



Loan Product Advisor® Feedback Message Updates

January 28, 2022

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
AIM 10-Day PCV Payroll Data						
Effective June 1, 2022						
New Messages						
LPN	VH	FEI0289	N/A	For ~Borrower Full Name~, employment at ~EmployerName~ was assessed using the ~Employment Verification Vendor Name~ ~Employment Verification Report Identifier~ report. The 10-day pre-closing verification (10-day PCV) requirement is met if the Note Date is on or before ~PCV Close by Date~ and ~EmployerName~ matches submitted employment.	Feedback Certificate	New message indicating employment was successfully evaluated and returns PCV Close by Date.
LPN	VI	FEI0290	N/A	For ~Borrower Full Name~, employment at ~EmployerName~ could not be assessed for the 10-day pre-closing verification (10-day PCV) using the ~Vendor Name~ ~Report ID~ report. Employment may be inactive or discontinued based on information on the third-party report. Ensure active employment status is documented in the loan file.	Feedback Certificate	New messages indicating employment was successfully evaluated and found to be inactive.

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LPN	VJ	FEI0291	N/A	For ~Borrower Full Name~, employment at ~EmployerName~ could not be assessed for the 10-day pre-closing verification (10-day PCV) using the ~Vendor Name~~~Report ID~ report. Employment status from the third-party report is currently not acceptable for the automated pre-closing verification. Ensure active employment status is documented in the loan file.	Feedback Certificate	New message indicating employment was successfully evaluated but the vendor provided status code is not recognized for automated verification.
LPN	VL	FEI0293	N/A	For ~Borrower Full Name~, employment at ~EmployerName~ could not be assessed for the 10-day pre-closing (10-day PCV) verification using the ~Vendor Name~~~Report ID~ report. Close by Date for the 10-day pre-closing verification has expired. Refresh the report and resubmit.	Feedback Certificate	New message indicating employment was successfully evaluated, but the calculated PCV Close by Date is in the past

General Messages

Effective March 27, 2022

Revised Messages

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DOC	CV	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.
DOC	IO	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.
DOC	2V	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/Servicer Guide.	Rental income being used to qualify must be documented in accordance with Chapter 5306 of the Freddie Mac Single-Family Seller/Servicer Guide.	Feedback Certificate	Revised message according to Chapter 5306 of the Freddie Mac Single-Family Seller/Servicer Guide.
LPN	X1	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.

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LPN	EA	FPA0103	Review for Accuracy: Loan is a refinance on a primary residence and ~Borr1~ indicates occupancy, but property address differs from his/her current address.	The loan is a refinance on a primary residence where ~Borr1~ indicates they will occupy the property. However, the address of ~Borr1~ differs from the subject property address. Verify, update and resubmit the loan.	Feedback Certificate	Revised wording for clarification.
WEB	WZ	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.	Document Checklist	Revised message requesting documentation for all YTD earnings and W-2s or written VOE for all earnings for the most recent two calendar years.
WEB	3W	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.	Document Checklist	Revised message requesting documentation on the source of funds for deposits making up 50% of the borrowers monthly qualifying income.
WEB	2W	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/Servicer Guide.	Rental income being used to qualify must be documented in accordance with Chapter 5306 of the Freddie Mac Single-Family Seller/Servicer Guide.	Document Checklist	Revised message requesting traditional documentation when rental income is being used to qualify.

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WEB	IP	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.	Document Checklist	Revised message requesting documentation for all YTD earnings and W-2s or written VOE for all earnings for the most recent two calendar years.
WEB	W2	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.	Document Checklist	Revised message requesting traditional documentation for a business of less than five years.

Assets and Reserves

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DOC	3X	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.
DOC	DO	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.
LPN	LW	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.

AIM for Self-Employed

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DOC	CY	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.

All AIM

Effective March 31, 2022

Retired Messages

WEB	I6	DCH0027	Social Security income for ~BORR name~ must be documented in accordance with the Freddie Mac Single-Family Seller/Service Guide.	N/A	N/A	N/A
WEB	I2	DCH0025	Pension income for ~BORR Name~ must be documented in accordance with the Freddie Mac Single-Family Seller/Service Guide.	N/A	N/A	N/A

AIM for Assets



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DOC	I5	FEI0073	Social Security income for ~BORR name~ must be documented in accordance with the Freddie Mac Single-Family Seller/Service Guide.	N/A	N/A	N/A
DOC	I1	FEI0071	Pension income for ~BORR Name~ must be documented in accordance with the Freddie Mac Single-Family Seller/Service Guide.	N/A	N/A	N/A
LPN	EQ	FAR0033	Review for Accuracy: This loan was submitted with zero reserves.	N/A	N/A	N/A

Updated 5/18/22