

Loan Product Advisor® (LPA®) Feedback Message Updates

Posted 3/26/2025; **Reposted 5/6/25**



Risk Assessment Technology Update and Impacts – **Revised 5/6/2025**

We [previously announced](#) that we’re implementing updates to make sure that LPA’s risk assessment capabilities are current. We’re updating several feedback messages as part of this initiative. We’re adding new conventional loan messages and making some existing messages dynamic so that other messages can be retired. Please see the Comments column for additional details.

Additionally, we’re improving the user experience for incomplete submissions. Going forward, the LP Key will be automatically generated for new submissions after June 22, 2025. This will allow you to correct the errors and use the original LP Key when resubmitting.

New and revised messages may change your experience based on the timing of the submission. The majority of messages will be effective with new submissions as of June 22, 2025. **We do have a handful of revised messages that will be effective May 11, 2025.**

We’re also revising the logic for certain data quality messages. You may experience a different XML output, moving from an expanded error structure to a more condensed structure in the Response File.

Lastly, we will retire over 1,100 messages to streamline your process and avoid redundancies in the feedback messages.

Effective May 11, 2025

Revised Messages

Message Code	Existing Message Text	New Message Text	Feedback Certificate or Error Page	Comments
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	Feedback Certificate	Updated 5/6 -- New effective date Added 4/22 -- Applies to FHA loans.
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	Feedback Certificate	Updated 5/6 -- New effective date Added 4/22 -- Applies to FHA loans.



Message Code	Existing Message Text	New Message Text	Feedback Certificate or Error Page	Comments
PLP0149	FHA Lender ID & Sponsor ID cannot both be mortgagee type 4	FHA Lender ID and Sponsor ID cannot both be mortgagee type 4	Error Page	Updated 5/6 -- New effective date Added 4/22 -- Applies to FHA loans.
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	Error Page	Updated 5/6 -- New effective date Added 4/22 -- Applies to FHA loans.
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.	Feedback Certificate	Applies to FHA loans.
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 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	Feedback Certificate	Applies to FHA loans.



Message Code	Existing Message Text	New Message Text	Feedback Certificate or Error Page	Comments
	employment covering most recent 2 years for <<EmplBorr::Alphanumeric>>.	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 the 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.		
FEI0112	Self Employed Business: If <<SlfEmpBorr::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.	Feedback Certificate	Applies to FHA loans.
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 <<SlfEmpBorr::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.	Feedback Certificate	Applies to FHA loans.
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 <<SlfEmpBorr::Alphanumeric>>. A balance sheet	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	Feedback Certificate	Applies to FHA and VA loans. Text has been updated since original posting.



Message Code	Existing Message Text	New Message Text	Feedback Certificate or Error Page	Comments
	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.	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.		

Effective June 22, 2025

New Messages

Message Code	New Message Text	Feedback Certificate or Error Page	Comments
PUR0430	Balloon/Reset loan ineligible for delivery to Freddie Mac.	Feedback Certificate	Resubmissions with original LPA submission date prior to 6/22/25 will continue to receive DQR0014.
PUR0431	A Refi Possible mortgage must match an active Freddie Mac-owned loan.	Feedback Certificate	Resubmissions with original LPA submission date prior to 6/22/25 will continue to receive DQR0451.
PUR0432	A Refi Possible must be a no cash-out refinance mortgage.	Feedback Certificate	Resubmissions with original LPA submission date prior to 6/22/25 will continue to receive DQE0447.
FCL0437	A refreshed credit report was requested due to a change to the Mortgage Type.	Feedback Certificate	N/A
FCL0443	Credit reports from at least two credit repositories must be provided for each borrower.	Feedback Certificate	N/A
FPA0200	Address entered matched to: <<Subject Property Scrubbed Address>> Please confirm accuracy.	Feedback Certificate	N/A
DQC0709	Partial listing real estate agent information supplied. Remove and resubmit.	Error Page	Applies to FHA loans.



