



# Loan Product Advisor® Feedback Message Updates

October 2021

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>ACE</b>						
<b>Effective October 8, 2021</b>						
<b>New Message</b>						
N/A	N/A	FPA0143	N/A	Loan is not eligible for an appraisal waiver because it is a CHOICEHome loan.	Feedback Certificate	Message informs the customer that a CHOICEHome loan is not eligible for an ACE waiver.
N/A	N/A	FPA0139	N/A	Loan is not eligible for collateral representation and warranty relief with an appraisal waiver, because an appraisal on the subject property with an effective date within 120 days of the submission date has been identified in Uniform Collateral Data Portal.	Feedback Certificate	Message informs the customer that the Loan is not eligible for an ACE waiver when a recent appraisal on the subject property is found in UCDP.
<b>AIM Rental Income</b>						
<b>Effective October 31, 2021</b>						
<b>New Message</b>						
N/A	N/A	FEI0271	N/A	Unable to assess rental income on the properties below because match was not made with Schedule E data. Please reconcile submitted address with Schedule E data (Income Calculation Report #~ReportID~ dated ~ReportDateTime~); ~Submitted Property Address 1~, ~Submitted Property Address 2~.	Feedback Certificate	New message indicating that the addresses found on the Schedule E could not be matched to a submitted property address.

# Loan Product Advisor® Feedback Message Updates

October 2021

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
N/A	N/A	FEI0272	N/A	Unable to match the below Schedule E addresses to a submitted property. Please reconcile the Schedule E data with submitted addresses and provide evidence to support omission, if applicable (Income Calculation Report #~ReportID~ dated ~ReportDateTime~): ~Schedule E Address 1~, ~Schedule E Address 2~.	Feedback Certificate	New message indicating that the addresses found on the Schedule E could not be matched to a submitted property address.
N/A	N/A	FEI0273	N/A	Unable to assess rental income on the properties below because the combination of Property Usage Type and Financed Unit Count is not eligible for assessment at this time (Income Calculation Report #~ReportID~ dated ~ReportDateTime~): ~Submitted Property Address 1~, ~Submitted Property Address 2~.	Feedback Certificate	New message indicating that the addresses found on the Schedule E could not be matched to a submitted property address.
N/A	N/A	FEI0274	N/A	Unable to assess rental income on the properties below because fair rental days associated with the property were not provided (Income Calculation Report #~ReportID~ dated ~ReportDateTime~): ~Submitted Property Address 1~, ~Submitted Property Address 2~.	Feedback Certificate	New message indicating that the addresses found on the Schedule E could not be matched to a submitted property address.

# Loan Product Advisor® Feedback Message Updates

October 2021

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
N/A	N/A	FEI0275	N/A	The submitted rental income/loss result for ~Submitted Property Address~ of ~Final Calculation Result~ is supported by Schedule E income and submitted information (Income Calculation Report #~ReportID~ dated ~ReportDateTime~).	Feedback Certificate	New message indicating that the addresses found on the Schedule E could be matched to a submitted property address.
N/A	N/A	FEI0276	N/A	The submitted rental income/loss for ~Submitted Property Address~ is not supported by Schedule E income and submitted information; however, a result of ~Final Calculation Result~ is supported based on Schedule E income of ~Schedule E Income Result~ and a submitted monthly payment amount of ~Monthly Housing Expense Amount~ (Income Calculation Report #~ReportID~ dated ~ReportDateTime~).	Feedback Certificate	New message indicating that the addresses found on the Schedule E could not be matched to a submitted property address.
N/A	N/A	FEI0277	N/A	The submitted rental income/loss for ~Submitted Property Address~ is not supported by Schedule E income and submitted information; however, a result of ~Final Calculation Result~ is supported based on Schedule E income analysis (Income Calculation Report #~ReportID~ dated ~ReportDateTime~).	Feedback Certificate	New message indicating that the addresses found on the Schedule E could not be matched to a submitted property address.

**Revised Message**

# Loan Product Advisor® Feedback Message Updates

October 2021

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
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 Dates on or after April 15th.	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 loans with tax returns on extension that have Application Received Dates on or after April 15th.	Feedback Certificate	Revised message indicating continued income stability is supported based on the documentation provided. This information can be used to help the customer underwrite the Mortgage as per Topic 5300.

## Asset

Effective October 31, 2021

### Revised Message

DOC	IT	FAR0013	The following asset(s) total \$~Total Eligible Assets~ and are eligible sources of funds: ~Asset Type~: \$~Asset Cash or Market Value Amount~;	The following asset(s)total \$~Total Eligible Assets~ and are eligible sources of funds:~Asset type~ - Gift Fund Not Dep - Gift Fund Dep - Gift of Equity - Grant Not Dep - Grant Dep)	Feedback Certificate	Revised message that will display new additional sources of eligible asset funds.
DOC	K1	FAR0045	The following asset(s) total \$~Total Ineligible Assets~ and are ineligible sources of funds: ~Asset Type~: ~Asset Cash or Market Value Amount~;	The following asset(s)total \$~Total Ineligible Assets~ and are ineligible sources of funds:~Asset type~ - Gift Fund Not Dep - Gift Fund Dep - Gift of Equity - Grant Not Dep - Grant Dep)	Feedback Certificate	Revised message that will display when the new asset source funds are ineligible.

Updated: 11/1/21