warranty relief for the tax data.	Feedback Certificate	Message has been updated to provide clarity to users.

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FEI0242	Representation and warranty relief for the accuracy and integrity of the tax return data may be available. For consideration, request tax transcript(s) for ~Year1, Year2~ tax return(s) and resubmit to Loan Product Advisor.	Representation and warranty relief for the accuracy and integrity of the tax data may be available. For consideration, request tax transcript for <<TaxTranscriptYear>> and resubmit.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0243	The loan is not eligible for representation and warranty relief for the accuracy and integrity of the tax return data because request was rejected by the IRS. For reconsideration, confirm the accuracy of the request, resend tax transcript request for ~Year1, Year2~ tax return(s), and resubmit to Loan Product Advisor.	The loan is not eligible for representation and warranty relief for the accuracy and integrity of the tax data because request was rejected by the IRS. Review the accuracy of the tax transcript request, resend it for <<TaxTranscriptYear>>, and resubmit to Loan Product Advisor. This income was assessed using <<ThirdPartyServiceProviderName>><<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0244	The loan is not eligible for representation and warranty relief for the accuracy and integrity of the tax return date due to a 'No Record' result from the IRS. For reconsideration, resubmit tax transcript request for ~Year1, Year2~ tax return(s) and resubmit to Loan Product Advisor.	The loan is not eligible for representation and warranty relief for the accuracy and integrity of the tax data due to a 'No Record' result from the IRS for <<TaxTranscriptYear>>. This income was assessed using <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.

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Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
FEI0245	The loan is not eligible for representation and warranty relief for the accuracy and integrity of the tax return data because data on the tax transcript(s) did not match data on the tax return(s).	The loan is not eligible for representation and warranty relief for the accuracy and integrity of the tax data because data on the tax transcript did not match data on the tax return. This income was assessed using <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0246	Loan Product Advisor cannot assess your loan for representation and warranty relief for the accuracy and integrity of the tax return data uploaded to the service provider related to the eligible income types due to system error. For reconsideration, resubmit to Loan Product Advisor.	Loan Product Advisor cannot assess your loan for representation and warranty relief for the accuracy and integrity of the tax data related to the eligible income types due to system error. For reconsideration, resubmit.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0248	Unable to assess self-employed income because personal tax liability analysis, using tax return and IRS Form 4868 data for ~Year0~, does not support continued income stability (Income Calculation Report #~ReportID~ dated ~ReportDateTime~).	Self-employment income for <<BorrowerFullName>> could not be derived because personal tax liability analysis, using tax return and tax extension IRS Form 4868, does not support continued income stability. This income was assessed using <<ThirdPartyReportProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.

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FEI0249	Unable to assess self-employed income because personal tax liability analysis, using tax return and IRS Form 4868 data for ~Year0~, does not support continued income stability. For reconsideration, submit complete signed individual and business returns for ~Year1, Year2~ (Income Calculation Report #~ReportID~ dated ~ReportDateTime~).	Self-employment income for <<BorrowerFullName>> could not be derived because personal tax liability analysis, using tax return and tax extension IRS Form 4868, does not support continued income stability. For reconsideration, resubmit with complete <<TaxReturnYears>> tax returns. This income was assessed using <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0250	Unable to assess self-employed income because invalid tax return year(s) present in data provided by ~DataProvider~. ~Year0~ personal and business tax returns must both be on extension (Income Calculation Report #~ReportID~ dated ~ReportDateTime~).	Self-employment income for <<BorrowerFullName>> could not be derived because personal and business tax returns must have corresponding tax years. Resubmit with complete <<TaxReturnYears>> personal and business tax returns. This income was assessed using <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0251	Confirm with the IRS that tax transcripts are not yet available for tax year ~Year0~ and retain documentation in the loan file.	To retain income representation and warranty relief, obtain a 'No Record' result from the IRS for the <<TaxTranscriptYear>> tax transcript.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0253	Loan Product Advisor has received an IRS tax transcript from ~DataProvider~ for tax year ~Year0~. Please resubmit with ~Year0~ tax return(s).	A <<TaxExtensionYear>> tax extension IRS Form 4868 was submitted, but a <<TaxTranscriptYear>> IRS tax transcript was provided by <<ThirdPartyServiceProviderName>>. Resubmit with <<TaxReturnYear>> tax return.	Feedback Certificate	Message has been updated to provide clarity to users.