Message Code	New Message Text	Feedback Certificate or Error Page	Comments
DQC0710	Listing real estate agent information is not allowed on a refinance. Remove and resubmit.	Error Page	Applies to FHA loans.
DQC0711	Partial selling real estate agent information supplied. Remove and resubmit.	Error Page	Applies to FHA loans.
DQC0712	Selling real estate agent information is not allowed on a refinance. Remove and resubmit.	Error Page	Applies to FHA loans.
DQC0713	Partial closing agent information supplied. Remove and resubmit.	Error Page	Applies to FHA loans.
DQC0714	Partial notary information supplied. Remove and resubmit.	Error Page	Applies to FHA loans.
DQC0715	Invalid lender loan originator state. Remove and resubmit.	Error Page	Applies to FHA loans.
DQC0716	Invalid broker loan originator State. Remove and resubmit.	Error Page	Applies to FHA loans.
DQC0717	Invalid broker company State. Remove and resubmit.	Error Page	Applies to FHA loans.
DQC0718	Partial gift donor information supplied. If any gift donor information is provided both First Name and Last Name of the gift donor are required. Remove and resubmit.	Error Page	Applies to FHA loans.
DQC0719	Partial loan processor information supplied. If any loan processor information is provided both First Name and Last Name of the loan processor are required. Remove and resubmit.	Error Page	Applies to FHA loans.
DQC0720	FundsSourceType for gift in the amount of \$<<AssetTypeAmount>> is not valid.	Error Page	Applies to FHA loans.
DQC0721	Condo Indicator must be "Y" or "N"	Error Page	Applies to FHA loans.
DQE0461	Marital Status for <<BorrowerFullName>> must be a valid selection.	Error Page	N/A
DQE0462	Counsel Type is not valid	Error Page	Text has been updated since original posting.



Message Code	New Message Text	Feedback Certificate or Error Page	Comments
PLP0277	GATEWAY DATA ERROR <<MACG_ERROR::Alphanumeric>>.	Error Page	N/A
PLP0279	GATEWAY ERROR <<MACG_ERROR::Alphanumeric>>.	Error Page	N/A
PLP0280	GATEWAY ERROR << MACG_ERROR::Alphanumeric >>	Error Page	N/A
PLP0281	Unique identification for AUS must be entered	Error Page	Applies to FHA loans.
PLP0282	Unique identification for loan application assigned by AUS must be entered	Error Page	Applies to FHA loans.
PLP0283	Either Lender ID or Sponsored Originator EIN is required.	Error Page	Applies to FHA loans.

Revised Messages

Message Code	Existing Message Text	New Message Text	Feedback Certificate or Error Page	Comments
DQR0051	Intended Use of Prop (Occ Type) must= OO if loan type =FHA.	For FHA, the subject property must be a Primary Residence.	Error Page	Applies to FHA loans.
DQR0052	Intended Use of Prop (Occ Type) must= OO if loan type =VA.	For VA, the subject property must be a Primary Residence.	Error Page	Applies to VA loans.
FAR0036	This loan was submitted with <<AssetDeposit::Currency2D>> in depository accounts (checking, savings and/or money market).	This loan was submitted with <<LoanLevelAssetDepositoryAccountsAmount >> in depository accounts (checking, savings and/or money market).	Feedback Certificate	Updated 4/22. This message text is not being revised, only the internal token is changing and should not impact Sellers.
FAR0037	This loan was submitted with <<GiftFund::Currency2D>> in gift funds.	This loan was submitted with <<TotalGiftGrantsAmount>> in gift funds.	Feedback Certificate	Updated 4/22. This message text is not being revised, only the internal token is changing and should not impact Sellers.



