

# Loan Product Advisor® Feedback Message Updates

May 2025



Message Code	Original or Existing Message Text (if applicable)	New Message Text	New Message Format	Feedback Certificate, Error Page	Purpose
Freddie Mac Income Calculator					
Effective May 11, 2025					
New Messages					
FEI0338	N/A	<<BorrowerFullName>>'s submitted <<SubmittedEmployerFullName>> income of \$<<SubmittedIncomeAmount>> is relieved of representation and warranty for the accuracy of the income calculation. This income was assessed based on paystub and W-2 data from the Freddie Mac Income Calculator [Identification Number: <<ThirdPartyReportIdentifier>>]. Based on the paystub date of <<ThirdPartyPaystubDate>>, the expiration of the paystub is <<ThirdPartyPaystubAndW2ExpirationDate>>. Seller is responsible for confirming the paystub is dated no more than 120 calendar days before the note date per Guide Section 5102.4. Paystubs, W-2s and Freddie Mac Income Calculator Certificate are required in the loan file. No further documentation is required for this income.	N/A	Feedback Certificate	New message to inform user that the income submitted is eligible for representation and warranty relief.
FEI0339	N/A	<<BorrowerFullName>>'s submitted self-employed income of \$<<CurrentSelfEmploymentIncomeAmount>> is relieved of representations and warranties for the accuracy of the income calculation and the business review and analysis. This income was assessed based on tax data from the Freddie Mac Income Calculator [Identification Number: <<ThirdPartyReportIdentifier>>]. The Freddie Mac Income Calculator Certificate, tax data, and all other documentation must be retained in the loan file.	N/A	Feedback Certificate	New message to inform user that the income submitted is eligible for representation and warranty relief.

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FEI0342	N/A	LPA matched the following <<FMICEmploymentType>> submitted to LPA and the Freddie Mac Income Calculator. Verify the match is correct and if any <<FMICEmploymentType>> is incorrectly matched, the Seller must either update or remove the incorrect <<FMICEmploymentType>> and resubmit. Identification Number: <<ThirdPartyReportIdentifier>>, LPA: <<SubmittedEmployerNameLPA>> Income Calculator: <<SubmittedEmployerNameFMIC>>.	LPA matched the following <<FMICEmploymentType>> submitted to LPA and the Freddie Mac Income Calculator. Verify the match is correct and if any <<FMICEmploymentType>> is incorrectly matched, the Seller must either update or remove the incorrect <<FMICEmploymentType>> and resubmit.  <b>Identification Number:</b> <b>&lt;&lt;ThirdPartyReportIdentifier&gt;&gt;</b> LPA: <<SubmittedEmployerNameLPA>> Income Calculator: <<SubmittedEmployerNameFMIC>>	Feedback Certificate	New message to inform user that the employment source submitted was matched and to verify the match is accurate.
FEI0343	N/A	LPA could not match the following <<FMICEmploymentType>> submitted to the Freddie Mac Income Calculator. Verify the information submitted to the income calculator is correct and if any of this income is being used to qualify, update the <<FMICEmploymentType>> name and start date(s). Identification Number: <<ThirdPartyReportIdentifier>> Income Calculator: <<SubmittedEmployerNameFMIC>>	LPA could not match the following <<FMICEmploymentType>> submitted to the Freddie Mac Income Calculator. Verify the information submitted to the income calculator is correct and if any of this income is being used to qualify, update the <<FMICEmploymentType>> name and start date(s).  <b>Identification Number:</b> <b>&lt;&lt;ThirdPartyReportIdentifier&gt;&gt;</b> Income Calculator: <<SubmittedEmployerNameFMIC>>	Feedback Certificate	New message to inform user that the employment source submitted was not matched and to verify the information submitted.
FEI0344	N/A	The following Freddie Mac Income Calculator Identification Number(s) and Transaction ID(s) were used in the LPA assessment: [<<CalculatorIdentificationNumberAndTransactionID>>].	N/A	Feedback Certificate	New message to inform user of the Freddie Mac Income Calculator Identification Number(s) and Transaction ID(s) that were used in the LPA assessment.

