

# Loan Product Advisor® Feedback Message Updates

September 15, 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  |
|------------------------------------|----------------------------|--------------------------|---|--|----------------------------------|--|
| <b>LPA 5.1 Spec Update</b>         |                            |                          |   |  |                                  |  |
| <b>Effective November 14, 2021</b> |                            |                          |   |  |                                  |  |
| <b>New Message</b>                 |                            |                          |   |  |                                  |  |
| 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.   |
| 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.                                      |

# Loan Product Advisor® Feedback Message Updates

September 15, 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   |
|--------------------------------|----------------------------|--------------------------|---|---|----------------------------------|---|
| 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 urlad: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   | 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                        | 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. |

# Loan Product Advisor® Feedback Message Updates

September 15, 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   |
|--------------------------------|----------------------------|--------------------------|---|---|----------------------------------|---|
| 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~.   | Feedback Certificate             | 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.  |

# Loan Product Advisor® Feedback Message Updates

September 15, 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  |
|--------------------------------|----------------------------|--------------------------|---|---|----------------------------------|--|
| 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. |

## Disability Income

Effective November 15, 2021

Updated Message

# Loan Product Advisor® Feedback Message Updates

September 15, 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                          |
|--------------------------------|----------------------------|--------------------------|--|--|----------------------------------|----------------------------------|
| N/A                            | N/A                        | 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="#">Bulletin 2021-16</a> |

## Single-wide Manufactured Homes

Effective November 15, 2021

|     |     |         |   |  |                      |                                  |
|-----|-----|---------|---|--|----------------------|----------------------------------|
| N/A | N/A | 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 a location other than a Planned Unit Development or a Condominium Project and is eligible for sale only under Seller-negotiated terms of business. | Feedback Certificate | <a href="#">Bulletin 2021-19</a> |
|-----|-----|---------|---|--|----------------------|----------------------------------|

## Home Possible LTV/TLTV

Effective November 15, 2021

# Loan Product Advisor® Feedback Message Updates

September 15, 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                          |
|--------------------------------|----------------------------|--------------------------|--|---|----------------------------------|----------------------------------|
| N/A                            | N/A                        | 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="#">Bulletin 2021-19</a> |
| N/A                            | N/A                        | 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="#">Bulletin 2021-19</a> |

# Loan Product Advisor® Feedback Message Updates

September 15, 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                          |
|--------------------------------|----------------------------|--------------------------|---|--|----------------------------------|----------------------------------|
| N/A                            | N/A                        | 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="#">Bulletin 2021-19</a> |
| N/A                            | N/A                        | 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="#">Bulletin 2021-19</a> |

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

**Revised Message**

# Loan Product Advisor® Feedback Message Updates

September 15, 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  |
|--------------------------------|----------------------------|--------------------------|---|--|----------------------------------|--|
| COW                            | COWTX                      | 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: 9/10/2021             |                            |                          |   |  |                                  |  |