

Loan Product Advisor® Feedback Message Updates

April 2023

Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
Home Possible® Eligibility Indicator				
Effective April 2, 2023				
New Messages				
FBR0001	N/A	Attention: Loan was assessed for Home Possible® eligibility and meets income limits.	Feedback Certificate	New banner messages will alert users that loan was submitted with the Home Possible® program identifier and meets income limits.
FBR0002	N/A	Attention: Loan meets Home Possible® income limits. To assess eligibility, resubmit with program identifier.	Feedback Certificate	New banner message will alert users that loan was not submitted with the Home Possible® program identifier a but meets income limits.
Data Quality Message Enhancements				
Effective April 2, 2023				
Revised Messages				
DQC0108	Employment Monthly Income Amount is required for a self employed borrower OR borrower provided previous employment.	Gross Monthly income is required for <<BorrowerFullName>>'s self-employed income.	Feedback Certificate	Eliminating requirement to provide income amount for previous employment.
DQC0092	Project Legal Structure Type is required if Property In Project Indicator is true.	Project Type (ProjectLegalStructureType) is required. Property was submitted as being in a project.	Feedback Certificate	Message has been updated to provide clarity to users.
DQC0644	PurchaseCreditSourceType is required when Purchase Credit Type is provided.	Source type (PurchaseCreditSourceType) is required for the <<PurchaseCreditType>> credit in the amount of \$<<PurchaseCreditAmount>>.	Feedback Certificate	Message has been updated to provide clarity to users.

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DQC0114	Employment Start Date is required when the Party Role Type of Borrower and the Employment is populated.	Start Date (EmploymentStartDate) is required for <<BorrowerFullName>>'s <<CurrentEmployerName>> employment.	Feedback Certificate	Message has been updated to provide clarity to users.
DQE0139	Party Role Type <<PartyRoleType::Alphanumeric >> is not valid.	REQUEST FILE ERROR: Party Role Type (PartyRoleType) <<PartyRoleType>> is not valid.	Feedback Certificate	Message has been updated to provide clarity to users.
DQC0516	Full Name must be provided when the borrower's employment is provided.	Employer or Business Name (FullName) is required for <<BorrowerFullName>>'s employment that started on <<EmploymentStartDate>>.	Feedback Certificate	Message has been updated to provide clarity to users.
DQC0502	Liability Monthly Payment Amount is required if Liability Type is entered.	Monthly Payment (LiabilityMonthlyPaymentAmount) is required for the <<LiabilityType>> liability with a balance of \$<<LiabilityUnpaidBalanceAmount>>.	Feedback Certificate	Message has been updated to provide clarity to users.
DQC0486	City Name is required when Address Line text is provided for the Party Role Type of Borrower.	City (CityName) is required for <<BorrowerFullName>>'s mailing address.	Feedback Certificate	Message has been updated to provide clarity to users.
DQC0102	Employment End Date is required when the Party Role Type of Borrower and Employment Status Type of Previous.	End Date (EmploymentEndDate) is required for <<BorrowerFullName>>'s previous <<EmployerName>> employment.	Feedback Certificate	Message has been updated to provide clarity to users.
DQC0630	Asset Type is required when Asset Details are provided.	Account Type (AssetType) is required for the asset in the amount of \$<<AssetCashOrMarketValueAmount>>.	Feedback Certificate	Message has been updated to provide clarity to users.

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DQC0656	Review for accuracy: Country Code was not submitted and has been defaulted to US. If this value is not accurate, update the field with the correct value and resubmit.	Country (CountryCode) for <<BorrowerFullName>>'s mailing address was defaulted to US because it was not submitted and is required. If this value is not accurate, update the field with the correct value and resubmit.	Feedback Certificate	Message has been updated to provide clarity to users.
DQC0634	MortgageLoan or HELOC Liability is missing a Relationship to an REO Asset.	An REO property is required to be associated to the <<LiabilityHolderFullName>> <<LiabilityType>>, as it was not marked to be excluded.	Feedback Certificate	Message is being updated to reflect the requirement for linking REO assets to a mortgage liability.
Retired Message				
DQC0612	Country Code is required if borrower's address is present.	N/A	Feedback Certificate	Message is being retired.
ADU Purchase Eligibility and Underwriting				
Effective April 3, 2023				
New Messages				
PUR0370	N/A	A mortgage secured by a <<FinancedUnitCount>>-unit property with more than one accessory dwelling unit (ADU) is not eligible.	Feedback Certificate	To determine when a loan does not meet FRE Guide Policy because the property has more than one ADU.
PUR0371	N/A	A mortgage secured by a 4-unit property with an accessory dwelling unit (ADU) is not eligible.	Feedback Certificate	To determine when a loan does not meet FRE Guide Policy because the 4-unit property has an ADU.
DQE0456	N/A	Rental income from an accessory dwelling unit (ADU) on a 1-unit primary residence cannot be used to qualify for a cash-out refinance mortgage unless the rental income is from a live-in aid and meets the requirements in Guide Section 5306.2.	Feedback Certificate	To determine when a loan does not meet FRE Guide Policy because the intent is a cash-out refi for a property with an ADU.

