Loan Product Advisor® (LPA℠) Feedback Message Updates

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Asset and Income Modeler (AIM) for Income Using Tax Transcripts

Effective August 2, 2023

AIM for income is expanding to include tax transcripts in the income assessment for borrowers who report income on IRS Form Schedule C. With borrower authorization, you can request tax transcripts (for sole proprietorship) directly from the IRS via a third-party provider. Then, submit the report ID to LPA and let AIM do the calculation work.

Message Code	Original or Existing text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
Employment and Income Message Updates				
FEI0300	N/A	AIM for self-employed using tax transcript data can assess income only from sole proprietorships reported on IRS Schedule C. If <<BorrowerFullName>> reports self-employed income on Schedule E or F or has ownership in a corporation, the loan is not eligible for automated income assessment using the <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report. Income from other types of businesses may be eligible for AIM for self-employed using tax return data.	Feedback Certificate	New message that will instruct user of allowable income using tax transcripts.
FEI0301	N/A	<<BorrowerFullName>>'s submitted self-employed income of $<<CurrentSelfEmploymentMonthlyIncomeAmount>> is relieved of representations and warranties for the accuracy of the income calculation and integrity of the tax data. This income was assessed using the <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>. Form 91 or similar alternative form, tax data, and all other documentation must be retained in the loan file.	Feedback Certificate	New message that will instruct user of allowable income using tax transcripts.
FEI0302	N/A	If Application Received Date is on or after <<CurrentYearTaxFilingDeadlineDate>>, resubmit with <<TaxReturnYear>> tax data.	Feedback Certificate	New message that will inform user to resubmit with an updated tax transcript.
FEI0303	N/A	To retain income representation and warranty relief, Note Date must be before May 31, <<ApplicationReceivedDateYear>>. If Note Date is May 31, <<ApplicationReceivedDateYear>> or	Feedback Certificate	New message that will inform user to resubmit with an updated tax transcript to retain income representation and

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		later, resubmit with <<TaxReturnYear>> tax data.		warranty relief depending on note date.
FEI0225	~BorrowerFullName~'s submitted self-employed income of ~SubmittedSelfEmploymentIncomeAmount~ 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 [~TaxVendorName~: ~TaxVendorReportID~] report dated ~ReportDate~. The income calculation report, tax returns, and all other documentation uploaded to ~TaxVendorName~ must be retained in the loan file and no further documentation is required for this income.	<<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.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0247	Unable to assess self-employed income because invalid tax return year(s) present in data provided by ~DataProvider~. Submit either IRS Form 4868 for ~ApplicationReceivedDateYear-1~ or complete signed individual and business returns for ~ApplicationReceivedDateYear-1, ApplicationReceivedDateYear-2~ (Income Calculation Report #~ReportID~ dated ~ReportDateTime~).	Unable to offer income representation and warranty relief for the self-employed income. Incorrect tax years provided from <<ThirdPartyServiceProviderName>>. Resubmit with either <<TaxReturnYear>> tax extension IRS Form 4868 or <<ApplicableTaxReturnYears>> tax returns. This income was assessed using <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0176	Unable to assess self-employed income because invalid tax return year(s) present in data provided by ~DataProvider~. Submit complete signed individual and business returns for most recent tax year(s) (Income Calculation Report #~ReportID~ dated ~ReportDateTime~).	Unable to offer income representation and warranty relief for the self-employed income. Incorrect tax years provided from <<ThirdPartyReportProviderName>>. Resubmit with <<TaxReturnYear>> tax data. This income was assessed using <<ThirdPartyReportProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0183	If the Borrower's sole proprietorship(s) has been in existence for less than five years, complete signed income tax returns reflecting at least two years of receipt of income from the business must be uploaded to ~DataProvider~.	If sole proprietorship <<LegalEntityFullName>> has been in existence for less than five years, two years of tax returns or transcripts are required. This income was assessed using <<ThirdPartyReportProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0258	Once Application Received Date is available, if it is on or after <<CurrentYearTaxFilingDeadlineDate>>, resubmit with <<ApplicableTaxReturnYears>> tax returns or <<PreviousTaxExtensionYear>> personal tax extension Form 4868.	If Application Received Date is on or after <<CurrentYearTaxFilingDeadlineDate>>, resubmit with either <<TaxReturnYear>> tax data or <<TaxExtensionYear>> tax extension IRS Form 4868.	Feedback Certificate	Message has been updated to provide clarity to users.

