

Loan Product Advisor® Feedback Messages

December 2022

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
Hybrid Appraisal				
Effective December 02, 2022				
New Message				
FPA0159	N/A	An Individual Condominium Unit Appraisal Report (Hybrid - Form 465H) is the minimum assessment required.	Feedback Certificate	New message to allow borrowers to complete a Hybrid appraisal on Condominium property
Revised Message				
FPA0115	Loan was submitted with a Uniform Residential Appraisal Report (Hybrid - Form 70H). This loan is not eligible for collateral representation and warranty relief with a hybrid appraisal.	Loan is not eligible for collateral representation and warranty relief with a hybrid appraisal.	Feedback Certificate	Revised wording for clarification.
Feedback Optimization Messages				
Effective December 11, 2022				
Revised Messages				
FEI0034	Signed IRS Form 4506: Any borrower whose income is used to qualify is required to sign IRS Form 4506 no later than the note date.	<<BorrowerFullName>> is required to sign IRS Form 4506 no later than the Note Date. The form must be retained in the loan file.	Feedback Certificate	Converting loan level message into borrower level to provide clarity and action.
DCH0010	Signed IRS Form 4506: Any borrower whose income is used to qualify is required to sign IRS Form 4506 no later than the note date.	<<BorrowerFullName>> is required to sign IRS Form 4506 no later than the Note Date. The form must be retained in the loan file.	Document Checklist	Converting loan level message into borrower level to provide clarity and action.

FEI0102	A 10-day pre-closing verification (10-day PCV) for <<Borrower Full Name (LPA)>> is required for each source of employment income used to qualify. The 10- day PCV must be dated no more than 10 Business Days prior to the Note Date or after the Note Date but prior to the Delivery Date.	A 10-day pre-closing verification (10-day PCV) is required for <<BorrowerFullName>>'s <<EmployerFullName>> employment income. The 10-day PCV must be dated no more than 10 Business Days prior to the Note Date or after the Note Date but prior to the Delivery Date. The verification must be retained in the loan file.	Feedback Certificate	Enhancing the message to include a dynamic data for the Employer Name to provide clarity and action.
DCH0045	A 10-day pre-closing verification (10-day PCV) for <<Borrower Full Name (LPA)>> is required for each source of employment income used to qualify. The 10- day PCV must be dated no more than 10 Business Days prior to the Note Date or after the Note Date but prior to the Delivery Date.	A 10-day pre-closing verification (10-day PCV) is required for <<BorrowerFullName>>'s <<EmployerFullName>> employment income. The 10-day PCV must be dated no more than 10 Business Days prior to the Note Date or after the Note Date but prior to the Delivery Date. The verification must be retained in the loan file.	Document Checklist	Enhancing the message to include a dynamic data for the Employer Name to provide clarity and action.

Updated 12/06/2022