

Loan Product Advisor® Feedback Message Updates

May 26, 2022

Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
Automated Collateral Evaluation (ACE)				
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.
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.
Asset and Income Modeler (AIM) Account Data (Asset)				
Effective July 31, 2022				
Revised Message				
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.
AIM Income Data (Employment)				
Effective July 31, 2022				
Revised Message				

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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.
Area Median Income (AMI) Updates				
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.
Retired Message				
FAL0042	Loan submitted with annual qualifying income of \$~Total Annual Household Income Amount~ is ~x%~ of current AMI.	N/A	N/A	Message is being retired.
AIM Income Data (Asset)				
Effective August 3, 2022				
Revised Messages				
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 message indicating that the loan is not eligible for asset representation and warranty relief but may be for selling representation and warranty.

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FAR0024	Please contact ~VendorName~ since the Account Owner(s) for Account Number ~AccountNumber~ is missing or invalid on the ~VendorName ~ReissueID~ Asset report.	Contact ~VendorName~ for assistance as the Account Owner(s) for Account Number ~AccountNumber~ is missing or invalid on the ~VendorName ~ReissueID~ Asset report.	Feedback Certificate	Revised wording for clarification.
AIM Income Data (Employment)				
Effective August 3, 2022				
New Message				
FEI0295	N/A	The loan is eligible for partial income representation and warranty relief.		New eligibility message for representation and warranty.
Revised Messages				
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 message indicating that the loan is not eligible for income representation and warranty relief but may be for selling representation and warranty.
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.

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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.
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.

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FEI0225	~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.	~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.	Feedback Certificate	Revised wording for clarification.
FEI0226	~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.	~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.	Feedback Certificate	Revised wording for clarification.

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FEI0227	~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.	~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.	Feedback Certificate	Revised wording for clarification.
FEI0229	~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.	~BorrowerFullName~'s submitted alimony/child support income of ~SubmittedAlimonyAndChildSupportIncomeAmount~ 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 [-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.	Feedback Certificate	Revised wording for clarification.

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FEI0230	~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."	~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.	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.

Updated 3/7/2023