

Loan Product Advisor® Feedback Messages

March 2022

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
AIM for Income Using Direct Deposits				
Effective March 2, 2022				
New				
FEI0067	N/A	Alimony or child support income for ~BORR name~ must be supported by documentation evidencing receipt of the income for the most recent six months and signed court order, legally binding separation agreement and/or final divorce decree verifying the payor's obligation for the previous six months, including the amount and the duration of the obligation. Proof of the ages of the children for which child support is received.	Feedback Certificate	Message requesting documentation of income for the most recent six months.
FEI0074	N/A	Department of Veterans Affairs(VA) benefits for ~BORR name~ must be documented in accordance with the Freddie Mac-Single-Family Seller/Service Guide Chapter Section 5305.2.	Feedback Certificate	Message requesting documentation in accordance with the Seller/Service Guides Section 5305.2.
FEI0102	N/A	A 10-day pre-closing verification (10-day PCV) for + %Borrower Full Name (LPA)% + " is required for each source of employment income used to qualify. The 10-day PCV must be dated no more than 10 Business Days prior to the Note Date or after the Note Date but prior to the Delivery Date.	Feedback Certificate	Message indicating that the 10-day PCV must be dated within 10 Business Days prior to the note date or after but prior to delivery.

FEI0131	N/A	For existing and established VA benefits: Document income 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, pay statement, 1099, bank statement(s) or equivalent. Age of documents must be met for evidence of current receipt; OR	Feedback Certificate	Message requesting documentation of the income type, source and frequency.
FEI0132	N/A	For newly established VA benefits: Document finalized terms, including source, type, effective date of income commencement, payment frequency and pre-determined payment amount with benefit verification letter, notice of award letter or equivalent document from payor that establishes terms. Income must commence prior to or on first Mortgage payment due date. Age of documentation requirements must be met. Verification of current receipt not required.	Feedback Certificate	Message requesting documentation of the income type, source and frequency.
FEI0165	N/A	The third-party report from ~VendorName~ ~ReportID~ is sufficient documentation to support the income and must be retained in the loan file. The third-party report dated ~EarliestReportDate~ expires ~EarliestExpirationDate~.	Feedback Certificate	Message indicating that the third-party provider report is sufficient documentation to support income.
FEI0229	N/A	~BorrowerFullName~'s submitted alimony/child support income of ~SubmittedAlimonyAndChildSupportIncome Amount~ 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.	Feedback Certificate	Message indicating that the income amount was assessed and additional documentation is required.

FEI0230	N/A	~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."	Feedback Certificate	Message indicating that the third-party provider report is sufficient documentation to support income.
FEI0231	N/A	~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.	Feedback Certificate	Message indicating that the third-party provider report is sufficient documentation to support income.
DCH0023	N/A	Alimony or child support income for ~BORR name~ must be supported by documentation evidencing receipt of the income for the most recent six months and signed court order, legally binding separation agreement and/or final divorce decree verifying the payor's obligation for the previous six months, including the amount and the duration of the obligation. Proof of the ages of the children for which child support is received.	Feedback Certificate	Message requesting documentation to support Alimony or child support income.
DCH0023	N/A	Department of Veterans Affairs(VA) benefits for ~BORR name~ must be documented in accordance with the Freddie Mac-Single-Family Seller/Service Guide Chapter Section 5305.2.	Feedback Certificate	Message requesting documentation in accordance with the Seller/Service Guides Section 5305.2.

DCH0033	N/A	Military income for ~BORR Name~ must be supported by a YTD Leave and Earnings Statement, W2 for the most recent calendar year and a 10-day pre-closing verification (10-day PCV), OR a written VOE documenting all YTD earnings and the earnings for the most recent calendar year (including current monthly fixed entitlement amount(s) and type(s), if applicable), and a 10-day PCV.	Feedback Certificate	Message requesting documentation for the military income.
DCH0045	N/A	A 10-day pre-closing verification (10-day PCV) for ~Borrower Full Name (LPA)~ is required for each source of employment income used to qualify. The 10-day PCV must be dated no more than 10 Business Days prior to the Note Date or after the Note Date but prior to the Delivery Date.	Feedback Certificate	Message indicating that the 10-day PCV must be dated within 10 Business Days prior to the note date or after but prior to delivery.
DCH0101	N/A	For existing and established VA benefits: Document income 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, pay statement, 1099, bank statement(s) or equivalent. Age of documents must be met for evidence of current receipt; OR	Feedback Certificate	Message requesting documentation income type, source and frequency.
DCH0103	N/A	For newly established VA benefits: Document finalized terms, including source, type, effective date of income commencement, payment frequency and pre-determined payment amount with benefit verification letter, notice of award letter or equivalent document from payor that establishes terms. Income must commence prior to or on first Mortgage payment due date. Age of documentation requirements must be met. Verification of current receipt not required.	Feedback Certificate	Message requesting documentation of the VA benefits.

