

# Loan Product Advisor® Feedback Message Updates

November 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
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## Feedback Optimization: Financing Concession

Effective November 14, 2021

### Revised Message

LPR	ZK	FAR0089	Owner-Occupied or Second Home Property: Financing concessions cannot exceed nine percent of value.	Financing concessions must not exceed 9 percent of value for a primary residence or second home.	Feedback Certificate	Revised message indicating the max concession value on a primary or second home.
LPR	ZL	FAR0090	Owner-Occupied or Second Home Property: Financing concessions cannot exceed six percent of value.	Financing concessions must not exceed 6 percent of value for a primary residence or second home.	Feedback Certificate	Revised message indicating the max concession value on a primary or second home.
LPR	ZM	FAR0091	Owner-Occupied or Second Home Property: Financing concessions cannot exceed three percent of value.	Financing concessions must not exceed 3 percent of value for a primary residence or second home.	Feedback Certificate	Revised message indicating the max concession value on a primary or second home.
LPR	2D	FAR0093	Investment Property: Financing concessions cannot exceed two percent of value.	Financing concessions must not exceed 2 percent of value for an investment property.	Feedback Certificate	Revised message indicating the max concession value on an investment property.

## Disability income

Effective November 14, 2021

### Revised Message

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DOC	LK	FEI0129	For existing Social Security income: Document type, source, payment frequency, pre-determined payment amount and current receipt with one or more of the following, as needed: benefit verification letter, award letter, 1099, bank statement(s) or equivalent. Age of documents must be met for evidence of current receipt. For Social Security retirement and long-term disability benefits, obtaining benefit verification letter or documentation of current receipt is sufficient; OR	For existing Social Security income: Document type, source, payment frequency, pre-determined payment amount and current receipt with one or more of the following, as needed: benefit verification letter, award letter, 1099, bank statement(s) or equivalent. Age of documents must be met for evidence of current receipt. For Social Security retirement and disability benefits, obtaining benefit verification letter or documentation of current receipt is sufficient; OR	Feedback Certificate	<a href="#">Guide Bulletin 2021-16</a>
WEB	OJ	DCH0099	For existing Social Security income: Document type, source, payment frequency, pre-determined payment amount and current receipt with one or more of the following, as needed: benefit verification letter, award letter, 1099, bank statement(s) or equivalent. Age of documents must be met for evidence of current receipt. For Social Security retirement and long-term disability benefits, obtaining benefit verification letter or documentation of current receipt is sufficient; OR	For existing Social Security income: Document type, source, payment frequency, pre-determined payment amount and current receipt with one or more of the following, as needed: benefit verification letter, award letter, 1099, bank statement(s) or equivalent. Age of documents must be met for evidence of current receipt. For Social Security retirement and disability benefits, obtaining benefit verification letter or documentation of current receipt is sufficient; OR	Feedback Certificate	<a href="#">Guide Bulletin 2021-16</a>