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FEI0284	Once Application Received Date is available, if it is on or after <<CurrentYearTaxFilingExtensionDeadlineDate>>, resubmit with <<ApplicableTaxReturnYears>> tax returns.	If Application Received Date is on or after <<CurrentYearTaxFilingExtensionDeadlineDate>>, resubmit with <<TaxReturnYear>> tax data.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0255	The Note Date must be before May 31, ~ApplicationReceivedDateYear~ to retain income representation and warranty relief, using ~Year1, Year2~ tax return(s). If Note Date is May 31, ~ApplicationReceivedDateYear~ or later, please resubmit with ~ApplicationReceivedDateYear-1~ tax return(s).	To retain income representation and warranty relief, Note Date must be before May 31, <<ApplicationReceivedDateYear>>. If Note Date is May 31, <<ApplicationReceivedDateYear>> or later, resubmit with <<TaxReturnYear>> tax data or <<TaxExtensionYear>> tax extension IRS Form 4868.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0256	Note Date must be before November 1, ~CurrentYear~ to retain income representation and warranty relief, using ~Year1, Year2~ tax returns. If Note Date is November 1 or later, resubmit with ~CurrentYear-1~ tax return(s).	To retain income representation and warranty relief, Note Date must be before November 1, <<ApplicationReceivedDateYear>>. If Note Date is November 1, <<ApplicationReceivedDateYear>> or later, resubmit with <<TaxReturnYear>> tax data.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0219	Self-employment income for ~BorrowerName~ from ~BusinessType~ named ~NameofBusiness~ could not be derived because of insufficient documentation. Submit complete signed individual and business returns for most recent 2 years if business in existence less than 5 years; most recent year return if in existence for at least 5 years.	Self-employment income for <<BorrowerFullName>> from <<EmployerFullName>> <<LegalEntityType>> could not be derived because [<<TaxReturnYear>><<TaxReturnName>>] is/are not present. Provide complete tax data and resubmit. This income was assessed using <<ThirdPartyServiceProviderName>>:<<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0172	For ~BorrowerName~, self-employed income of ~CalculatedSelfEmployedIncomeforBusiness~ from ~BusinessType~ named ~NameofBusiness~ was derived using tax return data provided by ~DataProvider~ (Income Calculation Report #~ReportID~ dated ~ReportDateTime~).	Unable to offer income representation and warranty relief for <<BorrowerFullName>>'s income from <<EmployerFullName>> <<LegalEntityType>>. The derived $<<DerivedMonthlyIncomeAmount>> from <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>> is insufficient.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0177	Not eligible for income representation and warranty relief because ~OutOfScopeIncome~ income present in tax return data provided by ~DataProvider~ (Income Calculation Report #~ReportID~ dated ~ReportDateTime~).	Unable to offer income representation and warranty relief for the self-employed income. <<DerivedMonthlyIncomeAmount>> income loss from an ineligible business type is present in tax data provided by <<ThirdPartyReportServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0220	Self-employment income for ~BorrowerName~ from ~BusinessType~ named ~NameofBusiness~ could not be derived because history of receipt of	Self-employment income for <<BorrowerFullName>> from <<EmployerFullName>> <<LegalEntityType>> could not be	Feedback Certificate	Message has been updated to provide clarity to users.