Revised Message

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FEI0225	~BorrowerFullName~'s submitted self-employed income of \$~CurrentSelfEmploymentIncomeAmount~ is relieved of representations and warranties for the accuracy of the income calculation and the business and income analysis. This income was assessed using the ~ThirdPartyServiceProviderName~: ~ThirdPartyReportIdentifier~ report dated ~ThirdPartyReportDate~. The Income Calculation Report, tax data, and all other documentation must be retained in the loan file.	<<BorrowerFullName>>'s submitted self-employed income of \$<<CurrentSelfEmploymentIncomeAmount>> is relieved of representations and warranties for the accuracy of the income calculation and the business review and analysis. This income was assessed based on the <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>. The Income Calculation Report, tax data, and all other documentation must be retained in the loan file.	N/A	Feedback Certificate	Existing message text was enhanced to provide more detail.
Title Reissue					
Effective May 11, 2025					
New Messages					
FPA0203	N/A	Title insurance reissue rates may be available based on state and date of initial purchase, which may result in a lower cost for the borrower and can be requested from the title insurance provider.	N/A	Feedback Certificate	New message to indicate eligibility for a title insurance reissue rate based on the state and age of the loan being refinanced.
Refactoring Guide Chapter 5305					
Effective May 11, 2025					
Revised Messages					
FEI0129	For <<BorrowerFullName::Alphanumeric>>'s SOCIAL SECURITY income in the amount of <<TotalMonthlyIncomeAmount::Currency2D>>, obtain documentation supporting income. For ESTABLISHED benefits, obtain documentation that verifies income type, payment amount and current receipt with one or more of the following: benefit verification letter, award letter, 1099, bank statement(s) or equivalent. For NEWLY ESTABLISHED benefits, refer to Sections 5305.1 and 5305.2. For RETIREMENT and DISABILITY benefits, obtain one of the following: benefit verification letter, 1099, pages 1 and 2 of <<BorrowerFullName::Alphanumeric>>'s most recent federal income tax return (or pages 1-3 if filing 1040 SR), or documentation of current receipt. For borrowers filing joint tax returns, refer to Section 5305.2.	For <<BorrowerFullName::Alphanumeric>>'s SOCIAL SECURITY income in the amount of <<TotalMonthlyIncomeAmount::Currency2D>>, obtain documentation supporting income. For ESTABLISHED benefits, obtain documentation that verifies income type, payment amount and current receipt with one or more of the following: benefit verification letter, award letter, 1099, bank statement(s) or equivalent. For NEWLY ESTABLISHED benefits, refer to Sections 5305.1. For RETIREMENT and DISABILITY benefits, obtain one of the following: benefit verification letter, 1099, pages 1 and 2 of <<BorrowerFullName::Alphanumeric>>'s most recent federal income tax return (or pages 1-3 if filing 1040 SR), or documentation of current receipt. For borrowers filing joint tax returns, refer to Section 5305.1.	N/A	Feedback Certificate	Existing message text was updated to align with recent refactoring of the Guide.

