

Loan Product Advisor® Feedback Message Updates

June 7, 2023

Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
Direct Deposits + Paystub				
Effective June 7, 2023				
New Messages				
FEI0207	N/A	For ~Borrower Name~ please provide a paystub for ~EmployerName~ to Finicity and resubmit for further assessment for income representation and warranty relief.	Feedback Certificate	Indicates to customer that the income derived from the third-party report is not sufficient for Income R&W relief and providing a paystub may result in an improved income calculation.
FEI0208	N/A	Unable to process the paystub provided because critical data elements are missing. Please correct this error and resubmit to request income assessment.	Feedback Certificate	Indicates to customer the provided paystub was not used in income calculation due to missing data elements.
FEI0209	N/A	Unable to assess the income using paystub because the paystub provided is not recent. Please provide a more recent paystub and resubmit to request income assessment.	Feedback Certificate	Indicates to customer the provided paystub was not used in income calculation because it is not recent.
FEI0210	N/A	Unable to assess the income using paystub because the information provided does not match with the Direct Deposit data.	Feedback Certificate	Indicates to customer the provided paystub was not used in income calculation because it could not be linked to income identified from the third-party report.
FEI0211	N/A	Unable to assess the income using paystub because the borrower name or employer does not match with the loan application.	Feedback Certificate	Indicates to customer the provided paystub was not used in income calculation because the borrower or employer name does not match with the loan application.

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FEI0226	N/A	<p>~Borrower Name~'s submitted ~Submitted Employer~ income of ~Submitted 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 ~DDOfferingType~ and the [~Vendor~: ~report id~] report dated ~report date~ expires ~report expiration date~; ~DDRReportDocumentationRequirement~. No further documentation is required for this income.</p>	Feedback Certificate	<p>Indicates to customer that wage income derived from the third-party report is sufficient for Loan Level or Partial Income R&W relief and states documentation requirements for the third-party report and paystub. DDOfferingType = "Direct Deposits" or "Direct Deposits (with Paystub)" ~DDRReportDocumentationRequirement~ = "the report and paystub must be retained in the loan file." OR "the report must be retained in the loan file."</p>
FEI0230	N/A	<p>~Borrower Name~'s submitted Military income of ~SubmittedMilitaryIncomeAmount~ is relieved of representations and warranties for the accuracy of the income calculation and the integrity of data. This income was assessed using ~DDOfferingType~ and the [~Vendor~: ~report id~] report dated ~report date~ expires ~report expiration date~; ~DDRReportDocumentationRequirement~. No further documentation is required for this income.</p>	Feedback Certificate	<p>Indicates to customer that military income derived from the third-party report is sufficient for Loan Level or Partial Income R&W relief and states documentation requirements for the third-party report and paystub. DDOfferingType = "Direct Deposits" or "Direct Deposits (with Paystub)" ~DDRReportDocumentationRequirement~ = "the report and paystub must be retained in the loan file." OR "the report must be retained in the loan file."</p>

Updated 5/22/2023