Loan Product Advisor® Feedback Message Updates

December 21, 2022

Freddie Mac
Single-Family

New Version Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
Employment Message Rework				
Effective February 21, 2023				
New Messages				
FEI0298	N/A	Unable to offer income representation and warranty relief for <<BorrowerFullName>>'s income at <<CurrentEmployerFullName >>. The derived $<<FREDerivedMonthlyIncomeAmount>> from [<<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>>] report is insufficient.	Feedback Certificate	New message indicating that the wage income for a specific job was insufficient for income representation and warranty relief.
Revised Messages				
FEI0055	Unable to assess ~IncomeType~ income for ~<<BorrowerFullName>>~ at ~EmployerName~ because missing or insufficient years of income was received on the ~DataProvider~ income verification report.	Unable to offer income representation and warranty relief for <<BorrowerFullName>> at <<CurrentCurrentEmployerFullName >> because of missing or insufficient years of income on the [<<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>>] report.	Feedback Certificate	Updated message text to call out the fact that income representation and warranty relief was not offered. Also updated logic to only fire once per loan.
FEI0113	For ~<<BorrowerFullName>>~, the total derived income is $~TotalDerivedBorrowerEmploymentIncome~.	Unable to offer income representation and warranty relief for <<BorrowerFullName>>'s wage income. The derived $<<FREDerivedMonthlyIncomeAmount>> from [<<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>>] report is insufficient.	Feedback Certificate	Updated message text to call out the fact that income representation and warranty relief was not offered.

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FEI0058	Unable to assess ~IncomeType~ income for ~<<BorrowerFullName>>~ at ~EmployerName~ provided by ~DataProvider~ because of income fluctuation. Additional documentation may be required to support income.	Unable to offer income representation and warranty relief for <<BorrowerFullName>> at <<CurrentEmployerName>> due to income fluctuation on the [<<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>>] report.	Feedback Certificate	Updated message text to call out the fact that income representation and warranty relief was not offered. Also updated logic to only fire once per loan.
FEI0201	Unable to assess income at this time for ~<<BorrowerFullName>>~ at ~EmployerName~ based on the employment status description reported by ~DataProvider~.	Unable to offer income representation and warranty relief for <<BorrowerFullName>> at <<CurrentEmployerFullName >> based on employment status of <<ThirdPartyEmploymentStatusType>> on the <<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>> report.	Feedback Certificate	Updated message text to call out the fact that income representation and warranty relief was not offered because of an invalid employment status code.
FEI0060	Unable to assess income for ~<<BorrowerFullName>>~ at ~EmployerName~ because the employee status description is not provided in the ~VendorReport~ income report. Please contact the vendor in an effort to make this information available and resubmit to request income validation.	Unable to offer income representation and warranty relief for <<BorrowerFullName>> at <<CurrentEmployerFullName >> because employment status is missing or invalid on the <<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>> report.	Feedback Certificate	Updated message text to call out the fact that income representation and warranty relief was not offered because of a missing employment status code.

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FEI0047	Unable to assess income at this time for ~<<BorrowerFullName>>~ at ~EmployerName~ based on the length of employment history reported by ~DataProvider~.	Unable to offer income representation and warranty relief for <<BorrowerFullName>> because <<EmploymentHistoryMonthsCount>> months of employment at <<CurrentEmployerFullName >> on the <<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>> report is insufficient.	Feedback Certificate	Updated message text to call out the fact that income representation and warranty relief was not offered because of insufficient employment history.
FEI0052	Unable to assess income for ~<<BorrowerFullName>>~ at ~EmployerName~ because the employee's information current as of year is not the same year as the year to date per the ~DataProvider~ income verification report. Please contact the vendor.	Unable to offer income representation and warranty relief for <<BorrowerFullName>> at <<CurrentEmployerFullName >> because the year to date income details are not current with the information Current As Of date on the <<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>> report. Once employment records are current, refresh the report and resubmit to Loan Product Advisor.	Feedback Certificate	Updated message text to call out the fact that income representation and warranty relief was not offered because the employment records were not current.

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FEI0049	Unable to assess income for ~<<BorrowerFullName>>~ at ~EmployerName~ because the employee most recent start date is not provided in the ~DataProvider~ third-party report. Please contact the vendor in an effort to make this information available and resubmit to request income validation.	Unable to offer income representation and warranty relief for <<BorrowerFullName>> at <<CurrentEmployerFullName >> because employment start date is not provided on the <<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>> report.	Feedback Certificate	Updated message text to call out the fact that income representation and warranty relief was not offered because the employment start date is missing.
FEI0043	"Unable to assess income for " + %LPA Full Name Per Borrower% + " at " + %Borrower Employer Name (Third Party)% + ". The employment end date of " + %Employment End Date (Third Party)% + " was reported on the " + %Income Verification Vendor Name (Third Party)% + " income verification report."	Unable to offer income representation and warranty relief for <<BorrowerFullName>> at <<CurrentEmployerFullName >> because employment ended on <<EmploymentEndDate>> per the <<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>> report.	Feedback Certificate	Updated message text to call out the fact that income representation and warranty relief was not offered because the employment end date was provided.