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	income reflected on the tax return(s) is less than two years.	derived because there is less than two years of tax data history. This income was assessed using <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.		
FEI0221	Self-employment income for ~BorrowerName~ from ~BusinessType~ named ~NameofBusiness~ could not be derived because income was excluded in the Income Calculation Report by the lender.	Self-employment income for <<BorrowerFullName>> from <<EmployerFullName>> <<LegalEntityType>> could not be derived because it was excluded in the <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> Income Calculation Report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0222	Self-employment income for ~BorrowerName~ from ~BusinessType~ named ~NameofBusiness~ could not be derived because tax returns are filed on a fiscal year basis.	Self-employment income for <<BorrowerFullName>> from <<EmployerFullName>> <<LegalEntityType>> could not be derived because tax returns are filed on a fiscal year basis. This income was assessed using <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0213	Self-employment income for ~BorrowerName~ from ~BusinessType~ named ~NameofBusiness~ could not be derived because of income fluctuation.	Self-employment income for <<BorrowerFullName>> from <<EmployerFullName>> <<LegalEntityType>> could not be derived because of income fluctuation. This income was assessed using <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0217	Self-employment income for ~BorrowerName~ from ~BusinessType~ named ~NameofBusiness~ could not be derived because IRS Schedule K-1 was marked as final.	Self-employment income for <<BorrowerFullName>> from <<EmployerFullName>> <<LegalEntityType>> could not be derived because IRS Schedule K-1 was marked as final. This income was assessed using <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0218	Self-employment income for ~BorrowerName~ from ~BusinessType~ named ~NameofBusiness~ could not be derived because Loan Product Advisor's assessment does not support the business having sufficient liquidity and/or being financially capable of producing stable monthly income for the Borrower.	Self-employment income for <<BorrowerFullName>> from <<EmployerFullName>> <<LegalEntityType>> could not be derived because the business does not have sufficient liquidity and/or is not financially capable of producing stable monthly income. This income was assessed using <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.

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FEI0182	Unable to assess self-employed income because no eligible income sources are present in tax return data provided by ~DataProvider~ (Income Calculation Report #~ReportID~ dated ~ReportDateTime~).	Unable to assess self-employed income because no eligible income sources are present in tax data provided by <<ThirdPartyServiceProviderName>> : <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0240	The loan is eligible for data representation and warranty relief for the accuracy and integrity of the tax return(s) related to the eligible income.	The loan is eligible for data representation and warranty relief for the accuracy and integrity of the tax data related to the eligible income.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0241	The loan is not eligible for data representation and warranty relief for the tax return(s).	The loan is not eligible for data representation and warranty relief for the tax data.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0242	Representation and warranty relief for the accuracy and integrity of the tax return data may be available. For consideration, request tax transcript(s) for ~Year1, Year2~ tax return(s) and resubmit to Loan Product Advisor.	Representation and warranty relief for the accuracy and integrity of the tax data may be available. For consideration, request tax transcript for <<TaxTranscriptYear>> and resubmit.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0243	The loan is not eligible for representation and warranty relief for the accuracy and integrity of the tax return data because request was rejected by the IRS. For reconsideration, confirm the accuracy of the request, resend tax transcript request for ~Year1, Year2~ tax return(s), and resubmit to Loan Product Advisor.	The loan is not eligible for representation and warranty relief for the accuracy and integrity of the tax data because request was rejected by the IRS. Review the accuracy of the tax transcript request, resend it for <<TaxTranscriptYear>>, and resubmit to Loan Product Advisor. This income was assessed using <<ThirdPartyServiceProviderName>> <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0244	The loan is not eligible for representation and warranty relief for the accuracy and integrity of the tax return date due to a 'No Record' result from the IRS. For reconsideration, resubmit tax transcript request for ~Year1, Year2~ tax return(s) and resubmit to Loan Product Advisor.	The loan is not eligible for representation and warranty relief for the accuracy and integrity of the tax data due to a 'No Record' result from the IRS for <<TaxTranscriptYear>>. This income was assessed using <<ThirdPartyServiceProviderName>> : <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0245	The loan is not eligible for representation and warranty relief for the accuracy and integrity of the tax return data because data on the tax transcript(s) did not match data on the tax return(s).	The loan is not eligible for representation and warranty relief for the accuracy and integrity of the tax data because data on the tax transcript did not match data on the tax return. This income was assessed using <<ThirdPartyServiceProviderName>> : <<ThirdPartyReportIdentifier>> report dated <<ThirdParyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0246	Loan Product Advisor cannot assess your loan for representation and warranty relief for the accuracy and integrity of the tax return data uploaded to the service provider related to the eligible income types due to system error. For reconsideration, resubmit to Loan Product Advisor.	Loan Product Advisor cannot assess your loan for representation and warranty relief for the accuracy and integrity of the tax data related to the eligible income types due to system error. For reconsideration, resubmit.	Feedback Certificate	Message has been updated to provide clarity to users.

