

Loan ProductAdvisor® Feedback Messages

April 27, 2022

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
Optimized Feedback Messages				
Effective June 27, 2022				
Updated				
FCL0287	Credit for ~Borr1~ was requested due to a change in borrower data.	A refreshed credit report was requested for ~Borr1~ due to a change in borrower critical data.	Feedback Certificate	Message rewritten for clarity.
FCL0289	Credit for ~Borr2~ was requested due to a change in borrower data.	A refreshed credit report was requested for ~Borr2~ due to a change in borrower critical data.	Feedback Certificate	Message rewritten for clarity.
FCL0291	Credit for ~Borr3~ was requested due to a change in borrower data.	A refreshed credit report was requested for ~Borr3~ due to a change in borrower critical data.	Feedback Certificate	Message rewritten for clarity.
FCL0293	Credit for ~Borr4~ was requested due to a change in borrower data.	A refreshed credit report was requested for ~Borr4~ due to a change in borrower critical data.	Feedback Certificate	Message rewritten for clarity.
FCL0295	Credit for ~Borr5~ was requested due to a change in borrower data.	A refreshed credit report was requested for ~Borr5~ due to a change in borrower critical data.	Feedback Certificate	Message rewritten for clarity.
FPA0099	This property is located in a zip code that corresponds, in whole or in part, with a county designated a disaster area. Please ensure the loan meets all the valuation and property eligibility requirements of the Guide.	This property is located in a zip code that corresponds, in whole or in part, with a county designated a disaster area. Determine the loan meets all the valuation and property eligibility requirements of the Guide.	Feedback Certificate	Message rewritten for clarity.
FCL0238	Credit for ~Borr1~ was requested due to a change to the merged credit request.	A refreshed credit report was requested for ~Borr1~ due to a change to the merged credit request.	Feedback Certificate	Message rewritten for clarity.

FCL0240	Credit for ~Borr2~ was requested due to a change to the merged credit request.	A refreshed credit report was requested for ~Borr2~ due to a change to the merged credit request.	Feedback Certificate	Message rewritten for clarity.
FCL0242	Credit for ~Borr3~ was requested due to a change to the merged credit request.	A refreshed credit report was requested for ~Borr3~ due to a change to the merged credit request.	Feedback Certificate	Message rewritten for clarity.
FCL0244	Credit for ~Borr4~ was requested due to a change to the merged credit request.	A refreshed credit report was requested for ~Borr4~ due to a change to the merged credit request.	Feedback Certificate	Message rewritten for clarity.
FCL0350	Credit for ~Borr5~ was requested due to a change to the merged credit request.	A refreshed credit report was requested for ~Borr5~ due to a change to the merged credit request.	Feedback Certificate	Message rewritten for clarity.
FCL0361	Credit for ~Borr1~ was requested due to a change in service.	A refreshed credit report was requested for ~Borr1~ due to a change in service.	Feedback Certificate	Message rewritten for clarity.
FCL0232	Credit for ~Borr2~ was requested due to a change in service.	A refreshed credit report was requested for ~Borr2~ due to a change in service.	Feedback Certificate	Message rewritten for clarity.
FCL0234	Credit for ~Borr3~ was requested due to a change in service.	A refreshed credit report was requested for ~Borr3~ due to a change in service.	Feedback Certificate	Message rewritten for clarity.
FCL0236	Credit for ~Borr4~ was requested due to a change in service.	A refreshed credit report was requested for ~Borr4~ due to a change in service.	Feedback Certificate	Message rewritten for clarity.
FCL0354	Credit for ~Borr5~ was requested due to a change in service.	A refreshed credit report was requested for ~Borr5~ due to a change in service.	Feedback Certificate	Message rewritten for clarity.
FCL0314	Credit for ~Borr1~ was requested due to a change in CRC.	A refreshed credit report was requested for ~Borr1~ due to a change in credit reporting company.	Feedback Certificate	Message rewritten for clarity.
FCL0316	Credit for ~Borr2~ was requested due to a change in CRC.	A refreshed credit report was requested for ~Borr2~ due to a change in credit reporting company.	Feedback Certificate	Message rewritten for clarity.
FCL0318	Credit for ~Borr3~ was requested due to a change in CRC.	A refreshed credit report was requested for ~Borr3~ due to a change in credit reporting company.	Feedback Certificate	Message rewritten for clarity.