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FEI0074	Department of Veterans Affairs(VA) benefits for " + <Borrower Full Name (LPA)> + " must be documented in accordance with the Freddie Mac-Single-Family Seller/Servicer Guide Chapter Section 5305.2.	Department of Veterans Affairs(VA) benefits for " + <Borrower Full Name (LPA)> + " must be documented in accordance with the Freddie Mac-Single-Family Seller/Servicer Guide Chapter Section 5305.1.	N/A	Feedback Certificate	Existing message text was updated to align with recent refactoring of the Guide.
FAL0035	Other income for " + <Borrower Full Name (LPA)> + " must be documented according to Guide Section 5305.2. If rental income from a 1-unit Primary Residence is being used to qualify on a Home Possible Mortgage document according to Guide Sections 4501.6.	Other income for " + <Borrower Full Name (LPA)> + " must be documented according to Guide Section 5305.1. If rental income from a 1-unit Primary Residence is being used to qualify on a Home Possible Mortgage document according to Guide Sections 4501.6.	N/A	Feedback Certificate	Existing message text was updated to align with recent refactoring of the Guide.
Refactoring Guide Chapter 5501					
Effective May 11, 2025					
Revised Messages					
FAR0186	The gift of equity of \$" + <Asset Cash Or Market Value Amount (LPA)> + " must be documented with a gift letter signed by the donor that includes: the donor's name, mailing address, phone number, relationship to the borrower, actual or maximum amount of the gift, and statement that repayment is not required. Gift of equity must be reflected on the Settlement/Closing Disclosure. For complete requirements, refer to Guide Section 5501.3.	The gift of equity of \$" + <Asset Cash Or Market Value Amount (LPA)> + " must be documented with a gift letter signed by the donor that includes: the donor's name, mailing address, phone number, relationship to the borrower, actual or maximum amount of the gift, and statement that repayment is not required. Gift of equity must be reflected on the Settlement/Closing Disclosure. For complete requirements, refer to Guide Section 5501.4.	N/A	Feedback Certificate	Existing message text was updated to align with recent refactoring of the Guide.
FAR0103	The cash gift of \$" + <Asset Cash Or Market Value Amount (LPA)> + " must be documented with a gift letter signed by the donor that includes: the donor's name, mailing address, phone number, relationship to the borrower, actual or maximum amount of the gift, and statement that repayment is not required. Must also obtain evidence of transfer of gift funds from the donor's account to " + <Borrower Full Name (LPA)> + "'s account or from the donor's account to the closing agent. For complete requirements, including those for wedding and graduation gift funds, refer to Guide Section 5501.3.	The cash gift of \$" + <Asset Cash Or Market Value Amount (LPA)> + " must be documented with a gift letter signed by the donor that includes: the donor's name, mailing address, phone number, relationship to the borrower, actual or maximum amount of the gift, and statement that repayment is not required. Must also obtain evidence of transfer of gift funds from the donor's account to " + <Borrower Full Name (LPA)> + "'s account or from the donor's account to the closing agent. For complete requirements, including those for wedding and graduation gift funds, refer to Guide Section 5501.4.	N/A	Feedback Certificate	Existing message text was updated to align with recent refactoring of the Guide.

# Loan Product Advisor® Feedback Message Updates

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Message Code	Original or Existing Message Text (if applicable)	New Message Text	New Message Format	Feedback Certificate, Error Page	Purpose
FCL0415	One or more 30-day charge accounts were submitted with no payment. The full amount of the outstanding account balance must be included in the debt payment-to-income ratio or the Seller must verify that the borrower has sufficient funds to pay off the outstanding account balance. The funds must be in addition to any funds used to qualify the borrower for the mortgage transaction including funds required for reserves and to close. The source of funds must be an eligible source as described in Section 5501.3.	One or more 30-day charge accounts were submitted with no payment. The full amount of the outstanding account balance must be included in the debt payment-to-income ratio or the Seller must verify that the borrower has sufficient funds to pay off the outstanding account balance. The funds must be in addition to any funds used to qualify the borrower for the mortgage transaction including funds required for reserves and to close. The source of funds must be an eligible source as described in Guide Chapter 5501.	N/A	Feedback Certificate	Existing message text was updated to align with recent refactoring of the Guide.
FAR0190	To retain partial asset representation and warranty relief eligibility, the cash gift of ~AssetCashOrMarketValueAmount~ must be documented with a gift letter signed by the donor that includes: the donor's name, mailing address, phone number, relationship to the borrower, actual or maximum amount of the gift, and statement that repayment is not required. Must also obtain evidence of transfer of gift funds from the donor's account to recipient's account or from the donor's account to the closing agent. For complete requirements, including those for wedding and graduation gift funds, refer to Guide Section 5501.3	To retain partial asset representation and warranty relief eligibility, the cash gift of ~AssetCashOrMarketValueAmount~ must be documented with a gift letter signed by the donor that includes: the donor's name, mailing address, phone number, relationship to the borrower, actual or maximum amount of the gift, and statement that repayment is not required. Must also obtain evidence of transfer of gift funds from the donor's account to recipient's account or from the donor's account to the closing agent. For complete requirements, including those for wedding and graduation gift funds, refer to Guide Section 5501.4.	N/A	Feedback Certificate	Existing message text was updated to align with recent refactoring of the Guide.
FAR0191	To retain partial asset representation and warranty relief eligibility, the cash gift of ~AssetCashOrMarketValueAmount~ must be documented with a gift letter signed by the donor that includes: the donor's name, mailing address, phone number, relationship to the borrower, actual or maximum amount of the gift, and statement that repayment is not required. Must also obtain evidence of transfer of gift funds from the donor's account to recipient's account or from the donor's account to the closing agent. For complete requirements, including those for wedding and graduation gift funds, refer to Guide Section 5501.3	To retain partial asset representation and warranty relief eligibility, the gift of equity of ~AssetCashOrMarketValueAmount~ must be documented with a gift letter signed by the donor that includes: the donor's name, mailing address, phone number, relationship to the borrower, actual or maximum amount of the gift, and statement that repayment is not required. Gift of equity must be reflected on the Settlement/Closing Disclosure. For complete requirements, refer to Guide Section 5501.4.	N/A	Feedback Certificate	Existing message text was updated to align with recent refactoring of the Guide.
Omitted Debts					
Effective May 11, 2025					
Revised Messages					

