

Loan Product Advisor[®] Feedback Messages

November 6, 2022

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
Cash Flow and Rent Payment History				
Effective November 06, 2022				
New Message				
FCL0426	N/A	Positive borrower cash flow was successfully identified from the <<ThirdPartyAssetReports>> expiring <<ThirdPartyEarliestExpirationDate>>, resulting in a Risk Class of Accept. Retain the verification of asset(s) report(s) in the loan file.	Feedback Certificate	New message that indicates the credit risk assessment changed from Caution to Accept due to positive borrower cash flow.
Revised Messages				
FCL0417	Rent payment history was successfully identified from ~AssetReportDetails~ and positively impacted the credit risk assessment. Retain asset verification report(s) in the loan file.	Rent payment history was successfully identified from the <<ThirdPartyAssetReports>> expiring <<ThirdPartyEarliestExpirationDate>>, resulting in a Risk Class of Accept. Retain the verification of asset(s) report(s) in the loan file.	Feedback Certificate	Revised wording for clarification.
FCL0418	Rent payment history was successfully identified from the asset verification report(s) but did not impact the credit risk assessment. No further action is required.	Rent payment history was successfully identified from <<ThirdPartyAssetReports>> expiring <<ThirdPartyEarliestExpirationDate>>, and did not impact the Risk Class. No further action required.	Feedback Certificate	Revised wording for clarification.

FCL0419	Rent payment history did not impact the credit risk assessment. No further action is required.	Rent payment history did not impact the Risk Class. No further action is required.	Feedback Certificate	Revised wording for clarification
FCL0420	Rent payment history did not impact the credit risk assessment. <<RentPaymentAssessmentReasons:Alphanumeric>> on the asset verification report(s). No further action is required.	Rent payment history did not impact the Risk Class. <<RentPaymentAssessmentReasons>> on the verification of asset(s) report(s). No further action is required.	Feedback Certificate	Revised wording for clarification.
FCL0421	Rent payment history may positively impact the credit risk assessment. Obtain asset verification report(s) and resubmit.	Identifying <<Risk Class Enhancement Types>> may result in a Risk Class of Accept. Obtain verification of asset(s) report(s) and resubmit.	Feedback Certificate	Revised wording for clarification and the message was made dynamic to indicate whether identifying rent payment history or positive borrower cash flow may result in Risk Class of Accept.
Updated 11/01/2022				