Message Code	Existing Message Text	New Message Text	Feedback Certificate or Error Page	Comments
FAR0076	Depository Accounts: Obtain most recent statement(s) for each account to verify sufficient funds required to close.	Depository Accounts: Verify assets needed to close by obtaining electronic or certified copies of bank/asset statements covering the most recent 1- month period or VA Form 26-8497a, Verification of Deposit.	Feedback Certificate	Applies to VA loans.
FAR0079	Depository Accounts: Obtain most recent 2 months statement(s) for each account to verify sufficient funds required to close.	Depository Accounts: Verify assets needed to close by obtaining electronic or certified copies of bank/asset statements covering the most recent 2-month period or VA Form 26-8497a, Verification of Deposit.	Feedback Certificate	Applies to VA loans.
FAR0094	Retirement Accounts: Obtain most recent employer, depository or brokerage statement(s) for each account to verify sufficient funds required to close. Document conditions under which funds may be withdrawn or borrowed. Only 60% of the vested amount of the account may be used as funds to close or cash reserves.	Retirement Accounts: Obtain the most recent monthly or quarterly statement to verify and document the existence and amounts in the retirement accounts, the eligibility for withdrawals, and the terms and conditions for withdrawal. If any portion of the asset is required for funds to close, evidence of liquidation is required. Up to 60 percent of the value, less any existing loans, may be included, unless the Borrower provides conclusive evidence that a higher percentage may be withdrawn after subtracting any federal income tax and withdrawal penalties.	Feedback Certificate	Applies to FHA loans.
FAR0096	Gift Funds Not Deposited: If gift funds have not been deposited into borrower's account at time of initial submission, document transfer of gift funds per FHA requirements.	Gift (Personal and Equity): Must obtain a gift letter signed and dated by the donor and Borrower that includes the donor's name, address, telephone number and relationship to the Borrower; the dollar amount of the gift and a statement that no repayment is required. Verify and document the transfer of gifts from the donor to the Borrower as required by the FHA Single Family Housing Policy Handbook 4000.1, Section II; refer to the Handbook for complete requirements.	Feedback Certificate	Applies to FHA loans.
FAR0097	Stocks and/or Bond Accounts: Obtain most recent 2 months statement(s) for each account to verify sufficient funds required to close. No proof of liquidation required.	Stocks, bonds and mutual funds: Obtain brokerage statement(s) for each account for the most recent two months and use the most recent monthly or quarterly statement to determine value. If stocks and bonds not held in a brokerage account obtain a copy of each stock or bond certificate and determine current	Feedback Certificate	Applies to FHA loans.

Message Code	Existing Message Text	New Message Text	Feedback Certificate or Error Page	Comments
		value through a Third Party Verification (TPV) vendor; Government issued savings bonds are valued at the original purchase price, unless verify and document that the bonds are eligible for redemption when cash to close is calculated. Evidence of liquidation is not required.		
FAR0098	Sale of Assets: Obtain bill of sale and proof of proceeds or document existence, value and buyer's intent, if an asset (other than real estate and exchange-traded securities) will be sold for funds required to close.	If Borrower is selling Personal Property to obtain cash for closing must obtain a satisfactory estimate of the value of the item, a copy of the bill of sale, evidence of receipt, and deposit of proceeds. The lesser of the estimated value or actual sales price must be used when determining the sufficiency of assets to close. Refer to FHA Single Family Housing Policy Handbook 4000.1, Section II, for complete requirements including requirements for the value estimate.	Feedback Certificate	Applies to FHA loans.
FAR0100	Depository Accounts: Obtain Verification of Deposit (VOD) or most recent 2 months bank statement(s) showing previous month's balance, or 3 months statement(s) for each account, or direct verification by Third Party Verification (TPV) vendor covering 2 years with completed verification conforms with the FHA requirements in the HUD Handbook to verify sufficient funds required to close.	Depository Accounts: Obtain either 1) a written Verification of Deposit (VOD) and the most recent statement for each account or 2) direct electronic verification by a Third Party Verification (TPV) vendor of the account covering activity for a minimum of the most recent available month or 3) a statement showing the previous month's ending balance for the most recent month; if the previous month's balance is not shown, obtain statement(s) for the most recent two months. For individual deposits of more than 50 percent of the total monthly Effective Income, obtain documentation of the deposits and verify that the deposits are commensurate with the Borrower's income and savings history and no debts were incurred to obtain part, or all, of the MRI. Refer to FHA Single Family Housing Policy Handbook 4000.1, Section II, for complete requirements.	Feedback Certificate	Applies to FHA loans.