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FEI0254	For any S Corporation and/or Partnership, the loan file must contain evidence of business tax filing extension (e.g., IRS Form 7004) and confirmation from IRS that business tax transcripts are not yet available for tax year ~Year0~.	To retain income representation and warranty relief for any S Corporation and/or Partnership, obtain evidence of business tax filing extension (e.g., IRS Form 7004) and a 'No Record' result from the IRS for <<TaxTranscriptYear>> business tax transcript.	Feedback Certificate	Message has been updated to provide clarity to users.
Retired Messages				
FEI0179	Unable to assess self-employed income for ~BorrowerName~ using tax return data provided by ~DataProvider~ (Income Calculation Report #~ReportID~ dated ~ReportDateTime~).	N/A	Feedback Certificate	Message has been retired.
FEI0174	Please retain in the loan file all documentation uploaded to ~DataProvider~ and the Income Calculation Report #~ReportID~ dated ~ReportDateTime~.	N/A	Feedback Certificate	Message has been retired.
FEI0171	For ~BorrowerName~, the total Loan Product Advisor derived self-employed income is ~TotalDerivedBorrowerSelfEmployedIncome~ using tax return data provided by ~DataProvider~ (Income Calculation Report #~ReportID~ dated ~ReportDateTime~).	N/A	Feedback Certificate	Message has been retired.

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Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
FEI0205	The loan application must reflect that the Borrower's sole proprietorship(s) has been in existence for at least 5 years to retain income representation and warranty relief.	N/A	Feedback Certificate	Message has been retired.
FEI0252	Loan Product Advisor has confirmed with ~DataProvider~ that the submitted personal tax extension is valid because the IRS tax transcript is not yet available for tax year ~Year0~.	N/A	Feedback Certificate	Message has been retired.
FEI0257	The Note Date must be before May 31, ~ApplicationReceivedDateYear+1~ to retain income representation and warranty relief, using ~Year1, Year2~ tax return(s).	N/A	Feedback Certificate	Message has been retired.

Affordable Lending Message Update

Effective July 16, 2023

New Messages

FAL0046	N/A	The loan application data shows a first-time homebuyer.	Feedback Certificate	New message that indicates there is a first-time homebuyer based on information provided by the borrower.
FAL0045	N/A	This loan may meet certain eligibility criteria as outlined in Guide Exhibit 19A Credit Fee Cap Eligibility Criteria.	Feedback Certificate	New message that indicates that loan may meet certain eligibility criteria as outlined in Guide Exhibit 19A Credit Fee Cap Eligibility Criteria.

CHOICEReno eXpress® Message Update

Loan Product Advisor® Feedback Message Updates

May 2, 2023

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Effective July 16, 2023				
Revised Messages				
FGM0145	Based on the financed renovation costs, this loan may be delivered as a CHOICEReno EXpress Mortgage located in a designated Duty to Serve high-needs area.	Based on the financed renovation costs, this loan may be delivered as a CHOICEReno eXpress Mortgage located in a designated Duty to Serve high-needs area with a limit to renovations, repairs and improvement amounts of \$<<MaxRenovationCostAmount>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FGM0147	Based on the financed renovation costs, this loan may be delivered as a CHOICEReno EXpress Mortgage.	Based on the financed renovation costs, this loan may be delivered as a CHOICEReno eXpress Mortgage with a limit to renovations, repairs and improvement amounts of \$<<MaxRenovationCostAmount>>.	Feedback Certificate	Message has been updated to provide clarity to users.

Updated 7/3/2023