

Loan Product Advisor® Feedback Message Updates



August 10, 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
Enhanced Relief Refinance Mortgage						
Effective July 1, 2021						
New Message						
CRAINV	QM	DQE0446	N/A	Enhanced Relief Refinance is temporarily paused until further notice. Mortgages with Settlement Dates after August 31, 2021 are not eligible for delivery.	Feedback Error	New message indicating that the Enhanced Relief Refinance offering is no longer available.
3 Year SOFR ARMS						
Effective August 28, 2021						
New Message						
N/A	N/A	DC5003	N/A	SOFR ARM Qualifying Rate used by LQA for this DTI ratio comparison is the Note Rate plus life cap (five percentage points).	Feedback Error	Informs user when the Qualifying Rate used to determine DTI is Note Rate plus five percent.
FHA						
Effective September 20, 2021						
New Message						
N/A	N/A	DQC0688	N/A	Review for accuracy: The start date for ~Borr Name~'s current primary employment was not submitted. The value will be set to zero months in the loan data sent to FHA TOTAL for assessment. If this value is not accurate, update the start date and resubmit.	Feedback Certificate	New message indicating that employment was not submitted and will be set to zero months. If the value is not correct, the start date should be updated and the customer should resubmit.
Property and Appraisal						

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Effective October 8, 2021						
New Message						
COW	COWRP	FPA0139	N/A	Loan is not eligible for collateral representation and warranty relief with an appraisal waiver, because an appraisal on the subject property with an effective date within 120 days of the submission date has been identified in Uniform Collateral Data Portal.	Feedback Certificate	Message informs the customer that the Loan is not eligible for an ACE waiver when a recent appraisal on the subject property is found in UCDP.
COW	COWHC	FPA0143	N/A	Loan is not eligible for an appraisal waiver because it is a CHOICEHome loan.	Feedback Certificate	Message informs the customer that a CHOICEHome loan is not eligible for an ACE waiver.
AIM Rental Income						
Effective October 31, 2021						
New Message						
WFM	23	FEI0271	N/A	Unable to assess rental income on the properties below because match was not made with Schedule E data. Please reconcile submitted address with Schedule E data (Income Calculation Report #~ReportID~ dated ~ReportDateTime~): ~Submitted Property Address 1~, ~Submitted Property Address 2~.	Feedback Certificate	New message indicating rental income could not be assessed because the properties provided could not be matched to the Schedule E data.

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WFM	24	FEI0272	N/A	Unable to match the below Schedule E addresses to a submitted property. Please reconcile the Schedule E data with submitted addresses and provide evidence to support omission, if applicable (Income Calculation Report #~ReportID~ dated ~ReportDateTime~): ~Schedule E Address 1~, ~Schedule E Address 2~.	Feedback Certificate	New message indicating that the addresses found on the Schedule E could not be matched to a submitted property address.
WFM	25	FEI0273	N/A	Unable to assess rental income on the properties below because the combination of Property Usage Type and Financed Unit Count is not eligible for assessment at this time (Income Calculation Report #~ReportID~ dated ~ReportDateTime~): ~Submitted Property Address 1~, ~Submitted Property Address 2~.	Feedback Certificate	New message indicating rental income could not be assessed because the property does not meet usage and unit eligibility.
WFM	26	FEI0274	N/A	Unable to assess rental income on the properties below because fair rental days associated with the property were not provided (Income Calculation Report #~ReportID~ dated ~ReportDateTime~): ~Submitted Property Address 1~, ~Submitted Property Address 2~.	Feedback Certificate	New message indicating rental income could not be assessed because the fair rental days were not provided.

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WFM	27	FEI0275	N/A	The submitted rental income/loss result for ~Submitted Property Address~ of ~Final Calculation Result~ is supported by Schedule E income and submitted information (Income Calculation Report #~ReportID~ dated ~ReportDateTime~).	Feedback Certificate	New message indicating the property rental income or loss is supported by the Schedule E data.
WFM	28	FEI0276	N/A	The submitted rental income/loss for ~Submitted Property Address~ is not supported by Schedule E income and submitted information; however, a result of ~Final Calculation Result~ is supported based on Schedule E income of ~Schedule E Income Result~ and a submitted monthly payment amount of ~Monthly Housing Expense Amount~ (Income Calculation Report #~ReportID~ dated ~ReportDateTime~).	Feedback Certificate	New message indicating the property rental income or loss was not supported by the Schedule E data, along with the amount that is supported.
WFM	29	FEI0277	N/A	The submitted rental income/loss for ~Submitted Property Address~ is not supported by Schedule E income and submitted information; however, a result of ~Final Calculation Result~ is supported based on Schedule E income analysis (Income Calculation Report #~ReportID~ dated ~ReportDateTime~).	Feedback Certificate	New message indicating the property rental income or loss was not supported by the Schedule E data, along with the amount that is supported.

Revised Message

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WFM	22	FEI0259	The determination of continued income stability is supported by the documentation uploaded to ~DataProvider~. However, at this time, representation and warranty relief is not available for self-employed income for loans with tax returns on extension that have Application Received Dates on or after April 15th.	The determination of continued income stability is supported by the documentation uploaded to ~DataProvider~. However, at this time, representation and warranty relief is not available for loans with tax returns on extension that have Application Received Dates on or after April 15.	Feedback Certificate	Revised message indicating continued income stability is supported based on the documentation provided. This information can be used to help the customer underwrite the Mortgage as per Topic 5300.

Updated: 8/5/21