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FEI0248	Unable to assess self-employed income because personal tax liability analysis, using tax return and IRS Form 4868 data for ~Year0~, does not support continued income stability (Income Calculation Report #~ReportID~ dated ~ReportDateTime~).	Self-employment income for <<BorrowerFullName>> could not be derived because personal tax liability analysis, using tax return and tax extension IRS Form 4868, does not support continued income stability. This income was assessed using <<ThirdPartyReportProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0249	Unable to assess self-employed income because personal tax liability analysis, using tax return and IRS Form 4868 data for ~Year0~, does not support continued income stability. For reconsideration, submit complete signed individual and business returns for ~Year1, Year2~ (Income Calculation Report #~ReportID~ dated ~ReportDateTime~).	Self-employment income for <<BorrowerFullName>> could not be derived because personal tax liability analysis, using tax return and tax extension IRS Form 4868, does not support continued income stability. For reconsideration, resubmit with complete <<TaxReturnYears>> tax returns. This income was assessed using <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0250	Unable to assess self-employed income because invalid tax return year(s) present in data provided by ~DataProvider~. ~Year0~ personal and business tax returns must both be on extension (Income Calculation Report #~ReportID~ dated ~ReportDateTime~).	Self-employment income for <<BorrowerFullName>> could not be derived because personal and business tax returns must have corresponding tax years. Resubmit with complete <<TaxReturnYears>> personal and business tax returns. This income was assessed using <<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0251	Confirm with the IRS that tax transcripts are not yet available for tax year ~Year0~ and retain documentation in the loan file.	To retain income representation and warranty relief, obtain a 'No Record' result from the IRS for the <<TaxTranscriptYear>> tax transcript.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0253	Loan Product Advisor has received an IRS tax transcript from ~DataProvider~ for tax year ~Year0~. Please resubmit with ~Year0~ tax return(s).	A <<TaxExtensionYear>> tax extension IRS Form 4868 was submitted, but a <<TaxTranscriptYear>> IRS tax transcript was provided by <<ThirdPartyServiceProviderName>>. Resubmit with <<TaxReturnYear>> tax return.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0254	For any S Corporation and/or Partnership, the loan file must contain evidence of business tax filing extension (e.g., IRS Form 7004) and confirmation from IRS that business tax transcripts are not yet available for tax year ~Year0~.	To retain income representation and warranty relief for any S Corporation and/or Partnership, obtain evidence of business tax filing extension (e.g., IRS Form 7004) and a 'No Record' result from the IRS for <<TaxTranscriptYear>> business tax transcript.	Feedback Certificate	Message has been updated to provide clarity to users.
FEI0179	Unable to assess self-employed income for ~BorrowerName~ using tax return data provided by ~DataProvider~ (Income Calculation Report #~ReportID~ dated ~ReportDateTime~).	N/A	Feedback Certificate	Message has been retired.