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May 2025



Message Code	Original or Existing Message Text (if applicable)	New Message Text	New Message Format	Feedback Certificate, Error Page	Purpose
FCL0257	The following debt(s) was submitted as paid off and/or excluded and is therefore omitted from the debt-to-income (DTI) ratio; include evidence to support omission in the mortgage file: Creditor: ~Holder Name (Liability)~, Acct: ~Account Identifier (Liability)~, Bal: \$~Unpaid Balance Amount.	The following debt(s) was submitted as paid off at or before closing and/or excluded and is therefore omitted from the debt-to-income (DTI) ratio. The debt(s) is considered paid off at or before closing if the account has zero balance as of the note date. For debt(s) submitted as excluded, include documentation supporting omission. Creditor: <<LiabilityHolderName>>, Acct: <<LiabilityAccountIdentifier>>, Bal: \$<<UnpaidLiabilityBalanceAmount>>	The following debt(s) was submitted as paid off at or before closing and/or excluded and is therefore omitted from the debt-to-income (DTI) ratio. The debt(s) is considered paid off at or before closing if the account has zero balance as of the note date. For debt(s) submitted as excluded, include documentation supporting omission.  Creditor: <<LiabilityHolderName>>, Acct: <<LiabilityAccountIdentifier>>, Bal: \$<<UnpaidLiabilityBalanceAmount>>	Feedback Certificate	Existing message text was enhanced to provide more detail.

## Risk Assessment Message Updates

Effective May 11, 2025

### Revised Messages

FEI0108	W2s: If borrower not employed with same employer for previous 2 years, and/or not all conditions in FHA handbook can be met, then Mortgagee must obtain one or a combination of: most recent 2 years W-2(s), or a written Verification of Employment (VOE) covering 2 years, or direct verification by Third Party Verification (TPV) vendor covering 2 years with the completed verification conforms with FHA requirements in the HUD Handbook for <<EmplBorr::Alphanumeric>>.	Employment Income: Verify most recent two years of employment and income. To verify current employment and income obtain 1) most recent pay stub and a written VOE covering two years or 2) direct electronic VOE by a TPV vendor covering two years or 3) all of the following: most recent pay stub that shows year to-date earnings, W-2s from the previous two years and document employment by telephone. Reverification of employment must be completed within 10 Days prior to the date of the Note. If not employed by current employer for most recent two years obtain one or a combination of the following to verify prior employment: W-2s, written VOE, direct electronic VOE by a TPV vendor, evidence supporting enrollment in school or military. Documentation obtained must provide information necessary to determine the Effective Income for the type of employment income being used, e.g., overtime. Refer to FHA Single Family Housing Policy Handbook 4000.1, Section II, for complete requirements.	N/A	Feedback Certificate	Existing message text was updated to reflect FHA Single Family Housing Policy Handbook 4000.1 requirements.
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May 2025



