



# Loan Product Advisor® Feedback Message

April 2022

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
<b>Freddie Mac Refi Possible</b>				
<b>Effective April 6, 2022</b>				
<b>Revised Messages</b>				
PUR0279	Loan Product Advisor Indicator Score must be 620 or greater for a Refi Possible mortgage.	Loan Product Advisor Indicator Score must be present for a Refi Possible mortgage.	Feedback Certificate	FHFA has requested we remove the minimum FICO Score requirement for Refi Possible mortgages.
<b>AIM for Self-Employed</b>				
<b>Effective April 15, 2022</b>				
<b>Revised Messages</b>				
FEI0256	The note date must be before November 1, ~CurrentYear~, using ~Year1, Year2~ tax returns. If note date is November 1 or later, please resubmit with ~CurrentYear-1~ tax return(s).	The note date must be before November 1, ~CurrentYear~ to retain income representation and warranty relief, using ~Year1, Year2~ tax returns. If note date is November 1 or later, please resubmit with ~CurrentYear-1~ tax return(s).	Feedback Certificate	Updated message indicating a Note Date requirement to retain income representation and warranty relief.
FEI0171	For ~BorrowerName~, the total Loan Product Advisor derived self-employed income is ~TotalDerivedBorrowerSelfEmployedIncome~ using tax return data provided by ~DataProvider~ (Income Calculation Report #~ReportID~ dated ~ReportDateTime~).	No change to message text. Logic change only.	Feedback Certificate	Updated display logic.

FEI0258	The application received date is missing from the submission. Once available, please enter the application received date and resubmit to Loan Product Advisor. If the application received date is on or after April 15, ~CurrentYear~, please resubmit with ~CurrentYear-1, CurrentYear-2~ tax returns or ~CurrentYear-1~ Form 4868.	The application received date is missing from the submission. Once available, enter the application received date and resubmit to Loan Product Advisor. If the application received date is on or after April 19, ~CurrentYear~, please resubmit with ~CurrentYear-1, CurrentYear-2~ tax returns or ~CurrentYear-1~ Form 4868.	Feedback Certificate	Updated message indicated the application received date is missing.
FEI0240	Loan Product Advisor has confirmed a match between the data on the tax return(s) uploaded to the service provider and the IRS tax transcript data, related to the eligible income types.	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.	Feedback Certificate	Updated message indicating that the loan is eligible for representation and warranty relief based on a data match.
FEI0241	Loan Product Advisor is unable to confirm a match between the data on the tax return(s) uploaded to the service provider with the IRS tax transcript data, related to the eligible income types.	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.	Feedback Certificate	Updated message indicating that the loan is not eligible for representation and warranty relief based on a data mismatch.
FEI0242	Tax transcript(s) was not requested, therefore there is no confirmed match between tax return data and IRS tax transcript data. To confirm a data match, please request tax transcript(s) for ~Year1, Year2~ tax return(s) and resubmit to Loan Product Advisor.	Representation and warranty relief for the accuracy and integrity of the tax return data may be available. For consideration, please request tax transcript(s) for ~Year1, Year2~ tax return(s) and resubmit to Loan Product Advisor.	Feedback Certificate	Updated message indicating that the loan may be eligible for representation and warranty relief and to request tax transcripts for Years1&2.
FEI0243	The tax transcript request was rejected by the IRS, therefore there is no confirmed match between tax return data and IRS tax transcript data. To confirm a data match, review the accuracy of the request, resend tax transcript request for ~Year1, Year2~ tax return(s), and resubmit to Loan Product Advisor.	The loan is not eligible for representation and warranty relief for the accuracy and integrity of the tax return data because request was rejected by the IRS. For reconsideration, confirm the accuracy of the request, resend tax transcript request for ~Year1, Year2~ tax return(s), and resubmit to Loan Product Advisor.	Feedback Certificate	Updated message indicating that the loan may be eligible for representation and warranty relief and to request tax transcripts for Years1&2.

FEI0244	The tax transcript request generated a 'No Record' result from the IRS, therefore there is no confirmed match between tax return data and IRS tax transcript data. To confirm a data match, resubmit tax transcript request for ~Year1, Year2~ tax return(s) and resubmit to Loan Product Advisor.	The loan is not eligible for representation and warranty relief for the accuracy and integrity of the tax return data because of a "No Record" result from the IRS. For reconsideration, resubmit tax transcript request for ~Year1, Year2~ tax return(s) and resubmit to Loan Product Advisor.	Feedback Certificate	Updated message indicating a "No Record" result from the IRS, and to resubmit a tax transcript request for Years1&2.
FEI0245	There was a mismatch between the tax return data and the IRS tax transcript data.	The loan is not eligible for representation and warranty relief for the accuracy and integrity of the tax return data because data on the tax transcript(s) did not match data on the tax return(s).	Feedback Certificate	Updated message indicating that the loan did not receive representation and warranty relief due a data mismatch.
FEI0246	Loan Product Advisor cannot assess your loan for a match between the tax return data and the IRS tax transcript data.	Loan Product Advisor cannot assess your loan 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 due to system error. For reconsideration, resubmit to Loan Product Advisor.	Feedback Certificate	Updated message indicating that the loan cannot be assessed for representation and warranty relief due to system error

### Retired Messages

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 date on or after April 15th.	N/A	N/A	N/A
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Updated 4/13/2022