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FEI0174	Please retain in the loan file all documentation uploaded to ~DataProvider~ and the Income Calculation Report #~ReportID~ dated ~ReportDateTime~.	N/A	Feedback Certificate	Message has been retired.
FEI0171	For ~BorrowerName~, the total Loan Product Advisor derived self-employed income is ~TotalDerivedBorrowerSelfEmployedIncome~ using tax return data provided by ~DataProvider~ (Income Calculation Report #~ReportID~ dated ~ReportDateTime~).	N/A	Feedback Certificate	Message has been retired.
FEI0205	The loan application must reflect that the Borrower's sole proprietorship(s) has been in existence for at least 5 years to retain income representation and warranty relief.	N/A	Feedback Certificate	Message has been retired.
FEI0252	Loan Product Advisor has confirmed with ~DataProvider~ that the submitted personal tax extension is valid because the IRS tax transcript is not yet available for tax year ~Year0~.	N/A	Feedback Certificate	Message has been retired.
FEI0257	The Note Date must be before May 31, ~ApplicationReceivedDateYear+1~ to retain income representation and warranty relief, using ~Year1, Year2~ tax return(s).	N/A	Feedback Certificate	Message has been retired.

AIM for Assets

Effective October 1, 2023

We're enhancing AIM for assets to include additional eligible sources of funds and asset types. We're also adding large deposit functionality for purchases and messaging for partial representation and warranty relief.

Message Code	Original or Existing text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
Asset and Reserves Message Updates				
FAR0188	N/A	The loan is eligible for partial asset representation and warranty relief.	Feedback Certificate	Informational message that loan is eligible for partial asset representation and warranty relief.
FAR0189	N/A	To retain partial asset representation and warranty relief eligibility, a minimum of $<<LargeDepositsToBeVerifiedMinimumAmount>> of large deposits from <<ThirdPartyAssetSummaryTypes>> accounts must be documented in the mortgage file.	Feedback Certificate	Actionable message to user that documentation for large deposit(s) is required to retain the partial asset representation and warranty relief.
FAR0190	N/A	To retain partial asset representation and warranty relief eligibility, the cash gift of $<<AssetCashOrMarketValueAmount>> must be	Feedback Certificate	Actionable message to user that

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		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.		documentation for gift of cash is required to retain the partial asset representation and warranty relief.
FAR0191	N/A	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 5501.3.	Feedback Certificate	Actionable message to user that documentation for gift of equity is required to retain the partial asset representation and warranty relief.
FAR0192	N/A	To retain partial asset representation and warranty relief eligibility, for the grant(s) in the amount of $<<AssetCashOrMarketValueAmount>>, obtain documentation that the funds were provided by an Agency with an established grant program, that the funds do not have to be repaid and were received by the borrower or by the Seller on the borrower's behalf. Examples of acceptable documentation include copies of grant program materials, award letters or terms and conditions provided to the borrower. The agency must not be an interested party.	Feedback Certificate	Actionable message to user that documentation for grant is required to retain the partial asset representation and warranty relief.
FAR0193	N/A	To retain partial asset representation and warranty relief eligibility, obtain evidence of liquidation for securities of $<<SecuritiesLiquidationToBeDocumentatedAmount>>.	Feedback Certificate	Actionable message to user that evidence of liquidation of securities is required to retain the partial asset representation and warranty relief.
FAR0194	N/A	To retain partial asset representation and warranty relief eligibility, obtain evidence of liquidation for retirement funds of $<<RetirementLiquidationToBeDocumentedAmount>>.	Feedback Certificate	Actionable message to user that evidence of liquidation of retirement account(s) is required to retain the partial asset representation and warranty relief.
FAR0195	N/A	To retain partial asset representation and warranty relief eligibility, if the retirement account is an IRS-qualified employer plan, obtain evidence that the borrower is permitted to make withdrawals and that severance of borrower's current employment is not required.	Feedback Certificate	Actionable message to user that evidence of access to funds for retirement account(s) is required to retain the partial asset representation and warranty relief.

