



Loan Product Advisor® Feedback Messages

June 6, 2022

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
--------------	---	------------------	----------------------------------	---------

Automated Collateral Evaluation (ACE) Effective July 17, 2022

New

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.
---------	-----	---	----------------------	--

Updated

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.
---------	---	---	----------------------	---

Duty to Serve Offerings: GreenCHOICE, CHOICERenovation Effective August 01, 2022

New

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.
DQE0452	N/A	An FHA/VA mortgage is not eligible as a ~LoanProgramIdentifier~ Mortgage.	Error Page	Data Quality 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.freddie.mac.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.freddie.mac.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.
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 CHOICERenovation Mortgage.	Feedback Certificate	Property and Appraisal message referring to CHOICERenovation requirements Guide Chapter 4607.
Updated 7/7/2022				