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FEI0109	Employed: For all borrower(s) obtain one or a combination: most recent paystubs covering a minimum of 30 consecutive days showing YTD earnings, and written Verification of Employment (VOE) to confirm current employment covering most recent 2 years, or direct electronic verification by a TPV vendor with the completed verification conforms with requirements in the FHA Handbook 4000.1, Section II, to confirm current employment covering most recent 2 years for <<EmplBorr::Alphanumeric>>.	Employment Income: Verify most recent two years of employment and income. To verify current employment and income obtain 1) most recent pay stub covering a minimum of 30 consecutive days (28 consecutive days if paid weekly or biweekly) that shows year to-date earnings and a written VOE covering two years or 2) direct electronic VOE by a TPV vendor covering two years or 3) all of the following: most recent pay stub that shows year to-date earnings, W-2s from the previous two years and document employment by telephone. Reverification of employment must be completed within 10 Days prior to the date of the Note. If not employed by current employer for most recent two years obtain one or a combination of the following to verify prior employment: W-2s, written VOE, direct electronic	N/A	Feedback Certificate	Existing message text was updated to reflect FHA Single Family Housing Policy Handbook 4000.1 requirements.
FEI0112	Self Employed Business: If <<SelfEmpBorr::Alphanumeric>> receive more than 5% of their stable monthly income from an individual business, obtain most recent 2 years signed federal business tax returns for each self-employed borrower.	Self-employed: Obtain individual Tax Returns for most recent two years including all schedules. Must also obtain most recent two years business Tax Returns unless individual Tax Returns show increasing Self-Employment Income over the past two years and funds to close are not coming from business accounts. In lieu of signed individual or business Tax Returns from the Borrower, may obtain a signed IRS Form 4506, IRS Form 4506-C, or IRS Form 8821, and tax transcripts directly from the IRS.	N/A	Feedback Certificate	Existing message text was updated to reflect FHA Single Family Housing Policy Handbook 4000.1 requirements.
FEI0135	Self-Employment Tax Returns: Signed copies of individual and business tax returns for the most recent 2-year period or comparable information obtained from signed IRS Form 4506 or 8821 for <<SelfEmpBorr::Alphanumeric>>.	Self-employed: Obtain business Tax Returns for most recent two years and individual Tax Returns for most recent two years including all schedules. In lieu of signed individual or business Tax Returns from the Borrower, may obtain a signed IRS Form 4506, IRS Form 4506-C, or IRS Form 8821, and tax transcripts directly from the IRS.	N/A	Feedback Certificate	Existing message text was updated to reflect FHA Single Family Housing Policy Handbook 4000.1 requirements.
FEI0157	Balance Sheet and YTD Profit and Loss Statement must be obtained if more than a calendar quarter has elapsed since date of most recent calendar or fiscal year-end tax return was filed by <<SelfEmpBorr::Alphanumeric>>. A balance sheet is not required for self-employed Borrowers filing Schedule C income. If income used to qualify the Borrower exceeds the two year average of tax returns, an audited P&L or signed quarterly tax return must be obtained from the IRS.	Self-employed: Year-to-date Profit and Loss statement and balance sheet must be obtained if more than a calendar quarter has elapsed since the date of the most recent calendar or fiscal year-end tax period. A balance sheet is not required for self-employed Borrowers filing Schedule C income. If income used to qualify the Borrower exceeds the two-year average of Tax Returns, an audited Profit and Loss or signed quarterly Tax Return must be obtained from the IRS.	N/A	Feedback Certificate	Existing message text was enhanced to provide more detail.
FCL0246	Ineligible for FHA w/values sent -- See Upfront Premiums Chart	Ineligible for FHA financing based on values submitted to TOTAL- See UpFront Premiums Chart	N/A	Feedback Certificate	Existing message text was updated to reflect FHA Single Family Housing Policy Handbook 4000.1 requirements.

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FCL0138	At least one recent 30-day late mtg pymnt & cash-out refi	At least one 30-day late Mortgage Payment in recent history- Applies only to Cash Out Refinance	N/A	Feedback Certificate	Existing message text was updated to reflect FHA Single Family Housing Policy Handbook 4000.1 requirements.
PLP0149	FHA Lender ID & Sponsor ID cannot both be mortgagee type 4	FHA Lender ID and Sponsor ID cannot both be mortgagee type 4	N/A	Error Page	Existing message text was updated to reflect FHA Single Family Housing Policy Handbook 4000.1 requirements.
PLP0111	Underwriting P&I must be between \$0 and \$15,000.	Underwriting Principal and Interest must be greater than \$0 and less than \$15,000	N/A	Error Page	Existing message text was updated to reflect FHA Single Family Housing Policy Handbook 4000.1 requirements.

Updated: 5/06/2025