Message Code	Existing Message Text	New Message Text	Feedback Certificate or Error Page	Comments
FAR0102	Depository Accounts: Obtain Verification of Deposit (VOD) or most recent 2 months bank statement(s) showing that average balance sufficient to cover amount of earnest money deposit at the time of deposit; or direct verification by Third Party Verification (TPV) vendor with completed verification conforms with the FHA requirements in the FHA Handbook 4000.1, Section II, to verify sufficient funds required to close.	Earnest Money Deposit: Must verify and document the deposit amount and source of funds per the requirements in the FHA Single Family Housing Policy Handbook 4000.1 if the amount of the earnest money deposit exceeds 1 percent of the sales price or is excessive based on the Borrower's history of accumulating savings; refer to the Handbook for complete requirements.	Feedback Certificate	Applies to FHA loans.
FCL0013	CAIVRS Warranty: CAIVRS Authorization for all borrowers must not indicate presently delinquent on a Federal debt, or has had a claim paid within the previous three years on a loan made and insured on his/her behalf by HUD.	CAIVRS inquiry must be performed for all borrowers and co-borrowers (Veteran or non-Veteran). Refer to the VA Lenders Handbook for complete requirements including requirements that apply if CAIVRS or another source indicates that the borrower has a delinquent Federal debt.	Feedback Certificate	Applies to VA loans.
FCL0161	Derogatory(s) reported on credit report(s)	Derogatory mortgage information identified in credit report(s).	Feedback Certificate	Applies to VA loans.
FCL0281	If CAIVRS indicates federal delinquency/lien, this loan must be documented and underwritten to FHA's REFER requirements.	Must determine if borrowers have a delinquent federal debt(s)/lien(s) as required in the FHA Single Family Housing Policy Handbook 4000.1, Section II; may obtain information from public records, credit reports or equivalent, and must check all borrowers against the Credit Alert Verification Reporting System (CAIVRS). If a delinquent federal debt(s)/lien(s) exists, refer to the Handbook for requirements that must be met in order for the borrower to be eligible for an FHA-insured mortgage.	Feedback Certificate	Applies to FHA loans.
FCL0309	Loan must be documented and underwritten to FHA's REFER requirements due to Federal Delinquency/Lien.	Borrower(s) answered yes to Declaration question "Are you currently delinquent or in default on a Federal debt?", refer to the FHA Single Family Housing Policy Handbook 4000.1, Section II for requirements that must be met in order for the borrower to be eligible for an FHA-insured mortgage.	Feedback Certificate	Applies to FHA loans.

Message Code	Existing Message Text	New Message Text	Feedback Certificate or Error Page	Comments
FCL0311	If applicable, judgments must be paid in full or subject to a repayment plan with a history of timely payments.	If applicable, account balances reduced to judgment by a court must either be paid in full or subject to a repayment plan with a history of timely payments. Refer to the VA Lenders Handbook for complete requirements, including requirements for judgment liens against borrowers property for a debt owed to the Government.	Feedback Certificate	Applies to VA loans.
FCL0341	If a rental reference does not appear on the credit report obtain most recent 24 month rental history.	Rental payment history: If applicable, provide borrower's most recent 24 month rental history directly from the landlord, through information shown on credit report or by cancelled checks.	Feedback Certificate	Applies to VA loans.
FCL0343	If mortgage debt does not appear on credit report, obtain most recent 24 month payment history.	If a mortgage (outstanding, assumed or recently retired) or other debt is not reported on the credit report or ratings are not available on the credit report refer to the VA Lenders Handbook for requirements, including requirements for direct verification(s) and when manual downgrade to Refer is required.	Feedback Certificate	Applies to VA loans.
FCL0345	If a mortgage or significant debt is past due on credit report and has not been updated in 90 days, re-verify to determine current status. Downgrade to REFER if rating is currently greater than 90 days past due.	If a mortgage or other significant debt is listed on the credit report as past due and was last updated 90 or more days ago, verify the current status of the past due debt. If rating is currently 90 or more days past due, manually downgrade to Refer.	Feedback Certificate	Applies to VA loans.
FCL0347	If a mortgage or significant debt is past due on credit report and has not been updated in 90 days, re-verify to determine current status.	If a mortgage or other significant debt is listed on the credit report as past due and was last updated 90 or more days ago, verify the current status of the past due debt.	Feedback Certificate	Applies to VA loans.
FCL0358	Obtain fully executed letter of explanation from each borrower with derogatory credit.	Obtain explanation for derogatory credit, if applicable, and explain assessment of creditworthiness on VA Form 26-6393, Loan Analysis.	Feedback Certificate	Applies to FHA and VA loans.
FCL0371	LTV exceeds cash out refi of 100% w/ apps on/after 2/15/19.	LTV exceeds VA requirements.	Feedback Certificate	Applies to VA loans.
FGM0020	Loan Product Advisor Assessment Expiration Date for <<Borr1::Alphanumeric>> is <<Borr1CrExDt::DateMM/dd/yyyy>>.	Loan Product Advisor Assessment Expiration Date for <<BorrowerFullName::Alphanumeric>> is <<Borr1CrExDt::DateMM/dd/yyyy>>.	Feedback Certificate	We're changing the data dynamic element to eliminate repeating messages with different