FEI0226	N/A	~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.	Feedback Certificate	Message indicating that the third- party provider report is sufficient documentation to support income.
FEI0227	N/A	~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.	Feedback Certificate	Message indicating that the third- party provider report is sufficient documentation to support income.
FEI0228	N/A	~BorrowerFullName~'s submitted Social Security income of ~SubmittedSocialSecurityIncomeAmount~ 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.	Feedback Certificate	Message indicating that the third- party provider report is sufficient documentation to support income.
DOC0097	N/A	For existing and established sources of pension income: Document income 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, pay statement, 1099, bank statement(s) or equivalent. Age of documents must be met for evidence of current receipt; OR	Feedback Certificate	Message requesting documentation of the income type, source and frequency.

DOC0098	N/A	For newly established sources of pension income: Document finalized terms, including source, type, effective date of income commencement, payment frequency and pre-determined payment amount with benefit verification letter, notice of award letter or equivalent document from payor that establishes terms. Income must commence prior to or on first Mortgage payment due date. Age of documentation requirements must be met. Verification of current receipt not required.	Feedback Certificate	Message requesting documentation of the income type, source and frequency.
DOC0099	N/A	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	Feedback Certificate	Message requesting documentation of the income type, source and frequency.
DOC0100	N/A	For newly established Social Security income: Document finalized terms, including source, type, effective date of income commencement, payment frequency and pre-determined payment amount with a benefit verification letter, notice of award letter or equivalent document from payor that establishes terms. Income must commence prior to or on first Mortgage payment due date. Age of documentation requirements must be met. Verification of current receipt not required.	Feedback Certificate	Message requesting documentation of the income type, source and frequency.
FEI0232	N/A	Unable to assess direct deposit income using the third-party report(s) because of gap(s) in income deposits.	Feedback Certificate	Message indicating that direct deposit income was not assessed due to gaps in the deposits.

FEI0233	N/A	Unable to assess direct deposit income using the third-party report(s) because the most recent deposit(s) is missing based on the pay frequency and last deposit date.	Feedback Certificate	Message indicating that direct deposit income was not assessed because the most recent deposit(s) is missing.
FEI0063	N/A	Unable to assess direct deposit income using the third-party report(s) because income could not be associated with a borrower.	Feedback Certificate	Message indicating that direct deposit income was not assessed because the income could not be associated with the borrower.
FEI0064	N/A	Unable to assess direct deposit income using the third-party report(s) because of insufficient income history.	Feedback Certificate	Message indicating that direct deposit income was not assessed due to insufficient income history.
FEI0065	N/A	Unable to assess direct deposit income using the third-party report(s) because income deposits could not be identified.	Feedback Certificate	Message indicating that direct deposit income was not assessed because income deposits could not be identified.
FEI0163	N/A	For ~BorrowerName~, the submitted income is below what is reasonable based on the derived income of \$~TotalBorrowerDerivedIncome~.	Feedback Certificate	Message indicating that direct deposit income is below what is reasonable based on the assessed income.
FEI0164	N/A	For ~BorrowerName~, the submitted income exceeds what is reasonable based on the derived income of \$~TotalBorrowerDerivedIncome~.	Feedback Certificate	Message indicating that direct deposit income exceeds what is reasonable based on the assessed income.
FEI0071	N/A	Pension income for ~BORR name~ must be documented in accordance with the Freddie Mac Single-Family Seller/Servicer Guide.	Feedback Certificate	Message requesting documentation in accordance with the Seller/Servicer Guides.
FEI0069	N/A	Employment/base income for ~BORR name~ for base non-fluctuating earnings or fluctuating hourly earnings must be supported by a YTD paystub documenting all YTD earnings and W-2(s) for the most recent calendar year, OR a written VOE documenting all YTD earnings and earnings for the most recent calendar year.	Feedback Certificate	Message requesting documentation for all YTD earnings for the most recent calendar year.
FEI0073	N/A	Social Security income for ~BORR name~ must be documented in accordance with the Freddie Mac Single-Family Seller/Servicer Guide.	Feedback Certificate	Message requesting documentation for Social Security income in accordance to the Seller/Servicer Guide.