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PUR0373	N/A	Rental income from an accessory dwelling unit (ADU) cannot be used to qualify for a mortgage secured by a 2- or 3-unit property.	Feedback Certificate	To determine when a loan does not meet FRE Guide Policy because ADU rental income is being used to qualify for a 2- or 3-unit property with an ADU.
DQC0700	N/A	Accessory dwelling unit (ADU) count must be submitted when rental income from an ADU is present.	Feedback Certificate	To determine when the submission has a Data Quality error because rental income from an ADU was provided however the ADU count was not.
PUR0374	N/A	Rental income from an accessory dwelling unit (ADU) in the amount of \$<<ADUPopulatedRentAmount>> exceeds the limit of 30% of the total stable monthly income of \$<<CalculatedStableMonthlyIncomeAmount>>. Review for accuracy.	Feedback Certificate	To determine when a loan does not meet FRE Guide Policy because the ADU rental income amount exceeds the allowable amount.
FEI0296	N/A	For rental income from an accessory dwelling unit (ADU) in the amount of \$<<ADUPopulatedRentAmount>>, obtain documentation according to Guide Section 5306.3.	Feedback Certificate	To determine when a loan for a primary residence meets FRE Guide Policy for the ADU rental income amount and to provide documentation guidance.
FEI0297	N/A	For rental income from an accessory dwelling unit (ADU) on a 1-unit investment property in the amount of \$<<ADUPopulatedRentAmount>>, obtain documentation according to Guide Section 5306.4.	Feedback Certificate	To determine when a loan for an investment property meets FRE Guide Policy for the ADU rental income amount and to provide documentation guidance.

ADU Rental Income Purchase Restrictions

Effective April 3, 2023

New Message

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PUR0374	Rental income from an accessory dwelling unit (ADU) in the amount of \$<<ADUPopulatedRentAmount>> exceeds the limit of 30% of the total stable monthly income of \$<<CalculatedStableMonthlyIncomeAmount>>. Review for accuracy.	Rental income from an accessory dwelling unit (ADU) in the amount of \$<<ADUPopulatedRentAmount>> exceeds the limit of 30% of the total stable monthly income of \$<<CalculatedStableMonthlyIncomeAmount>>.	Feedback Certificate	Message has been updated to provide clarity to users.

AIM For SE Tax Filing Date Changes Effective April 14, 2023

Revised Messages

FEI0258	Application Received Date is missing from the submission. Once available, enter the Application Receive Date and resubmit to Loan Product Advisor. If the application received date is on or after April 19, ~CurrentYear~, resubmit with ~CurrentYear-1, CurrentYear-2~ tax returns or ~CurrentYear-1~ Form 4868.	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.	Feedback Certificate	Text update because tax filing date changed for this year. New Tax Filing Date is April 18
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FEI0284	The application received date is missing from the submission. Once available, please enter the application received date and resubmit to Loan Product Advisor. If the application received date is on or after October 15, ~CurrentYear~, please resubmit with ~CurrentYear-1, CurrentYear-2~ tax returns.	Once Application Received Date is available, if it is on or after <<CurrentYearTaxExtensionFilingDeadlineDate>>, resubmit with <<ApplicableTaxReturnYears>> tax returns.	Feedback Certificate	Text update because tax filing date changed for this year. New Tax Filing Date is April 18
Retired Message				
FEI0285	The application received date is missing from the submission. Once available, please enter the application received date and resubmit to Loan Product Advisor. If the application received date is on or after April 15, ~CurrentYear+1~, please resubmit with ~CurrentYear, CurrentYear-1~ tax returns or ~CurrentYear~ Form 4868.	N/A	Feedback Certificate	Message is being retired.

Updated 4/17/2023