FCL0320	Credit for ~Borr4~ was requested due to a change in CRC.	A refreshed credit report was requested for ~Borr4~ due to a change in credit reporting company.	Feedback Certificate	Message rewritten for clarity.
FCL0322	Credit for ~Borr5~ was requested due to a change in CRC.	A refreshed credit report was requested for ~Borr5~ due to a change in credit reporting company.	Feedback Certificate	Message rewritten for clarity.
FCL0304	Credit for ~Borr1~ was requested due to a Reorder Credit request.	A refreshed credit report was requested for ~Borr1~ due to a reorder credit request.	Feedback Certificate	Message rewritten for clarity.
FCL0306	Credit for ~Borr2~ was requested due to a Reorder Credit request.	A refreshed credit report was requested for ~Borr2~ due to a reorder credit request.	Feedback Certificate	Message rewritten for clarity.
FCL0308	Credit for ~Borr3~ was requested due to a Reorder Credit request.	A refreshed credit report was requested for ~Borr3~ due to a reorder credit request.	Feedback Certificate	Message rewritten for clarity.
FCL0310	Credit for ~Borr4~ was requested due to a Reorder Credit request.	A refreshed credit report was requested for ~Borr4~ due to a reorder credit request.	Feedback Certificate	Message rewritten for clarity.
FCL0312	Credit for ~Borr5~ was requested due to a Reorder Credit request.	A refreshed credit report was requested for ~Borr5~ due to a reorder credit request.	Feedback Certificate	Message rewritten for clarity.
FCL0352	Credit for ~Borr1~ was requested due to an order for Joint Merged credit.	A refreshed credit report was requested for ~Borr1~ due to an order for joint merged credit.	Feedback Certificate	Message rewritten for clarity.
FCL0192	Credit for ~Borr2~ was requested due to an order for Joint Merged credit.	A refreshed credit report was requested for ~Borr2~ due to an order for joint merged credit.	Feedback Certificate	Message rewritten for clarity.
FCL0355	Credit for ~Borr3~ was requested due to an order for Joint Merged credit.	A refreshed credit report was requested for ~Borr3~ due to an order for joint merged credit.	Feedback Certificate	Message rewritten for clarity.
FCL0357	Credit for ~Borr4~ was requested due to an order for Joint Merged credit.	A refreshed credit report was requested for ~Borr4~ due to an order for joint merged credit.	Feedback Certificate	Message rewritten for clarity.
FCL0359	Credit for ~Borr5~ was requested due to an order for Joint Merged credit.	A refreshed credit report was requested for ~Borr5~ due to an order for joint merged credit.	Feedback Certificate	Message rewritten for clarity.
FCL0324	Credit for ~Borr1~ was requested due to credit freshness expiration.	A refreshed credit report was requested for ~Borr1~ due to credit freshness expiration.	Feedback Certificate	Message rewritten for clarity.

FCL0326	Credit for ~Borr2~ was requested due to credit freshness expiration.	A refreshed credit report was requested for ~Borr2~ due to credit freshness expiration.	Feedback Certificate	Message rewritten for clarity.
FCL0328	Credit for ~Borr3~ was requested due to credit freshness expiration.	A refreshed credit report was requested for ~Borr3~ due to credit freshness expiration.	Feedback Certificate	Message rewritten for clarity.
FCL0330	Credit for ~Borr4~ was requested due to credit freshness expiration.	A refreshed credit report was requested for ~Borr4~ due to credit freshness expiration.	Feedback Certificate	Message rewritten for clarity.
FCL0348	Credit for ~Borr5~ was requested due to credit freshness expiration.	A refreshed credit report was requested for ~Borr5~ due to credit freshness expiration.	Feedback Certificate	Message rewritten for clarity.

Automated Collateral Evaluation (ACE) Message Update

Effective July 17, 2022

Updated

FPA0020	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.	A property data report (PDR) may be used in lieu of an appraisal. Loan is eligible for a PDR until <Appraisal Waiver Expiration Date> and the loan must be delivered with Investor Feature Identifier J44. If a PDR is not used, an appraisal is required.	Feedback Certificate	Updated Message
---------	--	--	----------------------	-----------------

Credit Repository Messages

Effective June 27, 2022

Deleted Messages

FCL0024	No adverse factor	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0025	Serious delinquency, and public record or collection filed.	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.

FCL0026	Serious delinquency.	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0027	Derogatory public record or collection filed.	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0028	Insufficient number of satisfactory accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0029	Too many accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0030	No recent bankcard balances	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0031	Insufficient time since most recent acct established	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0032	Lack of recent auto finance loan information	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.