FEI0079	N/A	Military income for ~BORR name~ must be supported by a YTD Leave and Earnings Statement, W2 for the most recent calendar year and a 10-day pre-closing verification (10-day PCV), OR a written VOE documenting all YTD earnings and the earnings for the most recent calendar year (including current monthly fixed entitlement amount(s) and type(s), if applicable), and a 10-day PCV.	Feedback Certificate	Message requesting documentation for the military income.
FEI0223	N/A	~Borrower Full Name (LPA)~'s submitted ~Out Of Scope Income Per Borrower~ income is not required. Either remove this income and resubmit or document this income in accordance with Freddie Mac Single-Family Seller/Servicer Guide Topic 5300.	Feedback Certificate	Message indicates that the income submitted is out of scope. Remove and resubmit or document accordance in with the Seller/Servicer Guide 5300.

**Property and Appraisal
Effective March 6, 2022**

New

FPA0146	N/A	A Uniform Residential Appraisal Report desktop appraisal (Form 70D) is the minimum assessment required.	Feedback Certificate	A warning message for loan assessed in LPA and is eligible for Desktop offering
DCH0193	N/A	A Uniform Residential Appraisal Report desktop appraisal (Form 70D) is the minimum assessment required.	Feedback Certificate	A warning message for loan assessed in LPA and is eligible for Desktop offering
FPA0147	N/A	This loan was previously eligible for a desktop appraisal. A desktop appraisal (Form 70D) will be accepted for this loan only if the LTV Ratio Percent increased to greater than 90% as a result of the appraised value being less than the contract sales price.	Feedback Certificate	A warning message at resubmission, if LTV increases above 90%
FPA0148	N/A	This loan is not eligible for a desktop appraisal (Form 70D), and a full appraisal (Form 70) must be obtained. Collateral representation and warranty relief will be assessed upon successful submission of Form 70 to UCDP.	Feedback Certificate	A warning message for loan submitted in LPA with Doc File ID for Desktop – and loan is not eligible for Desktop

**Employment and Income
Effective March 27, 2022**

New				
FEI0278	N/A	Direct deposit income for ~Borrower name~ from ~Employment Name~ on ~Vendor Name~--~Report ID~ report could not be associated to a submitted employment. Review and resubmit for further consideration.	Feedback Certificate	New message added for income verification.
FEI0279	N/A	For ~Borrower Name~, submitted income from ~Employment Name~ is below what is reasonable based on the derived income from the ~Vendor Name~--~Report ID~ report. Review and resubmit for further consideration.	Feedback Certificate	New message added for income verification.
FEI0280	N/A	For ~Borrower Name~, submitted income from ~Employment Name~ exceeds what is reasonable based on the derived income from the ~Vendor Name~--~Report ID~ report. Review and resubmit for further consideration.	Feedback Certificate	New message added for income verification.
FEI0294	N/A	When using direct deposits as income documentation, Investor Feature Identifier H85 must be included in delivery to Loan Selling Advisor.	Feedback Certificate	Message indicating the IFI must be included in Loan Selling Advisor.
Revised				
FEI0114	For ~BorrowerFullName~, the total derived income is \$~DerivedDirectDepositIncomeAmountPerBorrower~.	For ~BorrowerFullName~, the total derived income of \$~DerivedDirectDepositIncomeAmountPerBorrower~ from ~Vendor-ReportID~ is insufficient for income representation and warranty relief.	Feedback Certificate	Revised message indicating that the derived income is insufficient for representation and warranty relief.
Repressed				
FEI0115	\$~Direct Deposit Monthly Base Income Amount Per Job~ at ~Borrower Employer Name~ was derived using the Direct Deposit report.	N/A	Feedback Certificate	N/A
General Messages				
Effective March 27, 2022				
New				

