

# Loan Product Advisor<sup>®</sup> (LPA<sup>SM</sup>) Feedback Message Updates



The following messages support policy updates in *Single-Family Seller/Service Guide* (Guide) [Bulletin 2023-16](#). All references to effective dates within this document are for the LPA message effective date.

## Alimony, Child Support and Separate Maintenance Income Documentation

### Effective October 15, 2023

We're making message updates to support the following policy changes to documentation requirements for income from alimony, child support and separate maintenance:

- Specifying that the payor's obligation must be verified with legally binding documentation, which may include a signed court order, final divorce decree, legally binding separation agreement, legally binding child support agreement or other legally binding documentation, and
- Requiring documentation to evidence the Borrower's receipt of the income payment(s) as follows:
  - Evidence the payment(s) was cashed or deposited into the Borrower's depository account at a financial institution, or
  - Evidence that the payment(s) was transferred into a third-party money transfer application account that is owned by the Borrower, or
  - A statement from a government agency (i.e., child support agency) reflecting the Borrower's name as the recipient and the amounts paid

Message Code	Original or Existing text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
<b>Employment and Income Message Updates</b>				
FEI0067	"Alimony or child support income for " + <Borrower Full Name (LPA)> + " must be supported by documentation evidencing receipt of the income for the most recent six months and signed court order, legally binding separation agreement and/or final divorce decree verifying the payor's obligation for the previous six months, including the amount and the duration of the obligation. Proof of the ages of the children for which child support is received."	For <<BorrowerFullName>>'s alimony income in the amount of \$<<TotalMonthlyIncomeAmount>>, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, or final divorce decree). Additionally, document receipt for the most recent 6 months verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	Feedback Certificate	Updated informational message that alerts user of updated documentation requirements.
FEI0304	N/A	For <<BorrowerFullName>>'s child support income in the amount of \$<<TotalMonthlyIncomeAmount>>, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, or final divorce decree). Ensure documentation shows the ages of the children. Additionally, document receipt for the most recent 6 months	Feedback Certificate	New informational that informs user of updated documentation requirements.



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		verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.		
FEI0263	"Alimony or child support income for " + <Borrower Full Name (LPA)> + " must be supported by documentation evidencing receipt of the income for the most recent month and signed court order, legally binding separation agreement and/or final divorce decree verifying the payor's obligation for the previous one month, including the amount and the duration of the obligation."	For <<BorrowerFullName>>'s alimony income in the amount of \$<<TotalMonthlyIncomeAmount>>, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement or final divorce decree). Additionally, document receipt for the most recent 1 month verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	Feedback Certificate	Updated informational message that alerts user of updated documentation requirements.
FEI0229	~Borrower Name~'s submitted Alimony / Child Support income of ~Submitted Alimony / Child Support Income Amount~ is relieved of representations and warranties for the accuracy of the income calculation and the integrity of data. This income was assessed using Direct Deposits and the [-Vendor~: ~report id~] report dated ~report date~ expires ~report expiration date~; the report must be retained in the loan file. The signed court order, legally binding agreement, and/or final divorce decree verifying the obligation is required. Proof of the ages of the children for which child support is received is required. Once obtained, no further documentation is required for this income.	<<BorrowerFullName>>'s submitted Alimony / Child Support income of \$<<SubmittedAlimonyChildSupportIncomeAmount>> is relieved of representations and warranties for the accuracy of the income calculation and the integrity of data. This income was assessed using Direct Deposits and the<<ThirdPartyServiceProviderName>> <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>> expires <<ThirdPartyReportExpirationDate>>, the report must be retained in the loan file. Obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement or final divorce decree). Proof of the ages of the children for which child support is received is required. Once obtained, no further documentation is required for this income.	Feedback Certificate	Updated informational message that alerts user of updated documentation requirements.
FEI0305	N/A	For <<BorrowerFullName>>'s child support income in the amount of \$<<TotalMonthlyIncomeAmount>>, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement or final divorce decree). Additionally, document receipt for the most recent 1 month verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement	Feedback Certificate	New informational that informs user of updated documentation requirements.



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		from a government agency reflecting the borrower as the recipient and the amounts paid.		
FEI0307	N/A	For <<BorrowerFullName>>'s separate maintenance income in the amount of \$<<TotalMonthlyIncomeAmount>>, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement, or final divorce decree). Additionally, document receipt for the most recent 6 months verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	Feedback Certificate	New informational that informs user of updated documentation requirements.
FEI0309	N/A	For <<BorrowerFullName>>'s separate maintenance income in the amount of \$<<TotalMonthlyIncomeAmount>>, obtain legally binding documentation verifying the payor's obligation for at least the next 3 years (e.g., a signed court order, separation agreement, child support agreement, or final divorce decree). Additionally, document receipt for the most recent 1 month verifying the payment was cashed (e.g., check receipts), deposited into either the Borrower's bank account (e.g., bank statement or deposit receipts) or into their money transfer application account (e.g., application statement or screenshot), or provide a statement from a government agency reflecting the borrower as the recipient and the amounts paid.	Feedback Certificate	New informational that informs user of updated documentation requirements.