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FAR0196	N/A	Verify that at least one borrower owns and has access to the accounts on the <<ThirdPartyServiceProviderName>> <<ThirdPartyReportIdentifier>> report dated <<ThirdPartyReportDate>>. Borrower(s) could not be matched to Account Owners for one or more accounts. The expiration date of the asset report is <<ThirdPartyAssetAccountsEarliestExpirationDate>>.	Feedback Certificate	Actionable message to user that confirmation of asset account owner(s) is required.
FAR0197	N/A	To retain partial asset representation and warranty relief eligibility, confirm the following $<<ThirdPartyLargeDepositsIdentifiedAsGiftsAmount>> of large deposit(s) correspond to submitted gift(s): <<ThirdPartyLargeDepositsIdentifiedAsGiftsDetails>>. If any do not correspond to submitted gift(s), obtain documentation showing the source of the deposit(s). <<ThirdPartyLargeDepositsIdentifiedAsGiftsDetails>> to display as with all applicable accounts: [Account Number: <<ThirdPartyAssetAccountIdentifier>>; Deposit Amount: $<<ThirdPartyAssetTransactionAmount>>; Deposit Date: <<ThirdPartyAssetTrasactionDate>>; Deposit Description: <<ThirdPartyAssetTransactionDescription>>]	Feedback Certificate	Actionable message to user that confirmation of deposited gift(s) is required to retain partial asset representation and warranty relief.
FAR0198	N/A	For the grant in the amount of $<<AssetCashOrMarketValueAmount>>, obtain documentation that the funds were provided by an Agency with an established grant program, that the funds do not have to be repaid and were received by the borrower or by the Seller on the borrower's behalf. Examples of acceptable documentation include copies of grant program materials, award letters or terms and conditions provided to the borrower. The agency must not be an interested party.	Feedback Certificate	Message is substituting FAL0029 and being updated to provide clarity to user.
FAR0056	Total Funds to be Verified amount is $~Total Funds to be Verified~ and the Total Third Party Asset Validation amount is $~Third Party Validation Amount~. The Third Party Asset Validation amount is insufficient by $~Deficit~ to meet Total Funds to be Verified.	Total Funds to be Verified amount is $<<TotalFundsToBeVerifiedAmount>> and the Total Third Party Asset Validation amount is $<<ThirdPartyAsset ValidationAmount>>. The Third Party Asset Validation amount is insufficient by $<<ThirdPartyAssetValidationInsufficientAmount>> to meet Total Funds to be Verified.	Feedback Certificate	Message is being updated to provide clarity to the user.
FAR0032	Third Party Asset Validation has been calculated as $~Third Party Asset Validation Amount~. This includes eligible asset types of Checking, Savings and Money Market and excludes large deposits.	Third Party Asset Validation amount is $<<ThirdPartyAssetValidationAmount>> [<<ThirdPartyAssetSummaryDetails>>]. The third-party report dated <<ThirdPartyReportDate>> expires <<ThirdPartyAssetAccountsEarliestExpirationDate>>	Feedback Certificate	Message is being updated to provide clarity to the user. *Please note: New message text was updated 9/14/2023.*
FAL0029	For each grant used for qualification, obtain documentation that the funds were provided by an Agency with an established grant program, that the funds do not have to be repaid and were received by the borrower or by the Seller on the borrower's behalf. Examples of	N/A	Feedback Certificate	Message has been retired.

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	acceptable documentation include copies of grant program materials, award letters or terms and conditions provided to the borrower. The agency must not be an interested party.			
FAR0041	Checking, Savings and Money Market are the only asset types eligible for asset representation and warranty at this time.	N/A	Feedback Certificate	Message has been retired.
FAR0065	Mortgages with gift funds are not eligible for asset representation and warranty relief	N/A	Feedback Certificate	Message has been retired.