FEI0069	Employment/base income for ~BORR name~ for base non-fluctuating earnings or fluctuating hourly earnings must be supported by a YTD paystub documenting all YTD earnings and W-2(s) for the most recent calendar year, OR a written VOE documenting all YTD earnings and earnings for the most recent calendar year.	Base non-fluctuating earnings or fluctuating hourly earnings for ~BORR name~ must be supported by either a YTD paystub documenting all YTD earnings and W-2(s) for the most recent calendar year, or a written VOE documenting all YTD earnings and earnings for the most recent calendar year.	Feedback Certificate	Revised message requesting documentation for all YTD earnings for the most recent calendar year.
FAR0081	Document the source of funds for any single deposit that exceeds \$~Income Amount~, which is 50% of the total monthly qualifying income OR reduce the asset amount by the unverified deposit and resubmit.	Document the source of any single deposit in borrower accounts that exceeds \$~Income Amount~, which is 50% of the total monthly qualifying income amount. Reduce the total asset by any amount that is not verified and resubmit.	Feedback Certificate	Revised message requesting documentation for deposits that making up 50% of the borrowers total qualifying monthly income.
FEI0066	If rental income is being used to qualify, document the loan file in accordance with Chapter 5306 of the Freddie Mac Single-Family Seller/Service Guide.	Rental income being used to qualify must be documented in accordance with Chapter 5306 of the Freddie Mac Single-Family Seller/Service Guide.	Feedback Certificate	Revised message according to Chapter 5306 of the Freddie Mac Single-Family Seller/Service Guide.
FGM0110	~FMLoan~ is the Freddie Mac loan number of the loan to be refinanced.	The loan being refinanced is owned by Freddie Mac. The loan number is ~FMLoan~.	Feedback Certificate	Revised wording for clarification.
FAR0008	The Borrower's total eligible assets are less than the calculated total funds required to be verified by Loan Product Advisor. The Seller must verify sufficient assets from eligible sources of funds to close the Mortgage transaction.	The borrower's total eligible assets are less than the total required funds calculated by Loan Product Advisor. Verify sufficient assets from eligible sources of funds to close the mortgage transaction.	Feedback Certificate	Revised message requesting verification of sufficient assets in order to close.
FEI0081	If income from a second or additional job for ~BORR name~ is used to qualify, obtain YTD paystub(s) documenting all YTD earnings and W-2s for the most recent two calendar years OR a written VOE documenting all YTD earnings and the earnings for the most recent two calendar years.	Income from secondary employment for ~BORR name~ must be supported by YTD paystub(s) documenting all YTD earnings and W-2s for the most recent two calendar years OR a written VOE documenting all YTD earnings and the earnings for the most recent two calendar years.	Feedback Certificate	Revised message requesting documentation for all YTD earnings for the most recent two calendar years.

FGM0133	Homeowner's Association (HOA) dues are not provided as part of the Proposed Monthly Housing Expense; however, the subject property is submitted as a unit in a Planned Unit Development (PUD) or Condominium or Cooperative Project. Review for accuracy.	The subject property was submitted as a unit in a Planned Unit Development (PUD) or Condominium or Cooperative Project; however, Homeowner's Association (HOA) dues are not provided as part of the Proposed Monthly Housing Expense. Review for accuracy.	Feedback Certificate	Revised message requesting review of the monthly housing expense for HOA dues because the subject property is a unit in a PUD.
FEI0070	Self-employed income for ~BORR name~ must be supported by signed complete federal individual and business tax returns as applicable. If business in existence five years or more, provide personal and business tax returns for the most recent year. If the business has been in existence for less than five years provide personal and business tax returns for the most recent two years. File must contain Form 91 or equivalent.	Self-employed income for ~BORR name~ must be supported by complete signed federal individual and business tax returns. If the business has been in existence five years or more, provide individual and business tax returns for the most recent year. If the business has been in existence for less than five years, provide individual and business tax returns for the most recent two years. The file must also contain Freddie Mac Form 91 or equivalent.	Feedback Certificate	Revised message requested traditional documentation for an existing business of less than five years.
DCH0046	Employment/base income for ~BORR name~ for base non-fluctuating earnings or fluctuating hourly earnings must be supported by a YTD paystub documenting all YTD earnings and W-2(s) for the most recent calendar year, OR a written VOE documenting all YTD earnings and earnings for the most recent calendar year.	Base non-fluctuating earnings or fluctuating hourly earnings for ~BORR name~ must be supported by either a YTD paystub documenting all YTD earnings and W-2(s) for the most recent calendar year, or a written VOE documenting all YTD earnings and earnings for the most recent calendar year.	Feedback Certificate	Revised message requesting documentation for all YTD earnings and W-2s or written VOE for all earnings for the most recent two calendar years.
DCH0102	Document the source of funds for any single deposit that exceeds \$~Income Amount~, which is 50% of the total monthly qualifying income OR reduce the asset amount by the unverified deposit and resubmit.	Document the source of any single deposit in borrower accounts that exceeds \$~Income Amount~, which is 50% of the total monthly qualifying income amount. Reduce the total asset by any amount that is not verified and resubmit.	Feedback Certificate	Revised message requesting documentation on the source of funds for deposits making up 50% of the borrowers monthly qualifying income.
DCH0022	If rental income is being used to qualify, document the loan file in accordance with Chapter 5306 of the Freddie Mac Single-Family Seller/Service Guide.	Rental income being used to qualify must be documented in accordance with Chapter 5306 of the Freddie Mac Single-Family Seller/Service Guide.	Feedback Certificate	Revised message requesting traditional documentation when rental income is being used to qualify.