**Single-wide Manufactured Homes**

**Effective November 14, 2021**

**Revised Message**

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PUR	JE	PUR0263	A Mortgage secured by a single-wide Manufactured Home is eligible for sale only if the Manufactured Home is located in a Planned Unit Development or a Condominium Project.	The mortgage is secured by a single-wide Manufactured Home in location other than a Planned Unit Development or a Condominium Project and is eligible for sale only under Seller-negotiated terms of business. Refer to the terms of business for details.	Feedback Certificate	<a href="#">Guide Bulletin 2021-19</a>
<b>Home Possible LTV/TLTV</b>						
<b>Effective November 14, 2021</b>						
<b>Revised Message</b>						
PUR	3Q	PUR0246	TLTV ratio of ~TLTVRatioPercent~% must be less than or equal to 105% with an Affordable Second.	The loan was submitted with a Total LTV ratio of ~Combined Loan To Value Percent (LPA)~%, which exceeds the maximum Total LTV ratio of 105% for a loan with an Affordable Second.	Feedback Certificate	<a href="#">Guide Bulletin 2021-19</a>
PUR	3P	PUR0245	TLTV ratio of ~TLTV Ratio Percent~% must be less than or equal to 105% for a Home Possible Mortgage with an Affordable Second.	The loan was submitted with a Total LTV ratio of ~Combined Loan To Value Percent (LPA)~%, which exceeds the maximum Total LTV ratio of 105% for a Home Possible Mortgage with an Affordable Second.	Feedback Certificate	<a href="#">Guide Bulletin 2021-19</a>
PUR	FW	PUR0088	The loan was submitted with an LTV ratio of ~Loan To Value Percent (LPA)% ~, which exceeds the maximum LTV ratio of 85% for a fixed-rate Home Possible Mortgage secured by a 2- to 4- unit property.	The loan was submitted with an LTV ratio of ~Loan To Value Percent (LPA)~%, which exceeds the maximum LTV ratio of 95% for a fixed-rate Home Possible Mortgage secured by a 2- to 4-unit property.	Feedback Certificate	<a href="#">Guide Bulletin 2021-19</a>

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PUR	FG	PUR0210	The loan was submitted with an LTV ratio of ~Loan To Value Percent (LPA)~% , which exceeds the maximum LTV ratio of 95% for an adjustable-rate Home Possible Mortgage secured by a 1 unit property.	The loan was submitted with an LTV ratio of ~Loan To Value Percent (LPA)~%, which exceeds the maximum LTV ratio of 95% for an adjustable-rate Home Possible mortgage secured by a 1- to 2-unit property.	Feedback Certificate	<a href="#">Guide Bulletin 2021-19</a>

## LPA v5.1.00 Specification Update Effective November 14, 2021

### New Message

N/A	N/A	DQC0684	N/A	Related Loan Funds Source Type is required for <<xlinklabel::Alphanumeric>>.	Feedback Certificate	New message indicating which source funds type for up to 3 related loans is required.
N/A	N/A	DQE0440	N/A	Related Loan Funds Source Type of <<FundsSourceType::Alphanumeric>> is not valid for <<xlinklabel::Alphanumeric>>.	Feedback Certificate	New message indicating the related source funds type is not valid.
N/A	N/A	DQC0685	N/A	Related Loan Funds Source Type Other Description is required for <<xlinklabel::Alphanumeric>> when Related Loan Funds Source Type is Other.	Feedback Certificate	New message indicating the source funds type for up to 3 related loans requires a description when, "Other".
N/A	N/A	DQE0441	N/A	Related Loan Funds Source Type Other Description of <<FundsSourceTypeOtherDescription::Alphanumeric>> is not valid for <<xlinklabel::Alphanumeric>>.	Feedback Certificate	New message indicating the source funds type for up to 3 related loans is not valid.
N/A	N/A	DQE0442	N/A	Purchase Credit Source Type Other Description of <<PurchaseCreditSourceTypeOtherDescription::Alphanumeric>> is not valid.	Feedback Certificate	New message indicating the purchase credit source type is invalid.

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N/A	N/A	DQE0443	N/A	Purchase Credit Type Other Description of <<PurchaseCreditTypeOtherDescription::Alphanumeric>> is not valid.	Feedback Certificate	New message indicating the purchase credit type description is invalid.
N/A	N/A	DQC0686	N/A	The creditor's name is required for each subordinate loan.	Feedback Certificate	New message that will display one time when multiple Related Loans are missing a Note Pay To Party Role Type.
N/A	N/A	DQE0444	N/A	Purchase Credit Source Type <<PurchaseCreditSourceType::Alphanumeric>> is no longer valid. Include the Seller Credit amount in the url:URLATotalSellerCreditsAmount and resubmit to correctly reflect the credit.	Feedback Certificate	New message indicating the Purchase Credit Source Type is no longer valid and to resubmit with the correct credit type.
N/A	N/A	DQC0687	N/A	Purchase Credit Source Type Other Description is required when Purchase Credit Source Type is Other.	Feedback Certificate	New message indicating that the source funds type should be reviewed for accuracy and to resubmit.
N/A	N/A	DQM0087	N/A	Review for accuracy: Only one Funds Source Type can be associated to a subordinate lien. The first occurrence was used to process the loan. If the Funds Source Type is not accurate, update the selection and resubmit.	Feedback Certificate	New message indicating that the source funds type should be reviewed for accuracy and to resubmit.
N/A	N/A	DQM0088	N/A	Review for accuracy: A maximum of eight occurrences of the Proposed Housing_Expense container are permitted. The first eight occurrences were included in the loan; all others were not used for assessment. Verify the proposed housing expenses results and submit any corrections.	Feedback Certificate	New message indicating the maximum number of proposed housing expenses should be reviewed and resubmitted with any corrections.