Message Code	Existing Message Text	New Message Text	Feedback Certificate or Error Page	Comments
				message codes for each additional borrower. Resubmissions with original LPA submission date prior to 6/22 will continue to receive FGM0021, FGM0027, FGM0028, and FGM0029.
FGM0066	The FHA Statutory Investment Requirement for this loan is \$<<FHASatInv::Alphanumeric>>.	The FHA Minimum Required Investment (MRI) for this loan is \$<<3.5 percent of the lesser of the 1) sales contract price or the net contract price if >0 or 2) the property value>>. MRI refers to the Borrower's contribution in cash or its equivalent which represents at least 3.5 percent of the Adjusted Value of the Property; refer to the FHA Single Family Housing Policy Handbook 4000.1, Section II, for all MRI requirements that must be met including permissible sources of funds.	Feedback Certificate	Applies to FHA loans.
FGM0124	Lenders must ensure that all cash-out refi loans pass a Net Tangible Benefit Test (NTB) including providing the Veteran with information on the NTB eligibility and a comparison of the refinancing loan and the loan being refinanced no later than the third business day after receiving the Veteran's loan application, and again at loan closing. The loan must satisfy at least 1 of 8 possible NTBs and additional requirements. See VA Circular 26-18-30 for more info on the NTB Test Requirements.	Net Tangible Benefit (NTB): Each cash-out refinancing loan must provide at least one NTB to the Veteran. Refer to the VA Lenders Handbook for complete requirements including all required disclosures and when a Type I cash-out refinance must have a lower interest rate than the existing VA-guaranteed loan.	Feedback Certificate	Applies to VA loans.
FGM0125	LOAN SEASONING: VA will not guarantee a refinancing loan if the loan being refinanced has not been properly seasoned. This requirement applies to all refinancing loans made to refinance an existing VA-guaranteed home loan. A loan is considered seasoned on the later of the date that is: (a) 210 days after the first monthly payment is made, and (b) Six monthly payments have been made on the loan. See VA Circular 26-18-30 for more information.	Loan Seasoning: For all cash-out refinancing loan types made to refinance a VA-guaranteed loan the VA-guaranteed loan being refinanced must be seasoned on or before the note date of the new loan. Refer to the VA Lenders Handbook for complete requirements.	Feedback Certificate	Applies to VA loans.

Message Code	Existing Message Text	New Message Text	Feedback Certificate or Error Page	Comments
FGM0126	FEE RECOUPMENT: The recoupment period of all fees, closing costs, expenses (other than taxes, escrow, insurance, and like assessments), and incurred costs must not exceed 36 months from the date of loan closing. The lender must certify the recoupment period to VA to obtain a Loan Guaranty Certificate. This requirement only applies to TYPE I cash-out refinancing loans made to refinance an existing VA-guaranteed home loan. See VA Circular 26-18-30 for more information.	Fee Recoupment: The lender must ensure and certify to VA that the fee recoupment period does not exceed 36 months from the first payment due date. The lender must make the certification before or upon requesting the VA Loan Guaranty Certificate (LGC). This requirement applies to TYPE I cash-out refinancing loans made to refinance an existing VA-guaranteed loan. Refer to the VA Lenders Handbook for complete requirements.	Feedback Certificate	Applies to VA loans.
PLP0150	MERGED CREDIT <<CRC_ME::Alphanumeric>>	MERGED CREDIT <<CRC_ME::Alphanumeric>>	Error Page	This code is the same, but the behavior has changed and could be returned multiple times based on the errors we receive from the credit reporting company (CRC). The dynamic text is a straight pass through from the CRC.

Reminder: The Freddie Mac *Single-Family Seller/Servicer Guide* requires Sellers to provide true, complete and accurate information for mortgages sold to Freddie Mac. Sellers must clear all data quality edits prior to sale to Freddie Mac.