

# Loan Product Advisor® Feedback Message Updates

March 2, 2022

Prior Version Message Category	Prior Version Message Code	New Version Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
<b>AIM for Self-Employed</b>						
<b>Effective April 15, 2022</b>						
<b>Updated Message</b>						
LPN	TG	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	Updated display logic.
LPN	31	FEI0240	Loan Product Advisor has confirmed a match between the data on the tax return(s) uploaded to the service provider and the IRS tax transcript data, related to the eligible income types.	Based on Loan Product Advisor's overall assessment, the loan is eligible 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.	Feedback Certificate	Updated message indicating that the loan is eligible for representation and warranty relief based on a data match.

LPN	32	FEI0241	Loan Product Advisor is unable to confirm a match between the data on the tax return(s) uploaded to the service provider with the IRS tax transcript data, related to the eligible income types.	Based on Loan Product Advisor's overall assessment, the loan is not eligible 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.	Feedback Certificate	Updated message indicating that the loan is not eligible for representation and warranty relief based on a data mismatch.
LPN	38	FEI0242	Tax transcript(s) was not requested, therefore there is no confirmed match between tax return data and IRS tax transcript data. To confirm a data match, please 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 return data may be available. For consideration, request tax transcript(s) for ~Year1, Year2~ tax return(s) and resubmit to Loan Product Advisor.	Feedback Certificate	Updated message indicating that the loan may be eligible for representation and warranty relief and to request tax transcripts for Years1&2.
LPN	8J	FEI0243	The tax transcript request was rejected by the IRS, therefore there is no confirmed match between tax return data and IRS tax transcript data. To confirm a data match, review 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 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.	Feedback Certificate	Updated message indicating that the loan is not eligible for representation and warranty relief based on the data provided and to resubmit a tax transcript request for Years1&2.

LPN	8K	FEI0244	The tax transcript request generated a 'No Record' result from the IRS, therefore there is no confirmed match between tax return data and IRS tax transcript data. To confirm a data match, 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 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.	Feedback Certificate	Updated message indicating a "No Record" result from the IRS, and to resubmit a tax transcript request for Years1&2.
LPN	8L	FEI0245	There was a mismatch between the tax return data and the IRS tax transcript data.	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).	Feedback Certificate	Updated message indicating that the loan did not receive representation and warranty relief due a data mismatch.
LPN	8M	FEI0246	Loan Product Advisor cannot assess your loan for a match between the tax return data and the IRS tax transcript data.	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.	Feedback Certificate	Updated message indicating that the loan cannot be assessed for representation and warranty relief due to system error.

WFM	19	FEI0256	The note date must be before November 1, ~CurrentYear~, using ~Year1, Year2~ tax returns. If note date is November 1 or later, please resubmit with ~CurrentYear-1~ tax return(s).	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).	Feedback Certificate	Updated message indicating a Note Date requirement to retain income representation and warranty relief.
WFM	21	FEI0258	The application received date is missing from the submission. Once available, please enter the application received date and resubmit to Loan Product Advisor. If the application received date is on or after April 15, ~CurrentYear~, please resubmit with ~CurrentYear-1, CurrentYear-2~ tax returns or ~CurrentYear-1~ Form 4868.	Application Received Date is missing from the submission. Once available, enter the Application Receive Date and resubmit to Loan Product Advisor. If the application received date is on or after April 19, ~CurrentYear~, resubmit with ~CurrentYear-1, CurrentYear-2~ tax returns or ~CurrentYear-1~ Form 4868.	Feedback Certificate	Updated message indicated the application received date is missing.
<b>Retired Messages</b>						
WFM	22	FEI0259	The determination of continued income stability is supported by the documentation uploaded to ~DataProvider~. However, at this time, representation and warranty relief is not available for self-employed income for loans with tax returns on extension that have application received date on or after April 15th.	N/A	Feedback Certificate	N/A
<b>Previously Released Messages</b>						

Effective August 1, 2021

LPN	TM	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~).	N/A	Feedback Certificate	Previously released message that informs the customer that self-employed income was not assessed due to invalid tax year(s).
WFM	10	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	N/A	Feedback Certificate	Previously released message informs the customer that self-employed income was not assessed due to invalid tax year(s).
WFM	11	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~).	N/A	Feedback Certificate	Previously released message informs the customer that self-employed income was not assessed because the documentation does not support continued income stability.

WFM	12	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~).	N/A	Feedback Certificate	Previously released message informing the customer that self-employed income was not assessed because the documentation does not support continued income stability. For reassessment, submit with two years of signed tax returns.
WFM	13	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~).	N/A	Feedback Certificate	Previously released message informs the customer that self-employed income was not assessed when both the business and personal returns have not been filed with an extension.
WFM	14	FEI0251	Confirm with the IRS that tax transcripts are not yet available for tax year ~Year0~ and retain documentation in the loan file.	N/A	Feedback Certificate	Previously released message instructing the customer to obtain proof that tax transcripts were not available for the tax year on extension.

WFM	15	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	Previously released message informing the customer that the IRS has confirmed tax transcripts were not yet available for tax year on extension.
WFM	16	FEI0253	Loan Product Advisor has received an IRS tax transcript from ~DataProvider~ for tax year ~Year0~. Please resubmit with ~Year0~ tax return(s).	N/A	Feedback Certificate	Previously released message informing the customer that a tax transcript was returned from the IRS. Seller must resubmit with most recent year tax return.
WFM	17	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~.	N/A	Feedback Certificate	Previously released message informing the customer to obtain business tax extension form and proof that business tax transcripts were not yet available for year on extension.

LPN	N/A	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).	N/A	Feedback Certificate	Previous message indicating a Note Date requirement to retain income representation and warranty relief.
LPN	N/A	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	Previous message indicating a Note Date requirement to retain income representation and warranty relief.
Updated 2/15/2022						