

Loan Product Advisor[®] Feedback Messages

July 2022

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
Rent Payment History				
Effective July 10, 2022				
New Messages				
FCL0417	N/A	Rent payment history was successfully identified from ~AssetReportDetails~ and positively impacted the credit risk assessment. Retain asset verification report(s) in the loan file.	Feedback Certificate	New message to indicate rent payment history was successfully identified and resulted in the Risk Class changing from Caution to Accept.
FCL0418	N/A	Rent payment history was successfully identified from the asset verification report(s) but did not impact the credit risk assessment. No further action is required.	Feedback Certificate	New message to indicate rent payment history was successfully identified but did not change the Accept/Caution Risk Class.
FCL0419	N/A	Rent payment history did not impact the credit risk assessment. No further action is required.	Feedback Certificate	New message to indicate rent pay history was not needed to receive Accept Risk Class.
FCL0420	N/A	Rent payment history did not impact the credit risk assessment. ~RentPaymentAssessmentReasons~ on the asset verification report(s). No further action is required.	Feedback Certificate	New message to indicate reason(s) rent payment history was not successfully identified and the transaction remains a Caution Risk Class.
FCL0421	N/A	Rent payment history may positively impact the credit risk assessment. Obtain asset verification report(s) and resubmit.	Feedback Certificate	New message to indicate rent payment history may change the Risk Class from Caution to Accept.
ACE+ PDR				
Effective July 17, 2022				
New Message				

FPA0153	N/A	Loan is eligible for collateral representation and warranty relief with a property data report (ACE+ PDR) through <Appraisal Waiver Expiration Date>. The submitted value estimate is accepted as the value of the subject property; therefore, an appraisal is not required and Seller will be relieved of representations and warranties related to value. The loan must be delivered with Investor Feature Identifier J44 in Loan Selling Advisor.	Feedback Certificate	Based on the data submitted, a property data report may be obtained in lieu of an appraisal. Loan is eligible for a property data report until [Appraisal Alternative Eligibility Expiration Date]. If a property data report is not obtained, an appraisal is required.
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Revised Message

FPA0100	An interior and exterior Property Data Report is the minimum assessment required for sale to Freddie Mac.	Loan is eligible for a property data report (ACE+ PDR). An interior and exterior property data report (PDR) is the minimum assessment required for sale to Freddie Mac.	Feedback Certificate	An interior and exterior property data report is the minimum assessment required for sale to Freddie Mac.
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Feedback Optimization Messages Effective July 31, 2022

Revised Messages

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.	Feedback Certificate	Revised wording for clarification
FEI0012	Unable to retrieve an income report for ~BorrowerName~ with ~VendorName~. (Internal error code: 602)	Unable to retrieve an income report for ~BorrowerName~ as ~VendorName~ was not able to locate a report associated with the Social Security number.	Feedback Certificate	Revised wording for clarification

Duty to Serve: GreenCHOICE, CHOICERenovation Effective July 31, 2022

New Messages

FPA0149	N/A	Loan is not eligible for an appraisal waiver because it is a GreenCHOICE mortgage.	Feedback Certificate	Property and Appraisal message referring to GreenCHOICE requirements Guide Chapter 4606
FPA0150	N/A	Loan is not eligible for an appraisal waiver because it is a CHOICEReno mortgage.	Feedback Certificate	Property and Appraisal message referring to CHOICERenovation requirements Guide Chapter 4607.

PUR0347	N/A	A ~LoanProgramIdentifier~ Mortgage must be a purchase or no cash-out refinance mortgage.	Feedback Certificate	Message referring to requirements for GreenCHOICE Guide Chapter 4606, CHOICERenovation Guide Chapter 4607.
PUR0348	N/A	An FHA mortgage is not eligible as a ~LoanProgramIdentifier~ Mortgage.	Feedback Certificate	Message referring to requirements for GreenCHOICE Guide Chapter 4606, CHOICERenovation Guide Chapter 4607.
PUR0349	N/A	A VA mortgage is not eligible as a ~LoanProgramIdentifier~ Mortgage.	Feedback Certificate	Message referring to requirements for GreenCHOICE Guide Chapter 4606, CHOICERenovation Guide Chapter 4607.
PUR0350	N/A	A 502 Guaranteed Rural Housing mortgage is not eligible as a ~LoanProgramIdentifier~ Mortgage.	Feedback Certificate	Message referring to requirements for GreenCHOICE Guide Chapter 4606, CHOICERenovation Guide Chapter 4607.
PUR0351	N/A	A 184 Native American mortgage is not eligible as a ~LoanProgramIdentifier~ Mortgage.	Feedback Certificate	Message referring to requirements for GreenCHOICE Guide Chapter 4606, CHOICERenovation Guide Chapter 4607.
PUR0352	N/A	Total cost of energy efficiency improvements must not exceed 15% of the as completed property value. Calculated improvement is <Total cost of energy efficiency improvements> based upon completed property value of <completed property value>.	Feedback Certificate	Message added for validation of Maximum Available Energy Financing permitted for GreenCHOICE mortgages https://guide.freddiemac.com/app/guide/section/4606.4
FGM0142	N/A	When proceeds from a GreenCHOICE Mortgage are used to pay off outstanding energy debt, the loan must be resubmitted with Loan Purpose Type of Refinance.	Feedback Certificate	Informational message referring to GreenCHOICE requirements Guide Chapter 4606.
DQC0693	N/A	Energy Improvement Amount must be provided when Energy Related Improvements Indicator is True.	Feedback Certificate	Data Quality message referring to GreenCHOICE requirements Guide Chapter 4606.
DQR0072	N/A	Energy Related Improvements Indicator must be True for a GreenCHOICE Mortgage.	Feedback Certificate	Data Quality message referring to GreenCHOICE requirements Guide Chapter 4606.