DCH0035	If income from a second or additional job for ~BORR name~ is used to qualify, obtain YTD paystub(s) documenting all YTD earnings and W-2s for the most recent two calendar years OR a written VOE documenting all YTD earnings and the earnings for the most recent two calendar years.	Income from secondary employment for ~BORR name~ must be supported by YTD paystub(s) documenting all YTD earnings and W-2s for the most recent two calendar years OR a written VOE documenting all YTD earnings and the earnings for the most recent two calendar years.	Feedback Certificate	Revised message requesting documentation for all YTD earnings and W-2s or written VOE for all earnings for the most recent two calendar years.
DCH0044	Self-employed income for ~BORR name~ must be supported by signed complete federal individual and business tax returns as applicable. If business in existence five years or more, provide personal and business tax returns for the most recent year. If the business has been in existence for less than five years provide personal and business tax returns for the most recent two years. File must contain Form 91 or equivalent.	Self-employed income for ~BORR name~ must be supported by complete signed federal individual and business tax returns. If the business has been in existence five years or more, provide individual and business tax returns for the most recent year. If the business has been in existence for less than five years, provide individual and business tax returns for the most recent two years. The file must also contain Freddie Mac Form 91 or equivalent.	Feedback Certificate	Revised message requesting traditional documentation for a business of less than five years.

Deactivated

FAR0033	Review for Accuracy: This loan was submitted with zero reserves.	N/A	Feedback Certificate	No longer required
FEI0073	Social Security income for ~BORR name~ must be documented in accordance with the Freddie Mac Single-Family Seller/Servicer Guide.	N/A	Feedback Certificate	No longer required
FEI0071	Pension income for ~BORR Name~ must be documented in accordance with the Freddie Mac Single-Family Seller/Servicer Guide.	N/A	Feedback Certificate	No longer required
DCH0027	Social Security income for ~BORR name~ must be documented in accordance with the Freddie Mac Single-Family Seller/Servicer Guide.	N/A	Feedback Certificate	No longer required
DCH0025	Pension income for ~BORR Name~ must be documented in accordance with the Freddie Mac Single-Family Seller/Servicer Guide.	N/A	Feedback Certificate	No longer required

Community Land Trust Mortgages

Effective March 28, 2022

New

DQE0438	N/A	FHA/VA loans cannot be submitted as a Community Land Trust.	Error Page	https://guide.freddiemac.com/ap/p/guide/section/4502.3
PUR0270	N/A	A Community Land Trust mortgage must be secured by a primary residence.	Feedback Certificate	https://guide.freddiemac.com/ap/p/guide/section/4502.5
PUR0271	N/A	A Community Land Trust Mortgage must not be secured by a manufactured home.	Feedback Certificate	https://guide.freddiemac.com/ap/p/guide/section/4502.5
PUR0272	N/A	A Community Land Trust mortgage must be fixed rate.	Feedback Certificate	https://guide.freddiemac.com/ap/p/guide/section/4502.3
PUR0273	N/A	The loan was submitted with an LTV ratio of %LTV%, which exceeds the maximum LTV ratio of 65% for a cash-out refinance Community Land Trust Mortgage.	Feedback Certificate	https://guide.freddiemac.com/ap/p/guide/section/4502.7
PUR0274	N/A	The loan was submitted with a Total LTV ratio of %LTV%, which exceeds the maximum LTV ratio of 65% for a cash-out refinance Community Land Trust Mortgage.	Feedback Certificate	https://guide.freddiemac.com/ap/p/guide/section/4502.7
PUR0275	N/A	The loan was submitted with a Home Equity Combined LTV ratio of %LTV%, which exceeds the maximum LTV ratio of 65% for a cash-out refinance Community Land Trust Mortgage.	Feedback Certificate	https://guide.freddiemac.com/ap/p/guide/section/4502.7
PUR0276	N/A	A Community Land Trust Mortgage is not eligible for Enhanced Relief Refinance Program.	Feedback Certificate	https://guide.freddiemac.com/ap/p/guide/section/4502.3
FPA0144	N/A	Loan is not eligible for an appraisal waiver because it is a Community Land Trust loan.	Feedback Certificate	A informational message that informs sellers that the loan is not eligible for an appraisal waiver because it is a Community Land Trust loan.

Updated 4/6/2022