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N/A	N/A	DQC0689	N/A	Review for accuracy: The MI and Funding Fee Financed Amount was not submitted. The value was set to zero in the loan data sent to FHA/VA for assessment. If this value is not accurate, update the value and resubmit.	Feedback Certificate	New message indicating that the MI financed amount was not submitted and should be reviewed for accuracy prior to resubmitting.
N/A	N/A	DQC0690	N/A	Prior Deed in Lieu Conveyed Indicator is required for Party Role Type of Borrower ~BorrowersFirstName~ ~BorrowersLastName~.	Error Feedback	New message indicating when the borrower Party Role Type requires the Prior Deed in Lieu indicator.
N/A	N/A	DQC0691	N/A	Housing Expense Type Other Description is required for the Proposed Housing_Expense, when the value of "Other" is associated to the Housing Expense Type	Feedback Certificate	New message indicating the aliases provided has been exceeded.
N/A	N/A	DQM0089	N/A	Review for Accuracy: Current employer ~BorrowerEmployerName~ for ~BorrowersFirstName~ ~BorrowersLastName~ contains more than five alias names. The first five occurrences (~BorrowerEmployerName~ (~EmployerAliasName1~, ~EmployerAliasName2~, ~EmployerAliasName3~, ~EmployerAliasName4~, ~EmployerAliasName5~) were included in the assessment.	Feedback Certificate	New message indicating that the aliases provided has exceeded the condition.

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N/A	N/A	DQM0090	N/A	Review for Accuracy: Previous employer ~BorrowerEmployerName~ for ~BorrowersFirstName~ ~BorrowersLastName~ contains more than five alias names. The first five occurrences (~BorrowerEmployerName~ (~EmployerAliasName1~, ~EmployerAliasName2~, ~EmployerAliasName3~, ~EmployerAliasName4~, ~EmployerAliasName5~) were included in the assessment.	Feedback Certificate	New message indicating that the aliases provided has exceeded the condition.
N/A	N/A	DQM0091	N/A	Review for Accuracy: Self-employment of ~BorrowerSelfEmployerName~ for ~BorrowersFirstName~ ~BorrowersLastName~ contains more than five alias names. The first five occurrences (~BorrowerSelfEmployerName~ (~EmployerAliasName1~, ~EmployerAliasName2~, ~EmployerAliasName3~, ~EmployerAliasName4~, ~EmployerAliasName5~) were included in the assessment.	Feedback Certificate	New message indicating that the aliases provided has exceeded the condition.

**Property and Appraisal  
Effective November 18, 2021**

**New Message**

# Loan Product Advisor<sup>®</sup> Feedback Message Updates

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COW	TX	FPA0140	N/A	If a loan is determined by the seller to be a Texas Equity 50(a)(6) mortgage or a refinance under Section 50(f)(2) of Article XVI of the Texas Constitution, it is not eligible for an appraisal waiver and an appraisal must be obtained.	Feedback Certificate	Revised warning message informing Sellers of Texas Homestead laws when considering utilization of appraisal waivers.

Updated: 11/10/21