

Loan Product Advisor® (LPA®) Feedback Message Updates

Posted 9/5/2025; **Reposted 10/15/2025**

Student Loan Payment Update

Effective September 28, 2025

We're updating a message to support the added specificity to language related to the treatment of student loan payments when calculating the monthly debt-to-income ratio. This aligns with the updated policy announced in *Single-Family Seller/Servicer Guide* (Guide) [Bulletin 2025-10](#).

Revised Message

Message Code	Original or Existing Text	New Message Text	Formatted Message Text (applies only to LPA v6.0)	Feedback Certificate, Error Page
FCL0323	For the installment debt with an Unpaid Balance of "\$" + <Liability Unpaid Balance Amount (LPA)> + ", the Monthly Payment must be greater than \$0.00. If the credit report does not contain a payment, document the file with evidence of the monthly payment. For student loans, including those that are income-driven repayment plans, if a payment greater than \$0.00 is not documented on the credit report or other file documentation, submit 0.5% of the outstanding balance as the Monthly Payment amount.	For the installment debt with an Unpaid Balance of \$<<LiabilityUnpaidBalanceAmount>>, the Monthly Payment must be greater than \$0.00. If the credit report does not contain a payment, obtain documentation to show the monthly payment. For student loans, including those that are income-driven repayment plans, with a current payment of \$0.00 on the credit report, submit 0.5% of the outstanding balance as the Monthly Payment amount, unless other documentation in the mortgage file supports a different current payment amount greater than zero.	For the installment debt with an Unpaid Balance of \$<<LiabilityUnpaidBalanceAmount>>, the Monthly Payment must be greater than \$0.00. If the credit report does not contain a payment, obtain documentation to show the monthly payment. For student loans, including those that are income-driven repayment plans, with a current payment of \$0.00 on the credit report, submit 0.5% of the outstanding balance as the Monthly Payment amount, unless other documentation in the mortgage file supports a different current payment amount greater than zero.	Feedback Certificate

Credit Score Message Update

Effective August 27, 2025

We've updated the code of an existing message to align with the other messages related to credit score information.

Revised Message

Original Message Code	New Message Code	Message Text	Feedback Certificate, Error Page
FGM0068	FCL0446	<<FHACredScor4::Alphanumeric>> is the FHA TOTAL Scorecard selected credit score from <<FHASelRepos4::Alphanumeric>> for <<Borr4::Alphanumeric>>.	Feedback Certificate (code updated 9/18/25)