FCL0033	Lack of recent consumer finance company account information	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0034	Amount owed on delinquent accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0035	Payments due on accounts.	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0036	Excessive amount owed on accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0037	Delinquency	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0038	Proportion of loan balances to loan amounts is too high	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0039	Lack of recent information on installment accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0040	Too many accounts with balances	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.

FCL0041	Too many consumer finance accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0042	Account payment history too new	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0043	Too many recent credit checks	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0044	Too many new accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0045	Proportion of rev balances to rev credit limits is too high	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0046	Excessive amount owed on revolving a	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0047	Insufficient length of revolving credit history	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.

FCL0048	Delinquency date too recent, or unknown	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0049	Insufficient length of credit history	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0050	Lack of recent info on bankcard accts or lack of bankcards	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0051	Lack of recent information on revolving accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0052	No recent non-mortgage balances	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0053	Frequent delinquency	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.

FCL0054	Date of last credit check too recent	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0055	Recent derogatory public record or collection	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0056	Past due balances	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0057	Serious delinquency, derogatory public record or collection	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0058	Industry of newest account is not ideal	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0059	No recent revolving balances	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.

FCL0060	Number of bank or other revolving accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0061	Time since most recent account opening is too short	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0062	Too few accounts with recent payment information	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0063	Lack of recent installment loan information	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0064	Proportion of loan balances to loan amounts is too high	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0065	Amount owed on delinquent accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.

FCL0066	Number of inquiries within the last 6 months	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0067	Amount owed on delinquent accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0068	Lack of recent auto finance loan information	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0069	Lack of recent consumer finance company acct info	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0070	Amount owed on accounts is too high	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0071	Level of delinquency on accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.

FCL0072	Too few bank revolving accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0073	Too many bank or national revolving accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0074	Too many accounts with balances	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0075	Too many consumer finance company accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0076	Account payment history is too new to rate	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0078	Too many inquiries last 12 months	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.

FCL0079	Too many accounts recently opened	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0080	Balances to credit limits too high on revolving accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0081	Amount owed on revolving account is too high	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0082	Length of time revolving accounts have been established	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0083	Time since delinquency is too recent or unknown	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0084	Length of time accounts have been established	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.

FCL0085	Lack of recent bank revolving information	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0086	Lack of recent revolving account information	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0087	No recent non-mortgage balance information	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0088	Number of accounts with delinquency	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0089	Too few accounts currently paid as agreed	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0090	Time since derogatory public record or collection too short	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.

FCL0091	Amount past due on accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0092	Acct not paid as agreed, public record or collection agency	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0093	Number of bank or national revolving accounts with balances	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0094	No recent revolving balances	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0095	Number of established accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0096	Serious delinquency, public record or collection item filed	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.

FCL0097	Serious delinquency	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0098	Derogatory public record or collection item filed	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0099	Number of revolving accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0100	Number of accounts established	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0101	Too few accounts with recent payment information	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0102	No recent installment loan information	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.

FCL0103	Proportion of current loan bal to orig. loan amount	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0104	Length of time open install. loans have been established	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0105	Number of finance co accts established relative to length	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0106	Lack of recent info on auto loan or lack of auto loans	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0107	Lack of recent info on finance accts or lack of finance	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0108	Current balances on accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.

FCL0109	Delinquency reported on accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0110	Too few bank revolving accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0111	Too many bank revolving accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0112	Number of accounts with balances	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0113	Number of finance company accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0114	Unable to evaluate recent payment history	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.

FCL0115	Number of recent inquiries	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0116	Proportion of current loan balance to original loan amount	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0117	Number of accounts opened within last 12 months	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0118	Proportion of bal to high credit on bk rev or all rev accts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0119	Current balance on revolving accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0120	Length of revolving account history	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.

FCL0121	Length of time (or unknown time) since account delinquency	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0122	Length of time accounts have been established	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0123	Insufficient or lack of bank revolving account information	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0124	Insufficient or lack of revolving account information	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0125	No recent (non mortgage) account balance information	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0126	Number of accounts delinquent	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.

FCL0127	Too few accounts rated current	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0128	Lack of recently reported balances on revolving/open accts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0129	Length of time since legal item filed or coll item reported	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0130	Amount past due on accounts	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0131	Account(s) not paid as agreed and/or legal item filed	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0132	Length of installment loan history	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.

FCL0133	Length of time since most recent account established	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0134	Serious delinq and derog public record or collection filed	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0135	Serious delinquency	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
FCL0136	Derogatory public record or collection filed.	N/A	Not to be published on Feedback Certificate	Message is duplicative of information found in credit report. Per customer feedback, this message will be suppressed.
Updated 4/28/2022				