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FEI0120	"Unable to assess the income for " + %LPA Full Name Per Borrower% + " at " + %Borrower Employer Name (Third Party)% + " because the rate X pay frequency was not calculable with the " + %Income Verification Vendor Name (Third Party)% + " income verification report."	Unable to offer income representation and warranty relief for <<BorrowerFullName>> at <<CurrentEmployerFullName >> because of an invalid rate of pay on the <<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>> report.	Feedback Certificate	Updated message text to call out the fact that income representation and warranty relief was not offered because the rate of pay was invalid.
FEI0119	Unable to assess the base income at this time for + %LPA Full Name Per Borrower% + " at " + %Borrower Employer Name (Third Party)% + " provided by " + %Income Verification Vendor Name (Third Party)% + ". Additional analysis of income may be required."	Unable to offer income representation and warranty relief for <<BorrowerFullName>> at <<CurrentEmployerFullName >> because the Rate Of Pay X Frequency on the <<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>> report is unreasonable based on the derived income.	Feedback Certificate	Updated message text to call out the fact that income representation and warranty relief was not offered because the Rate of Pay X Frequency was not reasonable when comparing to the income that was derived.
FEI0054	Based on the + %Income Verification Vendor Name (Third Party)% + " income verification report for " + %LPA Full Name Per Borrower% + " there are duplicate income records that cannot be reconciled."	Unable to offer income representation and warranty relief for <<BorrowerFullName>> at <<CurrentEmployerFullName >> because there are duplicate income records that cannot be reconciled on the <<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>> report.	Feedback Certificate	Updated message text to call out the fact that income representation and warranty relief was not offered because there were duplicate income records.

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FEI0039	"Unable to assess income for " + %LPA Full Name Per Borrower% + " at " + %Borrower Employer Name (Third Party)% + " reported by " + %Income Verification Vendor Name (Third Party)% + " as the information received may not be the most recent information. The Lender must request an updated income verification report and resubmit to request income validation."	Unable to offer income representation and warranty relief for <<BorrowerFullName>> at <<CurrentEmployerFullName >> because the employer information is too old based on the report order date of <<ThirdPartyReportOrderDate>> on the <<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>> report. Refresh the report and resubmit to Loan Product Advisor.	Feedback Certificate	Updated message text to call out the fact that income representation and warranty relief was not offered because the report was too old.
FEI0051	"Unable to assess income for " + %LPA Full Name Per Borrower% + " at " + %Borrower Employer Name (Third Party)% + " because the employee most recent start date is on or after the information current as of date per the " + %Income Verification Vendor Name (Third Party)% + " income verification report. Please contact the vendor."	Unable to offer income representation and warranty relief for <<BorrowerFullName>> at <<CurrentEmployerFullName >> because the employee most recent start date is on or after the information Current As Of date on the <<ThirdPartyFullName>>: <<ThirdPartyReportIdentifier>> report.	Feedback Certificate	Updated message text to call out the fact that income representation and warranty relief was not offered because the employee start date is in the future.
Deleted Messages				

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FEI0036	Unable to assess ~BorrowerName~'s income at ~EmployerName~ because the date of the income verification report was not provided by ~VendorName~. Please contact the vendor to correct this error and resubmit to request income validation. (Internal error code:	N/A	Feedback Certificate	Retiring this message because it is no longer useful.
FEI0042	Unable to assess income for ~BorrrowerX~ at ~EmployerName~. The employment end date on the ~VendorName~ income verification report is not a valid value.	N/A	Feedback Certificate	Retiring this message because it is no longer useful.
FEI0178	Unable to assess income for ~BorrowerName~ at ~Employer~ provided by Equifax. Income verification reports produced by a manual process are not eligible for assessment.	N/A	Feedback Certificate	Retiring this message because it is no longer useful.

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FEI0040	Unable to assess income for ~BorrowerName~ at ~EmployerName~. The information current as of date was not provided in the ~VendorName~ income report. Please contact the vendor in an effort to make this information available and resubmit to request income validation	N/A	Feedback Certificate	Retiring this message because it is no longer useful.
FEI0053	Unable to process the income verification report for ~BorrowerName~. Unable to assess the income because the rate of pay or pay frequency was not provided on the ~VendorName~ income verification report for ~EmployerName~. Please contact the vendor in an effort to make this information available and resubmit to request income validation.	N/A	Feedback Certificate	Retiring this message because it is no longer useful.
FEI0044	Loan Product Advisor cannot assess your loan for income representation and warranty relief at this time.	N/A	Feedback Certificate	Retiring this message because it is no longer useful.

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FEI0046	Unable to assess income at this time for ~BorrowerName~ at ~EmployerName~ provided by ~VendorName~. Additional analysis of income may be required.	N/A	Feedback Certificate	Retiring this message because it is no longer useful.
FEI0045	Unable to assess income at this time for ~BorrowerName~ at ~EmployerName~ provided by ~VendorName~. Income validation requires the borrower to be back from leave of absence for at least 30 days.	N/A	Feedback Certificate	Retiring this message because it is no longer useful.
FEI0041	Unable to assess income because of the Employment Status for ~BorrowerName~ at ~EmployerName~.	N/A	Feedback Certificate	Retiring this message because it is no longer useful.

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New Version Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
FEI0061	Unable to assess income for ~BorrowerName~ at ~EmployerName~ because the employee status code is not provided in the ~VendorName~ income report. Please contact the vendor in an effort to make this information available and resubmit to request income validation.	N/A	Feedback Certificate	Retiring this message because it is no longer useful.
Invalid Asset Source Message Updates				
Effective January 29, 2023				
New Messages				
FEI0299	N/A	Asset information from <<ThirdPartyValidationSource>> in <<ThirdPartyServiceProvider>>'s <<ThirdPartyReportIdentifier>> report cannot yet be assessed in Loan Product Advisor. We are working with the service provider to be able to include information from additional validation sources in Loan Product Advisor's assessment. Asset information from <<ThirdPartyValidationSource>> in <<ThirdPartyServiceProvider>>'s <<ThirdPartyReportIdentifier>> report is not currently eligible to be assessed in Loan Product Advisor.	Feedback Certificate	New message informing customer that the provided asset report is not acceptable for income or asset calculation. No message exists today as this is a new requirement.

Updated: 1/24/2022