DQC0694	N/A	Energy Improvement Amount must only be provided when Loan Program Identifier is GreenCHOICE.	Feedback Certificate	Data Quality message referring to GreenCHOICE requirements Guide Chapter 4606.
DQR0073	N/A	Energy Improvement Amount must be greater than \$0.	Feedback Certificate	Data Quality message referring to GreenCHOICE requirements Guide Chapter 4606.
FGM0146	N/A	Loan Program Identifier must be GreenCHOICE when Energy Related Improvements Indicator is True.	Feedback Certificate	Informational message referring to GreenCHOICE requirements Guide Chapter 4606.
PUR0355	N/A	Financed renovation costs must not exceed 75% of the completed property value. Calculated costs are \$<Alterations Improvements and Repairs Amount> based upon completed property value of \$<completed property value>.	Feedback Certificate	Message added for validation of Maximum Financed Renovation Costs permitted for CHOICERenovation mortgages https://guide.freddiemac.com/app/guide/section/4607.8
FGM0147	N/A	Based on the financed renovation costs, this loan may be delivered as a CHOICEReno EXpress Mortgage.	Feedback Certificate	Informational message to add to underwriting CHOICERenovation mortgages https://guide.freddiemac.com/app/guide/section/4607.8
FGM0145	N/A	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.	Feedback Certificate	Informational message to add to underwriting CHOICERenovation mortgages https://guide.freddiemac.com/app/guide/section/4607.8
PUR0353	N/A	Financed renovation costs for a manufactured home mortgage must not exceed \$50,000 or 50% of the completed property value. Calculated costs are \$<Alterations Improvements and Repairs Amount> based upon completed property value of \$<completed property value>.	Feedback Certificate	Message added for validation of Maximum Financed Renovation Costs permitted for CHOICERenovation mortgages https://guide.freddiemac.com/app/guide/section/4607.8
PUR0354	N/A	A CHOICERenovation Mortgage that is an investment property mortgage must be secured by a 1-unit property.	Feedback Certificate	Message added for validation of property type eligibility for CHOICERenovation mortgages https://guide.freddiemac.com/app/guide/section/4607.3

DQC0692	N/A	Alterations Improvements and Repairs Amount is required when Loan Program Identifier is CHOICERenovation.	Feedback Certificate	Data Quality message referring to CHOICERenovation requirements Guide Chapter 4607.
DQC0696	N/A	Alterations Improvements and Repairs Amount must only be provided when Loan Program Identifier is CHOICERenovation.	Feedback Certificate	Data Quality message referring to CHOICERenovation requirements Guide Chapter 4607.
DQR0074	N/A	Alterations Improvements and Repairs Amount must be greater than \$0.	Feedback Certificate	Data Quality message referring to CHOICERenovation requirements Guide Chapter 4607.
DQE0452	N/A	An FHA/VA mortgage is not eligible as a <<LoanProgramIdentifier::Alphanumeric>> Mortgage.	Feedback Certificate	Data Quality message referring to requirements for GreenCHOICE Guide Chapter 4606, CHOICERenovation Guide Chapter 4607.

Area Median Income

Effective July 31, 2022

Revised Message

FAL0011	The Area Median Income (AMI) is ~AMI~ for the address submitted.	The area median income (AMI) is ~Area Median Income (AMI)~ for the address submitted. The submitted annual qualifying income of \$~Total Annual Household Income Amount (LPA)~ is ~Derived AMI percent~% of the AMI.	Feedback Certificate	Message revised to reflect the AMI for the address provided as well as the annual qualifying income amount.
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Retired Message

FAL0042	Loan submitted with annual qualifying income of \$~Total Annual Household Income Amount~ is ~x%~ of current AMI.	N/A	N/A	N/A
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Asset and Income Modeler (AIM)

Effective July 31, 2022

New Message

FEI0281	N/A	Income information from the payroll provider in ~VendorName~'s report for ~BorrowerName~ cannot yet be assessed in Loan Product Advisor. We are working with the service provider to be able to include information from additional payroll providers in Loan Product Advisor's assessment. (Internal error code: Oe507)	Feedback Certificate	New income validation error message for payroll providers.
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HFA Advantage[®]

Effective July 31, 2022

Retired Messages

PUR0115	An HFA Advantage Mortgage must be secured by a 1-unit property.	N/A	Feedback Certificate	Deleting message as the HFA Advantage requirements have expanded to allow for 2-4 unit properties.
PUR0114	An HFA Advantage Mortgage requires all borrowers occupy the residence.	N/A	Feedback Certificate	Deleting message to align with HFA Advantage requirements.
PUR0116	Manufactured homes are ineligible to secure an HFA Advantage Mortgage.	N/A	Feedback Certificate	Deleting this message as the HFA Advantage requirements have expanded to allow manufactured homes.

Updated 07/12/2022