

# Loan Product Advisor® Feedback Messages

August 2022

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
<b>Partial Representation and Warranty Relief</b>				
<b>Effective August 03, 2022</b>				
<b>New Messages</b>				
FEI0295	N/A	The loan is eligible for partial income representation and warranty relief.	Feedback Certificate	New eligibility message for representation and warranty.
<b>Revised Messages</b>				
FEI0030	Based on Loan Product Advisor's overall assessment, the loan is eligible for income representation and warranty relief. The loan does not have to be resubmitted with the Loan Product Advisor derived income to maintain income representation and warranty relief.	The loan is eligible for loan-level income representation and warranty relief.	Feedback Certificate	Revised wording for clarification.
FEI0029	Based on Loan Product Advisor's overall assessment, the loan is not eligible for income representation and warranty relief; however, it may be eligible for relief offered through Freddie Mac's selling representation and warranty framework.	The loan is not eligible for income representation and warranty relief.	Feedback Certificate	Revised wording for clarification.
FEI0240	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.	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.	Feedback Certificate	Revised wording for clarification

FEI0241	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.	The loan is not eligible for data representation and warranty relief for the tax return(s).	Feedback Certificate	Revised wording for clarification.
FAR0049	Based on Loan Product Advisor's overall assessment, the loan is eligible for asset representation and warranty relief.	The loan is eligible for asset representation and warranty relief for the sufficiency of assets to cover the "Total Funds to be Verified" amount; and the accuracy and integrity of the data on the asset verification report.	Feedback Certificate	Revised wording for clarification.
FAR0050	Based on Loan Product Advisor's overall assessment, the loan is not eligible for asset representation and warranty relief; however, it may be eligible for relief offered through Freddie Mac's selling representation and warranty framework.	The loan is not eligible for asset representation and warranty relief.	Feedback Certificate	Revised wording for clarification
FEI0224	~BorrowerFullName~'s submitted ~BorrowerEmployerName~ income of ~SubmittedJobRelatedIncomeAmount~ was assessed using the Equifax report. This report dated ~EmploymentEarliestReportDate~ expires ~EmploymentEarliestReportExpirationDate~ and must be retained in the loan file. No further documentation is required for this income.	~BorrowerFullName~'s submitted ~BorrowerEmployerName~ income of ~SubmittedJobRelatedIncomeAmount~ is relieved of representations and warranties for the accuracy of the income calculation and the integrity of data. This income was assessed using the [~VendorName~: ~ReportID~] report dated ~report date~ expiring ~report expiration date~; the report must be retained in the loan file. No further documentation is required for this income.	Feedback Certificate	Revised wording for clarification.

FEI0225	<p>~BorrowerFullName~'s submitted self-employed income of ~SubmittedSelfEmploymentIncomeAmount~ was assessed using the ~TaxVendorName~ report. The Income Calculation Report, tax returns, and all other documentation uploaded to ~TaxVendorName~ must be retained in the loan file. No further documentation is required for this income.</p>	<p>~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.</p>	Feedback Certificate	Revised wording for clarification.
FEI0226	<p>~BorrowerFullName~'s submitted ~BorrowerEmployerName~ income of ~SubmittedJobRelatedIncomeAmount~ was assessed using ~DDOfferingType~. The [~VendorNameAndReportID~] report dated ~ReportAsOfDate~ expires ~ReportExpirationDate~; ~DDRReportDocumentationRequirement~. No further documentation is required for this income.</p>	<p>~Borrower Name~'s submitted ~Submitted Employer~ income of ~Submitted 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 ~DDOfferingType~ and the [~Vendor~: ~report id~] report dated ~report date~ expires ~report expiration date~; ~DDRReportDocumentationRequirement~. No further documentation is required for this income.</p>	Feedback Certificate	Revised wording for clarification.
FEI0227	<p>~BorrowerFullName~'s submitted pension income of ~SubmittedPensionIncomeAmount~ was assessed using Direct Deposits. The [~VendorNameAndReportID~] report dated ~ReportAsOfDate~ expires ~ReportExpirationDate~; The report must be retained in the loan file. No further documentation is required for this income.</p>	<p>~Borrower Name~'s submitted Pension income of ~Submitted Pension 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.</p>	Feedback Certificate	Revised wording for clarification.

FEI0228	<p>~BorrowerFullName~'s submitted Social Security income of ~SubmittedSocialSecurityIncomeAmount~ was assessed using Direct Deposits. The [~VendorNameAndReportID~] report dated ~ReportAsOfDate~ expires ~ReportExpirationDate~; The report must be retained in the loan file. No further documentation is required for this income.</p>	<p>~Borrower Name~'s submitted Social Security income of ~Submitted Social Security Income Amount~ is relieved of representations and warranties on 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.</p>	Feedback Certificate	Revised wording for clarification.
FEI0229	<p>~BorrowerFullName~'s submitted alimony/child support income of ~SubmittedAlimonyAndChildSupportIncomeAmount~ was assessed using Direct Deposits. The [~VendorNameAndReportID~] report dated ~ReportAsOfDate~ expires ~ReportExpirationDate~; The report must be retained in the loan file. The signed court order, legally binding agreement, and/or final divorce decree verifying the obligation is required. Proof of the ages of the children for which child support is received is required. Once obtained, no further documentation is required for this income.</p>	<p>~Borrower Name~'s submitted Alimony / Child Support income of ~Submitted Alimony / Child Support 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. The signed court order, legally binding agreement, and/or final divorce decree verifying the obligation is required. Proof of the ages of the children for which child support is received is required. Once obtained, no further documentation is required for this income.</p>	Feedback Certificate	Revised wording for clarification.
FEI0230	<p>~BorrowerFullName~'s submitted military income of ~SubmittedMilitaryIncomeAmount~ was assessed using ~DDOfferingType~. The [~VendorNameAndReportID~] report dated ~ReportAsOfDate~ expires ~ReportExpirationDate~; ~DDRReportDocumentationRequirement~. No further documentation is required for this income."</p>	<p>~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.</p>	Feedback Certificate	Revised wording for clarification.

FEI0231	~BorrowerFullName~'s submitted Department of Veterans Affairs(VA) benefits income of ~SubmittedVABenefitsIncomeAmount~ was assessed using Direct Deposits. The [~VendorNameAndReportID~] report dated ~ReportAsOfDate~ expires ~ReportExpirationDate~; The report must be retained in the loan file. No further documentation is required for this income.	~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.	Feedback Certificate	Revised wording for clarification.
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**Desktop Appraisal  
Effective August 28, 2022**

**Revised Message**

FPA0148	This loan is not eligible for a desktop appraisal (Form 70D). An appraisal on the form appropriate for the property type identified, and the appropriate appraisal (Form 70) must be obtained.	This loan is not eligible for a desktop appraisal (Form 70D).	Feedback Certificate	Revised wording for clarification.
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Updated 09/16/2022