

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



## Loan-to-Value (LTV) Messages

Effective January 28, 2024

The following messages are being updated to provide clarification on Freddie Mac's LTV requirements.

Message Code	Original or Existing text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
DQF0176	LTV ratio must be between 11% and 125%	LTV ratio must be greater than 1% and less than 125%	Feedback Certificate	Updated message to accurately reflect LTV requirements.
DQF0044	LTV/TLTV less than 1% is not valid	The TLTV ratio must be greater than 1%.	Feedback Certificate	Updated message to accurately reflect TLTV requirements.
FEI0302	LTV ratio must be greater than 1% and less than 125%	N/A	Feedback Certificate	Message is being retired.

## Tribal Area Indication Messages

Effective January 28, 2024

The following messages support the HeritageOne<sup>SM</sup> mortgage offering announced in *Single-Family Seller/Servicer Guide* (Guide) [Bulletin 2023-13](#). All references to effective dates within this document are for the LPA message effective date.

The HeritageOne mortgage offering requires the mortgaged premises to be located in the tribal area of an eligible Native American tribe. To provide better clarity, we're adding a new message to alert users who submit the HeritageOne loan program identifier (LPI) if the property is not located in a tribal area. We're also adding an informational message to alert users who didn't submit the HeritageOne LPI when the property is located in a tribal area.

Message Code	Original or Existing text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
<b>Purchase Restrictions Update</b>				
PUR0418	N/A	A HeritageOne mortgage requires the subject property to be located in a Tribal Area.	Feedback Certificate	New warning message to alert user that the subject property is not located in a Tribal Area.
<b>Affordable Lending and Access to Credit Messages Updates</b>				
FAL0048	N/A	The subject property has been identified as located in a Tribal Area and may be eligible as a HeritageOne mortgage with a valid negotiated provision.	Feedback Certificate	New informational message to inform user the subject property is located in a Tribal Area.

